

배움은 묻는 것에서 출발한다.	<b>4. Be a Smart Spender</b>			반	번호
	worksheet	주제	After Reading	이름	

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**Ask Dr. Money**

===== The Green Middle School Times =====

**Teens' Spending Habits**

How ( s ) are you with your money? These are the ( r ) of a ( s ) of 100 students at Green Middle School.

We first ( a ) students "Are you smart with your money?" As Graph 1 shows, 70% ( a ) "No" while 30% answered "Yes." We then asked the students who answered "No" what their ( b ) money ( w ) is. As Graph 2 shows, 60% think they don't have enough ( a ) while 28% think they have ( d ) saving money. Lastly, 12% said they spent money on things they didn't ( n ).

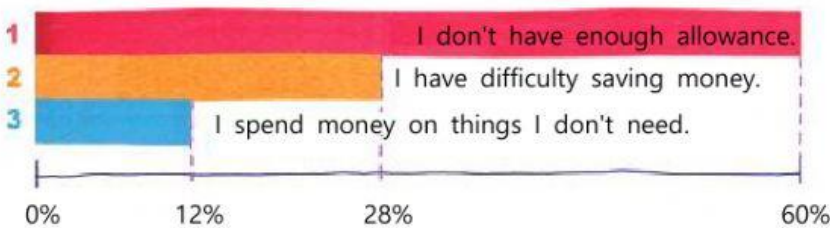
Graph 1

Are you smart with your money?



Graph 2

What is your biggest money worry?



Our survey shows that the ( m ) of students think they are not smart with their money. ( M ) money is not easy, and becoming a smart spender takes ( e ).

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Do you have any money worries? Let's talk with Dr. Money.

Q I'm Jason. I get a ( w ) allowance, but I never have enough. By Thursday, all of my money is ( g ). I don't know how to solve this problem.

Hi, I'm Dr. Money. Let's look at your ( s ) diary. You used up most of your money at the ( b ) of the week. Here's my tip. Don't ( c ) around all of your weekly allowance. ( D ) the money into days. Then carry only the money you need for each day.

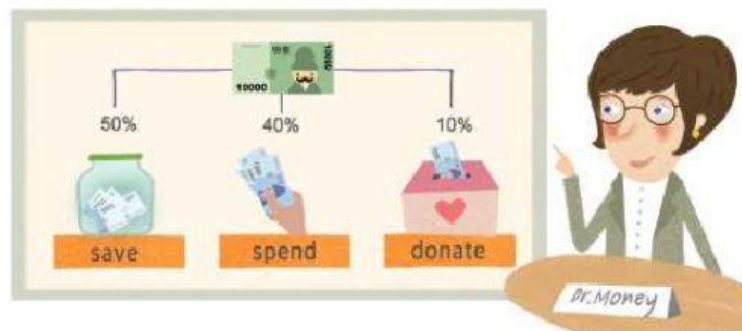


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Q Hello, Dr. Money. I'm Steve. I have difficulty saving ( m ). For example, I've been ( s ) to go to my favorite singer's concert for the last two months. ( H ), I still don't have enough money. I don't know what to do.



Let's see. In the last few weeks, you ( s ) 80% of your allowance and only saved 20%. I think you've ( b ) spending too much. To save money, you need to have a tighter ( b ). For example, you can follow the 50%-40%-10% ( r ). Save 50%, spend 40%, and ( d ) the remaining 10% to ( c ). By following the rule, you can ( m ) your money better. Then you can save money faster to buy the ticket.



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I'm Minji. I like to buy things ( o ) sale. If something's on sale, I buy it although I don't need it. Last week, I bought two T-shirts on sale, but I ( a ) have many.



Buying things on sale is good if you buy things you need. In your case, the ( p ) is that you buy things you don't ( e ) need. Here's some advice. Before you buy something, ask yourself, "Do I really need this?" Also, before you go ( s ), make a shopping list. Don't buy items that aren't on the ( l ) even if they're on sale. Then you won't buy things on the ( s ).

