

TKA BAHASA INGGRIS 3

The following test is for numbers 1 to 4

The Importance of Financial Literacy for Teenagers

Financial literacy refers to the ability to understand and apply various financial skills, including budgeting, saving, investing, and managing credit. Despite its importance, financial education is often overlooked in both households and school systems.

In many families, especially in Indian culture, parents tend not to involve teenagers in financial matters. This is often due to beliefs about protecting children or cultural norms. However, limited exposure to everyday financial decisions may hinder a teenager's understanding of money management.

Early financial education can help individuals make informed decisions, avoid debt, and build financial stability. Introducing teenagers to concepts like the difference between needs and wants, delayed gratification, and the value of saving supports long-term financial health. Practical strategies include providing monthly allowances, encouraging savings through piggy banks or prepaid cards, and allowing teens to earn money through part-time work. These experiences help teenagers develop financial responsibility.

Financial literacy is often excluded from formal education. Even when available, it is rarely mandatory. As a result, many young adults are unprepared for real-world financial decisions. For example, less than 30% of Indians are financially literate, despite the country's large population. This lack of knowledge affects not only individuals but also the broader economy.

Key financial concepts, such as compounding and the time value of money are not widely understood. Without early learning, young people may face challenges managing debt, saving for the future, or evaluating financial products. Starting financial education in adolescence can improve decision-making and reduce long-term financial stress later in life.

In conclusion, integrating financial literacy into early education and home environments is essential for preparing the next generation to manage their finances effectively.

Adapted from: Payal Jain/indiatimes, 2022

1. The text explains how early financial education influences future financial behavior. Which of the following assertions are most consistent with the explanation?

There is more than one correct answer. Click on every correct answer!

- ☐ Gaining financial knowledge in teenage years ensures long-term financial success.
- ☐ Engaging teenagers in money tasks builds independent decision-making skills.
- ☐ Postponing financial education until adulthood may cause long-term hardship.
- ☐ Teenagers taught financial concepts early tend to manage debt wisely as adults.
- ☐ Learning financial terms like "interest" and "compounding" can wait until adulthood.

2. The writer explains why teenagers should be introduced to financial matters early. What concern underlies the need for early financial education?
 - A. The lack of consistent parental involvement in teaching financial concepts
 - B. The increasing global shift toward digital and cashless financial economies
 - C. The long-term risks of delaying financial education for individuals and the nation

- D. The growing demand for financial education careers in schools and universities
E. The widening gap between affluent and lower-income households in urban areas
3. Which of the following statements best describes the logical relationships between these ideas?
There is more than one correct answer. Click on every correct answer!
- ☐ Strategies for parents contrast home-based learning with school-based instruction.
 - ☐ India's financial literacy rate highlights a broader issue beyond personal choices.
 - ☐ Early exposure to finance is mentioned to sum up the text's central argument.
 - ☐ The lack of school programs supports the need for early financial literacy efforts.
 - ☐ Cultural practices in Indian homes explain why teens are often left out of financial talks.
4. Are the following statements consistent with the reasoning underpinning the text's argument?
Click Consistent or Inconsistent for every statement!

Statement	Consistent	Inconsistent
Financial competence emerges naturally as individuals grow older and gain life experiences.		
Postponing financial instruction may increase the likelihood of future economic instability.		
Equipping youth with financial skills may help reduce long-term financial vulnerability.		

The following test is for numbers 5 to 8

Pinocchio and the Power of Honesty

In the smoky city of Greydale, lived a wooden boy named Pinocchio. The skies were always dark from pollution. Factories and cars burned dirty fuel, and rivers were filled with waste. Pinocchio dreamed of changing all this using clean energy, like solar power, wind turbines, and water wheels.

But no one believed him.

"You lied before. Why should we trust you now?" the people said, remembering how his nose used to grow with every lie.

Still, Pinocchio didn't give up. He shared his ideas with the town council.

"We can power the city without smoke or oil!"

But Mr. Grumble, the coal factory owner, laughed. "We don't need fairy tales!" Madam Rust, who sold oil, also refused. The people turned away, and Pinocchio's nose grew a little. Not because he lied, but because they didn't believe.

Pinocchio decided to act. With help from children and a kind inventor, he built a small water wheel to light a lamp. Then he made a wind turbine and a solar-powered oven. Slowly, people saw the results and grew curious.

