

Impulse Spending & Financial Awareness

NAME:

TASK 1: Think about a poor purchase you've made in the past. Write 3–4 sentences and explain what you bought, how much it cost, when did you buy it, why you think it was a bad decision. Use Darius' example if you need to.

A couple of years ago I purchased a board game. I bought and had it shipped from America. The total cost was close to a 100 Euros and I regret it slightly since I never get the chance to play the game with anybody since it's too challenging.

TASK 2: Read the short text “The €200 Mistake”, answer the questions below using the text and also your own ideas.



A few months ago, 15-year-old Lukas was scrolling through social media when he saw an advertisement for limited-edition sneakers. The product was from a well-known brand and was being discussed by multiple influencers that Lukas had been following at the time. They were all saying that the shoes were “a must-have item” and that they would only be available for a limited time.

Lukas had already spent most of his monthly allowance, but he convinced himself that he needed the shoes. He ordered them late at night while he was chatting with friends online. Even though one of his friends told him not to fall for “FOMO” (the fear of missing out), Lukas didn't listen.

When the sneakers arrived, he realised he had made a mistake. He had paid €200 for shoes he didn't even like that much.

Later, Lukas admitted, “I wasn't thinking clearly,” and added: “I had seen the advertisement at least ten times before I bought them.”

After that experience, he promised, “Next time I will wait at least a week before buying something expensive.”

Why did Lukas want the sneakers?

What was his financial situation before buying them?

Why do you think he ordered them at night?

What mistake(s) had he made?

What lesson did he learn?

TASK 3: Look at the original quotes by Lukas and some of his friends. Using your knowledge and the table below, rewrite the sentences using Reported Speech. There is an example.

Direct speech	Reported speech	Direct speech	Reported speech
Present simple	Past simple	Present perfect	Past perfect
'I don't like dogs,' Ben said.	Ben said (that) he didn't like dogs.	'I've finished,' he said.	He said (that) he had finished.
'My dad is at work,' Becky said.	Becky said (that) her dad was at work.	can / can't	could / couldn't
Present continuous	Past continuous	'He can't swim,' she said.	She said (that) he couldn't swim.
'He's wearing a blue top,' Michelle said.	Michelle said (that) he was wearing a blue top.	will / won't	would / wouldn't
Past simple	Past perfect	'I'll phone later,' he said.	He said (that) he would phone later.
'We moved to London in 2010,' Phil said.	Phil said (that) they had moved to London in 2010.		

Direct Speech	Reported Speech
Lukas' friend, Paulius: "I tried to tell him they are ugly..."	Paulius said that he had tried to tell him they were ugly.
"He had used up most of his allowance by the time he wanted to buy them," Lukas' mother said.	
"FOMO is difficult to notice. Most people can fall for it." Lukas' economics teacher commented.	
"I've made bad financial moves before too, he will be fine." Lukas' father said.	
"Online influencers get paid for advertisements, even if they are advertising something that they don't really use themselves." A report found.	

TASK 4: Follow the QR code at the bottom of the page and answer the questions there. State your opinion clearly, make sure you answer the questions with full sentences.

