

## Summary of Lesson Plan

### ► Preview and Practical conversations (Student pages 113-115)

Suggested teaching time: 60 minutes

Your actual teaching time: \_\_\_\_\_



### Preview and Practical conversations (Student pages 113-115)

Suggested teaching time: 60 minutes

Your actual teaching time: \_\_\_\_\_

#### Warm up. Is this a good opportunity? Would you call 1-800-BIG-SIGN? Why or why not?

##### Procedure:

- Put students in small groups to look at the picture and answer these questions: *Would you want to go into business with this man? Why or why not?* Elicit reasons why working with this man might not be a good idea and write them on the board; for example, *There are many indications that he is running an unprofitable business, such as peeling paint, hand-lettered signs, a bare light bulb. He is unprofessionally dressed in a T-shirt.*
- Tell students that the slogan *Get rich quick* is often a clue that a business may be using unethical schemes. Point out the unorthodox spelling: *Earn x-tra \$\$\$* instead of *Earn extra money*.
- Now read the *Warm up* questions and elicit responses: *Is this a good opportunity?* (probably not) *Would you call 1-800-BIG-SIGN? Why or why not?* (maybe, you don't know until you call, it doesn't look like a good business opportunity to get involved with)

**Option:** Have students write a one-paragraph description of the office. Remind them to indent the first line and use appropriate punctuation and capitalization. They can comment on the list on the board of reasons why working with this man might not be a good idea.

**Option:** Students from some cultures may be shocked by the man's disrespectful posture, especially the placement of his feet. Explain that the man is supposed to look sleazy and unreliable and that he is probably a scam operator, running a business that may not be quite legal. You may want to use this picture as a point of departure for a brief discussion on behavior that different cultures find rude or offensive. Remind students to express their opinions respectfully.

#### Unit 9 objectives

##### Procedure:

- Tell students that sometimes objectives relate to knowledge gained and sometimes to skills acquired. Ask students to read the objectives and write an *S* next to the skills and a *K* next to the knowledge-based objectives.
- Have each student identify the objective that he or she thinks will be hardest to meet. Write 1 through 8 on the board to indicate the objectives. Read the objectives aloud and have students raise their hands for the one that seems most difficult. Tally the results next to each objective.
- Some of these objectives may be treated differently in other cultures. Allow students to discuss how their home cultures view the borrowing and lending of money.
- Refer students to objective 6. Tell them that the picture shows a work-at-home scheme. Note that the word *scheme* often has a negative connotation, implying something manipulative or dishonest.

(continued on p. 2)

## Lesson Plan, Unit 9: Preview and practical conversations (for Student pages 113-115)–continued

### Model 1

**Content:** borrowing money from a friend, giving a reason, committing to repay, ways to agree or decline

#### Procedure:

#### 🔊 A–B.

- ▶ Before students listen and read, ask *What would you do if you got to work and discovered you had left your money at home?* Elicit attitudes about borrowing and lending money at work. Discuss possible solutions to the problem.
- ▶ To set the scene for the conversation, ask questions about the photo, such as *Where are these people?* (in an office, at work) *What do you think their relationship is?* (co-workers) *What is happening?* (The man is giving the woman money.) *Why do you think he is giving her money?* (maybe he is returning a loan, maybe she is borrowing money)
- ▶ After students listen to the conversation, check comprehension by asking questions such as *What does the woman want?* (to borrow \$10) *Why?* (She left her wallet at home.) *Does the man lend her the money?* (yes)
- ▶ Before students repeat the lines, tell them that although native speakers often say groups of words quickly, pauses at the end of sentences are also important. Ask them to focus on the number of sentences in each line of the conversation (2, 2, 2, 1). Then have students repeat, making sure to pause appropriately at the periods.

**Option:** Put students in pairs or small groups to discuss attitudes toward borrowing money. Ask them to list different people they would feel comfortable borrowing money from, such as a relative or a good friend. Then have students discuss how much money they would be willing to borrow from these people. Lead a class discussion to compare students' attitudes.

#### 🔊 Ways to agree and decline

- ▶ Have students listen to and repeat the statements.
- ▶ Brainstorm other polite ways to agree and decline and write them on the board. Suggestions may include *Sure, You're in luck* and *Sorry, I don't have that much.*

- ▶ Tell students *A co-worker just asked me for \$10, but I only have \$8.* Point out that sometimes a middle option is appropriate: *I'm sorry, I don't have \$10, but would \$5 help?*

#### 🔊 Vocabulary

- ▶ Have students listen to and repeat the reasons to borrow money from a friend.
- ▶ Brainstorm other reasons to borrow money. Prompt with *Why might you need money and not have it?* Elicit examples such as *I have to buy a book, I forgot my lunch, I lost my wallet.* Write students' ideas on the board.

#### C. Pair work ...

- ▶ Note that Student B can either agree or decline to lend the money. If Student B declines, Student A does not say *Thanks so much. I'll pay you back tomorrow.* Brainstorm other responses Student A might make, such as *That's okay, Thanks anyway.* Discuss possibilities for Student B's last line, such as *I'm really sorry* or *Maybe Student C has cash today.*
- ▶ Model the conversation with a more advanced student. Play the role of Student A, demonstrating how to give a reason to borrow money, request a dollar amount, and respond appropriately to Student B's agreement or refusal.
- ▶ Have pairs practice the conversation, using reasons from the *Vocabulary* and the ways to agree or decline.

**Option:** Ask students what expressions they have heard for not having money. On the board write ideas such as *I'm broke, I'm tapped out, I'm strapped for cash, I'm low on funds.* In pairs, students can use these expressions in the conversation. They can also use them to practice declining invitations, as in this conversation:

**A:** Can you go to the movies tonight?

**B:** Sorry, I'm broke.

#### Workbook Link: Exercises 1, 2

(continued on p. 3)

## Model 2

**Content:** sharing your wishes and dreams, offering advice on financial aid, wishes and dreams, ways to fund dreams that are hard to afford, *but* to connect ideas

### Procedure:

#### 🔊 A–B.

- After students listen to the conversation, check comprehension by asking questions such as *What does the woman on the left want to do? (go to college) What is the problem? (It's so expensive.) What does the woman on the right suggest? (Her friend should apply for a scholarship.)*
- Preview the grammar topic by saying *The woman on the left would love to go to college. Then ask What information contradicts her wish to go to college? (It's so expensive.) What key word tells you that the second part of the sentence contradicts the first? (but)*
- Remind students that *Why don't you* begins a negative question, but it is used to make a suggestion. Elicit examples of other ways to make a suggestion, such as *You could . . .* or *You might . . .*. An imperative can also be used to make a suggestion: *Just do it!*
- Tell students that the letter *o* can be pronounced in several different ways. In this conversation, the following words contain different vowel sounds: *love, college, don't, and do*. Have students repeat these words after you.
- Tell students to concentrate on saying the correct vowel sounds as they repeat the conversation.

#### 🔊 Wishes and dreams

- Ask *What are wishes and dreams?* Elicit that both words express something that is wanted or hoped for.
- After students repeat the phrases in the book, elicit examples of their own wishes and dreams and write them on the board.

#### 🔊 Vocabulary

- Make sure students understand the meaning of *scholarship, college loan, tuition assistance, credit union, finance*, and any other difficult terms.

**Option:** Have students work in small groups and tell a true story about using one of the ways to fund dreams.

#### C. Pair work . . .

- Model the conversation with a more advanced student. Play the role of Student B to demonstrate choosing a way to fund dreams from the *Vocabulary*.
- In pairs, students practice the conversation.
- Circulate to offer help as needed.

**Workbook Link: Exercises 3, 4, 5**

### ➤ Do it yourself!

#### Procedure:

##### A. Complete the chart . . .

- On the board, copy the chart from the book. Ask students if getting married is really free. Elicit or point out that although weddings can cost a lot of money, a simple civil ceremony can be had for the price of a marriage license, so it is practically free.
- Ask students to think about their wishes and dreams that require money and those that don't. Since it may be easier to think of wishes and dreams that cost money, brainstorm examples that are free, such as *I'd like to get in shape, spend more time with my family, get in touch with my old friends*.
- Working individually, students complete the chart in their books. Students can refer to the examples of wishes and dreams on the board or think of their own.

##### B. Discussion . . .

- On one side of the board, write *The best things in life are free*. Ask students to explain this saying (really important things don't cost money) and offer examples, such as health, a positive outlook, good family relationships.
- On the other side of the board, write *You get what you pay for*. Ask students to explain this saying (things that have value also cost something) and offer examples, such as buying an appliance on sale that you can't get parts for. Elicit or point out that the two sayings are almost opposite in meaning.
- Put students in small groups to brainstorm other sayings on the same topic from their home cultures or from this one. Elicit examples and write them under one of sayings on the board; for example, *There's no such thing as a free lunch* and *Money is the root of all evil*.
- In small groups, students discuss which idea they agree with most and why.

## Summary of Lesson Plan

### ► PRESENTATION Practical grammar (Student pages 116-117)

Suggested teaching time: 60 minutes

Your actual teaching time: \_\_\_\_\_



### Practical grammar (Student pages 116-117)

Suggested teaching time: 60 minutes

Your actual teaching time: \_\_\_\_\_

### Common misspellings

#### Procedure:

- Write on the board the three example sentences using *two*, *too*, and *to*. Read the sentences aloud and circle the words *two*, *too*, and *to*. Ask *What's the meaning of each of these words?* Elicit that *two* is a number, *too* refers to added information, and *to* plus a base form is an infinitive.
- Tell students that *two*, *too*, and *to* are examples of homonyms, or words with the same sound but different meanings and usually different spellings. Because even native speakers can make mistakes with these words, students are going to study the spelling of some of the more common homonyms.
- Write on the board the three example sentences with *they're*, *it's*, and *you're*, but do not use the contracted forms: *They are writing a resume right now*, *It is 5:15*, *I hope you are happy here*. Tell students that if they can rewrite a sentence with a pronoun and a form of *be* then the term is a contraction and is spelled with an apostrophe. Model this pattern with by reading the sentences on the board with contractions (*They're*, *It's*, and *You're*).
- Write on the board *The book's cover is red* and *The books have red covers*. Elicit or point out the difference between 's (to show possession) and s (to make a noun plural). Remind students not to use an apostrophe to make a noun plural.
- Have volunteers read aloud each of the example sentences in the box. Make sure students understand the differences in meaning among the homonyms.

**Option:** Bring to class and hand out paragraphs from newspapers or magazines. Have students work in pairs to find examples of the homonyms they've studied here. Read the material beforehand to insure that the paragraphs contain enough examples.

### A. Choose the correct word ...

- Write the first example on the board, including the word choices below the line. Elicit the correct choice and write it in the blank. If necessary, focus students' attention on *they're* and ask them to try reading the sentence with the uncontracted form, *they are*.
- Working individually, students complete the sentences. Tell them to refer to the examples in the box if necessary.
- Review answers as a class.

**Option: Spell check game.** Divide the class into teams with three or four members each. Have each team create 12 different flashcards on which students write one of the homonyms. Read a sentence from the box or Exercise A that contains one of the homonyms: *They're writing a resume right now*. Student 1 from Team 1 holds up the correct flashcard when he or she hears the homonym: *they're*. Holding up the correct card earns 1 point. Student 1 from Team 2 responds to the next sentence, and so on, until everyone has had a turn. In a variation of this game, teams compete at the same time.

**Challenge: Dictation.** Each student dictates a sentence for the rest of the class to write. Have students use sentences from the box or Exercise A.

**Challenge:** Have students brainstorm other homonyms that cause confusion. Write them on the board and elicit or explain meanings. Students can add these words to the list in their books and include them in the *Option* and *Challenge* activities above.

### Workbook Link: Exercise 6

(continued on p. 5)

### Connecting ideas with *but* and *so*

#### Procedure:

- Write on the board the following pairs of sentences: *I asked for money. They lent it to me* and *I asked for money. They didn't lend it to me*. Also write the three connecting words *and*, *but*, and *so*. Read the first pair aloud. Then ask students what word they would use to connect the sentences. Elicit *and* to join two sentences when the second sentence gives additional information. Rewrite the sentences as two connected clauses and include a comma: *I asked for money, and they lent it to me*.
- Repeat the procedure with the second pair of sentences. Elicit the connecting word *but* to connect two sentences when the second sentence gives contradictory information. Rewrite with a comma.
- Write this sentence from Model 2, page 115: *I'd love to go to college, but it's so expensive*. Point out the comma and the connecting word *but*. Ask *Why do we connect these two sentences with "but"?* Elicit the fact that the second sentence gives contradictory information. Remind students of the earlier discussion.
- Write on the board a third pair of example sentences: *They didn't give me the loan. I borrowed the money from my family*. Repeat the procedure. Elicit the connecting word *so* to connect two sentences when the second sentence gives a result. Rewrite with a comma.
- Ask *What is a sentence?* Elicit that a sentence has a subject and a verb and expresses a complete thought. Ask *What is a clause?* Remind students that a clause is like a sentence in that it has a subject and a verb, but that it is part of a larger sentence. You may want to review the discussion of clauses and sentences in Unit 5. Have the students read the information in the box.
- Point out the comma before *and*, *but*, and *so*. Note that even educated writers sometimes omit the comma. The use of the comma also varies depending on the style of writing; for example, it is often dropped in newspaper articles. Tell students that they will practice connecting sentences with *and*, *but*, and *so* and a comma.

