

试题原文

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Passage Three

Children may not be stashing coins in piggy banks for much longer; with the move towards a cashless society, pocket money is moving digital. To reflect this trend, a flurry of mobile budgeting apps for children has sprang up worldwide: GoHenry, Osper and Gimi to name a few.

These apps offer a simple money management service for children, often for a monthly subscription fee paid by the parents. Parents can add money to children's accounts, set limits and monitor transactions while children can choose to save their money or spend it using a prepaid card that works like a debit card. The apps suggest minimum ages, ranging from six to nine for the prepaid card.

The companies behind the apps argue that in an increasingly cashless society, they can be a valuable way of teaching young children about money. Two thirds of adults globally are financially illiterate, according to Standard&Poor's Global Financial Literacy Survey, and one in four teenagers are unable to make even simple decisions on everyday spending.

These apps aim to overcome this, claiming to teach children financial concepts, such as budgeting, interest rates and income. For instance, the Swedish app Gimi—with 1.2 million users globally—has virtual savings jars where children can deposit money; parents can pay children interest as they save; and there is a chores feature, where parents can pay children for completing household tasks.

The account is attached to a prepaid card that is currently available in Sweden only, but expected to launch elsewhere in Europe in 2020.

But Catherine Winter, managing director of financial capability at The London Institution of Banking and Finance, warns that while digital tools can help, there needs to be a more structured approach to financial education. The area should "have regular classroom time and ideally should be taught as a separate subject," she says, "Children would then have the right context and foundation to get the most out of both the apps and their money."

The growth of digital banking has affected how parents dole out pocket money, with one in three parents in the United Kingdom doing it digitally, according to a recent report by the financial comparison website Money.co.uk. One concern is that introducing digital money apps to young children could help encourage irresponsible spending habits.

"If children don't have a good foundation in financial capability, there's a risk that money apps could be seen as just another game," says Winter. "There's a risk that they won't learn about the real value of money and might develop bad money habits." However, Philip Haglund says children are protected from this as parents can monitor their spending habits and none of the services offer an overdraft so children can not go into debt.

Plus, it is important for kids to learn and make mistakes, says Guichard. "We want to help kids and teenagers gain financial skills for life, and the earlier you do that the better, because if you're going to make a mistake of £10 at eight, it's better than making a mistake of £1,000 when you're 28," he says.

21. What is the major role of mobile app?

- A. Buying favorite goods B. Paying fees for parents
- C. Managing pocket money D. Keeping an eye on children

22. According to the passage, the Swedish app Gimi can _____.

- A. guide parents to manage companies B. give children basic ideas of finance
- C. guide children to do their homework D. teach parents how to invest their money

23. What can we infer from Philip Haglund's words?

- A. A degree in economics guarantees the capability of managing money.
- B. Cyberspace is the best medium for children to get financial knowledge.
- C. The app Gimi helps children develop positive attitudes towards money
- D. Cash transactions are abstract and difficult for most people to understand.

24. What does Catherine Winter suggest regarding financial education?

- A. It should be well organized B. It should be done in cyberspace
- C. It should be provided by parents D. It should be a self-taught subject

25. What is the passage mainly about?

- A. A new way of saving money at a local bank
- B. A new way of teaching children about money
- C. A new course on gaining financial knowledge
- D. A new method of maintain online transactions.

视频讲解