Angry, Mr. Grumble and Madam Rust tried to destroy the solar panels and pollute the river again. But Pinocchio had prepared backup systems, and the power stayed on. Now, the people believed him.

Soon, everyone worked together. They built solar panels on rooftops, wind turbines on the hills, and cleaned the river for more power. The sky turned blue. The air became fresh. Flowers and birds returned to Greydale.

And Pinocchio? His nose never grew again.

The people finally said:

"He was telling the truth. And he showed it through action."

From then on, Greydale became a city renowned for its light and cleanliness.

5. Which of the following correctly classifies the characters into supporters and resisters of clean energy in the story?
- A. Supporters: Pinocchio, Mr. Grumble, children
Resisters: Madam Rust, the inventor
 - B. Supporters: Pinocchio, children, the inventor
Resisters: Mr. Grumble, Madam Rust
 - C. Supporters: The townspeople, Madam Rust, Mr. Grumble
Resisters: Pinocchio, the inventor
 - D. Supporters: Children, Mr. Grumble, the townspeople
Resisters: Pinocchio, Madam Rust
 - E. Supporters: Mr. Grumble, Madam Rust, children
Resisters: Pinocchio, the inventor
6. Read the following statements below. Then, choose the correct category (A or B) for each one:
- A. Effect of Power and Influence
 - B. Challenge of Introducing New Ideas
- Click A (Effect of Power and Influence) or B (Challenge of Introducing New Ideas) for every statement!

Statement	A	B
Greed and profit motivated Mr. Grumble and Madam Rust to refuse clean energy.		
The children in Greydale were influenced by people in power like Mr. Grumble and Madam Rust.		
Innovative ideas are often rejected before they are proven.		

7. What would probably happen if Pinocchio gave up on his idea after being sabotaged by Mr. Grumble and Madam Rust?
- There is more than one correct answer. Click on every correct answer!
- ☐ The pollution and darkness in Greydale would continue.
 - ☐ Flowers, birds, and other animals would come to Greydale again.
 - ☐ No one would give Pinocchio a second chance to prove himself.
 - ☐ The townspeople would eventually continue to build solar panels.
 - ☐ Mr. Grumble and Madam Rust would continue controlling the city's energy.
8. What values can readers learn from the story?
- There is more than one correct answer. Click on every correct answer!
- ☐ It's wiser to hide ideas than to face rejection.

- Honest actions can speak louder than words.
- One person can create significant change.
- Even one dishonest act can ruin trust for good.
- Working together can help solve real problems.

The following test is for numbers 9 to 12

Drama Script : Waste Behind the Screen

Scene : The Content Studio
(The studio has ring lights, cameras, a backdrop with brand logos, and piles of plastic packaging from unboxing videos.)

[Alya enters holding her phone, scrolling through environmental news.]

Alya : Guys, have you seen this? The amount of waste created by influencer packaging is insane. We're part of this cycle!

Raka : *(Editing on laptop)* Come on, Alya. Unboxing gets views. Views get us sponsors. Sponsors keep this place running.

Nina : *(Holding up empty product boxes)* Yeah, but . . . I mean, do we really need to open ten beauty kits just to promote one?

Alya : *(Passionately)* Why don't we shift? Show people how to reuse packaging, talk about sustainable brands. Let's be different.

Zio : *(Enters with excitement)* Hey, team! Big news! EcoGlow wants us to do a massive unboxing. Ten products, five reels, all plastic-wrapped, but huge pay!

Raka : *(Grinning)* You hear that? Huge pay. Viral content incoming.

Alya : *(Firmly)* Wait. Zio, does EcoGlow offer eco-friendly packaging?

Zio : *(Laughs nervously)* Not really. But their stuff sells fast. We'll hit a million easy.

Nina : But . . . won't we be promoting waste? Isn't that . . . fake?

Alya : What if we say no? What if we make a video about why we said no?

Raka : And lose followers? That's career suicide.

Alya : *(Quietly)* Or it's the start of something real.

(Silence. Everyone looks at each other.)

Nina : *(After a pause)* What if we test it? One video. No clickbait. Just the truth.

Raka : *(Hesitates, then nods slowly)* Okay. One video. But if we drop too far, we go back.

Zio : *(Shakes head, half-joking)* You kids and your conscience. Fine. But don't blame me when viewing the tank.

Alya : *(Smiles)* Let's clean up the screen, one story at a time.