#### B. Complete each sentence . . .

- Write the first sentence on the board with the blank rule. Read it aloud and ask *Does the second clause introduce a result, or does it provide contradictory information?* Elicit that it is a result. Ask *Should we complete the sentence with "but" or "so"?* Elicit the answer *so* and write it on the line.

- Tell students to read each remaining sentence and decide if the second clause introduces a result or provides contradictory information. Then they can decide whether to use *but* or *so*.
- Working individually, students write the appropriate conjunction on the line.
- In pairs, students compare answers.

#### C. Complete each clause . . .

- Write the first item on the board and read it aloud. Elicit possible completions such as *I'm going to take out a loan, I decided to buy a bicycle*.
- If necessary, remind students what a clause is (it is like a sentence in that it has a subject and a verb, but that it is part of a larger sentence). Make sure students know when to use *but* and *so* (to introduce a contradiction; to introduce a result).
- Students complete the sentences by writing original clauses that tell a result or provide contradictory information.
- In pairs, students read their sentences.

**Workbook Link: Exercises 7, 8**

### ➤ Do it yourself!

#### Procedure:

#### A–B.

- Write on the board the two following sentences: *I'd like central air conditioning, I'd like to get married*, and the conjunctions *but* and *so*. Ask volunteers to add a clause beginning with *but* or *so* to one of the sentences. Students may offer *I'd like central air conditioning, but I can't afford it* or *I'd like to get married, so I'm dating a lot of new people*.
- Tell students to look at the chart on page 115 that they completed with their own wishes and dreams. Have them write each wish or dream on a separate line. Then have them add to each one a clause beginning with *so* that expresses a result or a clause beginning with *but* that expresses contradictory information.
- In pairs, students read their sentences.

**Challenge: An extended conversation.** After Student A reads a sentence, Student B responds appropriately, as if in a conversation. For example, if Student A says *I want to renovate my house, but it's very expensive*, Student B might respond *Why don't you take out a loan?* Have students continue the conversation with as many exchanges as possible.

**Workbook Link: Exercises 9, 10**

## Summary of Lesson Plan

### PRESENTATION

#### Authentic practice 1 & 2: Listening (Student pages 118-121)

Suggested teaching time: 60 minutes  
includes Language Notes (10 minutes)

Your actual teaching time: \_\_\_\_\_



### Authentic practice 1 (Student pages 118-119)

Suggested teaching time: 30 minutes

Your actual teaching time: \_\_\_\_\_

### Work-at-home schemes

#### Procedure:



- Before students open their books, ask if they have ever heard of jobs where employees can work at home. Elicit examples of jobs such as telemarketing and stuffing envelopes. Point out that sometimes a reputable company allows employees to work from home on the computer. This arrangement differs from a typical work-at-home scheme because it is a flexible benefit rather than a condition of employment.
- Have students open their books and read the bar. Point out that *schemes* here has a negative meaning.
- Have students read along silently as they listen to the conversation. Then check comprehension by asking questions such as *What's the name of the man's company?* (Get Rich Quick Inc.) *Does the company seem profitable and well run?* (no) *Why not?* (It's in a room and not an office, the wall is peeling, there are paint cans on the floor, the man is dressed sloppily) *Does the woman take the job immediately?* (no) *Why not?* (She wants to think about paying \$2500 to get started.)
- Discuss the meanings of any unfamiliar terms such as *make your own hours*, *beats*, *right up my alley*, *got it*, *zap*, *start-up fee*, *put you down*, *on second thought*, *never mind*, *suit yourself*.

### A. Read the picture story again ...

- Have students write complete sentences in response to the questions. Ask volunteers to read their answers aloud.

**Option:** Have two or more students write their answers on the board. Check content as a class. Review capitalization and punctuation as well.

