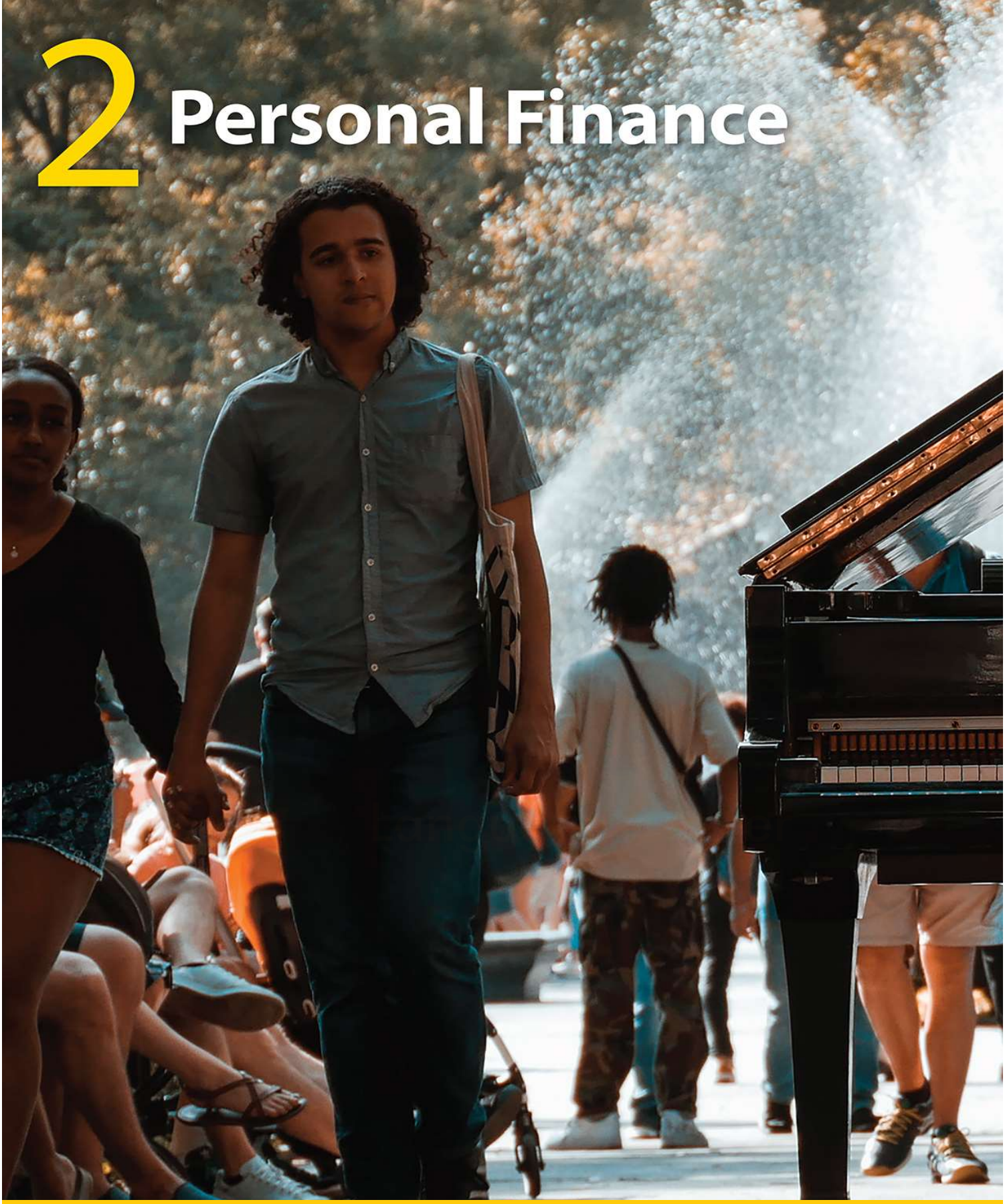
2 Personal Finance





UNIT OUTCOMES

- Calculate expenses
- Identify ways to be a smart consumer
- Interpret credit card and loan information
- Analyze advertising techniques
- Write a complaint email
- Explore careers in advertising

Look at the photo and answer the questions.

