



SMART JUNIORS 3

Using Money From the Future

Lesson 14
Read for Main Idea

Academic Vocabulary

Read the sentences. Choose the correct definition of each highlighted word.

1. The **flexibility** of this job allows employees to balance their work and personal lives.



n. an act or process of buying or selling something

2. The new policy is a **double-edged** sword. It may help the economy, but it could also lead to job losses.



n. the ability to change or adapt to different situations or needs

3. The bank processed over 1,000 **transactions** in a single day.



adj. having two sides that can be used, both with potential advantages and disadvantages

Academic Vocabulary

Read the sentences. Choose the correct definition of each highlighted word.

4. I don't have any preference. I'd rather remain **neutral** in the conflict.



adj. indicating a higher cost of borrowing money or loan

5. The **high-interest** loan came with a significant monthly payment.



adj. a smooth and continuous appearance or operation without visible breaks

6. The new software update provided a **seamless** user experience.



adj. not favoring one side or the other in a dispute

Think Before Reading

**Have you ever used a credit card (or other similar payment method)?
Do you think using a credit card is a good idea or a bad idea?**



Yes, I think people should definitely use a credit card!



No, I think people should be careful with using credit cards.

- Listen and read the essay. Think about what the main idea is.

Credit Cards: A Double-Edged Sword

- ▶ In the modern era, credit cards have become an integral part of our lives, offering convenience and **flexibility** in financial **transactions**. However, when it comes to teenagers, the question arises: are credit cards a blessing or a curse?



LISTEN AND READ

- ▶ Credit cards undoubtedly offer numerous benefits. They provide a **seamless** shopping experience, enabling us to make purchases without carrying cash or dealing with the exchanges. Plus, credit cards help teenagers establish a credit history, which is crucial for their financial future. By using a credit card responsibly, they can begin to build a positive credit score, which will be beneficial when applying for loans in the future.



- ▶ However, the flipside of credit cards is just as apparent. Teenagers may not have a fully developed sense of financial responsibility, and could easily overspend. If not managed carefully, credit cards can quickly turn into a financial nightmare, with **high-interest** rates and late fees adding up rapidly. Moreover, if a vicious cycle of debt is formed, it can lead to even more serious financial loss and emotional distress.



LISTEN AND READ

▶ In my view, credit cards can indeed be a **double-edged** sword for teenagers. Used wisely, they can provide convenience, financial education, and credit history establishment. However, the potential for abuse and the resulting financial consequences are real and should not be ignored. Parents and guardians play a crucial role in guiding teenagers towards responsible credit card usage.



▶ In the end, credit cards are just a **neutral** tool—it's how we use them that makes all the difference. It's up to you to make them work for you or against you. So, let's be smart, disciplined, and responsible with credit cards; maybe your credit card will be your best friend forever.



Credit Cards: A Double-Edged Sword

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The Main Idea

What do you think is the main idea of the essay?

A

It talks about the advantages and disadvantages of using credit cards.

B

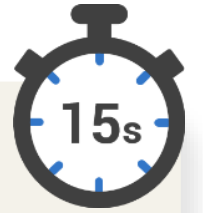
It talks about the pros and cons of using credit cards, giving opinions and tips for responsible use.

READ FOR MAIN IDEA

Identify the Structure

Paragraph 1 contains two parts as highlighted.
Match the two parts to the correct main ideas.

- A It raises a question about the topic.
- B It introduces the topic of credit cards.



Paragraph 1

In the modern era, credit cards have become an integral part of our lives, offering convenience and flexibility in financial transactions. However, when it comes to teenagers, the question arises: are credit cards a blessing or a curse?

READ FOR MAIN IDEA

Identify the Structure

Paragraph 2 is about the advantages of using credit cards. Skim the three parts in the text and complete the main ideas of them.

Part 1: Topic Sentence/Main Idea

Part 2: Advantage 1

Part 3: _____

Paragraph 2

Credit cards undoubtedly offer numerous benefits. They provide a seamless shopping experience, enabling us to make purchases without carrying cash or dealing with the exchanges. Plus, credit cards help teenagers establish a credit history, which is crucial for their financial future. By using a credit card responsibly, they can begin to build a positive credit score, which will be beneficial when applying for loans in the future.



READ FOR MAIN IDEA

Identify the Structure

Paragraph 3 is about the disadvantages of using credit cards. Skim the three parts in the text and complete the main ideas of them.

Part 1: _____

Part 2: Disadvantage 1

Part 3: Disadvantage 2

Paragraph 3

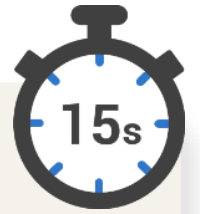
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Identify the Structure

In what order did the author state his opinion?
Skim paragraph 4 and choose an answer.

