

Vocabulary = אוצר מילים

Complete the sentences with the words bellow:

*owe / spend / allowance / expensive / earn / list / on sale /
pay for / trust me / waste*

1. My mom gives me an every week to buy candy.
2. I want to my money on a new toy this Saturday.
3. If you need help, just , and I will help you.
4. Do not your food; we should eat everything.
5. I made a of things I want for my birthday party.
6. I my friend a dollar because she gave me one.
7. I need to my lunch with the money I have.
8. I help my dad, and he lets me some extra money.
9. Look! These shoes are , so we can buy them.
10. The new bike in the store is very but looks fun.

Suzy's Tips

A Teen's World

SUZY'S TIPS



Money Problems

Problem

Dear Suzy,

I get an allowance but I usually spend it all right away. My parents pay for everything I need, but when I see something I want, I have to buy it. Sometimes I buy clothes I don't need or CDs. Lots of times I eat junk food at the mall. My parents won't give me a bigger allowance so I borrow money from my friends. Now I owe my friends a lot of money. How will I give it all back? What should I do? Please help me.

John



Advice*

Dear John,

Your problem is that you spend more money than you have. Many people have this problem. Here are some tips to help you spend less:

1. *Make a list of things you need before you go shopping.*
2. *Don't take a lot of money with you when you go out.*
3. *Don't go to the supermarket when you are hungry.*
4. *Wait for things to go on sale.*
5. *Check prices* carefully.*
6. *Think twice before you buy.*

If you keep track of your money, you won't waste it. Trust me!

Suzy

advice עצצה / نصيحة

prices מחירים / أسعار

Questions:

1. Circle the correct answer:

What is the main problem that John describes in his letter?

- A) He doesn't have any friends.
- B) He spends more money than he has.
- C) He doesn't receive an allowance.
- D) He has too many clothes.

2. A. Circle True / False:

John usually saves his allowance for important *purchases (רכישות).

True / False

B. Write the words that helped you answer:

3. What are some of the items that John *mentions (מזכיר) he *tends (נוטה) to buy impulsively?

4. Circle the correct answer:

*Identify (לזהות) the sentence that *reflects (משקף) Suzy's *advice (עצה) about shopping.

- A. "Make a list of things you need before you go shopping."
- B. "Always take as much money as you can."
- C. "Buy everything you see at the mall."
- D. "Borrow money from friends to buy what you want."

5. Circle the correct answer:

According to Suzy, what should you do if you want to *avoid (למנוע) wasting money?

- A. Spend it all at once.
- B. Keep track of your money.
- C. *Ignore (להתעלם) prices.
- D. Buy items only when they are expensive.

6. A. Circle True / False:

Suzy *suggests (מציעה) shopping while hungry to make better choices.

True / False

B. Write the words that helped you answer:

7. How does Suzy *suggest (מציעה) John should *handle (להתמודד) his borrowing situation with friends?

8. Mark the correct sentence:

Select the correct statement about Suzy's tips.

- A. "Check prices carefully."
- B. "Always buy items as soon as you see them."
- C. "Make a list of things you want."
- D. "Go shopping when you feel hungry."

9. Circle the correct answer:

Which tip does Suzy NOT mention in her advice?

- A. Wait for thing to go on sale.
- B. Don't take a lot of money with you when you go out.
- C. Buy junk food at the mall.
- D. Make a list of things you need.

10. A. Circle True / False:

Suzy believes that many people *struggle (מתקשים) with spending more money than they have.

True / False

B. Write the words that helped you answer:
