

3학년	Lesson 4	4과 More Reading Part ①	Class No.		
Date	2022. . .		Name		

What does it mean to be a smart spender?

출처(Retrieved from) <https://www.socu.com/blog/teen-smart-spending>

What does it mean to be a smart spender? Well, several things can help you, but one of the main ones to **keep in mind** is that just because you have some money, you don't have to spend it. For help, try these 6 Smart Spending Tips.

1. Comparison shop

When you **comparison-shop**, you don't spend any money. Instead, you see how much money different stores **charge** for the same product. **Separate** your comparison shopping trip **from** the trip where you'll actually make your **purchase**. One way to comparison shop is to read the **ads** and sales paper that different stores have. You can also look at different stores' Web sites. That way you can see how much something will cost before you go to the store.

2. Develop a budget

A **budget** is **defined** as a plan or **estimate** of the **amount** of money needed for cost of living or to be used for a **specific purpose**. An example of budget is how much a family spends on all **expenses** in a month. Another example of budget is how much a person plans on spending on a new bed. Why should you budget? When you come up with a budget (or make a plan) for spending your money, you'll have a guide to help you not to **waste** your money. It also gives you control. That means you know what is happening with your money because you are planning to make it happen.

3. Look for alternatives and substitutes to spending

You don't need to spend a lot of money to be **entertained**. **Instead of** buying the newest best-seller, visit the library and check out a book—for free. Rent a movie rather than paying \$10 or more to see a movie at the theater. Don't go shopping just because you're bored. If you do, you **run the risk of** spending money that you should save.

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4. Manage your credit card use wisely

If you have a credit card, keep these three tips in mind: a) don't **exceed** your credit limit; b) **keep track of** your purchases; and c) make the largest monthly **payment** you can afford.

There are some basic credit rules that you should follow:

- You must pay what you **owe**.
- Keep track of how much you spend.
- Save your **receipts** and compare them with your monthly **statement**.
- Never **lend** your credit card to anyone.
- Owing more than you can **repay** can damage your credit **rating**.
- Pay your **bills** on time—and in full if you can. **Otherwise** you must pay **interest** on the amount that you don't pay on time.

5. Record all purchases

Write down everything you spend money on. **Include cash** purchases, **checks** that you write, and credit card charges.

6. Use coupons

Coupons, either from the **manufacturer** or from a store, can help you buy a product for a less money. Of course, coupons won't help you save money if you use them for products that you don't need. But if you were planning to try a new product anyway, look for a coupon. That way, you can save money and try something new! Where you can find coupons? Take a look through the newspaper on Saturday and Sunday; you should find lots of them.

3학년	Lesson 4	4과 More Reading Part ① 문제	Class No.	
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1. 아래 뜻에 해당하는 영어 단어를 위 글에서 찾아 쓰세요. 굵게 쓰인 단어들 중에서 찾아 쓰세요.

마음에 두다	A를 분리하다 B로부터	정의하다/ 뜻을 말하다	비용을 청구하다	특별한
keep in mind	separate A from B	define	charge	specific
광고	예산(을 계획하다)	가격 비교하며 쇼핑 하다	예상 가격	구매(하다)
ads(advertisements)	budget	comparison-shop	estimate	purchase
의도	대안(원래것과 다른)	대용품(원래 것 대신)	~을 즐겁게 해주다	~의 위험을 무릅쓰다
purpose	alternative	substitute	entertain	run the risk of~

2. Choose the correct word for the meaning from the table in question number 1.

Words	Meaning
	Example Sentence
1) budget	the money that is available to an organization or person, or a plan of how it will be spent (ex) We had a really tight <u>budget</u> .
2) estimate	a calculation of the value, size, amount etc of something made using the information that you have, which may not be complete (ex) We just need an <u>estimate</u> of the number of people who will come.
3) alternative	an alternative idea, plan etc is different from the one you have and can be used instead (ex) Have you any <u>alternative</u> suggestions?
4) substitute	a person or thing that you use instead of the one that you usually have, because the usual one is not available (ex) Today we had a <u>substitute</u> in history class.
5) entertain	to amuse or interest people in a way that gives them pleasure (ex) She <u>entertained</u> the children with stories, songs and drama.
6) run the <u>risk</u> of ~	to be in a situation where there is a possibility that something bad could happen to you (ex) Anyone travelling without a passport runs the ____ of being arrested.

3. What is the passage about? It is about 6 Smart Spending Tips.

4. Complete the table that is about the six tips introduced in the passage.


Tip No.	What it means
1. Comparison-shop	Compare the prices for the same product among different stores. The ads, <u>sales paper</u> from different stores, or the <u>Web sites</u> of the stores are good places to check for price comparisons.
2. Develop a budget	<u>Plan</u> ahead for cost of living or the amount of money needed for a specific purpose. It will help you not to <u>waste</u> your money. It also gives you <u>control</u> of your money.
3. Look for alternatives and substitutes to spending	Come up with other forms of entertainment instead of <u>spending</u> a lot of money. You can avoid running the <u>risk</u> of wasting your money.

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1. 아래 뜻에 해당하는 영어 단어를 위 글에서 찾아 쓰세요. 굵게 쓰인 단어들 중에서 찾아 쓰세요.

청구서	(빚진 것을)갚다	~을 계속 추적하다	지불	명세서
bill	repay	keep track of~	payment	statement
영수증	A를 B에게 빚지다	추월하다	등급	이자
receipt	owe A to B	exceed	rating	interest
~하지 않으면	~을 포함하다	수표	제조사	빌려주다
otherwise	include	check	manufacturer	lend

2. Choose the correct word for the meaning from the table in question number 1.

Words	Meaning
	Example Sentence
1) statement	a record showing amounts of money paid, received, owed etc (ex) I haven't received my bank <u>statement</u> for last month yet.
2) exceed	to be more than a particular number or amount (ex) His performance <u>exceeded</u> our expectations.
3) interest	the extra money that you must pay back when you borrow money (ex) The <u>interest</u> on the loan is 16% per year.
4) check= cheque	a printed piece of paper that you write an amount of money on, sign, and use instead of money to pay for things (ex) You could write her a <u>cheque</u> .
	
5) repay	to pay back money that you have borrowed (ex) I'll <u>repay</u> you the money you lent me next week.
6) bill	a written list showing how much you have to pay for services you have received, work that has been done etc (ex) Have you paid the phone <u>bill</u> ?

3. Complete the table that is about the six tips introduced in the passage.

Tip No.	What it means
4. Manage your credit card use wisely	Don't go beyond your credit <u>limit</u> , and keep <u>track</u> of your purchases, and <u>repay</u> as much as you can monthly.
5. Record all purchases	Keep track of all your spending : <u>cash</u> purchases, <u>checks</u> , and credit card <u>charges</u> .
6. Use coupons	Take advantage of <u>coupons</u> when you buy products that you need. The <u>newspaper</u> on Saturday and Sunday has many of them.

4. True or False

- 1) It is recommended not to exceed one's credit limit. (T / F)
- 2) Smart spenders pay interest partially even though they can pay in full. (T / F)
- 3) It is a good idea to keep track of all purchases paid by cash, checks, and credit cards. (T / F)