(Lights dim as they begin brainstorming together.)

9. In a drama, characters face a central conflict that drives the story forward. What is the main conflict faced by the characters?
 - A. Their fear of losing future sponsorships and struggling to sustain their content
 - B. The team's concern that their content may eventually harm the environment
 - C. Their doubt about whether their followers will decrease if they change direction
 - D. The tension between creating viral content and promoting responsible consumption
 - E. The disagreement over whether to accept EcoGlow's offer at once or negotiate terms

10. Based on the drama, decide whether the following statements reflect the values promoted in the story.

Click Correct or Incorrect for every statement!

Statement	Correct	Incorrect
Choosing to do the right thing may involve sacrifice, but it can lead to more meaningful impact.		
Balancing audience preferences with ethics is a responsible way to grow as a creator.		
Young people have the power to challenge harmful trends and influence change through their choices.		

11. In the drama, each character responds differently to the events and dilemmas surrounding content creation and environmental responsibility. Who best reflects the actions or displays the attitude described in the statements below?

Click Alya or Raka for every statement!

Statement	Alya	Raka
Initially, focuses on achieving widespread popularity and maximizing financial profit.		
After some careful thought and discussion, agrees to take a small ethical risk.		
Takes a strong stand to shift the team's focus toward sustainability and ethical content.		

12. Which of the following statements best describe the setting of the drama?

There is more than one correct answer. Click on every correct answer!

- ☐ The studio is reorganized to get ready for a collaboration with an eco-friendly brand.
- ☐ The drama unfolds in a workspace filled with packaging and production equipment.
- ☐ The setting is a content studio surrounded by signs of excess and consumer culture.
- ☐ Some scenes occur in an editing suite where characters review past content choices.
- ☐ The space reflects a conflict between profit-making and environmental responsibility.

The following test is for numbers 13 to 15

Life in Rural Madagascar: A Struggle Against Poverty and Hunger

In the remote villages of southern Madagascar, daily life is shaped by scarcity and uncertainty. This region, known as the Grand Sud, is one of the poorest in the country, with families depending mostly on small-scale farming and livestock to survive. However, in recent years, prolonged droughts and unpredictable weather patterns have devastated crops, leaving communities without reliable food sources.

Most homes are made of mud and straw, and access to clean water is extremely limited. Children often walk for miles to fetch water from distant wells or rivers, which are sometimes dry.

Many families survive on just one meal a day, typically a thin porridge made from cassava or corn, with little to no protein.

Education is a luxury few can afford. Many children drop out of school early to help their families with farming or collecting firewood. Hospitals and health clinics are scarce, and malnutrition rates, especially among children, are alarmingly high.

Despite the challenges, community spirit remains strong. Local women's groups work together to plant drought-resistant crops and build small water reservoirs. International organizations like the World Food Programme and UNICEF have also launched food aid and nutrition programs, bringing temporary relief to the hardest-hit areas.

Yet, the path to long-term recovery is slow and uncertain. Without major investments in agriculture, infrastructure, and education, the cycle of poverty and hunger in this part of Madagascar is likely to continue. The people here are resilient, but they need sustained support to build a more secure and hopeful future.

Adapted from:

- World Food Programme. *World Food Programme*, 2023

- UNICEF. *United Nations Children's Fund*, 2023

- United Nations Development Programme (UNDP), *United Nations Development Programme*, 2022

13. The text is about the situation faced by people living in rural areas of Madagascar. How well does the text explain the long-term challenges faced by the community?
- A. It shares personal stories to show the emotional impact on the people.
 - B. It lists only facts and ignores the real challenges people experience.
 - C. It focuses on temporary food and comprehensive education programs.
 - D. It combines present challenges with realistic future projections.
 - E. It emphasizes cultural festivals and religious traditions instead.

14. What can be inferred about the character of the people living in southern Madagascar based on the text?

There is more than one correct answer. Click on every correct answer!

- ☐ They are indifferent and have come to terms with their fate.
- ☐ They exhibit excellent cooperation among community members.
- ☐ They are completely dependent on foreign aid to survive.
- ☐ They are resourceful in finding ways to cope with hardship.
- ☐ They have left the old practices in favor of modern solutions.

15. Read the following statements. Analyze whether each statement contains correct information based on the text.

Click Correct or Incorrect for every statement!

