

An article published in The Star Online in March 2024 reported that many Malaysian teenagers are becoming more aware of their finances. The article explained that most teenagers receive (1) _____ from their parents to pay for daily needs like food and transport.

However, the article also pointed out that teenagers often (2) _____ this allowance on items that are not truly (3) _____, such as extra snacks, online games, and trendy clothes. Because of this impulsive buying, some teenagers have very (4) _____ cash left before the end of the month.

The article warned that (5) _____ spending habits may develop if teenagers do not get enough guidance. It suggested that without proper (6) _____ from parents, teens might make financial mistakes. Therefore, learning how to (7) _____ a monthly budget is crucial. For instance, teenagers can decide exactly how much they want to (8) _____ in their bank account every week.

In addition, the article mentioned that using physical cash helps them become more (9) _____. When teenagers can physically see their money getting smaller, they are more likely to think twice before buying. The article concluded that making (10) _____ choices now will be beneficial in adulthood.