

Unit 8. Becoming independent

VOCABULARY

I. Circle the letter A, B, C, or D to indicate the correct answer to each of the following questions.

- _____ is a type of financial software which helps manage banking, investing and planning.
A. Time management app
B. Money management app
C. Financial account
D. Decision making tool
- _____ is a learning method in which students manage their own study.
A. Self-motivated
B. Self-directed
C. Self-driving
D. Self-studying
- _____ skills are important because we hardly have enough time to do everything that we want to do.
A. Time management
B. Money management
C. Life management
D. Work management
- Creativity, critical thinking, problem-solving and decision-making are some of the essential _____ for success.
A. experience
B. knowledge
C. habits
D. skills
- Part of being _____ is having self-confidence and setting goals for success.
A. self-centered
B. self-fulfillment
C. self-motivated
D. self-study
- The ability to use money wisely is at the _____ of money management, which is a life skill in itself.
A. base
B. bottom
C. heart
D. foundation
- Being self-confident is having a _____ in oneself.
A. care
B. belief
C. faith
D. trust

II. Complete each sentence with the correct form of the word in brackets.

- If you are (prepare _____) in emergency situations, you'll know how to do to escape from the situations.
- It's through time and money (manage) _____ that we form our independence.
- From using public transport to cooking our meals, we all need basic (live) _____ skills.
- Being good at (communicate) _____ means ones are successful in interacting with others.
- Apart from paper diary and to-do list, there are now plenty of tools available to help you with (schedule) _____.
- The ability to be financially (responsibility) _____ is essential for everyone.
- Teenagers should learn how to (priority) _____ the most important things each day, so they can focus on the most necessary tasks first.

III. Circle the letter A, B, C, or D to indicate the word(s) CLOSEST in meaning to the underlined word(s) in each of the following questions.

- If children are challenged by a difficult situation, have them come up with their own plan for how to handle the situation.

- A. apply B. bring C. demand D. supply

2. In order to become independent, **get into the habit of** controlling your thoughts, feelings, and behaviors.

- A. come up with B. get rid of
C. begin ... regularly D. start... definitely

IV. Circle the letter A, B, C, or D to indicate the word(s) OPPOSITE in meaning to the underlined word in each of the following questions.

1. The students are encouraged to **carry out** their demanding task.

- A. abandon B. deal with C. implement D. solve

2. **Making use of** financial management apps is one step toward effective budgeting.

- A. Applying B. Accepting
C. Ignoring D. Taking advantage of

GRAMMAR

V. Circle the letter A, B, C, or D to indicate the correct answer to each of the following questions.

1. _____ some teens are given pocket money, others earn their money through independent jobs.

- A. Although B. Because C. If D. While

2. Most teens save their money by putting a little away each month, _____ it can grow into big savings over time.

- A. as B. but C. so that D. so as

3. It is parents _____ help their children understand the risks and responsibilities that come with using money.

- A. when B. where C. which D. who

4. It was last year _____ his teachers taught him to better accomplish the goals he set for himself.

- A. that B. where C. which D. who

5. It's important _____ teenagers understand the value of money.

- A. how B. that C. what D. who

VI. Circle the correct answer to each of the following questions.

1. **While / Because** some teens learn about independence by themselves, others need lessons from adults to become self-motivated.

2. It's adults **who/ which** tell teens how to develop their independence.

3. Teens should be given the chance to explore things for themselves **as/ while** also feeling safe.

4. It is learning to be responsible **which/ that** is all part of becoming an adult.

5. **Teaching / Being taught** teens how to make decisions is a big step in preparing them for independence.

VII. Mark the letter A, B, C, or D to choose the underlined part in each sentence that needs correcting.

1. Being responsible about time management is an important step toward becoming an adult.

- A B C D
2. It was my friend which introduced me to this time management app.
- A B C D
3. When allowing teens becoming more independent, adults learn to trust them.
- A B C D
4. Children grow up at different rates, so what some teens do may not be suitable of other teens.
- A B C D
5. Parents should encourage independence in their children, while also keeping them save.
- A B C D

SKILLS

READING

I. Read the following passage and circle the letter A, B, C, or D to choose the word or phrase that best fits each of the numbered blanks below.