1. This photo was taken in Washington Square Park, New York City. Why do you think this man is playing the piano in this park?
2. Do you think this is a famous pianist?
3. What kind of music do you think he's playing?
4. Sometimes people play an instrument or do a performance on the street to make money. Have you ever seen anyone perform in public for money? If so, where?
5. Do you think street performers make a lot of money?

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LESSON 1

Money In, Money Out

GOAL ▸ Calculate expenses

A **Think about your personal finances. What do you spend money on every month? Make a list.**

_____ _____

_____ _____

_____ _____

_____ _____

_____ _____

_____ _____

B **Listen to Alesha and Tyrese Mason talk about their finances. Fill in the missing numbers.**

Monthly Expenses	
Auto (gas, insurance, maintenance)	$700
Cell	
Entertainment	
Extracurricular Activities	
Food	
Internet Bundle	
Medical	
Rent	$2,000
Utilities (gas, electricity, water)	

C **COMPARE** **Think about your expenses and the Masons' expenses. What are the similarities? What are the differences?**

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D **Look at the chart. The *Budgeted Amount* column is how much the Masons think they will spend. Complete the column with the information from B.**

Monthly Expenses	Budgeted Amount	Actual Amount	Difference
Auto	$700	$615.50	
Cell			
Entertainment			
Extracurricular Activities			
Food			
Internet Bundle			
Medical			
Rent	$2,000	$2,000	$0
Utilities			
TOTAL			

E **Listen to Alesha and Tyrese talk about what they actually spent. Complete the *Actual Amount* column.**

F **CALCULATE** **Look at the *TOTAL* row in D. That is the total budgeted amount and the total amount the Masons actually spent. Practice adding the numbers to get the totals. Complete the totals in 2–5 on your own.**

1.
$2,000.00
+$800.00
$2,800.00

2.
$1,300.00
+$475.60

3.
$875.42
$165.00
+$45.70

4.
$900.00
$32.75
$450.00
+$76.22

5.
$234.56
$987.23
$39.00
+$75.11

G **Calculate and write the totals for the *Budgeted Amount* and the *Actual Amount* columns in D.**

H **Practice saying the calculations aloud.**

Example: $2,000 plus $550 equals $2,550.00.

Life ONLINE

Many credit cards will actually give you an analysis of your spending and bank accounts will help you track savings goals.

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I **CALCULATE** Look at the *Difference* column in **D.** This is the difference between the *Budgeted Amount* and the *Actual Amount*. Look at the first example and then complete the differences for items 2–5 on your own. Remember that when doing subtraction, the larger number must be on top.

1.	2.	3.	4.	5.
$800.00	$1,300.00	$875.42	$450.00	$987.23
–$695.50	–$475.60	–$165.00	–$76.22	–$75.11
$104.50				

J Sometimes the Masons budgeted less than they spent. In this case, you still do the subtraction with the larger number on top, but the end result you write on the chart is a negative number. Items 1–3 are for practice. Look at the first example and then calculate the other differences on your own.

They budgeted:	$800.00	$205.00	$50.00
They spent:	$859.81	$268.12	$65.28

1.	2.	3.
$859.81	$268.12	$65.28
–$800.00	–$205.00	–$50.00
$59.81		

K Calculate the differences between the *Budgeted Amount* and the *Actual Amount*. Write the answers in the chart in **D.**

L **CREATE** Make a budget of your own. List each expense with a budgeted amount. At the end of the month list the actual amount and calculate the difference.



Staying on budget is important if you want to save toward a larger goal like buying a home.

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LESSON 2

Savvy Shopper

GOAL ▶ Identify ways to be a smart consumer

A **PREDICT** **The Masons want to buy a good-quality couch that will last a long time. What do you think they will do before buying the couch? Discuss your ideas with your classmates.**

B **Read this information about being a smart consumer.**

How to Be a Smart Consumer

Buying an expensive item can be a bit scary. To get the most for your money, try the following tips.

