

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) Cards have been more used than cash or checks.
- b) Cash has been as much used as checks.
- c) Checks have been more used than cards.
- 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) some merchants are unhappy about the cost they need to pay over the use of credit cards.
- c) all merchants agree that credit cards are disadvantageous to their business.
- d) all merchants are motivated about the use of credit cards.
- e) no merchants are worried 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) addition.
- c) similarity.
- d) opposition.
- 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) Gen P is being driven to accept plastic from the stores.
- b) The stores are influencing Gen P to accept plastic.
- c) The habits of Gen P are making more stores 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) "*limits*" (line 16).
- b) "*stores*" (line 21).
- c) "*purchases*" (line 12).
- d) "*checks*" (line 15).
- e) "*accounts*" (line 14).