



A2 — Shopping and budgeting

Grammar focus: “have to / don’t have to”

*** Includes HearSay Learn listening activity ***

Warm-up questions

1. Do you have to follow a monthly budget?
2. What things do you have to buy every week?
3. What items do you not have to buy very often?
4. When you go shopping, do you usually compare prices?
5. Do you have to save money for anything right now?



“Have to” and “don’t have to”

Affirmative:

I/You/We/They + have to +
base verb

- *I have to plan my shopping list.*

He/She + has to + base verb

- *She has to save money for rent.*



Negative:

I/You/We/They + don’t have to
+ base verb

- *We don’t have to buy new clothes every month.*

He/She + doesn’t have to +
base verb

- *He doesn’t have to pay for transport — he walks to work.*

Questions:

Do + I/you/we/they + have to +
base verb?

- *Do you have to shop at this supermarket?*

Does + he/she + have to + base
verb?

- *Does she have to buy a gift today?*

Usage of “*have to*” and “*don’t have to*”

We use **have to** to talk about **obligations, rules, or necessary actions**.

- You *must* do it.
- It's important or required.

We use **don’t have to** to talk about **non-obligations** — things that are **not necessary, optional, or flexible**.

- You *can*, but it’s not required.

Perfect for talking about **money, shopping habits, weekly expenses, and personal budgeting decisions**.

Shopping and budgeting examples

1. I **have to** check prices before I buy anything.
2. We **don't have to** buy vegetables today; we still have some.
3. He **has to** save money for a new phone.
4. You **don't have to** pay full price — there's a discount.



Shopping and budgeting vocabulary



1. budget
2. save money
3. spend
4. price
5. discount
6. on sale
7. receipt
8. groceries
9. essentials
10. optional
11. expensive
12. cheap
13. total
14. cashier
15. shopping list



Marcus Learns to Budget

Marcus lives in a small apartment in the city. Every Saturday morning, he goes shopping for groceries. Before he leaves, he checks his bank account. He has to make sure he has enough money for the week.

Marcus writes a shopping list. He has to buy essentials like bread, milk, eggs, and vegetables. He also likes chocolate, but he doesn't have to buy it every week.

At the supermarket, Marcus looks for discounts. If something is on sale, he compares prices. He has to stay under his weekly budget. Sometimes he wants to buy a new shirt, but he doesn't have to buy it now — it's optional.

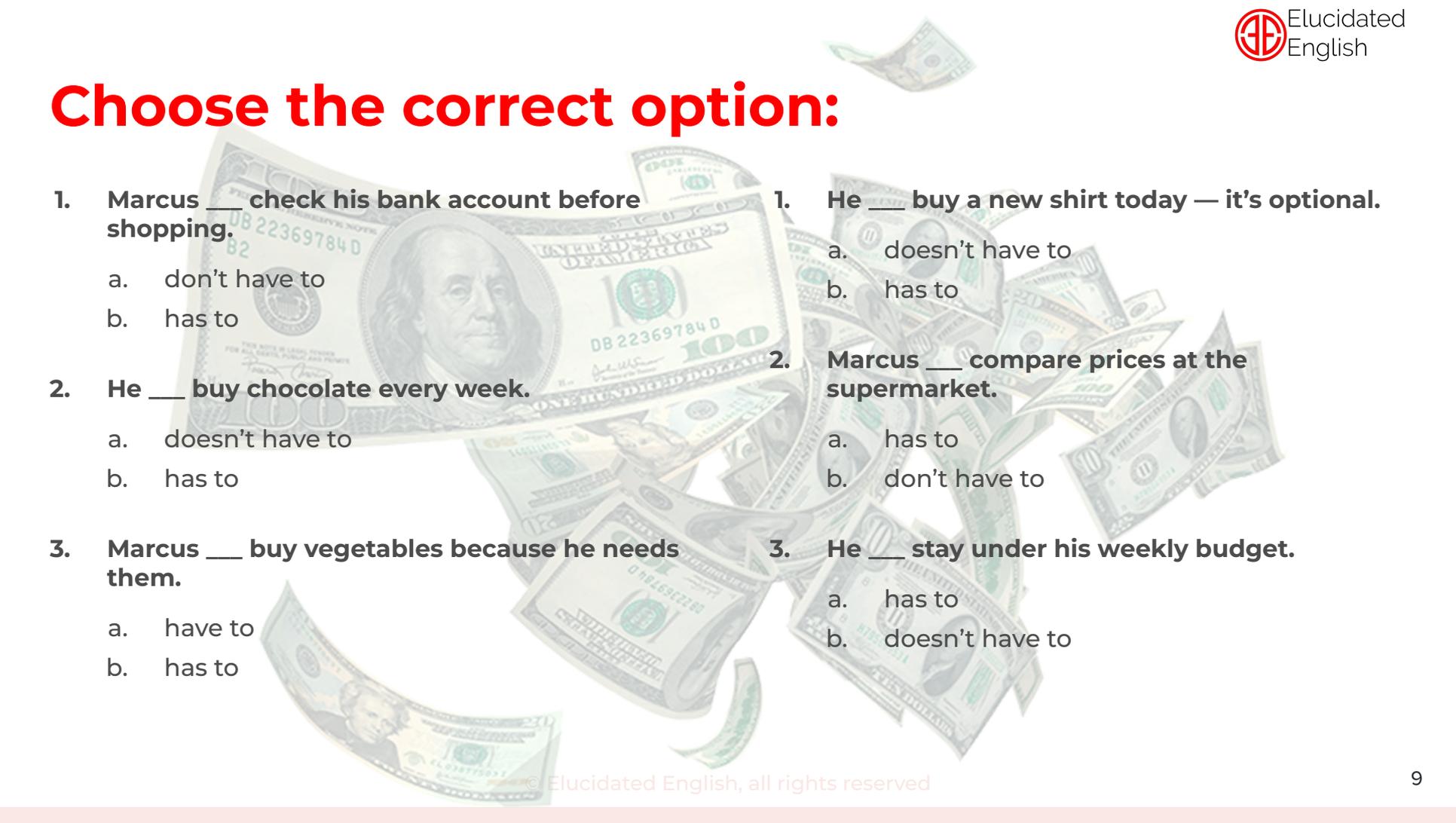
When Marcus pays, he always checks his receipt. He has to make sure the cashier charges the correct amount. After shopping, Marcus feels happy because he saves money and follows his budget.

