

UNIT 8

Overview

TOPICS

- Credit cards
- Opening a checking account
- The American consumer

GRAMMAR

- Present perfect: statements with *already, yet*, with *have/has* questions and responses
- *Too/either*
- Contractions

COMMUNICATION GOALS

Listening and Speaking

- Talking about budgets
- Talking about past actions
- Opening a checking account
- Calling an account information line
- Listening to a radio broadcast for specific details
- Listening to information about budgets

Reading and Writing

- Recording information in a check register
- Comparing and making budgets
- Writing about learning English, credit cards, and saving money
- Making a “to do” list

SKILL STANDARDS

WORKPLACE FUNDAMENTALS AND COMPETENCIES / SCANS*

Fundamentals

Basic Skills

Reading, writing, listening, speaking
Arithmetic/mathematics

Thinking Skills

Decision making
Problem solving
Seeing things in the mind's eye
Knowing how to learn

Personal Qualities

Responsibility
Self-management

Competencies

Information

Acquires and evaluates information
Organizes and maintains information
Interprets and communicates information

Interpersonal

Participates as a member of a team

Resources

Money—Uses or prepares budgets, makes forecasts, keeps records, and makes adjustments to meet objectives

Systems

Understands systems—Knows how social and organizational systems work and operates effectively with them

Technology

Applies technology to task

GENERAL COMPETENCIES / CASAS*

0 Basic Communication

0.1.2 Identify or use appropriate language for informational purposes

1 Consumer Economics

1.1.3 Interpret maps and graphs

1.5.1 Interpret information about personal and family budgets

1.8.1 Demonstrate the use of savings and checking accounts, including using an ATM

1.8.2 Interpret the procedures and forms associated with banking services, including writing checks

5 Government and Law

5.8.1 Interpret economic information and statistics

6 Computation

6.2.1 Add decimal fractions

6.2.2 Subtract decimal fractions

6.4.3 Calculate percents

6.7.4 Interpret data given in a circle graph

* See Introduction, page viii, for additional information on SCANS and CASAS.

Lesson 1

WARM UP

- Ask the students what they spend their money on. Take notes on the board. Ask which of these items are monthly expenses. Mark those items with an asterisk. Elicit other types of recurring expenses and add them to the list. Tell the students that in this unit they will be talking about how to manage their money.

PRESENTATION

Have you paid the tuition bills yet?

- **Set the stage.** Instruct the students to cover the conversation and look at the picture. Ask them to describe the situation. Encourage the use of the present continuous to describe actions: *The man and the woman are drinking coffee. The waiter is bringing the check.* Read the title and instructions aloud, and ask the students to predict what Gina's parents might be discussing (*paying their bills; managing their money*).
- **Personalize the situation.** Ask if the students think that couples should discuss their bills and their finances together, or if one person should take care of those things by him- or herself. Encourage them to support their opinions with specific reasons.
- **Focus on selected items.** Ask what kinds of bills the Poggis might have. If necessary, elicit the word *tuition* by reminding the class that Gina is a student and that her parents have to pay for her schooling.
- **Set the reading and listening task.** Write the following on the board: *What does the waiter tell the Poggis? Why did this happen?* Tell the students to uncover the conversation and read along while they listen and take notes. Alternatively, you can have the students listen with the conversation covered. Play the cassette twice.
- **Check the listening task.** Ask the students for their answers to the questions, and note the answers on the board. Ask what it means when a credit card is *declined* (*you cannot use it until you pay part of your bill*). Ask the students what they think the Poggis will do about Gina's use of the credit card.
- **Play or read the conversation aloud with pauses.** Ask the students to repeat each line. Draw their attention to the difference between the voiced consonant [v] in *have you* and *haven't* and the unvoiced consonant [f] in the modal *have to*. Elicit the meaning of *She ran off to the mall* (*She went to the mall*) and *You know Gina* (*You know what her behavior is like*). In pairs, the students practice the conversation; one of the partners can also read the part of the waiter. Ask several pairs to perform.
- **Engage the students in pair work.** In pairs, the students make a list of the pros and cons of using a credit card. They should also discuss who should use credit cards (*responsible people*) and who probably should not (*people who cannot control their spending well*).
- **Circulate and monitor progress.** Ask each pair to tell the class its opinion of credit cards.

UNIT 8

Lesson 1

In this lesson, you will

- talk about budgets.
- talk about actions that have already happened.

Have you paid the tuition bills yet?

 Gina's parents are having dinner together. Read and listen to their conversation.



Mrs. Poggi: I'm so proud of the kids. Alberto is in college, and now Gina is going to start. By the way, have you paid the tuition bills yet?

Mr. Poggi: I paid the car insurance, the electric bill, and Alberto's tuition, but I haven't paid Gina's tuition yet.

Mrs. Poggi: We'll have to use the credit card for the rest. Wait a minute . . . I think Gina has my credit card.

Mr. Poggi: You should get it back right away. You know Gina.

Mrs. Poggi: Yes, I do. And this morning she ran off to the mall to buy winter clothes.

Mr. Poggi: Winter? Why does she need winter clothes in Los Angeles?

Waiter: Excuse me, sir. Your credit card has been declined.

Mrs. Poggi: Uh-oh! Are you thinking what I'm thinking?

Pair On a piece of paper, make two lists. In the first, list the pros, or good things, about using a credit card. In the second, list the cons, or bad things. Compare the two lists. Is it a good idea to use a credit card?

1 Which bills have they paid?

Pair Read the conversation again. Put a check (✓) next to the bills the Poggis have already paid. Then ask your partner the questions.

Examples:

Has Mr. Poggi **paid** for dinner yet?

No, he **hasn't**.

Have the Poggis already **paid** the electric bill?

Yes, they **have**.

___ Dinner ___ Insurance ___ Alberto's tuition ___ Gina's tuition ___ Electric bill

2 A Family Budget

 Listen to the Poggi family meeting. Then check if the statement is true, false, or you don't know.

1. The Poggis haven't finished eating dinner.
2. Alberto has studied for his test.
3. The Poggis have decided to continue using the credit card.
4. Alberto has saved a lot of money.
5. Alberto has been good with money.
6. Gina hasn't bought a lot of clothes.
7. Gina has had a checking account in the past.

