

Performance Test English.

Read the following sources:

Source 1

Over 50% of households cannot afford an unexpected bill of \$500 or more. So that means, the people in every other house on average could not pay for braces, a new water heater, a replacement laptop, etc. without having to borrow money, pay with a credit card, or sell something. Quite often the problem is not the amount that you earn, but how you spend the money and the habits that go with it. If people put 10% of their income away each month, they would indeed have less money to spend, but would soon learn to spend more wisely and still have some money left over in their savings.

Source 2

But no-one is communicating to kids how they should be managing their money.

Messages like these should be used daily:

- Watch what you spend.
- If you spend more than you earn, you will acquire debt. Use your credit card responsibly.
- It is easier to spend than it is to earn.
- You cannot spend a dollar twice.
- It is ok not to spend money and save it instead.

Source 3

If you brush your teeth and take the time to floss daily, you are cutting down potential problems that may occur in the future. Since I got into the habit of flossing, my dentist has been much happier with my teeth and even thinks that I have saved a potential tooth from root canal and all the procedures and corrections that go with a decaying tooth, which in turn has saved thousands of dollars. The average cost of a filling is \$135 to \$240, while a crown could cost from \$500 to \$2500. The old story of prevention versus correction cannot be ignored.

Questions:

1. For each of the sources, write down the main idea that the author is trying to get across to you.

2. In Source 1, it mentions costs of \$500 or more. Can you think of any unexpected costs of over \$500 that your parents could potentially have to pay in your household?
3. In Source 2, why is it important for you to take control of your spending?
4. Using Source 3 as an example, can you think of 3 things, that, if you took the time and better care, could prevent problems and potentially save you money in the future?
- 5.

Click on the boxes to match each source with the idea or ideas that it supports. Some ideas may have more than one source.

	Source 1	Source 2	Source 3
Having better money habits means more money.			
Prevention is a great way to save money.			
You shouldn't spend all your money.			

6. In your view, do you think that earning more money is always the answer to having money?
Using the sources for support, make a case for your decision

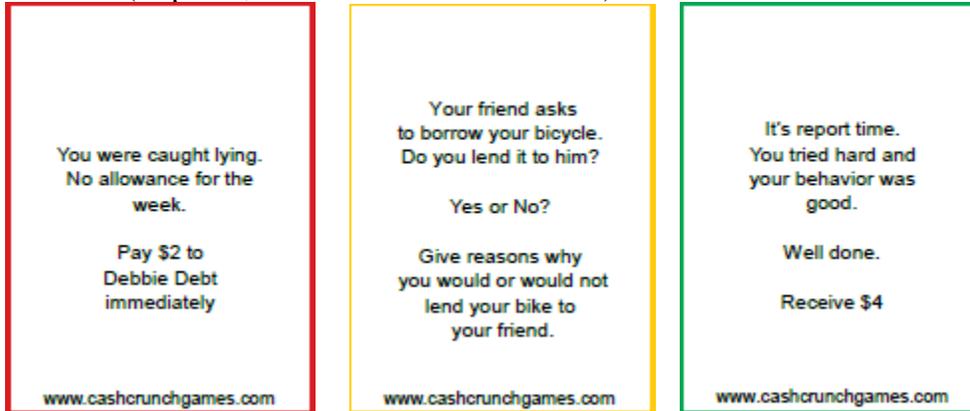
Performance Test 2 English.
Source 1. (Income Cards)



Source 2. (Expense Cards)



Source 3 (Expense, Behavior and Income Card)



1. Using Source 1, explain what the general message is and give 3 examples in your life where Source 1 would apply to your behavior. Please note that money is not the only reward.
2. Using Source 2, explain the common theme between all three cards.

3. Source 3 content includes lying, lending and behavior. Using the cards and any other explanations that you may have, explain how or why the answer to the middle card could be a Yes or a No.
4. In Source 2, there are 3 cards and Expense costs. Choose one of the cards and provide an alternative solution that would reduce or cut the cost on the card.
5. Using Sources 1, 2 and 3, create 3 extra cards of your own. They must include an Income, Expense and Behavior card.
6. Write a paragraph to someone younger than yourself about the hard and fast rules regarding Income, Expense and Behavior. Cite evidence from 2 or 3 sources to back up your idea.