

Many teenagers find it difficult to save money. They spend their pocket money on snacks, phone credit and clothes. Financial advisors say that if young people learned to make a budget, they would avoid many problems later. First, they should write down how much money they receive and spend each week. Then, they must separate needs from wants. A careful teenager who saves a little every week can buy something useful, like a bicycle or books, without asking his parents.

A. Reading : (10 points)

1. **Answer the questions:** a) What do teenagers spend their pocket money on? b) What is the first step to make a budget? c) What can a careful teenager buy?
2. **Find in the text the opposite of:** easy ≠ ... ; careless ≠ ...
3. **Suggest a title for the text.**

B. Language : (6 points)

1. **Complete with the right form of the verb:** If you save every week, you (buy) ... a bike. — If I (have) ... more money, I would travel.
2. **Add "-ful" or "-less" to make adjectives:** use → ... ; help → ...

C. Writing : (4 points)

Your friend spends all his money in the first days of the month. Write him a short email (60–80 words) giving him advice. Use "should" and the conditional.

بالتوفيق