True	False	Don't Know

3 What have they done?

Group Listen to the tape again and discuss these questions.

1. What's the Poggis' problem?
2. What are they doing to solve their problem?
3. Do you agree with their solution? Can you think of other possible solutions?

Mr. Poggi could _____

Mrs. Poggi could _____

Gina could _____

Did you know that . . . ?

In the United States, delinquent creditors are reported to a credit bureau. Lending institutions, like banks, usually get an applicant's credit history before approving a loan application.

1 Which bills have they paid?

► **Listening** ► **Speaking**

- The students reread the conversation and mark which bills the Poggis have paid. Next, direct the students' attention to the example sentences. Read each question and answer aloud, and ask the class to repeat.
- Pair.** In pairs, the students practice both question and answer patterns using the information from the conversation. Recap by having several pairs ask and answer a question from the activity.

Answers

bills paid: insurance, Alberto's tuition, the electric bill

bills not paid: dinner; Gina's tuition

- Write the following on the board: *The Poggis have paid the electric bill. Mr. Poggi has paid Alberto's tuition.* Elicit or provide the name of the tense (*present perfect*) and how it is formed (*have/has + past participle*). Underline both parts of the verb in each sentence. Elicit that we use *have* to form this tense, except with third person singular (*he, she, it*), which takes *has*. Point out that present perfect indicates *something has or has not happened before now*. It is not important *when* the event occurred; this tense simply tells us whether or not the event happened. Point out that we can use *yet* at the end of questions and negative statements; *already* can be used with questions and affirmative statements, and precedes the past participle. Both words mean *before now*.

2 A Family Budget

► **Listening** ► **Reading**

- Read the instructions aloud. Elicit the meaning of *family meeting* (*a time when family members can talk about important family matters*). Read the statements aloud. On the first listening, the students mark whether each statement is true, false, or whether the conversation doesn't give enough information to answer. Play the cassette again. Recap as a class, asking what specific information gave the answers.

Answers

- | | |
|---------------|------|
| 1. T | 5. T |
| 2. F | 6. F |
| 3. F | 7. F |
| 4. Don't know | |

3 What have they done?

► **Listening** ► **Speaking** ► **Reading** ► **Writing**

- Group.** Read the questions aloud. In groups, the students take notes on the first two questions while listening. Each group compares their answers, then discusses question 3. Circulate and encourage the students to support their opinions. Ask the groups to write their suggestions on the board. Check as a class.
- Ask a volunteer to read the *Did you know that . . . ?* paragraph. Provide or elicit meanings for new vocabulary as necessary. Ask what effect Gina's credit card use might have on her parents' credit history.

4 Alberto has planned his budget. ▶ Listening ▶ Speaking ▶ Reading ▶ Writing

- Read the instructions aloud. Elicit the meaning of *budget*. Ask the students to describe the items on Alberto's bulletin board. Ask for volunteers to read the example sentences. Elicit why one sentence uses the present perfect (*the event happened before now*) and why the other uses the simple present (*a general truth about Alberto*).
- **Pair.** In pairs, the students discuss the items on the bulletin board and write statements about Alberto's budget planning. Recap by asking several students to write their sentences on the board.
- Read the writing instructions aloud. Elicit several statements about what the students have done (or do) to save money. Remind them that they can use all of the tenses they have learned when they write their paragraphs. Ask volunteers to read their paragraphs aloud.

5 Have you ever forgotten to pay a bill? ▶ Listening ▶ Speaking ▶ Reading

- Write the title of this activity on the board. Elicit the meaning of *ever* in a present perfect question (*at any time in the past*). Direct the students' attention to the cues in the activity. Inquire how we can phrase these questions, beginning with *Have you ever*. As the students respond, write one or two of their answers on the board.
- **Group.** In groups, the students decide which of them are the best money managers. Each group should compare its findings with another group. Recap by having each set of two groups report to the class, giving reasons to support its findings.

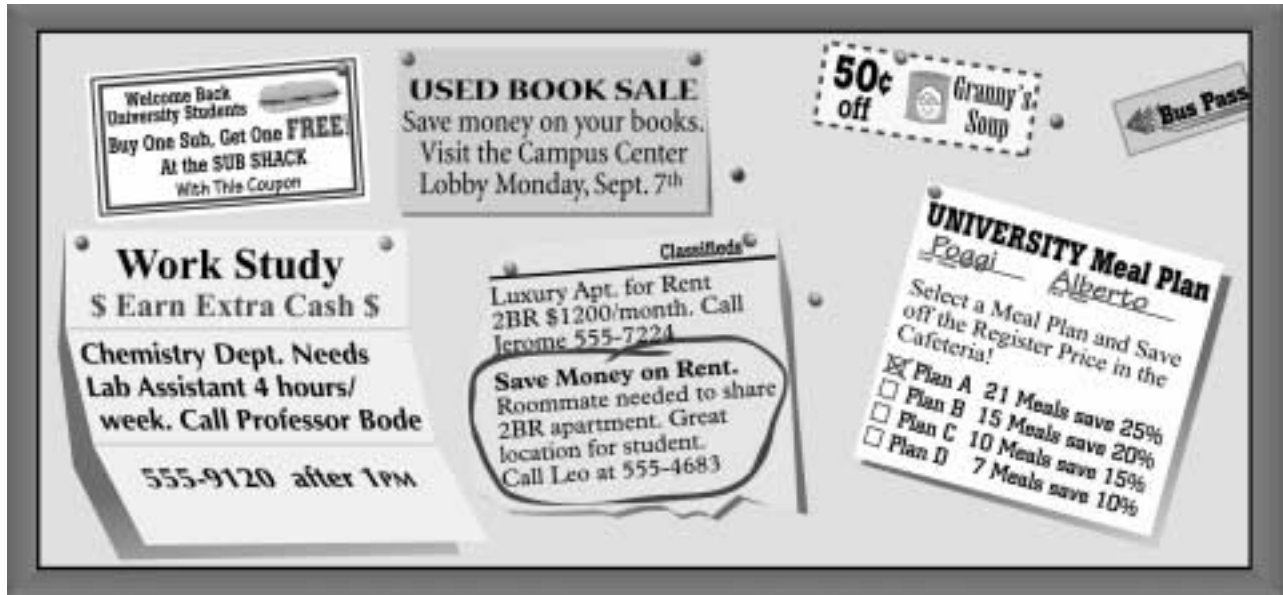
6 Information Gap Activity, pages 133 and 134.

