B1

You	to save money if you want to buy a car.
Answer:	
She	to work part-time to earn extra money.
Answer:	
Не	to pay his own bills now that he has a job.
Answer:	
We	spend money wisely and not waste it.
Answer:	
They	to set financial goals for themselves.
Answer:	
You	to understand the value of money.
Answer:	
She	to budget her expenses every month.
Answer:	
Не	to invest his money wisely for the future.
Answer:	
We	to avoid unnecessary debt.
They	to learn about personal finance.
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Answers

You ______ to save money if you want to buy a car. Answer: have to

She ______ to work part-time to earn extra money. Answer: has to

He ______ to pay his own bills now that he has a job. Answer: has to

We ______ spend money wisely and not waste it. Answer: must

They ______ to set financial goals for themselves.

Answer: must

You ______ to understand the value of money. Answer: need to

She ______ to budget her expenses every month. Answer: needs to

He ______ to invest his money wisely for the future.

Answer: must

We _____ to avoid unnecessary debt.

Answer: must

They ______ to learn about personal finance.

Answer: have to