배움은 묻는 것에서 출발한다.	4. Be a Smart Spender			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.

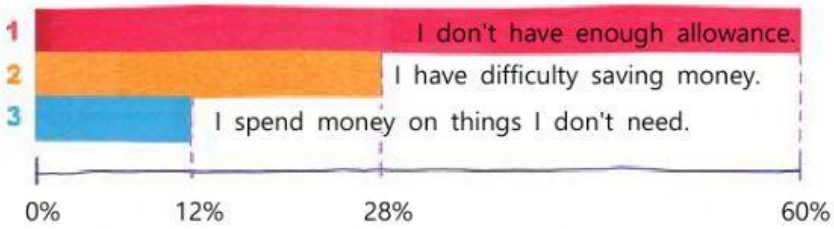
We first (a) students "Are you smart with your money?" As Graph 1 shows, 70% (a) "No" while 30% answered "Yes." We then asked the students who answered "No" what their (b) money (w) is. As Graph 2 shows, 60% think they don't have enough (a) while 28% think they have (d) saving money. Lastly, 12% said 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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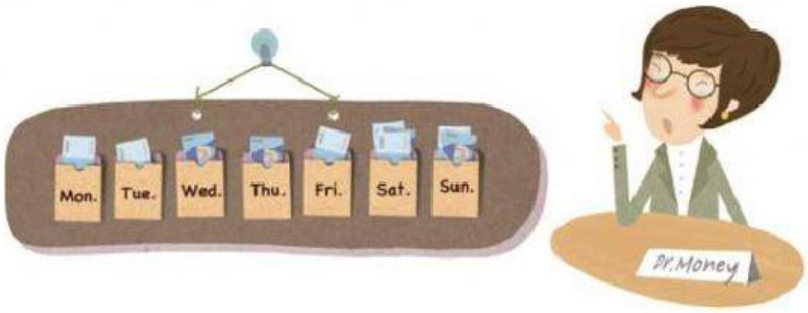
Do you have any money worries? Let's talk with Dr. Money.

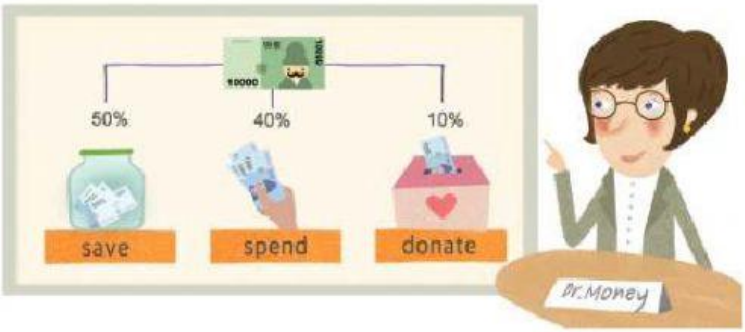
Q I'm Jason. I get a (w) allowance, but I never have enough. By Thursday, all of my money is (g). I don't know how to solve this problem.

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.



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.



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).