- A opinion → supporting detail → suggestion
- B opinion → supporting detail 1 → supporting detail 2



Paragraph 4

In my view, credit cards can indeed be a double-edged sword for teenagers. Used wisely, they can provide convenience, financial education, and credit history establishment. However, the potential for abuse and the resulting financial consequences are real and should not be ignored. Parents and guardians play a crucial role in guiding teenagers towards responsible credit card usage.

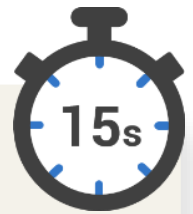
READ FOR MAIN IDEA

Identify the Structure

Paragraph 5 contains two parts as highlighted. Skim and complete the main idea of each part.

Part 1: This part draws a conclusion.

Part 2: This part appeals to people to

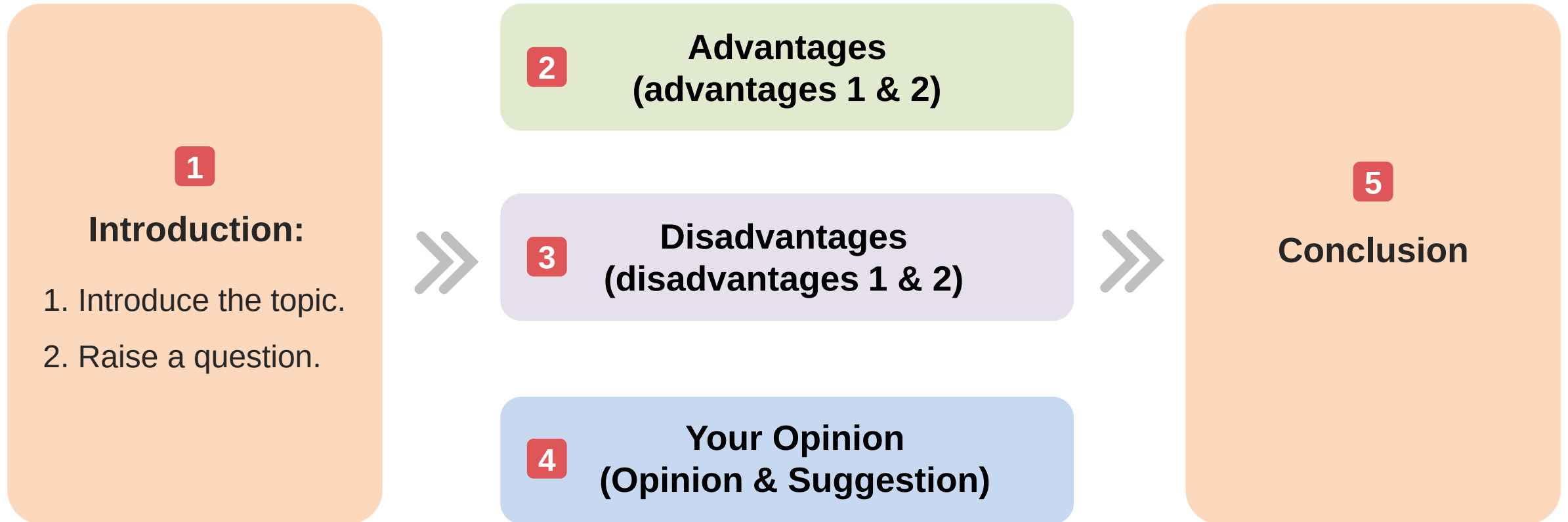


Paragraph 5

In the end, credit cards are just a neutral tool—it's how we use them that makes all the difference. It's up to you to make them work for you or against you. So, let's be smart, disciplined, and responsible with credit cards; maybe your credit card will be your best friend forever.

THE WRITING STRUCTURE

- Now let's put the five parts together to reveal the essay's structure.





Academic Vocabulary

flexibility

double-edged

transaction

neutral

high-interest

seamless

Essay Structure

1

Introduction:

1. Introduce the topic.
2. Raise a question.



2

Advantages
(advantages 1 & 2)

3

Disadvantages
(disadvantages 1 & 2)

4

Your Opinion
(Opinion & Suggestion)



5

Conclusion



The background features a collage of overlapping credit cards. A blue Visa card is visible on the left, and several gold American Express cards are layered on top. The text 'WHAT'S NEXT...' is prominently displayed in a large, white, rounded font with a thick orange drop shadow. The scene is decorated with several semi-transparent circles in shades of purple, blue, and orange. The overall aesthetic is modern and financial.

WHAT'S NEXT...

In the next lesson, we're going to understand the essay in detail. See you next time!