

PART 4

You should spend about 20 minutes in this part.

Read the text and answer the questions that follow.

Choose **no more than five words and/or a number** from the text for each answer.

A Good Habit to Have in Life

My grandmother would always keep her money in a cookie tin and remind us about the importance of saving money. Every time, my siblings and I just nodded our heads and never listened to her advice. In fact, how I wished I could pick up this good habit at a younger age.

I only started saving money during my teenage years. I was 14 years old back then. I collected my coins and put them in a small accessory box. It took me months to save up for a new bicycle. When I was 17, I entered a writing contest and got the first prize of RM500. Then, I planned to open a savings account as I wouldn't want to spend it on electronic items.

Last week, my mother took me to a few banks. Initially, Junbank seemed to be a better choice. I thought it would be more convenient since it was the nearest to our house. I realised I could go online banking if I wanted to. My mother then asked me to consider Koibank, which offered the highest rate of interest in town. It did not take me long to make the best decision of my life. I definitely chose the latter. I wanted a better return.

So far, I have RM1500 in my account. I usually spend on workbooks for my revisions. I hope to save more money and used it for my college fees later on. Saving is essential in one's life. It is never too late to start saving money!

25. The writer was taught by _____ to learn to save money.
26. At first, he kept his money in a _____.
27. He bought a _____ after saving for some time.
28. The writer won a sum of money when he joined a _____.
29. He wanted to avoid buying _____.
30. He went to the _____ to open an account.
31. The writer managed to save up to _____ by far.
32. The writer planned to pay for his _____ with his savings.

Complete the table below with **a word** from the text.

For each question, write your answer in the space provided on your answer sheet.

Meaning	Word
33. certainly	
34. necessary	

[10 marks]