Budget. Plan carefully before you shop. Determine a budget and stick to it.

Shop around for quality and price, as well as for credit terms and service. Many stores offer the option to finance. If you take this route, find out what the seller's credit terms are. Remember, a "sale" price isn't always the "best" price.

Read sale ads carefully. Some may say "quantities limited," "no rain checks," or "not available at all stores." Also, some ads contain misleading information.

Look for price-matching policies. Some merchants will match, or even beat, their competitors' prices. Read the merchant's pricing policy carefully. It may not apply to all items.

Go online. Compare prices online. Some sites may compare prices offered at stores in your area. If you decide to buy online, keep shipping costs and delivery time in mind.

Carefully consider bargain offers that are based on purchases of additional merchandise, like "Buy one, get one free" or "Free gift with purchase." If you don't really want or need the item, it's not a deal.

Ask about refund and return policies for sale items. Merchants may have different refund and return policies for sale items, especially clearance merchandise.

Ask about warranties. Most items have some sort of guarantee. Also, some stores will extend the warranty or offer an extended warranty for you to purchase. Decide if this is necessary based on the product you are buying.

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C **Based on the reading in B, list six things you should do before you make an expensive purchase.**

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____

D **Sometimes being a smart consumer means not buying something even when you want it. If you had all the money in the world, what two items would you buy?**

1. _____ 2. _____

Now, look at these examples:

1. If they were rich, they would move to Beverly Hills. (They aren't rich, so they can't move to Beverly Hills.)
2. If I had 100,000 dollars, I would buy a new car. (I don't have 100,000 dollars, so I can't buy a new car.)

These statements are called *contrary-to-fact conditionals*. They express a condition and a result that are not true at this point in time.

E **Study the chart with your teacher.**

Contrary-to-Fact Conditionals	
Condition (*if* + Simple Past Verb)	**Result (*would* + Base Verb)**
If she **got** a raise,	she **would buy** a new house.
If they **didn't spend** so much money on rent,	they **would have** more money for entertainment.
If I **were** a millionaire,	I **would give** all my money to charity.
If John **weren't** so busy at work,	he **would spend** more time with his children.

- Contrary-to-fact (or unreal) conditional statements are sentences that are not true.
- The *if*-clause can come in the first or second part of the sentence. Notice how commas are used in the examples. (If you reverse the order of the condition and result clauses, omit the comma.)
- In written English, use *were* (instead of *was*) for *if*-clauses that need first- and third-person singular forms of *be*.
- In spoken English, people often use contractions: *I would = I'd*; *she would = she'd*, etc.

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F **Complete the sentences with the correct form of the verbs in parentheses.**

1. If Bita _____ (be) an architect in the United States, she _____ (design) beautiful homes.
2. Van's parents _____ (purchase) a new computer if they _____ (have) some extra money.
3. If my husband _____ (be) rich, he _____ (buy) me an expensive diamond ring.
4. George _____ (save) more money if he _____ (not spend) so much on eating out.
5. You _____ (not be) so tired if you _____ (take) more time to relax.

G **Study the chart with your teacher.**

Contrary-to-Fact Questions	
***Wh*– Question**	***Yes / No* Question**
What + *would* + subject + base verb + *if* + subject + simple past	*Would* + subject + base verb + *if* + subject + simple past
What would you do **if** you won the lottery?	**Would** you give up your job **if** you won the lottery?

H **Work in groups. Practice the conversation. Then make new conversations. Take turns asking your group questions 1–6. Answer with a conditional statement.**

Student A: What would you do if you won the lottery?
Student B: If I won the lottery, I'd buy a house.
Student C: If I won the lottery, I'd travel around the world.

What would you do if . . .

1. you had a million dollars?
2. you lived in a mansion?
3. you had your own airplane?
4. you were the boss of a huge company?
5. you owned an island in the Pacific?
6. (your own idea)?

I **VISUALIZE** **Write three statements about what you would do if you won the lottery.**

1. _____
2. _____
3. _____

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LESSON 3

Charge It!

