

Saving

Saving is the keeping a portion of your income for future use instead of spending it all today. Imagine it as building a personal safety net that protects you when life brings unexpected challenges.

Why Save Money?

- **Peace of Mind:** Knowing you have money set aside reduces financial stress
- **Emergency Preparedness:** Be ready for unexpected medical bills, car repairs, or job loss
- **Future Goals:** Fund education, buy a home, or start a business

Key Saving Methods:

- **Savings Accounts:** Depositing money in a bank to earn interest while keeping it accessible. Low risk and highly liquid.
- **Fixed Deposits:** Locking funds for a set period in exchange for higher interest rates. Less liquid but safer.
- **Emergency Funds:** Money reserved for unexpected expenses like medical bills or urgent repairs. Provides financial security.
- **Retirement Accounts:** Long-term savings vehicles, such as pension plans, designed to support you after you stop working.

Saving is essential for both personal financial stability and national economic development. For individuals, it creates a safety net, enables significant future purchases, and fosters peace of mind. For the economy, savings provide banks with the capital needed to issue loans to businesses and individuals, fueling investment, innovation, and growth. It is the foundation of a resilient and prosperous financial future.

Questions

1. Extract key words from the text; and translate them into Arabic.
2. Answer the following questions:
 - ✓ What is saving?
 - ✓ What are the Methods of saving?
 - ✓ Why is saving important for person?
 - ✓ What is the role of saving in the national economy?

3. What are the synonyms of the following words?
save, Security, Stability, Smart, Difficult.
4. What are the opposites of the following words?
Wealthy, Spend, Stable, Accessible, Automatic.
- 5- What do the prepositions **from , of** mean in the following sentences.
1. I received a gift **from** my friend.
 2. She comes **from** a small village.
 3. The student borrowed a book **from** the library.
 4. We work **from** 9 AM to 5 PM.
 5. He is suffering **from** a serious illness.
 6. The color **of** the car is red.
 7. She is one **of** the best students in the class.
 8. I dream **of** becoming a doctor.
 9. The city **of** Riyadh is the capital of Saudi Arabia.
 10. This is a picture **of** my family.
- 6- Explain the adverbs of place in the following sentences.
- Turn **left** at the corner..
 - The shop is on the **right**.
 - Come **near** me.
 - Don't go **far**.
 - She looked **around**.
 - Move **forward** slowly.
 - He took a step **backwards**.
 - My bag is **somewhere** in the house.
 - He is **nowhere** to be found.
 - **The supermarket is located opposite the park.**
7. Conjugate the verbs: **go, like, listen** in the Past continuous,
8. Find 3 sentences in Present continuous.
9. Examples of irregular verbs

(Base Form)	(Past Simple)	(Past Participle)
become	became	become
break	broke	broken
choose	chose	chosen
come	came	come
cut	cut	cut
fall	fell	fallen
fight	fought	fought
fly	flew	flown
forget	forgot	forgotten