

**Form 2: Consumerism and Financial Awareness****Part 4: Reading Comprehension**

Read the text below and answer questions 1 to 10.

**Tips to be a Smart Shopper**

Spending money is something pretty hard to avoid. When we go shopping, we spend money and retailers make money. That's the way life is. However, we can teach ourselves to spend our money wisely. There are a few tips on how we can become a smart shopper, either online or in-store shopping.

Firstly, we must set a budget and stick to it. This is a very important first step in being a smart shopper. Try setting a monthly budget for gifts, clothing and other necessities. Then, when you go out shopping, have that exact amount in your wallet so you don't go over the budget. If an item doesn't fit in your budget, it just isn't a practical purchase for that month.

Moreover, before making a purchase, especially if it's expensive, make sure that you really need it. Ask yourself. Why do you need it? Where will you put it? Do you have enough space for it? What will you use it for? Make a list of the pros and cons of making this purchase, so that you can make sure that you actually need the item, not only want it. Wait a week before going out and buying this item, so that you won't make any impulse purchases.

Next, always have a list before heading out to the grocery store. Make sure you have a list of what you need and stick to it, too. If you grab something that isn't on the list, ask yourself if you really need the item. If the answer is no, put it back on the shelf and walk away. Never go grocery shopping if you're hungry! If you're hungry, everything will look absolutely delicious and you'll most likely end up overspending.

One thing to take into consideration is to always pay with cash or debit card. Let's face it. Sometimes when you're paying for stuff with your credit card, you might think that you have more money than you actually do. It's better to pay with cash, so that you can actually see the money that you're spending, which might make it harder to overspend. It's never a fun feeling that your wallet gets lighter with every purchase you make!

Do keep these tips in mind the next time you go shopping. You are in control of your own money!

*(<https://acentsiblelegal.com/2017/08/01/how-to-be-a-smart-shopper/>)*

**Questions 1-10**

Answer the question below. Choose **no more than five words and/or a number** from the text for each answer. For each question, write your answer in the space provided on your answer sheet.

1. \_\_\_\_\_ and sticking to it help us to be a wise shopper.
2. An item isn't a \_\_\_\_\_, if it isn't within your budget.
3. You can make sure of whether you need an item or not by \_\_\_\_\_ the item's pros and cons.
4. Why must you wait a week before going out and buying the selected item?  
\_\_\_\_\_
5. Before going to the grocery store, you must have a list and it is important that  
\_\_\_\_\_
6. Why shouldn't you go shopping feeling hungry?  
\_\_\_\_\_
7. \_\_\_\_\_ may make us think that we have more money than we actually do.
8. Why is it harder to overspend when paying with cash?  
\_\_\_\_\_

**Questions 9 and 10**

Complete the table below with a **word** from the text.

For each question, write your answer in the space provided on your answer sheet.

Meaning	Word
9. vendors	
10. intelligently	