GOAL ▶ Interpret credit card and loan information

A **Do you have a credit card? What kind of card is it? What is the interest rate? What do you use it for? Discuss these questions in a group.**

B **Read the information about credit cards.**

Things to Know before Applying for a Credit Card

What is a credit card and how is it different from a debit card? A credit card is a flexible way of borrowing money to make a purchase and paying back the money later. A debit card is a way of taking money directly from your bank account.

Annual fee: Many issuers charge an *annual fee* for using their card—anywhere between $35 and $500, depending on the card. However, there are many credit cards without annual fees.

Annual percentage rate (APR): The APR is the amount of interest the issuing bank charges if you carry a balance. Interest rates can vary from 13% to 25%.

Introductory rate: Some credit cards offer a low *introductory rate* that switches to a higher rate later. Make sure that you know how long the introductory rate is applicable and what APR the card will carry after the introductory period. Be aware that the introductory rate for some cards will be terminated if you are late with a payment.

Grace period: The *grace period* is the time between the day you make a purchase and the day when interest begins to be charged. For most cards, it is 25 days from the billing date. Many cards have no grace period and you will pay interest from the date you make a purchase.

Other fees: How much is the penalty for being late? How much do you pay if you go over the *credit limit*? How much does your bank charge you for an ATM withdrawal (cash advance fee)? Is the interest rate for cash advances the same or is it higher than the card's "regular" APR? What is your cash advance limit? Answers to all these questions may influence your choice of credit card.

Benefits: Many issuers offer additional benefits (or perks) to card members. Rebate or reward cards allow you to earn cash back and discounts on goods and services based on card usage.

How do issuers evaluate if I am creditworthy? Issuers determine *creditworthiness* by what are called the three Cs of credit (capacity, collateral, and character). **Capacity** refers to your ability to pay based on your income and existing debt. **Collateral** refers to any assets you have that can secure payment (e.g., your savings or home ownership). **Character** refers to factors such as your payment history and length of employment. The criteria for accepting applicants vary between issuers and credit card products.

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C **INFER** **What do you think these words mean? Use context clues from the reading in B to figure out their meanings. Discuss the words with a partner.**

annual fee	credit limit	grace period	late fee
annual percentage rate (APR)	creditworthiness	introductory rate	

D **Read the chart and decide which credit card is the best deal for you.**

	Verso	Maincard	Explore Card (must pay in full each month)	iCard
Annual Fee	$20	$15	$55	$0
APR	15%	14.9%	NA	21%
Introductory Rate (6 months)	2.9%	0%	3.8%	9.9%
Late Fee	$20	$10	$50	$25
Benefits	none	airline miles (one mile for each dollar you spend)	none	cash back (1% of purchases)

E **Which card did you choose? Why?**

_____

_____

F **You can now store your credit card information on your phone and use your phone to pay. What are the advantages and disadvantages of using an *electronic wallet* on your phone?**

