Why Teenagers Should Learn to Manage Their Money

Many young people today often spend money on things they like, such as snacks, clothes, or fun activities. But learning to handle money from a young age is very important. Good money habits can help students make a better future.

Having a clear plan for the future can show teenagers how to use their money. Students should think about short-term goals, like getting a new phone, and long-term goals, like saving for college or starting a business. Writing these goals down can help students stay motivated and focused.

A budget helps students see where their money goes every month. It's important to list basic needs like food and travel, and also other costs like clothes or presents. A budget makes it easier to decide how much money to save, spend, or keep for unexpected problems.

Sometimes, students don't know how much they spend on small things. Keeping track of spending with notes or apps can help students understand their habits. This helps them stay within their budget and make changes if needed.

Teenagers should also learn the difference between saving money and investing money. Saving is safer but slower, while investing has more risk but can earn more money. Knowing both can help students choose the best way for their money goals.

To sum up, students who learn to plan, budget, track, and understand saving choices are more ready for the future. That is why learning about money should start early and be done often.

Table 1. How do students manage their money?

Category	Percentage	Notes
Students who save regularly	45%	Save at least 10% of allowance
Students who track expenses	35%	Use apps or notes
Students with financial education	25%	Have learned budgeting in class
Students who often borrow from friends	30%	Due to running out of money
Students who spend most on food & drinks	50%	Largest category of spending
Students who plan monthly budgets	28%	Usually better savers

(Adapted from https://www.onefamily.com/savings/money-management-tips-for-teens/)

Hierarki Indikator

Kompetensi: Pemahaman Tekstual: mampu memahami informasi yang eksplisit, mengelompokkan, menyusun ulang, dan menyajikan kembali informasi eksplisit dari teks

Subkompetensi: Mengklasifikasi: mampu mengelompokkan orang, benda, tempat, atau peristiwa dalam teks berdasarkan kategori tertentu.

Indikator: Mengelompokkan orang, benda/tempat/peristiwa dalam analytical exposition text yang menggunakan struktur kalimat sederhana atau kompleks dengan konteks kehidupan sehari-hari/vokasional/akademik dasar (16)

25BIGUTAPTXI02SU-250098-0260 **Bentuk Soal : Pilihan Ganda Kompleks - Kategori**

Based on the text, choose the activity that best fits the description

Description	Short-term financial goals	Long-term financial goals
Saving money for university	○	○
Saving to buy a new phone	○	○
Starting a business	○	○

LIVEWORKSHEETS

Hierarki Indikator

Kompetensi: Pemahaman Tekstual: mampu memahami informasi yang eksplisit, mengelompokkan, menyusun ulang, dan menyajikan kembali informasi eksplisit dari teks

Subkompetensi: Mensintesis: mampu menggabungkan informasi dari sumber lain untuk mendapatkan pemahaman yang lebih komprehensif tentang suatu isu atau topik.

Indikator: Menarik kesimpulan berdasarkan informasi dari sumber berbeda dalam analytical exposition text yang menggunakan struktur kalimat sederhana atau kompleks dengan konteks kehidupan sehari-hari/vokasional/akademik dasar (17)

25BIGUTAPTXI05SU-250098-0166 **Bentuk Soal : Pilihan Ganda Kompleks - MCMA**

According to the text, which of the following actions support smart money management for students?
There is more than one correct answer. Click on every correct answer!

- [ ] Tracking daily expenses using a notebook or app
- [ ] Spending more money than the monthly budget allows
- [ ] Setting financial goals for the short and long term
- [ ] Borrowing money whenever there is not enough left
- [ ] Dividing money into saving, spending, and emergency funds

Hierarki Indikator

Kompetensi: Pemahaman Inferensial: mampu menarik kesimpulan berdasarkan informasi tersirat dalam teks, pengalaman pribadi, serta intuisi untuk memahami isi teks

Subkompetensi: Menyimpulkan topik, ide pokok/gagasan utama, makna, target pembaca, tujuan penulisan teks, atau pesan moral yang tidak secara eksplisit dinyatakan dalam teks.

Indikator: menarik kesimpulan berdasarkan informasi implisit dalam anaitical exposition text yang menggunakan struktur kalimat sederhana atau kompleks dengan konteks kehidupan sehari-hari/vokasional/akademik dasar (18)

25BIGUTAPINI07SU-250098-0251 **Bentuk Soal : Pilihan Ganda Kompleks - MCMA**

Who is most likely to be the target audience of this text?
There is more than one correct answer. Click on every correct answer!

- [ ] Teenagers who are learning to manage their money
- [ ] Parents looking for tips on how to control their children's spending
- [ ] Students who want to plan for their financial future
- [ ] High school readers who need to understand saving and budgeting
- [ ] Bankers and financial experts

LIVEWORKSHEETS

Hierarki Indikator

Kompetensi: Pemahaman Inferensial: mampu menarik kesimpulan berdasarkan informasi tersirat dalam teks, pengalaman pribadi, serta intuisi untuk memahami isi teks

Subkompetensi: Menyimpulkan perbandingan: mampu menyimpulkan persamaan atau perbedaan antara tokoh, waktu, tempat, benda, atau gagasan dalam teks.

Indikator: Menentukan fakta tambahan agar teks lebih informatif/menarik/persuasif dalam analytical exposition text yang menggunakan struktur kalimat sederhana atau kompleks dengan konteks kehidupan sehari-hari/vokasional/akademik dasar (19)

25BIGUTAPINI06SU-250098-0223 **Bentuk Soal : Pilihan Ganda**

Which information would make the text more informative about student spending habits?

- ○ A paragraph about the history of financial education in schools
- ○ A table showing common monthly high school students expenses
- ○ A graph comparing saving habits between teenagers and adults
- ○ A chart listing popular entertainment choices among students
- ○ A paragraph about students' experiences in managing budget

Hierarki Indikator

Kompetensi: Evaluasi dan Apresiasi: mampu membuat penilaian terhadap ide, menanggapi teks secara emosional dan estetis dengan mempertimbangkan dampaknya terhadap perasaan, imajinasi, serta penggunaan bahasa oleh penulis

Subkompetensi: Menilai fakta atau opini: mampu menilai fakta/opini yang diberikan penulis untuk mendukung pendapatnya berdasarkan bukti atau sekadar berusaha mempengaruhi pembaca.

Indikator: Menilai fakta/opini dalam analytical exposition text yang menggunakan struktur kalimat sederhana atau kompleks dengan konteks kehidupan sehari-hari/vokasional/akademik dasar (20)

25BIGUTAEVAI14SU-250098-0175 **Bentuk Soal : Pilihan Ganda Kompleks - MCMA**

Which of the following statements are supported by clear data or facts in the text and table?
There is more than one correct answer. Click on every correct answer.

- ☐ 45% of students save money regularly
- ☐ Tracking expenses can help understand spending habits
- ☐ Most students do not care about money at all
- ☐ Saving 10% of allowance is a good practice
- ☐ Spending on fun activities is always better than saving

LIVEWORKSHEETS