MY DAUGHTER USED MY CREDIT CARD!



For questions 1-7, choose the answer (A, B, C or D) which you think fits best according to the text.

A few weeks after my daughter's 13th birthday, I glanced over a bank statement and saw a couple of suspicious items. I had been debited nearly £10 by iTunes, the Apple music download website, although I have never downloaded music.

I checked my credit card statement and found another £10 debited to Vodaphone Mobile. My wife examined her cards and found more things paid for without her permission. Suspicion fell on Emily, who denied it, even though the evidence pointed straight in her direction (she later confessed). Teenage spending had arrived; our wallets would never be our own again.

Little more than a year ago, Emily was getting by on just £1.20 a week pocket money — we had started out by giving 10p for every year of her age — when she discovered she was being given less than most of her classmates. The weekly sum was raised to £3, but her desire to spend money increased and she was soon asking for money from both of us at every opportunity — new shoes this week, clothes the next, visits to the cinema, pizzas, restaurants, mobile top-ups, CDs, cosmetics, accessories, large numbers of magazines. If we refused we risked being met with verbal abuse, angry expressions and a slammed door.

It's a familiar situation to Canadian clinic psychologist Maggie Mamen. 'Every parent wants their child to be happy; they don't want them to be the only one without a mobile phone — they don't want them to have less' she says. 'But the more parents give their children, the more having all the things they want starts to be seen as a right, rather than something special'

In the end, we decided to tackle the demands for money by giving her an allowance. After consulting her friends' parents, Emily now gets £50 a month to cover most of clothes, cosmetics and entertainment, plus £10 top-up on her mobile, two DVD rentals and one cinema trip each month. 'Ordinary clothes, such as winter coats and underwear are still paid for by us, as well as her toiletries. And train or bus fares. And lunchtime as she is out for the day.



Clare Brooks, a writer, also has a 13-year-old girl, Laura. She says: `We decided to give her an allowance because of the amount we find ourselves paying out every month. We asked her to write down how she would spend £40 a month; now it covers all her extras.' The advantage of an allowance, says Brook is that 'I can now say "no", because she knows, if she wants it, she has to pay for it herself. Some parents would like their children to help around the house, but as Brooks puts it: 'Occasionally we do pay her for extra for housework, but I say : 'I will give you £2 to hoover the sitting room', and she says: "You must be joking, I want five".

For parents, there are two issues. First, how to cope with the demands of children who want to spend money as if they were adults, and second a concern that children are growing up expecting money to be always given to them, and not prepared to work or wait for something they really want.

1. **What had Emily been doing which upset her parents?**

A spending money on things she didn't need.

B spending money that wasn't hers.

C spending more than she was allowed.

D spending more than she had in her bank account.

2. **Why was her pocket money raised to £3?**

A She had more expenses than most teenagers.

B She was receiving less than other people her age.

C She became annoyed if she was given less.

D She had to buy her own clothes.

3. **According to Maggie Mamen, what is the problem with giving children too much pocket money?**

A They believe they should be allowed everything they want.

B They're not happier as a result.

C They have more things than other children their age.

D They don't spend all the money they're given.

4. **What things does Emily pay for from her allowance?**

A all her expenses

B all her clothes, cosmetics and entertainment

C some of her clothes, cosmetics and entertainment

D her clothes, cosmetics, entertainment and mobile phone

5. **Why did Clare Brooks start giving Laura an allowance?**

A to make her work if she wants something extra

B to avoid arguments with her

C to limit the money she gives her

D to ensure she has everything she needs

6. **What is Laura's attitude to housework?**

A She finds it amusing.

B She's always ready to help.

C She welcomes the extra money she earns doing it.

D She'll only do it if it's well paid.

7. **Apart from the amount their children spend, what is the other thing which worries parents?**

A Children do not learn good financial management.

B Children are not grateful for what their parents do for them.

C Children believe their parents' money is their own.

D Children are likely to spend more money than they have.