▶ Listening ▶ Speaking ▶ Reading

- **Preparation.** Divide the class as before. Read the instructions aloud. Elicit the meaning of *housework* (*things that you do to keep your house clean*). Elicit that the present perfect should be used to find out who has finished which chores. Read the *Useful Language* sections from both pages. Elicit the past participle of *make* (*made*) and the other verbs (*fed, ironed, taken, washed, swept*). Write them on the board.
- **Activity.** Instruct the students to ask their partners questions to find out who did which chores. Remind the class not to look at their partners' sheets while they do the activity.
- **Wrap Up.** Ask every student to ask a question from the activity. Ask for volunteers to answer the questions as they are asked.

4 Alberto has planned his budget.

Pair Gina's brother, Alberto, has planned his budget very carefully. Look at Alberto's bulletin board and make sentences like those below.



Examples:

Alberto has decided to share an apartment with a roommate.

Alberto does not own a car.

What have you done to save money? In your notebook, write a paragraph about how you have saved money. Share any useful tips on saving money with your classmates.

5 Have you ever forgotten to pay a bill?

Group Have one person in your group ask these questions and add up the score. Then compare your group's score with the other groups' scores. Which group has the best money managers?

1. ___ How many people in your group have forgotten to bring money to a restaurant?
2. ___ How many people in your group have forgotten to pay a bill?
3. ___ How many people in your group have had problems with a credit card?
4. ___ How many people in your group have lost money?
5. ___ How many people in your group have never budgeted their money?

Total ___

6 Information Gap Activity, pages 133 and 134.

Pair Turn to pages 133 and 134 and follow your teacher's instructions.

7 Hear it. Say it.



The full forms are written below. Listen to the contracted forms and practice saying them.

Full forms and contractions with *have*

1. What have you done?
2. Who have they found?
3. When have I ever said that?
4. Why have we come?
5. Where have we heard that before?
6. How have you been?
7. What have you been up to?
8. How have they taken the news?

Pair Write your own questions. Ask your partner these questions using the contracted form.

1. Why have _____
2. Where have _____
3. What have _____
4. How have _____
5. When have _____

8 Have you ever made a budget?

To find out where your money goes, make a weekly budget. List all your expenses for a week. Then review your list and check (✓) whether each item is *optional* or *essential*.

<i>Expenses</i>	<i>Optional</i>	<i>Essential</i>

Pair Share your list with a partner. Discuss which optional expenses you can cut down on without cutting down on fun.

7 Hear it. Say it.

► **Listening** ► **Speaking** ► **Reading** ► **Writing**

- Remind the students that *spoken* English is often different from *written* English. When using *Wh*-questions in the present perfect tense, speakers often contract the auxiliary verb. Write the first two sentences on the board as examples and then pronounce them: *What have you done* (*What've you done?*); *Who have they found?* (*Who've they found?*). Point out that the vowel in *have* is reduced. Tell the students that even though the auxiliaries can be contracted, it is important that they be pronounced clearly. Also point out that these contractions are not used in standard written English.
- Tell the students to just listen while you play the cassette the first time. Then tell them to listen to each contracted form and repeat. Play the cassette again, stopping after each sentence to allow the students to repeat. Ask the students to close their books, because it will be easier for them to pronounce the contractions if they're not looking at the full forms at the same time. Ask individual students to read the sentences using the contracted forms. Supply idiomatic meanings if necessary: *What've you been up to?* means *What have you been doing recently?*

Contracted forms

1. What've you done?
 2. Who've they found?
 3. When've I ever said that?
 4. Why've we come?
 5. Where've we heard that before?
 6. How've you been?
 7. What've you been up to?
 8. How've they taken the news?
- **Pair.** In pairs, the students create their own questions using the present perfect. After they have written the questions, tell them to practice pronouncing them, using the contracted forms.
 - Verify that the students still recognize the contracted forms as being in the present perfect. Ask each student to say one of his or her questions to the class. Then ask for a volunteer to repeat the question using the *uncontracted form* of the verb. Ask the student to repeat his or her question, again using the contracted form.

8 Have you ever made a budget?

► **Listening** ► **Speaking** ► **Writing**

- Read the instructions aloud. Review the meaning of *budget*; elicit the meanings of *optional* and *essential*. Tell the students to fill in the form with their weekly budgets.
- **Pair.** In pairs, the students compare their budgets. The partners should check each

other's budgets to make sure that no expenses have been forgotten. Tell the partners to discuss how they can cut down on their expenses, then report to the class using modals of possibility: *could* and *might*.

WORKBOOK Assign Workbook Lesson 1 for homework, or do in class.

Lesson 2

WARM UP

- Bring in several checking account brochures for the students to look at. The brochures should contain specific information about the rules and benefits of several different types of checking accounts.
- Ask the students what questions they need to ask before they choose a checking account: *Do I*

have to pay a fee for this checking account? Will the bank pay me interest? Can I do my banking online? Write the students' questions on the board. Provide or clarify vocabulary as needed.

- Give one brochure to each pair. Ask the students to tell the class what the rules are for those accounts.

PRESENTATION

I want to open a checking account.

- **Set the stage.** Tell the students that Gina and her brother, Alberto, want to open checking accounts. They are having a conversation with the manager of the bank.
- **Personalize the situation.** Ask the students if they have checking accounts. If they do, ask how they found out what the bank rules are for checking accounts. Did they read a brochure, or did they speak to a teller or a manager?
- **Focus on selected items.** Direct the students' attention to the illustration. Ask them to identify the items in the picture (*check, deposit slip, withdrawal slip*) and explain what they are used for.
- **Set the listening task.** Write the comprehension questions on the board: *What is the name of the checking account? Do Gina and Alberto have to pay a fee for their checking accounts? How many checks can each of them write every month? What other benefit does this checking account offer?* Tell the students to listen and read along while you play the cassette. Encourage them to take notes or mark important information in their books.

