

## SPM PAPER 2 – PART 3: REPORT

### Fill in the Blanks: Survey on Pupils' Spending Habits

**Instructions:** Complete the report using the words in the word bank. Use each word only once.

#### WORD BANK

|             |               |           |           |
|-------------|---------------|-----------|-----------|
| conducted   | purpose       | habits    | findings  |
| influenced  | purchases     | regularly | budgeting |
| recommended | differentiate | campaign  | carefully |
| responsible | cooperation   | wisely    | future    |

To: Madam Zila Binti Zaidi, Principal of SMK Taman Jaya

From: Amanda Binti Ali, Secretary of Consumer Club

#### Report on Pupils' Spending Habits

##### Introduction

The survey was (1) \_\_\_\_\_ among pupils at our school last week to find out about their spending (2) \_\_\_\_\_. The (3) \_\_\_\_\_ of the survey was to identify common spending patterns and raise awareness of the importance of financial management. A total of 100 pupils participated in the survey.

##### Findings on Pupils' Spending Habits

The (4) \_\_\_\_\_ showed that many pupils spend their money on food, drinks and trendy items. A large number of pupils are also (5) \_\_\_\_\_ by social media and their friends when making (6) \_\_\_\_\_. Unfortunately, only a small number of pupils save money (7) \_\_\_\_\_. This shows that many pupils lack proper (8) \_\_\_\_\_ skills and financial awareness.

##### Suggestions to Improve Financial Awareness

To improve the situation, it is (9) \_\_\_\_\_ that the school organise talks and workshops on financial management. These activities could teach pupils how to prepare a budget and (10) \_\_\_\_\_ between needs and wants. In addition, a savings (11) \_\_\_\_\_ could be introduced to encourage pupils to save money. Parents should also teach their children to spend (12) \_\_\_\_\_ and avoid unnecessary purchases.

##### Conclusion

Overall, the survey revealed that pupils need to become more (13) \_\_\_\_\_ consumers. With the (14) \_\_\_\_\_ of the school and parents, pupils can learn to manage their money (15) \_\_\_\_\_ and develop good saving habits for the (16) \_\_\_\_\_.

Reported by,

*Amanda*

Amanda binti Ali,  
Secretary of Consumer Club