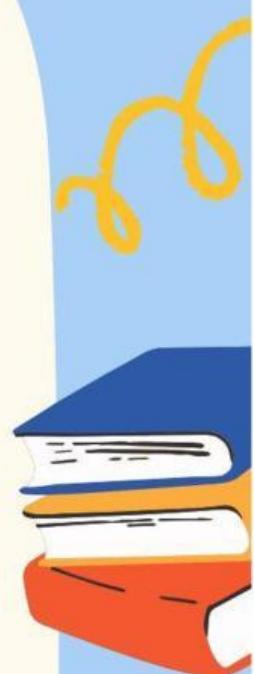




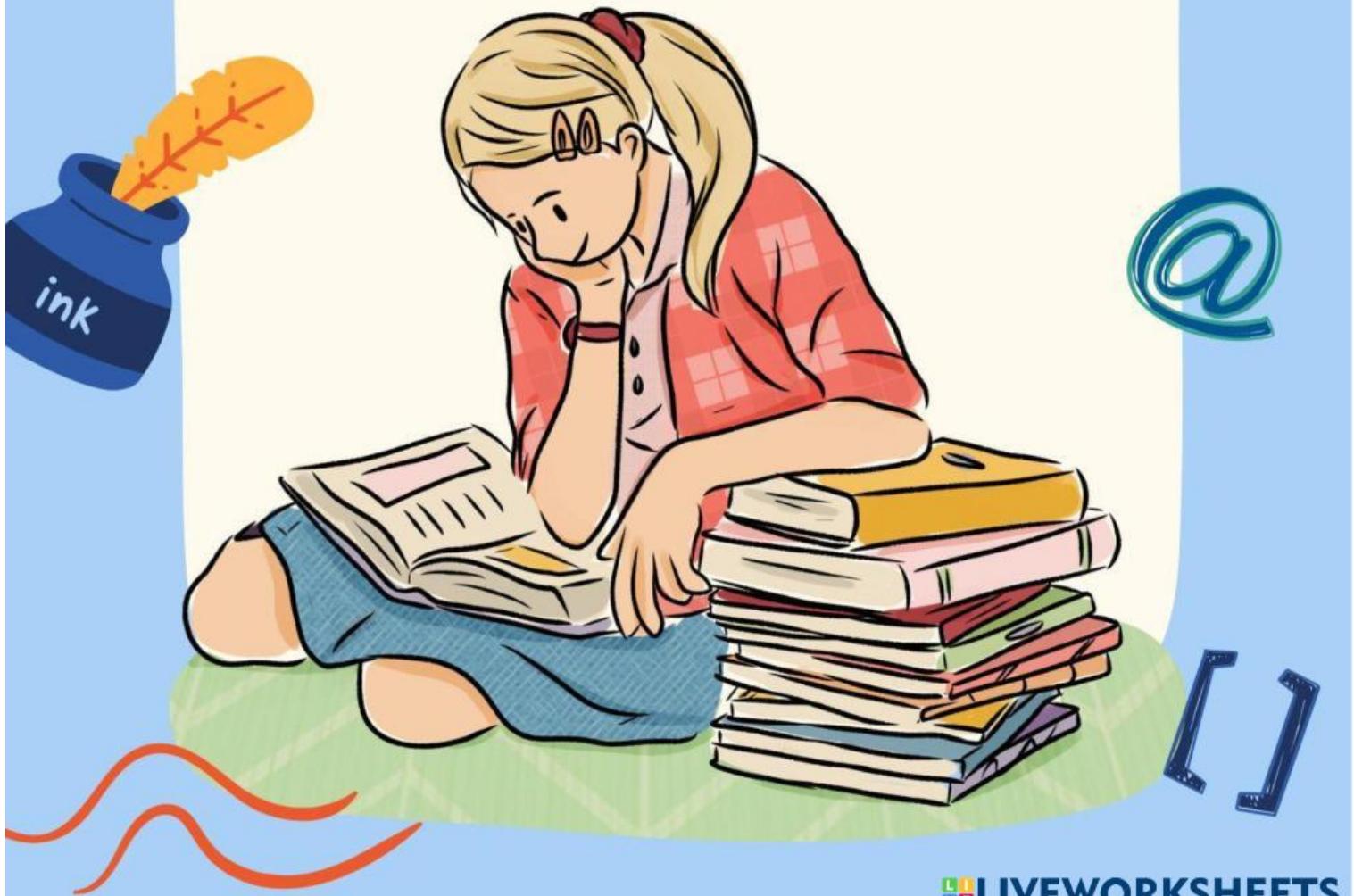
BAHASA INGGRIS

ANALYTICAL EXPOSITION TEXT

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BY: JASMINE SALSHA DIAZ RAFIKA (XI - 8)



ANALYTICAL EXPOSITION TEXT

Students Should Learn Financial Literacy in School

Financial literacy should be taught in schools because it is an essential life skill that helps students manage money responsibly. Many young people grow up without understanding how budgeting, saving, and investing work, which leads to financial difficulties in adulthood.

Firstly, learning financial literacy helps students make wiser financial decisions. When students understand how to create a budget or distinguish between needs and wants, they can avoid overspending and manage their allowances more effectively. This habit will be very beneficial once they become financially independent.

Secondly, financial literacy prepares students for future financial challenges. Today's world requires individuals to understand concepts such as interest rates, loans, and credit cards. Without this knowledge, people may fall into debt or make poor financial choices. Teaching these concepts early helps students become more prepared and responsible adults.

Lastly, financial literacy encourages long-term planning. Students who learn about saving and investing tend to develop a mindset that values future stability. They become more aware of the importance of emergency funds, retirement plans, and financial goals. This awareness contributes to a more secure and successful future.

In conclusion, financial literacy should be an essential part of school education. It helps students make better financial decisions, prepares them for real-world challenges, and encourages responsible long-term planning. By teaching these skills early, schools can help shape financially responsible future generations.

EXERCISE!

A. Matching

Match the items in Column A with their meaning in Column B.

Column A	Column B
Restating the writer's opinion.	• Thesis
Planning how to use money.	• Argument
The main statement of the writer's position.	• Reiteration
Reasons supporting the main idea.	• Budgeting

B. Fill in the Blanks

Fill the blank spaces with the right words in the box.

1. Financial literacy is described as an essential _____ that students should learn.
2. Understanding how to create a _____ helps students manage their money wisely.
3. The text states that financial literacy prepares students for future _____ challenges.
4. In the end, the author _____ the importance of financial literacy in schools.

C. True/False

Put a checklist to the Column True for correct statements or False for incorrect statements.

No.	Statements	True	False
1.	The thesis states that financial literacy is not important for students.		
2.	One of the arguments suggests that financial literacy prepares students for future financial challenges.		
3.	The text encourages long-term planning through learning about savings and investments.		
4.	The purpose of the text is to persuade readers.		

D. Short Answer

1. What skill does financial literacy help students develop when distinguishing between needs and wants?
2. Why is understanding loans and interest rates important for students' futures?
3. What type of mindset is encouraged by learning about saving and investing?
4. What is the concluding message of the text?