

ENGLISH WRITTEN TEST – YEAR 11 – OCTOBER 2016

Read the following text carefully.

Cashed-up teenagers are letting loose on spending sprees averaging \$5000 a year

Well-meaning mums and dads are showering kids with money and financial freedom so they don't go without, experts say. But parents have been warned to ensure teens earn some of their keep through household chores such as mowing lawns and cleaning, or encourage part-time employment, to keep greed at bay.

"There should be a small base allowance of about \$10 a week. Anything after that should be earned so they can develop a sense of saving and learn that money doesn't grow on trees," psychologist Sally-Anne McCormack said.

Market Research Company TNS's Tru Study found that young consumers have become a spending force in their own right, shelling out on average \$96 a week. Clothes, electronics and fast food swallow the most cash. Parents, part-time jobs, gifts and allowances are their main income source.

The report also revealed children are being introduced to the seductive power of plastic from a tender age, with one in 10 saying they regularly used credit to make purchases.

"Teenagers are receiving money from their parents regularly, enabling them to have constant buying power," the report states further. Average weekly spending ranged from \$56 for 12 and 13-year-olds to \$192 for 18 and 19-year-olds. One in four aged 16-plus combined study with a part-time job. Boys with a love of expensive techno toys and video games had a bigger budget than girls, outlaying an average \$54 a week more.

Ms McCormack said many adults who had tightened their belts because of cost-of-living pressures were reluctant to deprive their children. Some gave money to avoid conflict at the expense of teaching valuable budgeting skills. "We give a very poor message to children if we haphazardly give them money for immediate gratification," Ms McCormack said.

Karen Collier, Sunday Herald Sun, October 28, 2012



A. Match the words from the text with their corresponding meaning. (16p)

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|---------------------------|---------------------------|
| 1. cashed-up | 2. well-meaning |
| 3. showering ... with | 4. shelling out |
| 5. swallow | 6. enabling |
| 7. reluctant | 8. haphazardly |
| a) giving a lot | b) allowing |
| c) consume / use up | d) without care |
| e) having plenty of money | f) spending |
| g) unwilling | h) having good intentions |

B. Answer the following questions in your own words as far as possible. (32p)

1. What are parents advised to do in the first paragraph?
2. Why is it important for teens to earn some of their own money?
3. Where do young consumers mostly get their money from?
4. Why do some parents give their children so much money?

C. Reread paragraphs 3 – 5 and complete the following accordingly. (35p)

1. Young people spend their money mostly on...
2. Only a small percentage of teens claim to...
3. Teens are able to spend continuously due to ...
4. Young consumers spend up to...
5. Some teens work while...
6. Boys can afford to ... than girls because...

D. Look at the idioms below and match them with their corresponding meaning. (12p)

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| 1. Cashed-up teenagers are letting loose on spending sprees. | a) preventing something from causing problems |
| 2. Teens should try to keep greed at bay. | b) not having any money |
| 3. Many adults had to tighten their belts because of rising costs. | c) having just enough for the basic needs |
| 4. Most families have to live from hand to mouth . | d) sharing the cost of something |
| 5. Young people today tend to go Dutch when they go out together. | e) doing something in a way that is not controlled |
| 6. Her salary is so low that she finds it hard to make ends meet . | f) reducing expenditure |

E. TENSES – Use an appropriate present tense of the verbs in brackets. (15p)

1. Every morning Linda (drive) her children to the shopping centre.
2. (you/be) to the new clothes shop yet?
3. I (spend) way too much on clothes these days.
4. Since the Industrial Revolution, the world (consume) at a higher rate than ever before.
5. I (not buy) anything lately.

F. CLAUSES OF CONTRAST – Match the beginnings of the sentences to their endings. (20p)

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|---|--|
| 1. It is difficult to quantify how much children are affected by their parents' attitudes towards spending, | a) they can't live without them anymore. |
| 2. Rich teens own everything they want; | b) however, they never seem to have enough. |
| 3. Some people usually pay cash | c) many teens still don't know how to manage their money. |
| 4. Although many people dislike credit cards, | d) whereas others prefer to use a credit card. |
| 5. Despite having learnt about debt from their parents, | e) nonetheless they allow people to buy things that they wouldn't otherwise be able to afford. |
| 6. Credit cards may cause irresponsible spending patterns; | f) but it must have an impact on them for sure. |

G. WRITING (50p)

Comment on the following quotation by Ivan illich (Austrian philosopher, 1926 – 2002) in about 180 words.

"In a consumer society there are inevitably two kinds of slaves: the prisoners of addiction and the prisoners of envy."