### B. Vocabulary ...

- Model the exercise. Read the first item aloud. Ask *What phrase do I have to define?* (in your free time). Have students read the two responses. Ask *Which response means in your free time?* (when you're not working) Remind students to indicate their answers by filling in the ovals.
- Working individually, students complete the remaining seven items, including those on page 119.
- Have students compare answers with a partner.

**Option:** Have students work in pairs to create original conversations that begin with the first line in each item. Students add an appropriate rejoinder, as in the following example:

**A:** Earn extra cash in your free time!

**B:** Well, what do I have to do?

As a variation, students can create extended conversations that include the first line.

### If your students are ready ...

**Language note:** The phrase *work-at-home* is hyphenated because it is a phrasal modifier, meaning that the whole phrase together conveys one idea that modifies the noun *scheme*. It requires hyphens between each word in the phrase. A phrasal modifier is different from a string of adjectives, each of which modifies a noun: *an interesting, productive computer job*. In this example, the job is interesting and productive and in the field of computers. The three modifiers give three different pieces of information. On the other hand, the modifier *work-at-home* conveys only one idea about the job—the employee works at home. You can ask students to find these other phrasal modifiers in the story: *sign-making* (*job*, *machine*), *start-up* (*fee*).

(continued on p. 7)

### C. Critical thinking ...

- Have students read the questions and then look at the picture story again.
- Working individually, students answer the questions.
- In small groups, students discuss the pros and cons of the job offer. Have them create a table to list advantages and disadvantages. See the example below for possible entries.

Advantages	Disadvantages
Work at home Set your own hours Could make \$12.50 to \$15/hour	Start-up cost of \$2500 May not make a good wage because you don't work fast enough Equipment might be messy and need a lot of space No benefits Pushy manager

- When students have finished their charts, write their ideas in a similar chart on the board. Ask *Do you think the woman should take the job?*

**Challenge:** In this two-part activity, students first write a letter to *Ask Joan* asking for advice on this job opportunity. Remind students to include the information from the picture story. When finished, students exchange letters with a partner. In response, partners write a letter of advice from Joan. Partners should refer to some of the disadvantages listed in their charts.

**Workbook Link: Exercises 11, 12**

## ➤ Do it yourself!

### Procedure:

#### A. Write your own response ...

- Have students look at the pictures of the man on the phone. Point out that since the same person appears in all three pictures, this is meant to be one consecutive conversation.
- Read the first speech balloon. Ask *Who do you think this person is?* (a scam operator, a sleazy business person) *What do you think of the start-up fee?* (It's not "low," The amount makes me suspicious.)
- Working individually, students write responses to each of the speech balloons. Have them compare responses with a partner.
- In pairs, students read their conversations out loud.

#### B. Discussion ...

- Read the first question in the directions. Remind students that *scheme* has a negative connotation and suggests a business that is not altogether legal.
- Elicit examples of work-at-home schemes such as telemarketing and stuffing envelopes. Point out that usually such jobs are based on piecework, that is, workers get paid for how many pieces of work are finished, not how long they work. Ask students if they think this is a good way to pay people.
- Ask students if they have ever had such a job or if they know someone who has. Put students in small groups to discuss the terms of any work-at-home schemes they know about and whether or not they decided to get involved. Have students give reasons for their decision.

**Option:** Have students look for work-at-home notices in local magazines and newspapers as well as in flyers and brochures. Ask them to bring in the notices or copy the information. They can also report on phone solicitations they have received for work-at-home possibilities. Have students note the type of work, what costs must be paid up front, and other terms of the offers.

*(continued on p. 8)*

 **Authentic practice 2**  
(Student pages 120-121)

Suggested teaching time: 30 minutes  
Your actual teaching time: \_\_\_\_\_

**Loans**

**Procedure:**

**A–B.**

- Point to the handwritten note and ask *What is this?* Elicit that it is an IOU, which stands for I owe you. It is a note that says the writer promises to repay money. *Who would you write an IOU to?* (a friend, a co-worker, a relative) Make sure students understand that writing an IOU is a way we commit to repaying a personal loan. It is more formal than a verbal promise.
- Ask questions about the other two documents, such as *What information is given on the Metro Credit Union document?* (consumer loan rates, car loan rates) *What does the other document promise?* (cash until payday)
- Make sure students know that a credit union is an organization that people can join, often at a workplace. One of the benefits a credit union offers to its members is loans at low interest rates. Tell students they will learn more about credit unions on the next page.
- Tell students that they are going to listen to three short conversations about money.
- After students have listened the first time, have them read the statements in Exercise B. As they listen the second time, have them check the appropriate boxes for each conversation. If necessary, have students read the statements for only one conversation at a time, and then have them listen to just that conversation.

