

LÍNGUA INGLESA – QUESTÕES DE 66 A 70

Paying with Plastic

1 *Many young adults don't like to carry cash or checks. They'd rather pay with plastic. These young buyers*
 2 *purchase goods with debit cards or credit cards. The trend is so strong that Visa USA, a major credit card*
 3 *company, calls the age group "Generation Plastic", or "Gen P."*
 4 *Plastic payments account for 50.4 percent of spending among 18- to 24-year-olds. That spending*
 5 *includes purchases made online.*
 6 *Gen P uses cash and checks for 41.1 percent of spending. That's compared to about 45 percent among*
 7 *25- to 34-year-olds and at least 50 percent among older buyers.*
 8 *"All paper-based payments are in retreat," said one expert. "People of a certain age don't even know*
 9 *where their checkbook is."*
 10 *On the whole, Gen P doesn't use credit cards more than other groups. It relies more on debit cards.*
 11 *Debit cards avoid debt by taking money right out of the buyer's bank account. Gen P uses debit cards to*
 12 *pay for 28.2 percent of their purchases. People older than 45 use debit cards just 7.1 percent of the time.*
 13 *Some people worry that plastic payments allow young adults to spend too freely. People tend to spend*
 14 *more when using plastic. Many fail to keep money in savings accounts.*
 15 *Using checks and cash helps some people control spending. Paying by check allows them to track what*
 16 *they spend. Carrying only cash limits the amount they can purchase.*
 17 *"I worry that kids today don't even know where all their money is going every month", said one 55-year-*
 18 *old.*
 19 *On the other hand, some young adults say debit cards keep them from spending as much. They say*
 20 *they're more likely to spend cash if they have it with them.*
 21 *The habits of Gen P are driving more stores to accept plastic. Some merchants are upset over the fees*
 22 *they must pay to do business with credit card companies.*

(News for you, June 21, 2006, p. 2.)

66. The text identifies the following social phenomenon among youngsters:

- a) Cash has been as much used as checks.
- b) Checks have been more used than cards.
- c) Cards have been more used than cash or checks.
- d) Cards have been preferred to cash only.
- e) Cards have been preferred to checks only.

67. According to the text, it is CORRECT to say that:

- a) all merchants believe that credit cards only bring benefits.
- b) all merchants agree that credit cards are disadvantageous to their business.
- c) all merchants are motivated about the use of credit cards.
- d) no merchants are worried about the cost they need to pay over the use of credit cards.
- e) some merchants are unhappy about the cost they need to pay over the use of credit cards.

68. The expression "*On the other hand*" (line 19) expresses an idea of:

- a) consequence.
- b) opposition.
- c) addition.
- d) similarity.
- e) emphasis.

69. The sentence "*The habits of Gen P are driving more stores to accept plastic*" (line 21) is closest in meaning to:

- a) The habits of Gen P are making more stores to accept plastic.
- b) Gen P is being driven to accept plastic from the stores.
- c) The stores are influencing Gen P to accept plastic.
- d) More stores accept plastic, which increases its use by Gen P.
- e) Gen P is driving more and using more plastic in stores.

70. The alternative which presents a word that functions as a verb in the text is:

- a) "*stores*" (line 21).
- b) "*purchases*" (line 12).
- c) "*checks*" (line 15).
- d) "*limits*" (line 16).
- e) "*accounts*" (line 14).