- **Check the listening task.** Ask the students for their answers to the comprehension questions and make brief notes on the board. Ask the students to check if there is an account in their brochures that is similar to the Econo Checking Account.
- **Play or read the conversation aloud with pauses.** Ask the students to repeat, using natural speed and intonation. Let the students practice the conversation in groups of three, changing roles so that every student gets to read each part. Ask for volunteers to perform for the class.
- **Engage the students in pair work.** In pairs, the students decide whether they prefer to use an ATM (automatic teller machine) or to talk to a teller. Remind them to support their decisions.
- **Circulate and monitor progress.** Encourage the students to use comparatives when discussing the options. Ask several pairs to tell the class which option they prefer and why.

Lesson 2

In this lesson, you will

- open a checking account.
- call an account information line.
- record information in a check register.
- compare two monthly budgets.

I want to open a checking account.

 Gina and her brother, Alberto, are opening checking accounts. Listen and read.



Manager: Can I help you, miss?

Gina: Yes, we each want to open a checking account.

Manager: How many checks will you write every month?

Gina: Maybe ten to fifteen.

Manager: Then our Econo Checking Account is the one for you.

Gina: What kind of account is that?

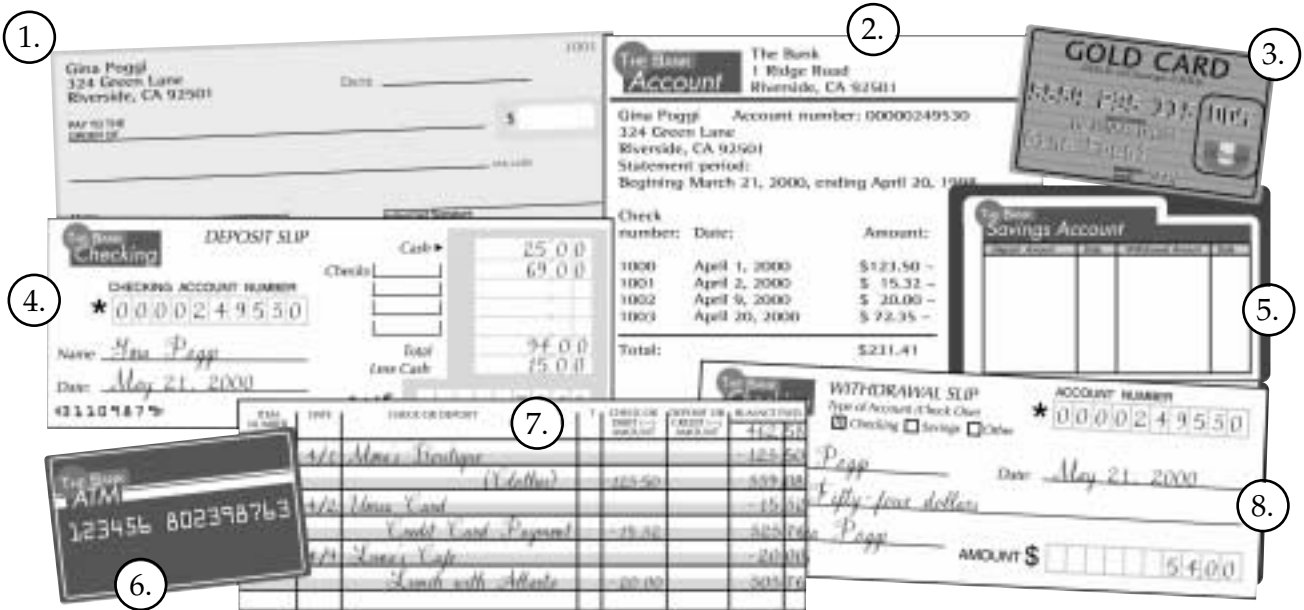
Manager: There is no fee if you write fewer than twenty checks a month. You will also get an ATM card that you can use at ATM machines twenty-four hours a day to deposit money in your account or to get cash. You don't need to stand in line at the bank.

Gina: Great! Now I can go shopping at all hours of the day or night!

Alberto: Thank goodness the mall isn't open all night!

Pair Ask your partner: *Do you use an ATM card, or do you prefer to speak to a teller inside the bank? Why?*

1 Word Bag: At the Bank



Pair With your partner, write the number of each picture next to the correct word.

- [] ATM card [] check register [] check [] deposit slip
 [] credit card [] bankbook [] monthly statement [] withdrawal slip

2 Gina's Check Register

Pair Fill in Gina's check register. She wrote two checks this week: check #1010 to the Soap Shop on May 2 for \$37.81, and check #1011 to the Unica Card on May 4 for \$15.32.

ITEM NUMBER	DATE	CHECK OR DEPOSIT	ISSUED TO ISSUED FOR	T	CHECK OR DEBIT (-) AMOUNT	DEPOSIT OR CREDIT (+) AMOUNT	BALANCE FWD.
							850.00
1009	4/29	Acme Groceries			-52.00		818.00
	5/1	Deposit				+500	1,118.00
1010							
1011							
1012							
1013							
	5/15						
ITEM NUMBER	DATE	CHECK OR DEPOSIT	ISSUED TO ISSUED FOR	T	CHECK OR DEBIT (-) AMOUNT	DEPOSIT OR CREDIT (+) AMOUNT	BALANCE FWD.

Gina wants to find out about her most recent transactions. She calls an account information line. Listen and fill in the register above.

1 Word Bag: At the Bank.

► Reading ► Speaking

- **Pair.** In pairs, the students look at the items in the picture and match them to the banking vocabulary provided. Recap as a class, clarifying pronunciation as necessary. Ask how many students have used each of these items. Encourage them to respond using the present perfect:

I have used checks, a check register, and an ATM card.