Statement	Correct	Incorrect
The main food eaten is usually porridge made from cassava or corn.		
Schools in the Grand Sud region are accessible for all children.		
Local communities work together to grow crops that can survive drought.		

The following test is for numbers 16 to 18

How to Calculate Daily Water Use and Identify Wasteful Habits

This is a great way to support SDG no. 6: Clean Water and Sanitation, which promotes clean water and responsible use for everyone. Here is how to do it.

Step 1: Prepare your tracking sheet.

Create a simple table using your notebook or Google Sheets. Label the columns with common daily activities: showering, brushing teeth, washing hands, flushing the toilet, washing dishes, doing laundry, and drinking water.

Step 2: Estimate or measure usage per activity.

For each activity, write down how many times you do it per day. Then, estimate how many liters you use each time. For example, a 10-minute shower uses about 100 liters. Flushing a standard toilet once uses 6 liters. Brushing teeth with the tap running can waste up to 9 liters per minute. Use online references or a water meter if you have one.

Step 3: Multiply and add.

Multiply the number of times you do each activity by the estimated water used. Then, add it all up to find your total daily water use. You'll be surprised how quickly it adds up!

Step 4: Reflect and identify waste.

Look at your table. Are you keeping the tap running while brushing your teeth? Do you shower for too long? Are you running the washing machine for just a few clothes? These are all areas where water can be saved.

Step 5: Take action.

List three changes you can make starting today. Maybe use a cup for brushing. Set a 5-minute timer when showering. Collect rainwater for plants. Small steps can make a big difference!

By tracking your daily water use, you're not only learning to be responsible, you're also taking real action for sustainability. Let's be smart about how we use water. Every drop counts.

16. We can add step(s) before, within, or after the procedural text as long as the step(s) is aligned with the other steps. Which additional steps would be reasonable to do based on the procedural text? Click Yes or No for every step!

Step	Yes	No
You may add a column for weekly water use in the table.	☐	☐
You must compare your results with a friend's total water use.	☐	☐
You are encouraged to continue step 5 even if you already save water.	☐	☐

17. Based on the text, what tools do we need to carry out the activity?
There is more than one correct answer. Click on every correct answer!
- ☐ A drinking cup
 - ☐ Notebook
 - ☐ Toothbrush
 - ☐ Water meter
 - ☐ Washing machine
18. Which statement best reflects the underlying reason the steps are arranged in that specific order?
- A. The steps move from recognizing water habits to applying changes for lasting behavior.
 - B. The order helps readers avoid tracking errors and focus only on scientific measurements.
 - C. The process begins with water-saving actions and ends with detailed daily calculations.

- D. The instructions highlight the importance of installing devices to control water flow.
- E. The steps encourage people to estimate water cost before choosing home appliances.

The following test is for numbers 19 to 22

Joining a Youth Entrepreneurship Workshop

Two weeks ago, I joined a youth entrepreneurship workshop organized by a local business community in my city. The event focused on how young people can contribute to economic growth by starting small businesses and promoting decent work.

At first, I wasn't sure what to expect, but the atmosphere was very positive. We listened to talks from young entrepreneurs who had started their own businesses in fashion, food, and digital marketing. One speaker, a 23-year-old woman, shared how she started her online bakery during the pandemic. She now employs five people with fair wages and flexible work hours.

During the workshop, we worked in groups to design our own business plans. My group created an idea for an eco-friendly packaging company. We discussed how we could use recycled materials and give job opportunities to unemployed youth in our neighborhood.

The most valuable part of the workshop was understanding that decent work means more than just having a job. It means having safe working conditions, fair pay, and respect. The mentors encouraged us to always think about how our businesses can help others, not just ourselves. After the event, I felt more confident to dream about starting a business.

19. What can be inferred about the writer's main takeaway from the workshop experience?
 - A. He/She learned that businesses can use kinds of recycled materials.
 - B. He/She really enjoyed working in a group to create a good business plan.
 - C. He/She was inspired by a woman's starting a bakery during the pandemic.
 - D. He/She discovered that starting a business can help others, not just oneself.
 - E. He/She saw that students should finish school to contribute economically.
20. Which of the following statements appropriately describe key events that contributed to the writer's personal growth during the workshop?
There is more than one correct answer. Click on every correct answer!
 - ☐ Creating a business idea taught the writer how to organize kinds of recycled materials efficiently.
 - ☐ Being part of a group discussion really helped the writer discover how to divide responsibilities.
 - ☐ Talking with mentors encouraged the writer to explore how businesses can serve communities.
 - ☐ Learning about digital business trends has given the writer a new perspective on online careers.
 - ☐ Listening to successful young entrepreneurs helped the writer reflect on meaningful business ideas.
21. Use information from the text to decide whether each activity listed in the table was likely part of the workshop.
Click Included or Not Included for every statement!

