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.

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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.

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