When teens want to live independently, they need to develop (1) _____ skills for themselves.

First, they need to know how to do their own laundry. A good way to care for their clothes is to break things down into steps, (2) _____ sorting dirty clothes, washing, folding to storing them after they're dry.

Second, they need to be able to manage a budget. This may be not easy for those who have (3) _____ with math. There are lots of apps that can help with money management and budgets.

Third, preparing and storing food safely is (4) _____ to good health. They need to know how to plan meals in advance and how to shop for groceries. This includes buying items that will last a few days or longer. It also includes knowing which foods can't be stored for very long.

Fourth, they have to know how to get around town. Teens who plan on using public transportation should practice taking the bus. Those who drive also need to understand directions. It's also important to know when and (5) _____ to fill the gas tank and how much gas costs. Their budget should also account for motorbike care, such as repairs and oil changes.

Independent living is a serious decision. It's important that both parents and teens feel ready for this step.

(Adapted from <https://www.understood.org>)

- | | | | |
|------------------|-------------|-----------|-------------|
| 1. A. care | B. life | C. study | D. work |
| 2. A. about | B. for | C. from | D. to |
| 3. A. difficulty | B. hardship | C. lesson | D. struggle |
| 4. A. balanced | B. nutrient | C. next | D. vital |
| 5. A. what | B. who | C. where | D. which |

II. Read the following passage and circle the letter A, B, C, or D to indicate the correct answer to each of the following questions.

Self-study is a learning method where students direct their own studying outside the classroom and without help from teachers.

First, self-study allows students to take learning at their own pace, focusing on areas they are most interested in. This helps reduce feelings of **frustration**, anxiety, or boredom that students may struggle with in a classroom setting.

Second, self-study allows students to be able to think about the topics more deeply and make connections between what they are learning. Exploring a topic on his or her own encourages students to actively engage with the information. And when students are engaged and excited about what they are learning, they're able to remember it better.

Third, self-study can boost students' **self-esteem**. As students do more self-study, many become more self-motivated learners. They are able to see themselves as an independent person who is able to learn new things without anyone helping them. This can be a major motivation boost for students.

(Adapted from <https://gradepowerlearning.com/what-is-self-study/>)

1. Which best serves as the title for the passage?
 - A. The meaning of self-study
 - B. The importance of self-study
 - C. The benefits of self-study
 - D. The tips for self-study
2. Which of the followings is CLOSEST in meaning to **frustration**?
 - A. annoyance
 - B. engagement
 - C. excitement
 - D. tiredness
3. Which of the followings is CLOSEST in meaning to **self-esteem**?
 - A. communication
 - B. confidence
 - C. creativity
 - D. motivation
4. According to the passage, which of the following is NOT mentioned as a characteristic of self-study?
 - A. Self-motivating
 - B. Self-exploration
 - C. Self-discipline
 - D. Self-pacing
5. According to the passage, which of the following statements about self-study is true?
 - A. Self-study prevents students from thinking.
 - B. Self-study is done with the support of adults.
 - C. Self-study boosts frustration.
 - D. Self-study promotes concentration.

III. Read the following passage and match the paragraphs (A-E) with the headings (1-7). There are more headings than you need.

1. Save first, spend later
2. Balance your saving and spending
3. Set goals
4. Monitor your spending
5. Adjust your budget
6. Don't follow trends
7. Find an app

Budgeting is a real-life skill that teens can practice every day for financial success. Here are some tips.

A - _____

If you spend more than you save, there's a chance that you might blow your budget one month and not have anything left over to save.

B - _____

Another helpful budgeting tip is to start tracking your spending habits. By tracking your habits, you can figure out if you can make some realistic lifestyle changes to save more. For example, if you find yourself spending on iced coffee multiple times a week, try out a more budget-friendly alternative like making it at home.