Answers

- | | |
|----------------------|--------------------|
| 1. check | 5. bankbook |
| 2. monthly statement | 6. ATM card |
| 3. credit card | 7. check register |
| 4. deposit slip | 8. withdrawal slip |

2 Gina's Check Register

► Listening ► Writing

- Direct the students' attention to the illustration of Gina's check register. Elicit the meaning of each column heading. Ask the students what information needs to be written in each column. Elicit the reason for keeping an accurate check register (*so that you always know how much money you have in your account*).
- **Pair.** Read the instructions aloud. In pairs, the students fill in Gina's check register and subtract the amounts from her balance. Ask for volunteers to read what they wrote in each column.
- If possible, make a transparency of the check register. As you go over the answers to the two parts of this activity, ask for volunteers to fill in the correct information on the transparency.
- Read the instructions for the listening activity. Ask the students what an *account information line* is (*a way to call the bank to find out about your checking account*). Instruct the students to take notes as they listen. Tell them that they will use their notes to fill in the rest of the check register. Play the cassette two or three times while the students take notes. Have the students write the information in the check register, adding or subtracting each transaction. Recap the answers orally, or by having the students write the information on the transparency. Ask whether the balance in their check registers agrees with the balance that the bank gave on the account information line (\$1179.87).

3 Betty has a monthly budget, and Ann does too.

► **Listening** ► **Speaking** ► **Reading** ► **Writing**

- **Pair.** Divide the class into pairs. Read the instructions aloud. In addition to the questions in the book, the students should discuss each item in the two budgets and decide whether Betty Poggi and Ann Brennan have made good decisions about how they spend their money. Also tell the students to mark whether the statements are true or false, using the information given. Recap the answers as a class. Ask the pairs to tell the class their opinions of the women's spending habits.
- Write *Betty is paying for insurance, and Ann is too*. Elicit the meaning of *Ann is too* (*Ann is paying for insurance too*). Repeat with the third and fourth sentences in the activity. Make statements about your students and ask the class to complete them with tag statements about other students. Use negative statements or statements in the present perfect or present continuous that contain a clear auxiliary: *Satoshi is wearing jeans, and Mari . . . ; Carlos has finished his homework,*

and Keiko . . . After the students have produced several responses, elicit that we form tag statements by using an affirmative auxiliary followed by *too*. For tag statements in negative sentences, we use the negative auxiliary followed by *either*.

- Ask the students to look at the first two sentences in the activity. Elicit that *does* is in the tag statement because it is the auxiliary for *uses* and *spends*. Again, make several statements about your students, using the simple present, and ask the class to complete them: *Hoon likes to study, and Ricardo . . .*
- **Pair.** Instruct each pair to write more sentences comparing Betty's and Ann's expenses. Tell them to then write a paragraph comparing the two women's budgets. Encourage the students to use tag statements as well as other types of sentences. Ask several pairs to read their paragraphs aloud.

4 Betty has a checking account, and Leonardo and Ann do too.

► **Reading** ► **Writing**

- Direct the students' attention to the chart in the book and the sentences below. Ask for a volunteer to read the first sentence. Elicit that the auxiliary in the tag statement is *do* because the subject of the tag statement is plural. Ask the students to complete the sentences, using tag statements with *too* or *either*. Recap the answers as a class.

Answers

3. . . . Betty and Ann do too.
4. . . . and Betty has too.
5. . . . and Betty hasn't either.

Additional Activity See *Unit 8 Appendix*.

WORKBOOK Assign Workbook Lesson 2 for homework, or do in class.

3 Betty has a monthly budget, and Ann does too.

Pair Compare Betty Poggi's budget with Ann Brennan's. In your opinion, who is a better money manager? Who has a more comfortable life?

Betty Poggi	
Monthly income	\$6,000
Basic living expenses	
Phone	\$150
Electric	\$95
Insurance	\$250
Food	\$750
Clothing	\$900
House payment	\$1100
Cable TV	\$35
Gas and car repair	\$100
Entertainment	\$500

Ann Brennan	
Monthly income	\$2,700
Basic living expenses	
Phone	\$45
Electric	\$100
Insurance	\$300
Food	\$350
Clothing	\$200
House payment	\$700
Cable TV	\$25
Gas and car repair	\$100
Entertainment	\$50

Using the information given above, write *T (true)* or *F (false)* before each sentence.

- ___ Betty uses the phone a lot, and Ann does too.
- ___ Ann spends a lot of money on entertainment, and Betty does too.
- ___ Ann has bought a house, and Betty has too.
- ___ Ann doesn't spend a lot of money on clothes, and Betty doesn't either.
- ___ Betty is paying for insurance, and Ann is too.

Pair In your notebook, write more sentences comparing Betty's and Ann's expenses. Write a paragraph comparing Ann's and Betty's monthly budgets.

4 Betty has a checking account, and Leonardo and Ann do too.

Look at the chart and complete the sentences.

	Betty	Leonardo	Ann	Jim
Checking account	✓	✓	✓	
Savings account	✓		✓	
ATM card	✓		✓	✓
Loan			✓	✓


- Betty has a checking account, and _____ *Leonardo and Ann do too* _____.
- Leonardo isn't putting money in a savings account, and _____ *Jim isn't either* _____.
- Jim uses an ATM card, and _____.
- Ann has opened a savings account, and _____.
- Leonardo hasn't taken a loan, and _____.

Lesson 3

In this lesson, you will


- interpret a pie chart.
- make a weekly food budget.
- listen to a radio broadcast for specific details.

Each dollar is a piece of your work.

 What is “shopaholism”? Listen and read the magazine article to find out.

Millions Stricken by Shopaholism!

Many people have a new sickness. It's called “shopaholism,” or “addiction to shopping.” If you are suffering from the stress of overwork and overspending, then maybe you are a “shopaholic.” What's the best way to recover from this terrible illness? Here are some suggestions.



- Stop going to shopping centers on weekends. Go hiking or play ball with friends instead.
- Before buying, ask yourself: Do I need it? Do I want to dust, clean, or repair it? Do I already have something like it? How many hours will I have to work to pay for it?
- Consider taking public transportation. It can save you time, money, and the stress of parking.
- Try spending on others once in a while. It is pleasant to buy gifts for your family and friends.
- Stay home. Write a letter. Invite friends over and ask them to bring a dish, play a game, bake bread.
- Make a spending plan. Know how much you are earning and spending. Each dollar is a piece of your work.
- Be careful of advertising. Advertisers want you to feel that you need their products. You don't!

Pair Discuss these questions with your partner.

1. Are you a “shopaholic”? How can you protect yourself from becoming one?
2. What necessary items do you buy frequently? What are some luxury items that you buy?
3. Do you ever have any money left after paying all your monthly bills? If so, what do you do with it?