**Option:** Have pairs of students rewrite the false statements to make them true.

**Challenge:** Have students take notes during the listening. As a way of supporting their answers, they should write down as much of the conversation as they can that relates to each statement. For example, next to item 1 under Conversation 1, students might write *I really appreciate your lending me this cash on such short notice, George.* After students have listened to the three conversations, elicit examples of the notes, and ask how the information pertains to the statement. Students might say, for example, that George lent the money, not a bank, and that using the first name implies a personal relationship.

**FYI ...**

**Option:** If students have access to the Internet, assign each pair of students two to three terms from the glossary. Have them make notes on the glossary definitions, put them into their own words, and share the information with the class.

**Tapescript**

**Conversation 1**

**Man 1:** I really appreciate your lending me this cash on such short notice, George. It came right in the nick of time. I can pay you back by the end of February. Is that all right?

**Man 2:** Sure, no problem. But I'd feel more comfortable if you'd sign an IOU. Amelia would never forgive me if I didn't ask you for one.

**Man 1:** Absolutely. I understand. *My wife would feel the same way. How should we do this?*

**Man 2:** I could draft a note. Look it over and see if you agree to the terms. OK?

**Man 1:** Good plan.

**Conversation 2**

**Woman:** What kind of loan rates can we get at the Credit Union?

**Man:** The Credit Union—good idea! I'll check. Credit unions are usually fairer than dealers. What's the Web address?

**Woman:** [Metro.cu.org/rates](http://Metro.cu.org/rates).

**Man:** OK. Here it is. Not bad. Have a look.

**Woman:** That is pretty good. Much better than the rates in this car ad.

**Conversation 3**

**Man:** You need some fast cash?

**Woman:** You bet. And my credit's not great. What should I do?

**Man:** You can always get a payday loan. There's this place that advertises, on the corner of First and Elm. Easy, fast. Why don't you pass by and see about a loan?

**Woman:** Are you sure? There must be some catch. Something that looks too good to be true usually is.

(continued on p. 9)

### C. Read the information ...

➤ Scanning for specific information is an important academic skill. Before students read about credit unions and payday loans, write several questions on the board. You can use the ones listed below or create your own. Remind students that when they scan, they are looking for key words that will help them locate specific pieces of information. Often phrases in the question itself are repeated in the sentence where the information can be found.

1. What is a credit union?
2. How many people are served by credit unions?
3. How can you join a credit union?
4. What is a payday loan?
5. Is this kind of credit cheap?
6. What are some other names for payday loans?

➤ Organizing information from readings in charts and tables is another important academic skill. After students read about the two topics, have them summarize the information with bulleted items. To review as a class, put a similar table on the board and elicit students' ideas. See the following table for an example.

CREDIT UNIONS	PAYDAY LOANS
Nonprofit financial institutions	Small, short-term, high-rate loans
Owned and run by members	Very expensive rates
Safe, reasonable	Also called cash advance loans, check post-dated check loans, deferred deposit check loans
Serve a specific community	

➤ To encourage critical thinking, ask *If you needed a loan, where would you rather go, to a credit union or a place that offered payday loans? Why?*

**Option:** In pairs, students underline all the adjectives used to describe the two different services. Elicit examples and write them on the board. Your lists should resemble the following: Credit union: nonprofit, cooperative, financial, safe, reasonable. Payday loans: small, short-term, high-rate, expensive.

### D. True story ...

➤ Tell students that there are many types of loans—some informal, some formal contracts. Put students in pairs to talk about any experience they have had borrowing money. They can use these questions as prompts: *Did you borrow from a financial institution or a person? How long did you have to pay the money back? What kind of fee or interest did you have to pay on the loan? Was it a good experience? What kind of advice would you give about borrowing money?* If students are comfortable sharing this information, they can also say how much money they borrowed.

➤ Lead a class discussion about borrowing money, drawing on students' experience. Ask questions such as *Who borrowed money from friends or relatives? Who took out a bank loan? What advice would you give someone who needed to borrow money?*

**Workbook Link: Exercises 13, 14, 15**

## ➤ Do it yourself!

**Procedure:**

### A–B.

➤ Put students in pairs or small groups to answer the two questions. Tell them to support their opinions with reasons and examples. Encourage students to jot down their ideas on a separate sheet of paper.