C - _____

If you find that your budget isn't working for you, know that you can change it to fit your needs. If you're overspending on something that's more of a want, like clothes or entertainment, figure out ways to cut down on these. Once you have the availability in your budget, you can feel comfortable spending on what makes you happy.

D - _____

Keeping up with current fashion trends, you may be tempted to overspend often. Don't feel bad about not having the latest accessories or asking your friends to hang out at the park instead of dining out.

E - _____

Technology and social media are other resources that make budgeting fun and easy. Use an app to budget right from your phone. Read on to the next section for more advice on budgeting for teens from your favorite social media stars.

SPEAKING

IV. Circle the letter A, B, C, or D to indicate the option that best completes each of the following exchanges.

1. Anna: Do you like to take a gap year after graduation?

Mai: A gap year? _____

- A. I heard of it.
- B. I have no idea about it.
- C. What's up?
- D. What does it look like?

2. Alex: Hey. I heard that you're going to study abroad on full scholarship. _____

Nam: Thanks, Alex.

- A. Good journey!
- B. Good job!
- C. Better luck next time!
- D. Congratulations!

V. Circle the letter A, B, C, or D to indicate the option that best completes each of the following exchanges.

Mai: (1) _____

Alex: No. I left home two years ago to study here.

Mai: Do you prefer living on your own or with your parents?

Alex: Of course, I want to live with my parents. (2) _____

Mai: (3) _____

Alex: No. My parents have to pay for me. If allowed, I'll look for a summer job.

1. A. Do you study here?
B. Do you live with your parents?
C. Did you leave home?
D. When did you leave home?
2. A. I prefer living on my own.
B. I have more freedom when living with my parents here.
C. But staying away from them makes me more mature and independent.
D. Although I live with my parents in my hometown, I prefer study here.
3. A. Are you financially independent?
B. Do you have money?
C. Can you pay for me?
D. What about a part-time job?

WRITING

VI. Circle the letter A, B, C, or D to indicate the sentence that is closest in meaning to each of the following questions.

1. In western countries, young people usually take a gap year before going to university.
A. While going to university in western countries, young people usually take a gap year.
B. After going to university in western countries, young people usually take a gap year.
C. In western countries, before going to university, young people usually take a gap year.
D. Young people often take a gap year so that they can go to university in western countries.
2. It's motivation that leads to success.
A. Motivation is the key to success.
B. Motivation results from success.
C. Success is part of motivation.
D. Success is the reason for motivation.
3. It was this place that he found his first part-time job.
A. It was his part-time job, which he found in this place.
B. It was his part-time job where he found in this place.
C. He found his part-time job right here in this place.
D. He found his part-time job where it was in this place.
4. Joanna can earn 40 dollars a week as a gardener.
A. Joanna is a gardener, which can earn 40 dollars a week.
B. 40 dollars is the money, which Joanna can earn a week.
C. Joanna can earn a week 40 dollars.

- D. It is 40 dollars that Joanna can earn a week as a gardener.
5. Some teens can get their allowance for the things they do in the house.
- A. It is the allowance that some teens can get for the things they do in the house.
 - B. It is the allowance for the things teens do in the house, which they can get.
 - C. Some teens can be allowed to do things in the house.
 - D. Some teens are allowed to get their house.
6. It is Peter that showed Alex how to drive a motorbike.
- A. Alex showed Peter how to drive a motorbike.
 - B. Peter showed Alex how to drive a motorbike.
 - C. He is Peter, who Alex showed how to drive a motorbike.
 - D. This is Peter, who Alex showed how to drive a motorbike.
7. Teens should learn basic life skills to survive difficult situations.
- A. It is basic life skills, who teens should learn in order to survive difficult situations.
 - B. It is basic life skills that teens should learn in order to survive difficult situations.
 - C. Teens should learn basic life skills, which survive difficult situations.
 - D. Teens, who should learn basic life skills, survive difficult situations.

VII. Write a short essay (150 - 180 words) discussing the pros and cons of using money management app. Use the suggested ideas for your essay.