Life ONLINE

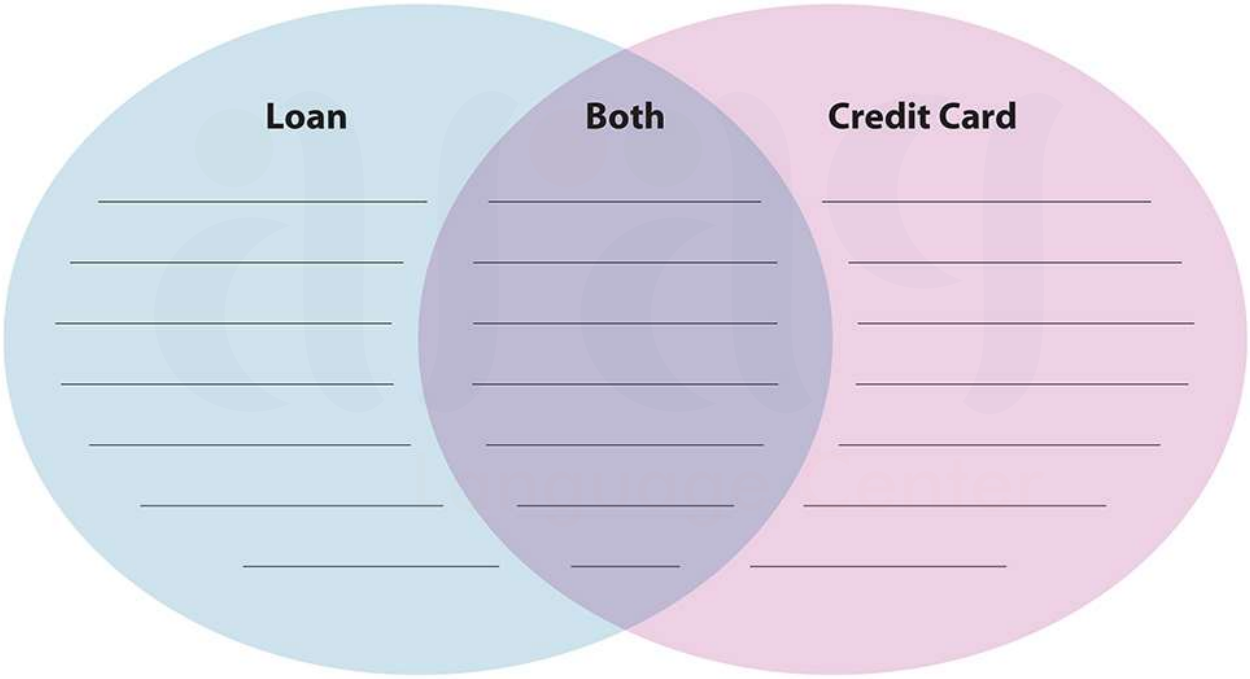
Advantages	Disadvantages
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

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G **Read the information about loans.**

When you decide to purchase something that costs more than you can pay right now, you can put it on your credit card or you can get a loan. A loan from a bank or lending institution is something you have to apply for. You usually have to specify the amount you want to borrow and what kind of purchase you want to make. For large purchases, you usually need collateral, such as your house, your business, or a down payment. The interest rate will vary according to the amount you borrow, where you borrow the money from, and your creditworthiness.

H **COMPARE AND CONTRAST** **What are the differences between a loan and credit card? What do they have in common? With a partner, complete the Venn diagram.**



I **Look at the list of items. For each item, decide if you should get a loan or put it on a credit card. Discuss your answers with a group.**

	Car	College Course	TV	Computer	Airline Ticket	Small Business
loan						
credit card						

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LESSON 4

How They Pull You In

GOAL ▶ Analyze advertising techniques

A **Read the ads for tablets.**



B **ANALYZE** **Answer the questions. Then discuss them in a group and compare answers.**

1. Which ad is the most attractive to you? Why?

_____

2. What kind of information do the ads give?

_____

3. What information is not included?

_____

4. How do the ads try to persuade you to buy the products?

_____

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C **IDENTIFY** **Complete the chart with information from the ads in A. If the information is missing from the ad, write *doesn't say*.**

	Zone 3000	Niken RS7	Digibook 4500	Tab X5
Price		$246.99		
Screen Size				10.5"
Resolution			1024 x 600	
Bluetooth	doesn't say			
Storage Capacity				64 GB
Extras			memory card	

D **What else would you like to know about the tablets? Write three questions that you might ask a salesperson.**

1. _____

2. _____

3. _____

E **DECIDE** **Based on the advertisements, which tablet would you buy?**

F **Discuss these questions in a group.**

1. What do advertisers do to get you interested in their products?
2. What's the best way to find out the truth about a product?
3. Can you always trust advertisements?



A woman shops for a tablet.

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G **Study the chart.**

Passive Voice: Present				
Subject	***Be***	**Past Participle**		**Explanation**
Ads	are	written	to sell products.	Since we know that ads are written by advertisers, the information "by advertisers" is not important.
The tablet	is	advertised	on TV.	Since we know that the company is advertising the tablet, the information "by the company" is not important.
We use the passive voice to emphasize the object of the action or when the person who does the action is not important.				