Statement	Included	Not Included
Listening to young entrepreneur's talk about how they started their businesses		
Working in teams to create a business idea related to eco-friendly products		
Practicing how to manage personal savings and household budgeting		

22. Does each of the following emotions appropriately reflect what the writer most likely felt during or after the workshop?

Click Yes or No for every emotion!

Emotion	Yes	No
Inspired after hearing the stories of young entrepreneurs who built their businesses.		
Enthusiastic while discussing creative business ideas during the workshop		
Interested to learn how deeply social values could be part of a business plan		



The following text is for numbers 23 to 25

Social Media as a Tool for Peace and Justice in the Digital Age

Social media plays a vital role in today's world. While it is often linked to negativity, it can actually serve as a powerful tool to build peace, promote justice, and support global cooperation. This editorial column presents how social media can be used for positive social change, backed by real examples and expert opinions.

In a world where conflicts, inequality, and misinformation spread quickly, social media has become a powerful platform. It is not only a space for expression, but also a tool to cultivate peace and justice. While many criticize its role in spreading hate or division, social media can also build bridges, amplify marginalized voices, and encourage civic engagement. For instance, global leaders use social media to advocate for nonviolence, girls' education, and action against violence toward women and children. Their digital presence helps raise awareness and foster dialog on important issues across communities.

Research supports this positive potential. Baytiyeh (2019) writing in *Peace Review: A Journal of Social Justice*, argues that digital platforms can support

post-conflict recovery and peacebuilding by encouraging communication and civic participation. Martínez Sainz and Hanna (2023) also highlight how youth-led digital movements influence policy and promote human rights.

However, these benefits are not automatic. The same platforms can also be used to spread harmful content or extremist views. That is why digital literacy, ethical content sharing, and platform responsibility are crucial. As Baytiyeh (2019) notes, sustainable peacebuilding through digital platforms requires a deliberate effort from civil society, governments, educators, and tech companies alike. Therefore, maximizing the positive impact of social media demands a collective commitment to responsible digital behavior and inclusive online engagement.

Ultimately, social media reflects the intentions behind its use. If used wisely, it can promote justice, peace, and inclusion. For younger generations, especially students, learning to be responsible digital citizens is key to becoming agents of positive change.

Adopted from:

- Hoda Baytiyeh/Taylor & Francis Online, 2023

- Gabriela M.S. & Amy Hanna/Taylor & Francis Online, 2022

23. The following statement best explains how the text supports the idea that social media can promote peace and justice. Which statement is it?

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- A. The text highlights ethical use and shows how social media connects people with shared values.
- B. The text shows how global figures and youth use social media to support peace and human rights.
- C. The text explains how social media raises awareness but warns about misinformation risks.
- D. The text argues that responsible use can truly support inclusive dialogs and positive change.
- E. The text sees social media as a neutral space shaped by how users engage with global issues.

24. The text presents supporting details to justify the claim that social media can promote peace and justice. Choose the statements that most accurately evaluate the relevance of these details.

There is more than one correct answer. Click on every correct answer!

- ☐ The text clearly highlights how social media can foster civic participation in post-conflict areas.
- ☐ The mention of misinformation emphasizes digital responsibility, which contributes to peaceful engagement.
- ☐ The mention of youth movements and policy impact strengthens the credibility of social media as a tool for justice.
- ☐ The reference to digital activism highlights the role of youth, even if the impact is not always fully explained.
- ☐ The call for collaboration among civil society, educators, and tech companies strongly supports the claim.

25. Based on the text, determine whether each of the following statements is supported by relevant arguments and evidence.

Click Valid or Invalid for every statement!

Statement	Valid	Invalid
Global leaders use social media to advocate for nonviolence, girls' education, and action against violence toward women and children.		
The text argues that social media is naturally a positive platform that always promotes peace and justice.		
The text highlights the importance of being digitally literate and sharing content wisely to help build lasting peace through online platforms.		