13b

- 1. at a later stage
- 2. in debt
- 3. part time jobs
- 4. work out a deal
- 5. earn per month
- 6. at the end of the year
- 7. cut expenses
- 8. every now and then
- 9. responsible for getting people into debt
- 10. when it comes to managing money
- 11. spending
- 12. take their advice
- 13. making the most of your money