H **Complete each sentence with the passive voice of the verb in parentheses. Make sure you use the correct form of the verb *be*.**

1. Special offers _____ (make) to consumers.
2. Some advertising techniques _____ (use) in order to confuse the buyer.
3. Many products _____ (sell) because of ads.
4. The truth about a product _____ (discover) by doing research and talking to other people who have bought the same product.
5. Often, consumers _____ (trick) into buying a product that they don't really need.
6. A good graphic designer _____ (need) to make ads visually interesting.

I **With a partner, rewrite each sentence in H using the active voice. You may need to add your own information.**

1. *Companies make special offers to consumers.*
2. _____
3. _____
4. _____
5. _____
6. _____

J **DESIGN** **Imagine that you and a group of students are part of an advertising firm. Choose a product and write an ad for it. Try to persuade people to buy your product. Use some passive voice sentences in your ad. Share your ad with the class.**

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LESSON 5

Express Yourself!

GOAL ▶ Write a complaint email

A **RECALL** **Tell your classmates about a time when you complained about a product or service.**

B **VISUALIZE** **Read each situation. Answer the questions with a partner.**

1. You got home from the grocery store and realized the milk is sour. Who would you talk to?
   the grocery store manager

   What would you say? *I just got home and realized this milk is sour.*

   What would you like to see happen? *I would like a new carton of milk.*

2. You took a suit to the dry cleaners and it came back with a stain on it. Who would you talk to?

   What would you say?

   What would you like to see happen?

3. You paid cash for your meal in a restaurant, but the server did not bring back your change.
   Who would you talk to?

   What would you say?

   What would you like to see happen?

4. There is a charge on your credit card bill for something that you didn't buy. Who would you talk to?

   What would you say?

   What would you like to see happen?

C **With a partner, choose a situation in B. Write a conversation between the customer and the representative of the business. Practice your conversation and present it to the class.**

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D **One of the most effective ways to complain about a product or service is to write an email detailing your complaint. Read the email.**

TO: manager@littleitaly.com
CC:
BCC:

SUBJECT: Unacceptable Service

FROM: lisha@gmail.com

To Whom It May Concern:

I have been a customer at your restaurant many times and usually the food and service are wonderful. However, last night I was there having dinner with my husband and we had a terrible experience. First of all, our server, Kimberly, greeted us, took our order, and then never returned. When we finally tracked her down, forty minutes later, she was bringing our food, which was cold because it had been sitting in the kitchen too long. We never did get our drinks. When we finished, we had to find another server to get our check. We spent two hours at your restaurant and had bad service and a cold meal.

We have really enjoyed eating at your restaurant in the past, so I hope you will take this email seriously and do more training with your staff.

Sincerely,

Alesha Mason

E **Answer the questions about the email.**

1. Who is Alesha complaining to? _____
2. What is she complaining about? _____
3. What do you think will happen? _____

F **When writing a complaint, it is important to include certain pieces of information. Look back at the email in E and see if you can find each of these items:**

- who she is
- why she is writing
- an explanation of the problem or situation
- a possible solution or resolution

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G **Sometimes a business will have an online form you can fill out to let them know about your problem. Also, many companies have an online chat feature where you can directly chat with a customer service representative. Read the chat and notice the different pieces of information like the ones in D.**

Life ONLINE

Hi, my name is Indira. How can I help you today?

Hi, Indira. My package was supposed to arrive two days ago and it still hasn't arrived. It was a birthday present for my husband and his birthday is today.

Oh no! I'm so sorry to hear that! Let me see if I can track it and see what happened.

So, it looks like your package never left the warehouse. Again, I'm so sorry about that. Would you like me to have it overnighted today? Or would you like a refund?

I would like a refund. Tomorrow will be too late.

Ok, no problem. I'm issuing the refund right now back to your VISA card ending in 4728. Is there anything else I can help you with today?

No, that's it. Thank you.

Have a nice day! And thank you so much for being a FIT Sportswear customer.

