



Shopping and Consumer Life

Multiple choice: spending choices | Cambridge IGCSE ESL 0510/0511

1. Lead-in discussion

Talk with a partner before you read.

1. What do teenagers spend small amounts of money on?
2. Can small purchases become a problem?
3. Would you try a no-spend challenge? Why, or why not?
4. What is the difference between needing and wanting something?

Exercise 4 at a glance

Read one longer text and answer six multiple-choice questions. Choose A, B or C. The correct answer may depend on attitude, purpose or a detail across a whole paragraph, not just one matching word.

2. Read for overall understanding

Read the article. What did Eva learn from the no-spend month?

Trying a no-spend month

by Eva Marin

I tried a no-spend month after checking my bank app and realising I had almost no money left, even though I had not bought anything expensive. The problem was small purchases: drinks after school, phone accessories, snacks at the station and online offers that seemed too cheap to matter. My rule was simple. For one month, I would buy only transport, necessary school items and food I had planned in advance. Looking at the list was uncomfortable because none of the purchases seemed foolish on its own.

The first week was annoying. I noticed how often I bought something because I was bored, tired or walking past a shop with friends. Saying no to a large purchase is easy because you can think about it. Saying no to a small one is harder because it feels dramatic to refuse something ordinary. I also realised that some spending was social. If everyone bought a drink after school, not buying one felt like leaving the group. I started writing down what I wanted to buy and waiting twenty-four hours before deciding, which removed some of the pressure.

I did not want the challenge to make me miserable, so I planned alternatives. I carried a water bottle and kept a snack in my bag. I also suggested meeting friends in the park instead of going straight to the shopping centre. Some friends teased me at first, but two admitted they also spent more than they thought. The challenge became less embarrassing when I explained that I was testing my habits, not judging theirs. Planning alternatives also helped me stay social, which mattered because I did not want saving money to mean avoiding people.

The hardest moment came during an online sale. A backpack I liked was reduced for one day only. I nearly bought it because the discount made the decision feel urgent. Then I checked my old backpack and realised it still worked. The sale was real, but the need was not. That was the clearest lesson of the month: a bargain can still waste money if it solves a problem you do not have. I saved a picture of the backpack instead, and by the next morning I cared much less about it.

At the end, I had saved more than expected, but the money was not the only result. I understood my triggers better: boredom, convenience and fear of missing out. I still buy snacks and small things sometimes, but I plan for them instead of pretending they do not count. The no-spend month did not make me hate shopping. It made me slower, and slower is often wiser. That slower pace has made me notice advertising more clearly, especially phrases that try to make ordinary wants feel urgent.

3. Strategy focus

Watch for true details

A wrong option may include a true detail from the text but answer the wrong question. Check that the option matches the exact question focus.

4. Exam-style multiple-choice questions

For each question, choose the correct answer, A, B or C.

Question 1

Why did Eva start the no-spend month?

- A Small purchases had used up more money than she expected.
- B She had bought one expensive item and regretted it.
- C Her parents told her to stop shopping online.

Question 2

What did Eva realise in the first week?

- A Most of her friends disliked shopping after school.
- B Large purchases were harder to refuse than small ones.
- C Some spending was connected to mood and social situations.

Question 3

Why did Eva plan alternatives?

- A to avoid seeing her friends for a month
- B to make the challenge easier to continue
- C to replace necessary school items

Question 4

Why did the backpack sale tempt Eva?

- A The discount made the choice feel urgent.
- B Her old backpack had broken that day.
- C Her friends had already bought the same one.

Question 5

What did Eva learn from not buying the backpack?

- A Online sales are never genuine.
- B A bargain is not useful if there is no real need.
- C Old school bags are better than new ones.

Question 6

How did the challenge change Eva?

- A She decided to stop buying snacks completely.
- B She became embarrassed about discussing money.
- C She became more deliberate about small purchases.

5. Follow-up tasks

1. Discussion: Which small purchase would be hardest for you to stop buying?
2. Strategy: Choose one wrong option and explain why it is tempting but not correct.
3. Writing: Write advice for a student trying to manage spending.
4. Vocabulary: Circle words and phrases connected to spending, habits and consumer choices.

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2. Read for overall understanding

Suggested answer: She learned that small automatic purchases affected her habits, and planning helped her spend more deliberately.

4. Exam-style multiple-choice questions

1. A; 2. C; 3. B; 4. A; 5. B; 6. C

1. A - She had almost no money left because of small purchases.
2. C - She bought when bored or tired, and spending was social.
3. B - She carried water/snacks and suggested free places so the challenge was not miserable.
4. A - The one-day discount made the decision feel urgent.
5. B - She says a bargain can waste money if it solves no problem.
6. C - She plans small spending instead of pretending it does not count.