

EXERCISE A Write short answers to each question.

1. According to the article, why are so many young adults in credit card debt?

2. Why are many young adults not able to pay their credit card bills on time?

3. What does Dr. Rodney feel is the first step for teenagers to learn about money management?

4. According to Mr. Odom, how should parents teach their children to save money?

5. According to the reader comments, why couldn't John's parents stop him from getting a credit card?

6. Do you agree with the reader who feels that advertising is the real problem?
Why or why not?

EXERCISE B Write the word that best completes each sentence.

1. The tired runner _____ the others during the race.
fell behind / hung on to
2. Computers don't have the _____ to feel love, hate, or sadness.
expenscs / capacity
3. My personal beliefs _____ me to drink wine or beer.
budget / forbid
4. Children should earn a weekly _____ by helping their parents.
capacity / allowance
5. He should _____ the idea at the meeting so the boss can hear it.
put away / bring up

EXERCISE C Complete each sentence with the correct word or phrase.

hang on to ample steered practical budget finances substitute brought up

1. Due to divorce, many children are _____ by only one parent.
2. I need to _____ my time carefully if I want to complete the assignment in a timely manner.
3. When I was in college, my course advisor always _____ me towards the most interesting classes.
4. An hour is _____ time for most people to wake up and get ready for work.
5. You should _____ the painting you found in your grandmother's basement. It might be worth a lot someday.
6. Moe asked the waiter if he could _____ chicken for beef in his order.
7. If you are having trouble handling your _____, you can hire an expert to help manage your money.
8. Most employers require some _____ experience connected to the job.

EXERCISE D Complete each sentence with your own words.

1. If you are always behind in your work, you should _____
_____.
2. The most practical way to learn English is to _____
_____.
3. Parents can steer their children towards healthy eating habits by _____
_____.