

- 3 Read the text quickly. How do teenagers get and manage their money?
- 4 Think of the word which best fits each gap. Use only one word in each gap. Make sure that you spell the word correctly.



How do you manage your money?

How (0) ..... *do* ..... young people manage their money? A recent survey asked teenagers

(1) ..... their money comes from and about their spending habits. Just over 80% of the teenagers surveyed received regular pocket money (2) ..... their parents. About half of these had to (3) ..... housework in return for their pocket money. Just under 10% received no money but said that their parents bought (4) ..... essential items, such as clothes. A further 12% chose (5) ..... get a part-time job. Reasons (6) ..... seeking employment included having more money to spend, saving up for a large purchase such (7) ..... a car and wanting to be financially independent; that is to say, to make their own money. When asked about (8) ..... spending habits, about half of the teenagers surveyed said that they spent all their money each month. A quarter opened a bank account and saved a set amount each month and 10% set a monthly budget.

5

Now check or complete your answers by using these clues.

- 1 an adverb used to describe places
- 2 This preposition tells us who gives teenagers pocket money.
- 3 Which verb do we use with *housework*?
- 4 a pronoun which tells us who the parents buy everything for
- 5 a preposition often used before the infinitive form of a verb
- 6 a preposition used with *reason* and often followed by the gerund (-*ing*) form of a verb
- 7 This preposition is used with *such* to mean *for example*.
- 8 Whose spending habits did the survey ask about?

6

Work in pairs. Is what the text says about how teenagers get and manage their money true in your country as well?



## Vocabulary

### Collocations with *make* and *do*

- 1 Put the words and phrases in the box into the third column of the table.

~~an activity~~ ~~an appointment~~ an arrangement  
 the bed business a change a choice  
 the cleaning a course a decision an effort  
 an excuse (an) exercise a favour friends  
 homework housework an impression a job  
 a mistake money a noise a phone call a plan  
 progress a promise the shopping (a) sport work

verb	definition	common collocation
make	to create or produce something	<i>an appointment</i>
do	to perform an activity or job	<i>an activity</i>

2

Students often confuse *make* and *do*. Complete the sentences with the correct form of *make* or *do*.

- 1 According to a recent study of teenagers, half of them do not ..... housework for pocket money.
- 2 Many teenagers get a part-time job because they want to ..... money and be financially independent.
- 3 If you want to ..... me a favour, could you ..... the shopping for tonight's dinner?
- 4 A few changes have been ..... to the computer game and the company say they'll try to avoid ..... similar mistakes in the future.
- 5 People who ..... language courses tend to ..... a lot of friends at the same time.
- 6 I ..... a big effort to be helpful around the house last week.