

Name: _____

FCE READING PART 5: TEENAGERS' SPENDING HABITS

You are going to read an article about teenagers' spending habits. For questions 1-8, choose the answer (A, B, C or D) which you think fits best according to the text.

1. What is the main idea of the first two paragraphs?

- A. All teenagers have part-time jobs and allowances.
- B. Most teenagers are generally good at saving their money.
- C. It's difficult to know where teenagers get their money from.
- D. Teenagers usually spend their money on non-essential items like fashion and socializing.

2. According to the text, why do parents and educators stress financial literacy?

- A. Because all teenagers are known for saving too much money.
- B. Because saving is not always the first thing teenagers think about doing with their money.
- C. Because teenagers spend too much time on social media.
- D. Because they want to encourage teenagers to spend their money recklessly.

3. What does the word 'consequently' in the third paragraph suggest?

- A. It introduces an opposing view to the previous statement.
- B. It shows that there is no relationship between the ideas.
- C. It indicates a result or effect of the information before it.
- D. It gives an example of good financial planning.

4. The writer uses the phrase 'reckless spending' to describe:

- A. Spending money in a careful and considered way.
- B. Spending money without care, which could cause problems.
- C. Spending only on things that are absolutely necessary.
- D. Spending money only on clothing and gadgets.

5. What is mentioned as a major challenge for many teenagers today?

- A. Learning how to properly budget their time.
- B. The influence of online shopping and social media encouraging them to spend more.
- C. Finding a part-time job to earn an income.
- D. The difficulty of having honest conversations with their parents.

6. What solution is proposed to help teenagers develop healthy financial habits?

- A. Limiting their access to online shopping websites completely.
- B. Giving them an allowance and a part-time job as soon as possible.
- C. Introducing new school subjects focused only on investing.
- D. Talking openly about money, debt, and saving for the future.

7. What is the ultimate goal of practicing 'healthy financial habits'?

- A. To guarantee they never use social media again.
- B. To ensure they can get a high-paying job.
- C. To help them manage their finances successfully throughout their lives.
- D. To encourage them to spend more on social experiences.

8. What is the author's main purpose in writing this text?

- A. To criticize teenagers for their poor spending decisions.
- B. To present the problem of teenage spending and suggest an educational solution.
- C. To argue that teenagers should never be allowed to shop online.
- D. To provide a history of financial literacy in schools.