3 After you read

A Check your understanding.
1. When did Mr. and Mrs. Kim get their first credit card?
2. When did their problems begin?
3. How did they pay for everything?
4. Mrs. Kim says, “It was a nightmare!” What does she mean?
5. Who is Dolores Delgado, and how did she help the Kims?
6. Do you think the Kims will have financial problems in the future? Why or why not?

B Build your vocabulary.
1. Find these words in the reading, and underline them.
   - credit card
   - family budget
   - minimum payments
   - debt counselor
   - interest rates
2. Work with a partner. Circle the correct answers.
   1. Look at the words in Exercise B1. They are compound nouns. In each of the two-word combinations, the first word is:
      a. a noun    b. an adjective
   2. Look at the words again. The second word is:
      a. a noun    b. an adjective
3. Match each compound noun with its meaning.
   1. credit card ____
      a. a spending plan that a family makes for itself
   2. interest rate ____
      b. a small plastic card that allows you to buy something now and pay for it later
   3. minimum payment ____
      c. the smallest payment you can make each month on a credit card
   4. debt counselor ____
      d. the rate – percentage – of interest that you must pay each month on a credit card balance
   5. family budget ____
      e. a person who helps you solve financial problems
4. Work with your classmates. Write other noun + noun combinations.

C Talk with your classmates. Ask and answer the questions.
1. How many credit cards do you have? What interest rate do you pay?
2. Do you think credit cards are helpful or harmful? Why?
3. Do you think a family budget is important? Why or why not?