Lesson 3

WARM UP

- Write the words *alcoholic* and *alcoholism* on the board. Elicit the part of speech and meaning of each. (*An alcoholic is someone who drinks too much. Alcoholism is the name of that person's illness.*) Tell the students that there are many new slang words that are based on these two words. Write *chocoholic* and *shopaholic* on the board, and elicit the meanings of these new words (*someone who eats too much chocolate; someone who shops too much*).

PRESENTATION

Each dollar is a piece of your work.

- **Set the stage.** Read the title of the activity. Ask the class what this expression means to them. Write their ideas on the board.
- **Personalize the situation.** Ask the students why they go shopping. Do they buy things only when they need them? Do they see an advertisement and decide to buy the item? Do they go shopping for recreation?
- **Focus on selected items.** Elicit reasons why people might become *shopaholics*. Take notes of the students' ideas on the board. Tell the students that this article gives some suggestions about what people can do if they have the problem of *shopaholism*.
- **Set the reading task.** Tell the students to first read the article, then to take brief notes in their notebooks about the seven suggestions. Alternatively, you can play the cassette as your students read along, or you can ask them to read silently. The students' notes should be very short, just long enough to help them remember the suggestions.
- **Check the reading task.** After the students have finished, ask them to cover the article and look only at their notes. Ask for volunteers to put their notes on the board. Encourage them to write exactly what they had written in their notebooks. Ask the class what details from the article they can remember about each of these main points. Take notes on their responses next to each of the main points.
- **Engage the students in pair work.** Read the discussion questions aloud. In pairs, the students discuss the questions, taking notes on the answers. Remind them that notes are not complete sentences.
- **Circulate and monitor progress.** Make sure that the students are writing their ideas in note form. The focus of the task is to simply record what they talk about, not to write complete sentences or paragraphs. Recap by asking for volunteers to share their ideas with the class.

1 Where does your money go?

► Reading ► Writing

- Direct the students' attention to the pie chart. Elicit that it is called a *pie chart* because it looks like a sliced pie. Mention that this kind of chart is often used to illustrate percentages. Ask what the smallest section of the pie chart tells us (*An average four-person family in the United States spends 2% of its income on car insurance*). Elicit how to calculate how much money that represents ($\$51,518 \times .02 = \$1,030.36$).
- **Group.** In groups, the students calculate how much the average family spends on each of the expenses listed. Recap the results as a class.
- **Group.** Ask individual students to predict what these percentages might be for their own countries. Read the research assignment aloud, and brainstorm how students could go about finding these figures for their own countries. Write their ideas on the board. If possible, form research groups where all the students in the group are from the same country. Remind the students that they need to find out what the median income is for their countries as well as what percentage of that income goes to which expenses. They should make a pie chart illustrating this information, and be prepared to present it to the class. Tell the students when they will be making their presentations, and schedule it into your lesson plan for that day.
- Tell the students to write a paragraph describing what they do with any extra money they have after paying their bills. Elicit what tense they should use for this description (*simple present for describing habits*). Ask for several volunteers to read their paragraphs aloud.

2 Keep a check in your wallet.

► Listening

- Read the instructions aloud. Tell the students that the radio broadcast they will hear is by a *savings guru*. Write this term on the board, and elicit the meaning (*someone who is very knowledgeable and can give good advice*). Read the activity aloud, pausing to let the students predict what information might complete each sentence. Tell the students to listen and fill in the missing words. Play the cassette two or three times. Ask for volunteers to write the completed sentences on the board.

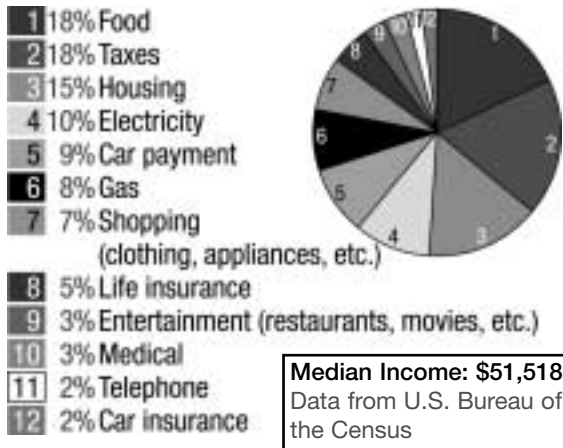
Answers

credit card	food
checkbook	fun
balance	calculator
register	account
rent	balanced

3 Online *(Teacher's Notes for each Online activity can be found on the Web page for that activity.)*

1 Where does your money go?

How a Four-Person Family in the United States Spends Its Income




Group Calculate how much the average four-person family spends each month on:

1. Food _____
2. Taxes _____
3. Housing _____
4. Entertainment _____
5. Medical Expenses _____

Group How about in your country? Do a similar pie chart showing median income and spending habits of a four-person family in your country. Go to the library or use the Internet to get the information. Share your chart with the class.

Write a paragraph about what you do with any money left over after you pay all your bills.

2 Keep a check in your wallet.

 Your checkbook can help you budget your money. Listen to the radio broadcast. Fill in the missing words.

- Keep a check in your wallet so you don't have to use your _____.
- Put a clip on the _____ page you are working on so you always use the right _____.
- Write check numbers in the _____ ahead of time so you don't forget to record any checks you write.
- Use colored pens for different purposes (red for _____, blue for _____, green for _____) so you can easily see where your money goes.
- Carry a _____ so you always know exactly how much money is in your _____.
- Keep your checkbook _____ every month.

3 Online



Log onto http://www.prenhall.com/brown_activities

The Web: Balancing my budget

Grammar: What's your grammar IQ?

E-mail: I'm proud of myself!

4 Wrap Up

► **Listening** ► **Speaking** ► **Reading** ► **Writing**

- **Group.** Read the instructions aloud. In groups, the students decide how much they can spend for a week's worth of food. Use Exercise 1 as a guideline, or let the students choose their own amounts. After the students have made their shopping lists and have predicted the price of

each item, the class can go to a grocery store to research the actual prices. Ask the groups to share their results with the class. They should explain their food choices, and report on how accurate their budget predictions were.

Additional Activity See Unit 8 Appendix.