➤ Then put students in small groups that include people from different countries. Have them compare and contrast borrowing and lending customs in their home countries and in this one.

**Option:** Have each small group make a list of situations when it is not a good idea to borrow money. Then have groups share their ideas with the whole class.

**Challenge:** Have students present the findings from their discussion in a chart or Venn diagram. In a chart, they should list the countries across the top and the various features down the left column. If they decide to use a Venn diagram, they should compare only two or three countries at a time.

## Summary of Lesson Plan

- ▶ **PRESENTATION**  
**Authentic practice 3:**  
**Reading and critical thinking (Student**  
**pages 122-123)**  
 Suggested teaching time: 60 minutes  
 Your actual teaching time: \_\_\_\_\_

### Authentic practice 3 (Student pages 122-123)

Suggested teaching time: 60 minutes  
 Your actual teaching time: \_\_\_\_\_

**Note:** For the plan-ahead project on page 123, ask students to bring in car ads and ads for credit and for work-at-home opportunities. Suggest that students look in magazines and newspapers.

### “Neither a borrower nor a lender be.”

#### Procedure:

#### **A. Read and listen to the letters.**

- ▶ Have students read the bar. Ask them to rephrase the quotation in their own words; for example, Don't borrow or lend money. Ask *Do you agree or disagree with the advice?* Have students give reasons to support their opinions. Ask *What do the quotation marks tell us?* Elicit that this is quoted speech, somebody's actual words. Tell students that it is a quotation from *Hamlet*, a play by Shakespeare.
- ▶ After students read and listen to the letters, check comprehension by asking questions such as *What is Shelly's problem?* (A co-worker keeps borrowing money and doesn't pay it back.) *What does Joan advise her to do?* (Tell the co-worker how much she owes and ask for the money.) *What is Gus's problem?* (He took out a payday loan.) *What are some loan options that the FTC suggests?* (a credit union loan, a pay advance, a loan from family or friends, a cash advance on a credit card, a business loan from a local community-based organization)
- ▶ Explain any unfamiliar terms such as *be short a dollar or two*, *take the bull by the horns*, *exorbitant*, *cash advance*. Pronounce the word *stingy* and explain if necessary. Make sure students know what a *budget* is (a plan for spending money).

**Challenge:** In developing academic reading skills, students need to answer interpretive or critical thinking questions as well as literal questions. A literal question asks for information that is directly stated in the reading, such as *Are the people in Shelly's office all of the same nationality?* (No. There are a lot of people of different nationalities.) Interpretive questions ask for information that is implied in the reading, such as *Do you think Shelly has trouble refusing to loan Jenna money?* (Yes. Shelly continues to lend Jenna money even though Shelly feels angry inside and doesn't enjoy the lunches anymore.) Ask students to write one literal question and one critical thinking question about the letters. Have students exchange questions with a partner and discuss the answers.

#### **B. Role play ...**

- ▶ Put students in pairs. Let them decide who will play the borrower and the lender. Have them create two conversations, one in which the borrower agrees to repay the loan and another in which the borrower doesn't repay. Refer students to the conversation on page 114 for suggestions.
- ▶ Circulate to help students with their conversations.
- ▶ Have volunteers perform their role play for the class.

#### **C. Discussion ...**

- ▶ As a class, brainstorm different ways of getting money. Refer students to the documents on page 120 and to the boxed information in the *Ask Joan* column.
- ▶ In small groups, students discuss the advantages and disadvantages of different ways of getting money.

**Option:** Put students in groups of four and assign each group one way of getting money, such as a bank loan, a credit-union loan, a credit card advance, tuition assistance, or a car loan. Tell students that group members must each have a role: facilitator, recorder, reporter on advantages, and reporter on disadvantages. When students have completed their discussions, have groups present the pros and cons of the methods they discussed.

