**A short talk from a TV program**

**Multiple Choice Questions**

Directions: You will hear a short talk from a TV program. Listen to it twice and answer the questions by choosing the right options.

***New Words***

columnist: n. 专栏作家

run through: 快速谈论或浏览

defer: v. delay推迟

gratification: n. 满足，满意

be big on: 喜欢，看中

overdraw: v. 透支

1. A. Smart Parents and Smart Kids.

B. Clark’s Smart Parents and Kids.

C. Clark Smart Parents, Clark Smart Kids.

D. Smart Parents and Classical Kids.

2. A. Children.

B. Parents.

C. Teachers.

D. Economists.

3. A. Instant gratification is harmful to children’s health.

B. People can get more if they wait.

C. An opportunity missed will never come back again.

D. People are never satisfied with what they have got.

4. A. Because it helps them think about their expenditure.

B. Because it helps them know where they have put the credit card.

C. Because it helps them remember the credit card number easily.

D. Because it helps them keep a record of their expenditure.

5. A. She has two credit cards.

B. She earns more than her father does.

C. She has overdrawn her account twice.

D. She has taken a couple of lessons in finance at a local college.

Key:

1. C (What is the title of Clark Howard’s new book?)
2. B (Who are Howard’s tips intended for?)
3. B (What does Howard mean by “deferred gratification”?)
4. A (Why does a credit card holder need a checkbook register?)
5. C (What can you know about Howard’s daughter from what Howard has said in the talk?)

Script:

O’Brien: Clark Howard is best known for his helpful tips on how to save money and how to get

good deals. Now he’s got tips for parents who want to teach their kids financial

responsibility. The book is called *Clark Smart Parents, Clark Smart Kids*. Radio talk show

host, columnist and author Clark Howard joins us. Nice to talk to you. Thanks for being

with us.

Clark: Thank you.

O’Brien: You’ve got some great tips in the book. And I kind of want to run through some of

them.

Clark: Sure.

O’Brien: First, you say deferred gratification. What exactly does that mean?  
Clark: Yes. A kid doesn’t understand the idea of why they can’t have something right now.

most of us as adults don’t get the idea that we can’t have whatever we want right this

second. So the idea of delayed gratification is you start teaching a child that, OK, you

can have this now, but if you wait, you’re going to have more. And so I’m really big on

exercises in the book, things you can try that might or might not be appropriate for

your child, to get the idea that if you wait, you’re rewarded with more later.

O’Brien: I’m intrigued by this tip: you say keep track of credit card purchases with a checkbook register.

Clark: Yes.

O’Brien: I think that’s so smart, because kids…

Clark: Adults should do this, too.

O’Brien: Right.

Clark: If you just use a credit card, you’re not thinking about what you’re spending. But if you

keep a check register every purchase you make on a credit card, it changes how you

spend money. You really have to think about what you’re spending. Now, my

15-year-old just overdrew her account with her debit card, and she got hit with the

fees. And that was a good…

O’Brien: Has she learned a lesson yet?

Clark: Not yet, because this is only the second time she’s overdrawn her account. But it’s part

of the process of her learning the logical consequences of not behaving with money.