H **Look at the situations in the chart and decide if it's better to write an email or have an online chat.**

Company	Reason	Email	Chat
1. Lane's Accessories support@lanes-sa.com	The purse you bought is falling apart after one month.		
2. Satellite Inc. info@satellinc.net	You were charged for two months of cable instead of one.		
3. Riverview Bank support@rvbank.com	There is a charge on your credit card statement that doesn't belong to you.		
4. Latin Marina Products info@latmarprods.com	You were treated poorly by an employee.		

I **COMPOSE** **With a partner, choose one of the situations in H and write an email or compose a chat.**

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LESSON 6

Explore the Workforce

GOAL ▶ Explore careers in advertising

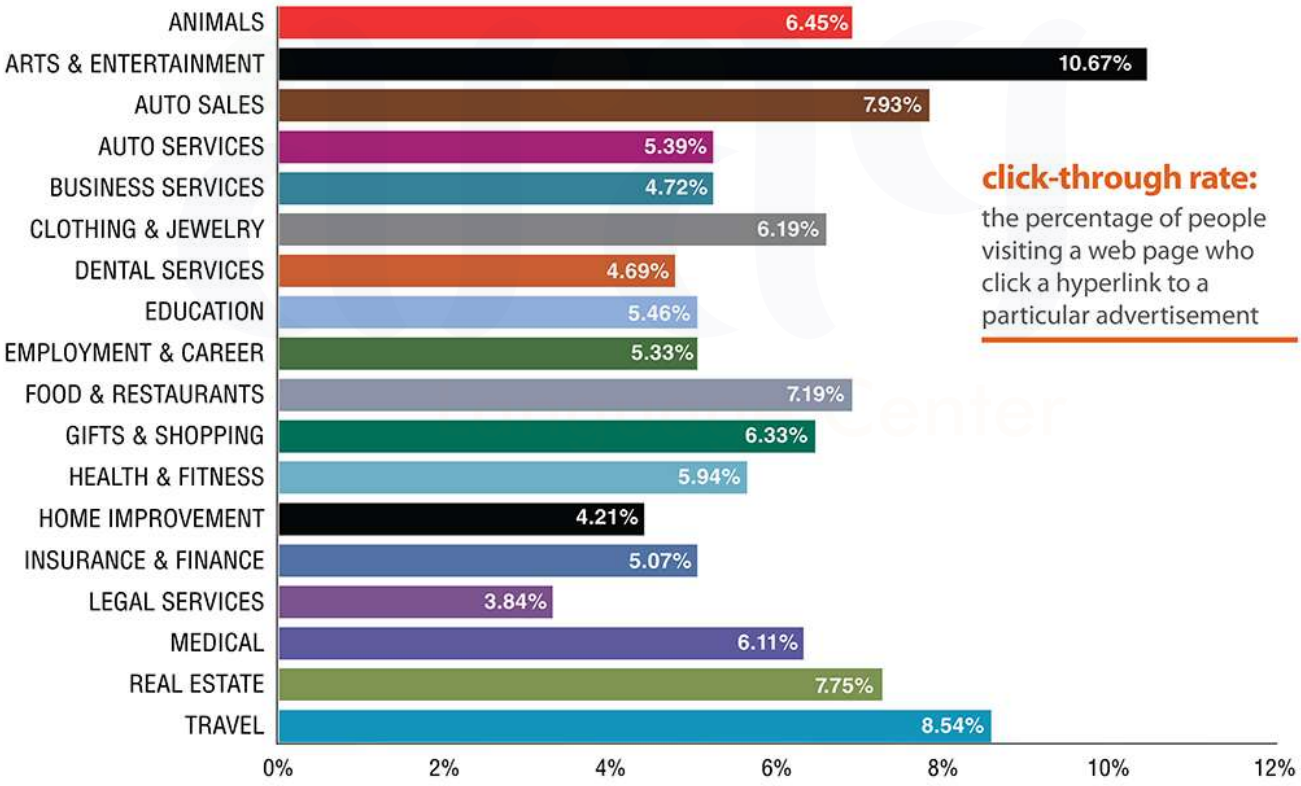
A **Today, most advertising that people see is online. Companies can see how many customers notice their ads by knowing the click-through rate. Look at the graph and make statements about it in a small group.**

Examples:

Arts and entertainment have the highest click-through rate.

