



POCKET MONEY

It was Saturday morning, and all I could think about was the new superhero movie playing at the cinema. I really wanted to ask Sarah, my girlfriend, to go with me. But then I looked at my wallet – completely empty! "Mom, Dad," I called out, feeling a little embarrassed to ask again, "do you have some **cash** for me, please? I really want to take Sarah to the movies!"

My mom smiled. "Check your phone, Ricky. You never carry cash anymore!" She was right. I'm sixteen and always pay **digitally**. It's super **convenient**; I just **scan** a **QR code** with my phone, and everything's paid for instantly. There's no way I can **lose** my money or get incorrect change! I get my **pocket money** from Dad once a month, and I **deposit** it straight into my **bank account** right away.

Dad, though, is still a bit **old-fashioned**. He likes the feel of cash in his hand. He goes to the **ATM** to **withdraw** money when he needs it. He even goes to the bank once a month to **deposit** and **withdraw** funds, sometimes just to use the teller. He loves saving, so he often visits the bank just to check his **balance** in his savings account! He says seeing the numbers helps him save more.

Mom, on the other hand, lives by her **credit card**. No cash, no digital payments for her. Her credit card is her best friend for almost every purchase. She loves the simplicity and the rewards points. The best part is that she always pays the full **balance** due at the end of each month, so she never pays any **interest** to the bank. "Money doesn't grow on trees, Ricky!" she always reminds me, usually when I ask for something expensive.

I can't wait to start working and **earn** my own **salary**. My parents give me **pocket money** every month, and it has taught me so much. I need to make a **budget** to see how much I can spend, figure out all my **expenses**, and also try to **save for a rainy day**, perhaps for a new phone or even a concert ticket. Thanks, Mom and Dad, for teaching me to be **responsible** with money. Their lessons are really helping me plan for the future.

Put the Events in Order

Read the story "Pocket Money" again. Then, read the events below.

Put the events in the correct order from 1 (first) to 6 (last) by writing the number on the line.

- _____ Ricky's mom explains that he pays digitally and never carries **cash**.
- _____ Ricky wants to take his girlfriend, Sarah, to the cinema, but he has no money.
- _____ Ricky explains his dad's habit of using the **ATM** for **cash** and visiting the bank often to check his **balance**.
- _____ Mom reminds Ricky that "money doesn't grow on trees."
- _____ Ricky describes how his mom uses her **credit card** and always pays the full **balance**.
- _____ Ricky thinks about **earning** his own **salary** and learning to make a **budget** and **save for a rainy day**.

Teacher's Key

Put the Events in Order

- 2 Ricky's mom explains that he pays digitally and never carries **cash**.
- 1 Ricky wants to take his girlfriend, Sarah, to the cinema, but he has no money.
- 3 Ricky explains his dad's habit of using the **ATM** for **cash** and visiting the bank often to check his **balance**.
- 5 Mom reminds Ricky that "money doesn't grow on trees."
- 4 Ricky describes how his mom uses her **credit card** and always pays the full **balance**.
- 6 Ricky thinks about **earning** his own **salary** and learning to make a **budget** and **save for a rainy day**.