Part 2 Multiple-Choice Cloze

SPM Paper 1: Part 2 (Q9-Q18)

Questions 9 to 18

Read the text below and choose the best word for each space. For each question, mark the correct letter **A**, **B**, **C** *or* **D**.

How does a student spend money?

Besides learning, managing money is an important skill all students should know. However, in the middle of every month, they always find themselves broke. Where does all their money go? Here are some tips on how to spend money (0)**wisely**.

First, estimate your monthly income and (9)_____. Students will spend a lot of money buying the necessary items every month. But, as they keep changing, update your (10) _____. It is advisable for you to keep a note of where and how the money is spent.

Second, you shouldn't buy any unnecessary school supplies. Take your time to think. Just because something is on (11)_____, doesn't mean you have to buy it. When you go to a supermarket, you will find many brands and shops which offer (12)_____ to students if presented with an official ID. Hence, make use of it.

If you are planning to buy something expensive like a laptop or a phone, please ask for a student (13)_____. Sometimes, you are qualified to get 15 -20% less!

Doing a part-time job is also a choice for students who want to (14)_____ some extra pocket money. Part time job does not only (15)_____ you extra money, but also benefits you gaining some experiences.

Even though students will (16)_____ a lot of money buying books, a wise one will go for the second-hand books or find them online. Moreover, the books are only to be used for a semester. So, spending too much money to buy new books won't be rational. In addition, students could use a/an (17)_____ way of transportation. Using their own vehicle might be more comfortable but, public transports offer a cheaper fee and most importantly, you can (18)_____ the pollution as well as saving the environment.

Adapted from: https://www.shethepeople.tv/news/10-ways-student-save-spend-money-wisely/

0	**A** perfectly	(**B**) wisely	**C** nicely	**D** prudently
9	**A** expenses	**B** costs	**C** payments	**D** outgoings
10	**A** tax	**B** plan	**C** income	**D** budget
11	**A** sell	**B** sale	**C** auction	**D** retail
12	**A** reduction	**B** rebate	**C** discounts	**D** refund
13	**A** price	**B** value	**C** worth	**D** bill
14	**A** receive	**B** make	**C** get	**D** earn
15	**A** provide	**B** propose	**C** offer	**D** give
16	**A** pay	**B** invest	**C** spend	**D** serve
17	**A** different	**B** alternative	**C** unusual	**D** possibility
18	**A** reduce	**B** cut	**C** change	**D** amend

LIVEWORKSHEETS