#### **Workbook Link: Exercises 16, 17**

(continued on p. 11)



## Summary of Lesson Plan

### ► Review (Student pages 124-126)

Suggested teaching time: 60 minutes

Your actual teaching time: \_\_\_\_\_

### ► UNIT REVIEW

Includes expansion activities

role play

dialogues

writing

Workbook activities

outside reading

realia applications

math skills applications

civic lesson applications

Booster Pak activities

## ► Review (Student pages 124-126)

Suggested teaching time: 60 minutes

Your actual teaching time: \_\_\_\_\_

### Procedure:

#### A. Pair work or group work.

##### Ask and answer questions.

- Ask the class general questions about the pictures, such as *What do you think the women in the restaurant are talking about?* (the bill, a loan) *What kind of ad is on the bus stop wall?* (an ad for a work-at-home scheme) *What do you think the woman at the bottom left is doing?* (getting a payday loan) *What is the man at the bottom right filling out?* (a credit union membership application)
- For each picture, have partners take turns answering these questions: *What is happening?* *What are the people doing?*

**Challenge:** Divide the class into two teams. Tell the teams that they must create questions about the pictures using the following question words: *why, where, who, what, and when.* They should write three questions for each question word. Elicit one or two examples and write them on the board, such as *Why is the woman on the right in the top picture holding some*

*money? Where is the man filling out an application?*

Collect all the questions. In random order, ask the questions, alternating between the two teams. Each correct answer gets 1 point.

##### Create conversations.

- Have pairs number the speech balloons and, on a separate sheet of paper, write one line of conversation for each person in the pictures. Then have students read their lines aloud for the rest of the class to guess who is speaking.

**Option:** In pairs, students create conversations for each of the four interactions pictured. Have volunteers read one of the conversations aloud.

**Option:** Have pairs choose one of the pictures and create an extended conversation for the characters.

**Challenge:** Assign half the class the role of the borrower in the top picture and half the role of the lender. Allow students a few minutes to look back through the unit for ideas. Then have students stand up and form two concentric circles, with the students on the inside playing the role of the lender and the students on the outside playing the role of the borrower. Students face each other, pair up, and have a conversation. After a minute, the “borrowers” walk to their right, pairing up with the new “lender,” who is one student down from the previous partner. These two students then have a conversation. Repeat until all students have had an opportunity to practice the conversation with several partners. After students have practiced with two partners, you can change the scenario and have the lender ask for the money back.

##### Tell a story.

**Option: One-minute speech.** Assign each student one of the pictures. Give students several minutes to look at the picture and review ideas from the unit. Each student must then describe what is going on in the picture, talking for one minute if possible.

**Option: Create a character.** Have students choose one person in the pictures and tell what he or she is doing and thinking at the moment. Have students imagine a reason why the character might need extra money.

**Option: Fortuneteller.** Ask students to choose one of the four situations and predict what will happen in the future.

(continued on p. 13)



**Lesson Plan, Unit 9: Review (for Student pages 124-126)–continued**

**E–G.**

- Students work individually to complete the review exercises.
- Circulate to offer help as needed.
- Have students check answers with a partner. Review answers as a class.
- Identify any areas of difficulty that may require additional instruction and practice.

**Challenge:** For Exercise E, have students write a new ending for the sentences. They should use the other conjunction and an original clause. For example, students might rewrite item 1 as *Joan advised Gus not to borrow money from a check-cashing business, but he did it anyway.*

**H. Composition ...**

- Provide students with concrete approaches to writing about the picture on page 124. Use one of the options that follow, give students a choice of options, or assign options based on students' levels of proficiency. Model what is expected of students for each option.
- Advise students to look back through the unit for help and ideas as they write.
- Circulate to offer help as needed.

**Option:** Students write a description, in paragraph form, of what happened in one of the pictures. The paragraph should have at least five sentences. One of the sentences should use *but* and one should use *so*. Remind students to indent the first sentence and to use correct punctuation and capitalization.

**Option:** Students write an IOU for the woman borrowing money in the first picture. They can follow the model on page 120 and make up names for the two women.

**Option:** Students write an extended conversation between any two speakers in the pictures. Refer them to the conversation on page 114 for format and ideas.

**Challenge:** Students write down the information they think would be asked for on a loan application.

**Now I can**

- Read the first item in the box out loud: *Now I can borrow money from a friend or co-worker.* Elicit from the class an example, such as *I'm out of cash. Do you think you could lend me \$5?*
- Put students in pairs. Tell students to take turns reading each item in the box and giving an example of what they have learned. When students can provide an example, they should check that objective. If there are items students aren't able to check, have them look back through the unit for ideas.
- When students are finished reviewing with their partners, read each item out loud and elicit an example from the class.

**Oral test (optional)**

You may want to use the *Now I can* box as an informal evaluation. While students are working on the *Composition* activity, you can call them up individually and check their ability with two or three objectives.

<h2>Your notes</h2>