**Partner Talk: Managing Debt**

(Low Intermediate and Above)

Teacher: Edit this handout to include only the 10-12 words you need or want to emphasize with your learners.

| Word | Example Sentence | Partner Talk Sentence |
| --- | --- | --- |
| bill | Debt can hurt your credit history if you pay your bills late. |  |
| budget | To get out of debt, start by making a budget. |  |
| charge | A debt relief company might charge high prices. |  |
| choose | Choose a credit counselor who can help you make a plan to stay out of debt. |  |
| collect | The company collects information about how  you pay your bills. |  |
| complain / complaint | You can complain about a debt collector who does not follow the rules. |  |
| court | A debt collector might take you to court. |  |
| credit card | You should try to pay more than the minimum amount due on your credit card. |  |
| credit counselor | Choose a credit counselor who can help you make a plan to stay out of debt. |  |
| credit history | Debt can hurt your credit history if you do not  pay your bills on time. |  |
| credit union | You can find a credit counselor at a credit  union. |  |
| debt (in debt, out of debt) | To get out of debt, start by making a budget. |  |
| debt collector | You can complain about a debt collector who does not follow the rules. |  |
| debt relief | A debt relief company might charge high prices. |  |
| deposit | You can deposit money into a bank account. |  |
| finances | A good credit counselor will ask you about your  finances. |  |
| harass | The law says that debt collectors cannot harass you. |  |
| ignore | Do not ignore notices about a lawsuit. |  |
| in person | Look for a credit counselor you can meet in person. |  |
| interest rate | This loan has a high interest rate. |  |
| late | Debt can hurt your credit history if you pay your bills late. |  |
| lawsuit | Do not ignore notices about a lawsuit. |  |
| lie | The law says that debt collectors cannot lie to you. |  |
| minimum amount (due) | You should try to pay more than the minimum amount due on your credit card. |  |
| notice | Do not ignore notices about a lawsuit. |  |
| owe | Debt is bad when you owe money you cannot pay back. |  |
| pay (pay back) | You should try to pay more than the minimum amount due on your credit card. |  |
| record | Write down the debt collector’s name and company name so you will have a record. |  |
| repay | A credit counselor can help you plan to repay your debt. |  |
| rules | Debt collectors must follow rules when they call you. |  |
| skip | Debt can hurt your credit history if you skip payments on your bills. |  |
| spend | To make a budget, write down how much you spend every month. |  |
| sue | A debt collector might sue you to collect money. |  |
| suggest | A credit counselor might suggest a debt management plan. |  |
| threaten | The law says that debt collectors cannot threaten you. |  |