WORKBOOK Assign Workbook Lesson 3 for homework, or do in class.

STRATEGIES FOR SUCCESS

1. For Exercise 1, some students may still need assistance in finding a newspaper or selecting an appropriate article.
2. For Exercise 2, offer some examples of items "to do" or refer the students to the information gap activity for this unit.
3. The students could have some difficulty getting started with the assignment in

Exercise 3. Help them by suggesting some reasons for learning English (*to get a degree or certificate; to help me in my job*), contexts for using English (*TV, film, news, travel, job*), and future benefits (*higher-paying job, more pleasure in life*).

CHECKPOINT

Checkpoint activities help the students identify their areas of success in using the communicative skills presented in the unit as well as areas in which they need improvement. *Checkpoint* activities can be done in class, or they can be done as homework once students have learned the procedures.

- As a class, read the communicative skills listed at the beginning of each lesson and in the communication summary. Make a list of these skills on the board. Ask the students to decide their level of competence with each skill, and write it in one of the two columns in the book. Ask for volunteers to tell the class one skill they have learned well and one skill they need to practice.
- In the *Learning Preferences* activity, the students decide which kind of activity they enjoyed most in this unit. Explain that we do different types of activities so that students can learn things in different ways. In some units, a student may prefer one type of activity, but may prefer a different type of activity in another unit. Before completing the activity, elicit examples of each type of activity from the

unit. Ask the students to rank the types of activities according to which type they liked the best (1) and which they liked the least (4).

- Finally, the students analyze specific activities in the lesson on the basis of how much they felt the activities helped them improve their listening, speaking, reading, and writing skills. As a class, review the activities for each specific skill area. After you have reviewed one skill area, ask the students to decide which activity helped them to improve the most in that skill area. Make sure the students write their responses in their books. They also should decide which specific activities they liked most and least. When answering these questions, the students should indicate which lesson the activity came from. A possible format for this would be 2 (4), meaning Lesson Two, Activity Four.
- From time to time you may want to analyze your class's responses to the *Checkpoint* activities. This can be done by asking the students to photocopy the pages from their books after they complete the activity.

CHECKPOINT

How much have you learned in this unit? Review the goals for each lesson. What skills can you confidently use now? What skills do you need to practice? List these below.

Skills I've Learned Well

Skills I Need to Practice

Learning Preferences

In this unit, which type of activity did you like the best and the least? Write the number in the box: 1 = best; 2 = next best; 3 = next; 4 = least.

- | | |
|---|---|
| <input type="checkbox"/> Working by myself | <input type="checkbox"/> Working with a group |
| <input type="checkbox"/> Working with a partner | <input type="checkbox"/> Working as a whole class |

In this unit, which exercises helped you to learn to:

- | | |
|---|------------------------------------|
| listen more effectively? Exercise _____ | read more easily? Exercise _____ |
| speak more fluently? Exercise _____ | write more clearly? Exercise _____ |

Which exercise did you like the most? _____ Why? _____

Which exercise did you like the least? _____ Why? _____

VOCABULARY

Verbs

budget
declined
deposit
enjoy
lose, lost
manage
record
relax

Nouns

bill
budget
bulletin board

Adjectives

essential
extra
luxury
median
optional
wise

Expressions

bring a dish
Thank goodness!

Banking Terms

account
ATM card
balance
bankbook
check
checkbook
checking
account
check register
credit card
deposit slip

interest
loan application
monthly
statement
savings account
transaction
withdrawal slip

▶ **GRAMMAR SUMMARY**

Present Perfect Tense: Affirmative Statements

Subject	Have/Has	(Already)	Past Participle	Complement
I, You, We, They	have	(already)	studied	for the test.
He, She	has			

Contractions: I've, you've, he's, she's, we've, they've

Present Perfect Tense: Negative Statements

I (You, We, They) **haven't studied** for the test yet.

He (She) **hasn't studied** for the test yet.

Present Perfect Tense: Have/Has Questions

Short Responses

Have/Has	Subject	Past Participle	Complement	Short Response
Have	they	studied	for the test (yet)?	Yes, they have.
Has	he/she	studied		No, they haven't.
				Yes, he/she has.
				No, he/she hasn't.

Too/Either

Betty **uses** an ATM card, **and** Ann and Jim **do too**.

Alberto **doesn't have** a checking account, **and** Gina **doesn't have** one **either**.

▶ **COMMUNICATION SUMMARY**

Talking about budgets

We need to stop using credit cards.
We are going to write checks in the future.

Talking about actions that have already happened

I've written a check for the electric bill.
She's already bought clothes for the winter.

Opening a checking account

I want to open a checking account.
How many checks are you planning to write a month?

Comparing two monthly budgets

Ann doesn't spend a lot of money on clothes, and Betty doesn't either.
Betty is paying for insurance, and Ann is too.

Interpreting a pie chart

The average U.S. family spends about \$770 a month on food.

Making a weekly food budget

We're going to spend \$150 a week on food.

GRAMMAR AND COMMUNICATION SUMMARY

- Draw the students' attention to the summaries of the forms and skills they have learned in this unit. Tell the class that they can use these summaries to review and practice what they learned.
- Briefly model how to review using the Grammar Summary. Write several cues on the board using the simple form of the verbs (*do your homework, pay your rent, find a place to live*). Ask the students to ask a partner whether they have done these things yet. Elicit which tense the students should use (*present perfect*) and why. After the students have practiced with a partner, ask for volunteers to demonstrate how to ask and answer a question using the present perfect tense.
- Look at the Communication Summary with the students. Read the name of each communication skill, and ask the students to raise their hands if they feel they need more practice with that skill. Elicit ways that the students can practice each skill in their daily lives. If enough students need extra practice with a particular skill, you may wish to devote class time to additional activities or role-plays that use the skill.

