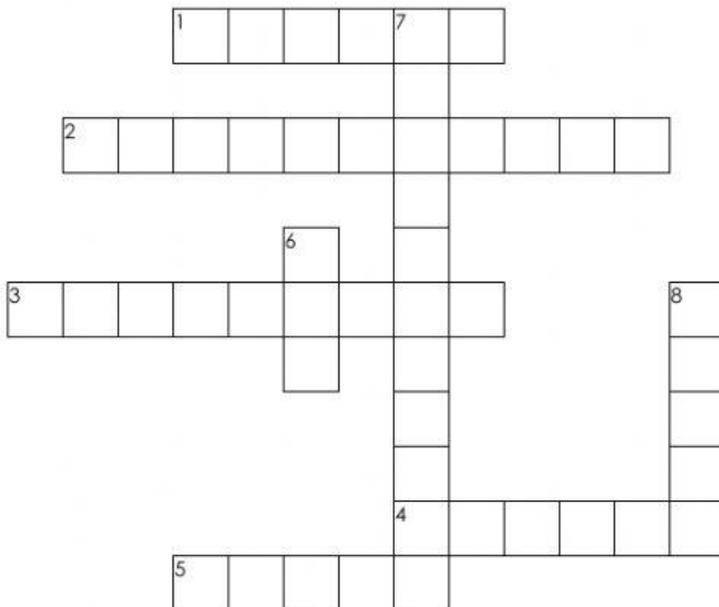


### Let's read.

Vincent wants to buy a new mobile phone but he does not have enough money. Read the conversation below to find out what his friends said.

Putri : You already have a mobile phone. Why do you want a new one?  
Vincent : It's the latest model.  
Putri : My father says that we should buy things that we need, not what we want.  
Vincent : I really like it. I wish I had plastic money to pay for it.  
Ben : Plastic money? What's that?  
Vincent : A credit card. It's a special plastic card that you can use to pay things. My uncle calls it his 'plastic money'.  
Putri : Do you know that when you use a credit card, you are using money that is not yours? It's like borrowing money from a bank. When you borrow money, you have to pay it back. The more times you use the card, the more money you owe the bank. Some people might have to sell their possessions just repay the bank.  
Vincent : Only adults can have credit cards. We are not adults.  
Ben : My parents say that although we are not adults, we have to learn how to use money carefully and responsibly. So, we should not buy what we cannot afford and we should not borrow money to buy things.  
Vincent : I agree with the both of you.

Use the words in the conversation to solve the crossword puzzle.



cross →

1. Have enough money to pay for.
2. Belongings
3. Taking and using (something belonging to someone else) with the intention of returning it.
4. Most recent.
5. Pay back.

Down ↓

6. Have an obligation to pay or repay (something, especially money) in return for something received.
7. In a sensible or trustworthy manner.
8. A person who is fully grown or developed.

### Answer the questions.

1. Putri thinks that Vincent should not buy the mobile phone because he does not need a mobile phone. / already has a mobile phone. / does not have credit card. / wishes to have a credit card to pay for it.

2. Do you think Vincent will buy a new mobile phone in the end? What makes you think so?

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