

Listen to part of a radio phone-in programme. Financial expert Timothy Grady is talking about lifestyle planning.

While you listen decide whether the following statements are TRUE or FALSE. The answers are below the audio script.

1. Timothy Grady is the editor of "Business Trends".
 2. Helen Jones does not feel happy with the contract she has written.
 3. Helen has not found a permanent job since she graduated.
 4. Helen wishes she had studied languages at university.
 5. Timothy advises Helen to get help from many sources.
 6. Timothy advises Helen to study full time.
 7. Timothy is in favour of Distance Learning.
 8. Timothy believes it is more important to invest money in your future than time.
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RH = radio host
TG = Timothy Grady
HJ = Helen Jones

RH: Ah, I think we have another caller on the line. Could we have your name please?

HJ: Yes, it's Helen, Helen Jones.

RH: And where are you calling from Helen?

HJ: From Wales, South Wales.

RH: And do you have a question for today's guest, Helen?

HJ: Yes, several in fact!

RH: That's great. That's what we're here for. I'll hand you straight over to Timothy Grady.

TG: Hello Helen, how can I help you?

HJ: Hello Timothy. Well, last week I read your article in "Business Trends" about lifestyle planning and about writing a contract.

TG: Ah, yes. And have you written one?

HJ: Yes. It took me a while and it's quite long but I found the exercise itself quite useful. You know, thinking about what I really want. It's the first time I've really sat down and thought about it seriously.

TG: Well, as I said in the article Helen, you can't really plan for the future if you don't know what you want. Sometimes identifying what we really want is more difficult than we think.

RH: So, Helen, what would you like to ask Timothy?

HJ: Ehm, yes. Well, I've done the contract and feel happy to have given some thought to the future but now I don't really know where to go from here. What the next step should be.

TG: (*laughing*) I had an idea you were going to say that! In next month's edition of "Business Trends" I've got a follow up article about just exactly that. But we can have a preview if you like. Er, Helen, would I be very indiscreet if I were to ask your age?

HJ: (*laughing*) No, that's all right. I'm twenty-six. I finished university a few years ago and I've been doing temporary jobs since then. I'd really like to work for a big newspaper but I did a degree in French and German and don't know the first thing about journalism.

TG: Okay, well my advice to you is to speak to as many experts as possible. Go back to visit the Careers Officer at your university and find out which routes you could take to move into journalism. Next, arrange to visit one of the big newspapers. That will be easier than you think. After all, you should make absolutely sure that this is what you really want. The best way to do that is to speak to people who are actually doing that kind of work. Go prepared with a list of specific questions that you want to ask them. There are lots of career advice web sites these days as well. Check those out too. The more information you get, the better.

HG: And what about the other plans I've made, plans about my home, buying a car, my family, holidays.

TG: Well, my advice is the same. Speak to the experts. Your first step should be to find out what kind of earnings you will need in order to make these dreams come true. You'll need to look at house prices, investigate mortgages and get financial advice. You can get that kind of advice from your bank manager. When you've worked out how much you need to earn you'll have to find out which newspaper jobs pay that kind of money. Job Centres and Careers Offices can give you that kind of information. You might need to think about retraining as well.

RH: Are you suggesting that Helen gives up her job?

TG: No, I'm not. There are lots of ways to retrain on a part time basis. These days more and more qualifications obtained through distance learning are being recognised. That's often a practical option because it allows a certain amount of flexibility.

HJ: So, I need to start tracking down the experts?

TG: I don't think I could have put it better myself. It will take time. But time well spent. Investing time in planning for the future is just as important as investing money.

RH: Helen, have you got any more questions for Timothy?

HJ: Er, not really, I did have but I think I can predict what his answers might be – “get advice from the ex-“

TG/HJ: experts! (*all laugh*)

HJ: Thank you Timothy. I'll look forward to reading your article next month.

TG: Thanks for calling, Helen. And good luck!

RH: Yes, all the best, Helen. Now, I think we have time for one more call.
(*fade out*)

Listening activity answers:

1. False
2. False
3. True
4. False
5. True
6. False
7. True
8. False