Appendix

ADDITIONAL ACTIVITIES

Lesson 2, Exercise 4 (p. 91)

Compiling Classmate Information

- In this activity, the students compile information about their classmates, then make sentences with tag statements to describe them.
- Ask the students to refer to the Communication Activity sheets from Unit 1. Ask for a show of hands to indicate which students used the *Group 1* sheet and which used the *Group 2* sheet. Divide the class into groups of three or four, making sure that all the students in each group had used the same sheet during the Communication Activity.
- Tell the students to combine the information on their sheets and see how many sentences with tag statements they can create. For example, if one student had written *Carlos* in the *play the guitar* square, and another student had written *Winnie*, the group can write *Carlos can play the guitar, and Winnie can too*. If a group does not have enough information on their sheets to form tag statements, they can use the cues to ask each other questions and get more information. Tell the group to write their sentences, changing the cues on the activity sheets to third-person singular forms as necessary.
- Ask each group to write three or four of their sentences on the board.

Lesson 3, Exercise 4 (p. 94)

Comparison Shopping

- In this activity, the students “comparison shop” to find out how prices differ from one grocery store to another. The students can do this activity individually or with a partner.
- Give the students a list of five to ten grocery items. Use specific name brands and sizes for packaged items. Make sure that the items on the list are things that convenience stores might carry. Tell the students to go to three stores and write down the prices for these items. Suggest that, in addition to large supermarkets, the students include a small neighborhood convenience store in their research. Ask the students to try to find less-expensive substitutes for the items on their lists.
- Ask the students to report to the class, explaining which store was most and least expensive, and whether they found less-expensive alternatives to any of the brands on the list.

WORKBOOK ANSWER KEY Lesson 1, pp. 55–58

Exercise 1

1. No, she hasn't. She is still deciding.
2. Yes, she has. She is taking pictures right now.
3. Yes, they have. They are driving it home.
4. No, they haven't. They are studying at the library.
5. Yes, he has. He is looking for a job.
6. No, she hasn't. She is still waiting.

Exercise 2

1. A: *Have you been* to China?
B: *No, I haven't*, but I'd like to go one of these days.
2. A: Tito is out playing with his friends. *Has he done* his homework?
B: *Yes, he has*. I checked it before he went out.
3. A: *Have you put* the money in the bank yet?
B: *Yes, I have*. Here's the deposit slip for your records.
4. A: Where's Tom? *Has he gone* home already?
B: *No, he hasn't*. He went back to his office to check his e-mail.
5. A: I can't find my check-book. *Have you seen* it?
B: *No, I haven't*. Sorry.
6. A: I hear Terry's going to Brazil. *Has she been* to South America before?
B: *Yes, she has*. This is her fourth trip.

Exercise 3

1. Mrs. Ito hasn't gone to the bank yet.
2. Mrs. Ito hasn't bought milk, cheese, bananas, or yogurt yet.
3. Mrs. Ito has already done the laundry.
4. Mrs. Ito has already called for a dentist appointment.
5. Mrs. Ito hasn't washed the dog yet.
6. Mrs. Ito has already written a check for the phone bill.
7. Mrs. Ito hasn't picked up the shirts from the dry cleaner yet.
8. Mrs. Ito hasn't bought a lottery ticket yet.

Exercise 4

- Mr. Ito: Hi! I'm calling from work. I'm ready to leave. *Have you bought* the groceries yet?
- Mrs. Ito: *No, I've been busy* all day. I haven't had time to go shopping.
- Mr. Ito: OK. I'll go to the super-market on my way home. What do we need?
- Mrs. Ito: *We need milk, cheese, bananas, and yogurt*.
- Mr. Ito: *Have you washed* the dog?
- Mrs. Ito: *No, I haven't*, but I *did* the laundry.
- Mr. Ito: *Did you pick up* my shirts from the dry cleaner?
- Mrs. Ito: *No. And I didn't buy a lottery ticket* either.
- Mr. Ito: I'll pick up the groceries, the shirts, and the lottery ticket on my way home.

Exercise 5

1. F
2. T
3. T
4. F
5. T

WORKBOOK ANSWER KEY Lesson 1 (continued)

Exercise 6

Mr. Baily: Ben, my wife has a gambling problem. Has she gone to Las Vegas?

Ben: Yes, she has.

Mr. Baily: Hmm. Is she still in Las Vegas?

Ben: I don't think so. She bought a used car there.

Mr. Baily: A car? Do you have any idea where she went?

Ben: I think she went to Dallas.

Mr. Baily: That doesn't sound good. What else has my wife done?

Ben: She flew out of Dallas on July 24th.

Exercise 7

- | | | | |
|----------|---------------|-------------|---------------------|
| 1. found | 3. has done | 5. have had | 7. took |
| 2. flew | 4. apologized | 6. lost | 8. has been seeking |

WORKBOOK ANSWER KEY Lesson 2, pp. 59-60

Exercise 1

- | | | |
|------|------|------|
| 1. c | 3. c | 5. b |
| 2. b | 4. d | 6. d |

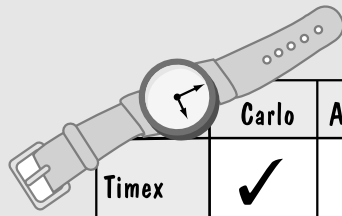
Exercise 2

Answers will vary.

- | | | |
|--|--|--|
| 1. Ramon likes to eat in restaurants, and Rosa does too. | 4. Ramon hasn't traveled abroad, and Rosa hasn't either. | 6. Ramon's office isn't in the city, and Josh's office isn't either. |
| 2. Ramon likes sports, and Josh does too. | 5. Josh has traveled abroad, and Nora has too. | 7. Rosa's office is in the city, and Nora's office is too. |
| 3. Rosa doesn't like sports, and Nora doesn't either. | | |

WORKBOOK ANSWER KEY Lesson 2 (continued)

Exercise 3



	Carlo	Antonio	Teresa	Tina
Timex	✓		✓	
Rolex		✓		✓
2 months ago			✓	✓
3 months ago		✓		
6 months ago	✓			

1. Carlo
2. Teresa
3. Teresa
4. has worn
5. bought
6. May (or April)
7. has worn
8. Christmas
9. Antonio
10. Tina
11. bought
12. Antonio
13. bought
14. has worn
15. three
16. bought
17. April (or March)
18. has worn
19. two months
20. bought
21. May (or April)

WORKBOOK ANSWER KEY Lesson 3, pp. 61-62

Exercise 1

Answers will vary.

1. c
2. d
3. c
4. d

Exercise 2

1. checking account
2. savings account
3. checkbook
4. credit card
5. interest
6. statement