

Advice Column

problems about *money*

- Read the problems below and discuss possible solutions.



Ask Anita!

Dear Anita,

I'm only ten years old, but I have a really big problem. My mother's birthday is next week and I want to buy a nice birthday present for her. Unfortunately, I have only three dollars! My parents always tell me that it's not a good idea to borrow money, so what should I do? I don't want to buy anything cheap.

Greg

Dear Anita,

Everyone in my family has a credit card, and all of my friends have credit cards. Last year I also got my first credit card, but already I owe a lot of money, about \$4,000. This is a lot of money for me because my salary isn't very high. I don't want to continue using my credit card, but I don't know what to do because the cost of living is so high. Without a credit card, how can I pay for everything I need?

Katie

Dear Anita,

My husband and I love each other very much and we are very happy together. We both have jobs, but we disagree about what to do with the money we earn. My husband likes to invest a lot of money in the stock market, but I think this is very dangerous. I think it's better to deposit our money in the bank. But my husband says we can never become wealthy if we do this. Anita, I'm confused.... what advice can you give us?

Evelyn



- Compare your solutions with different classmates. Do you agree or disagree with their ideas?