Matching activity

Match the beginnings of (Column A) with the correct endings (Column B).

Column A	Column B
1. Marcus has to buy	a. prices before he chooses an item.
2. He doesn't have to buy	b. under his weekly budget.
3. Marcus has to compare	c. chocolate every week.
4. He doesn't have to buy a new shirt	d. essentials like bread and eggs.
5. Marcus has to check	e. his receipt after he pays.
6. He has to stay	f. if he doesn't need one right now.

Choose the correct option:

- 
1. Marcus ___ check his bank account before shopping.
- don't have to
 - has to
2. He ___ buy chocolate every week.
- doesn't have to
 - has to
3. Marcus ___ buy vegetables because he needs them.
- have to
 - has to
1. He ___ buy a new shirt today — it's optional.
- doesn't have to
 - has to
2. Marcus ___ compare prices at the supermarket.
- has to
 - don't have to
3. He ___ stay under his weekly budget.
- has to
 - doesn't have to

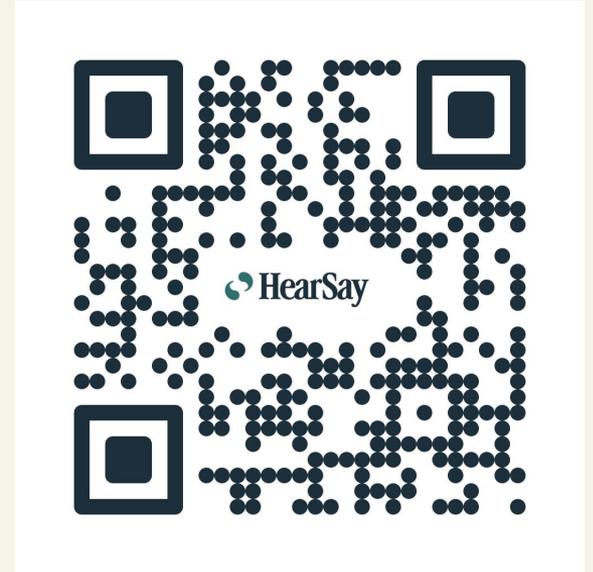
Speaking prompts

Answer using your own life: “have to” / “don’t have to”

1. What things do you have to buy every week?
2. What things do you not have to buy often?
3. Do you have to plan your shopping?
4. What do you have to save money for right now?
5. What do you think people don’t have to spend much money on?



“Marcus Learns to Budget”



[Click here if you want to hear the conversation between Marcus and Chloe using ‘have to’ and ‘don’t have to’](#) (or scan the QR code, above)

*** **British accent**



Comprehension

1. What is Marcus trying to manage better this month?
2. What does Chloe say Marcus doesn't have to do?
3. What does Marcus say he has to check more carefully?
4. What tip does Chloe give Marcus about saving money?
5. Why does Marcus sometimes want new clothes?
6. What does Chloe say good budgeting is about?





Gap-fill activity

Choose the correct option.

1. Marcus ___ stay under his budget. (*has to / doesn't have to*)
2. Chloe says he ___ buy everything at once. (*has to / doesn't have to*)
3. Marcus says he ___ check prices more carefully. (*has to / doesn't have to*)
4. Chloe says he ___ look for discounts. (*has to / doesn't have to*)





True or false

Decide whether the statements match the dialogue.

1. Marcus wants to spend more money this month.
2. Chloe says Marcus doesn't have to buy everything immediately.
3. Marcus has to check prices because things are expensive.
4. Chloe tells Marcus to avoid discounts.
5. Marcus says new clothes are not always necessary.





Thank you for your support.

YouTube: @elucidatedenglish