

Reading Worksheet
ML7 Money

#10



Spend or Save? Teens Talk Money Choices

Interviewer: Today we're talking with two high school students, Mia and Alex, who have different ideas about what they plan to do with their money once they start working. Mia is focused on saving for the future, while Alex prefers to spend on experiences and the things he (1)__. So, let's start! Mia, why do you believe in saving your money?

Mia: I think saving is really important, especially for the future. I want to be prepared for things like buying a car or maybe traveling after college. For me, saving gives a sense of security – like, if something unexpected happens, I won't have to (2)__ on borrowing money. I also like the idea of watching my money grow. Even if I start small, those savings can add up over time.

Interviewer: That makes sense. So Alex, what about you? Why do you prefer spending your money on experiences?

Alex: Well, I get that saving is important, but for me, life's about making memories. I'd rather spend on experiences that I can enjoy now, like concerts or maybe even a (3)__ with friends. Those experiences bring me happiness right now, and I think that's just as important as saving for the future. Plus, (4)__ on things I love, like hobbies and sports, keeps life exciting.

Interviewer: Mia, do you ever feel like you're (5)__ out by not spending as freely as Alex?

Mia: Sometimes, but I try to keep a balance. I do set (6)__ a little money for fun things, like going out with friends, but I prefer saving most of it. Knowing that I'll have money for my bigger goals, like maybe a down (7)__ on a house someday, keeps me motivated. I think that the patience it takes to save is worth it when you think about what you're working toward.

Interviewer: Alex, what do you think about that? Do you plan to save at all in the future?

Alex: Definitely, I know it's smart to have some money saved. My plan is to spend on things I love but still try to put a little aside each month. I think you can have a great time now and be prepared for the future if you manage it well. It's all about balance for me. Money is meant to be enjoyed, but I also don't want to have nothing set aside in case I need it.

Interviewer: So, it sounds like you both believe in finding a (8)__ in your own ways. Mia, what's the ultimate goal of saving for you?

Mia: For me, it's about feeling secure and being able to reach my goals. I know it'll take time, but I look forward to reaching those big milestones without (9)__. I want to be able to afford my dreams, whether it's a house, travel, or helping out my family.

Interviewer: And Alex, what's your ultimate goal?

Alex: I just want to enjoy life and make the most of every (10)__. When I'm older, I want to look back and have memories of the experiences I loved. For me, it's about living in the present while still being a little responsible for the future.

Interviewer: Great answers, both of you. It's clear there are benefits to both saving and spending. Thanks for sharing your perspectives!



Word Bank

payment, stress, rely, enjoys, aside, wealth, balance, missing, trip, moment, spending