Maybe attorneys should find a better way to advertise.

AVERAGE CLICK-THROUGH RATES



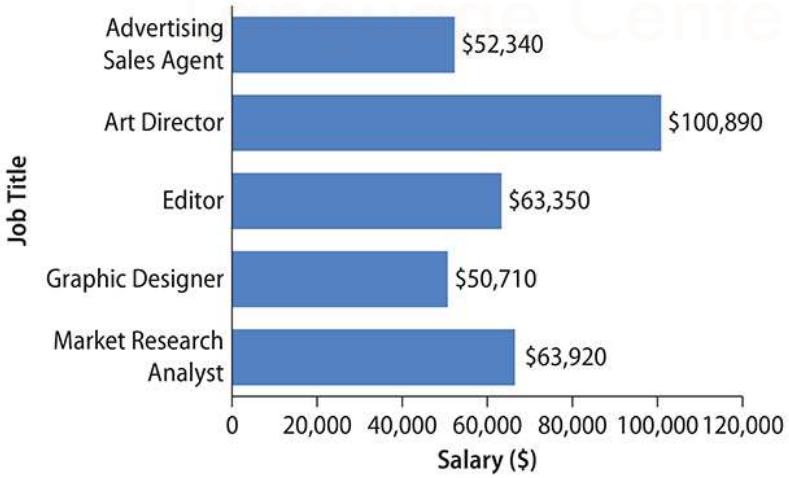
click-through rate: the percentage of people visiting a web page who click a hyperlink to a particular advertisement

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B **Look at the online ad. Think about the person who created it. Do you think it was one person or a team? Why? What skills are needed to create this ad?**



C **In advertising, people work as a team to create an ad campaign. Look at the graph and answer the questions.**



1. Which job pays the most?

   a. graphic designer b. advertising sales agent c. market research analyst d. editor

2. Which job pays the least?

   a. graphic designer b. advertising sales agent c. market research analyst d. editor

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3. List the jobs and salaries in order from highest paying to lowest paying.

1. _____ 2. _____ 3. _____

4. _____ 5. _____

D **Research what each person listed below does. Write what you find in the *Job Description* column.**

Job Title	Job Description	Education Needed
Advertising Sales Agent		High School diploma or equivalent
Art Director		Bachelor's degree
Editor		Bachelor's degree
Graphic Designer		Bachelor's degree
Market Research Analyst		Bachelor's degree

E **Listen to what an advertising manager does and fill in the missing information.**

The main task of an advertising manager is to (1) _____ among potential buyers of a product or service. They might do this for a department, an entire organization, or on a (2) _____ (otherwise known as an (3) _____). Advertising managers work at advertising (4) _____ that create advertising campaigns for companies, in (5) _____ that sell advertising space or time, and in organizations that do a lot of advertising. Advertising managers work with a team to create ideas for an advertising (6) _____. They also work with a finance department to prepare a (7) _____ and cost (8) _____.

Some advertising managers have a (9) _____. For example, a media director decides how to best reach (10) _____. They use a variety of different (11) _____, such as radio, (12) _____, newspapers, magazines, the internet, or outdoor signs, depending on what they think will reach the most people.

F **Choose one of the jobs from D. In your notebook, write a longer job description, similar to the one in E.**

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Review

A **Imagine that your family of four has $3,700 to live on per month. How would you budget your money? Fill in the chart.**

Monthly Expense	Budgeted Amount
Rent / Mortgage Payment	
Utilities	
Auto: Car Payment / Gas / Insurance	
Food	
Medical	
Commute	
Entertainment	
TOTAL	$3,700

B **Look at the budget. Calculate the differences and totals.**

Monthly Expense		Budgeted Amount	Actual Amount Spent	Difference
Auto	Car Payment	$404.00	$404.00	
	Insurance	$72.39	$72.39	
	Gas	$180.00	$179.90	
	Maintenance	$100.00	$29.99	
Housing	House Payment	$1,490.00	$1,490.00	
	Utilities	$400.00	$365.22	
	Cell and Internet Bundle	$150.00	$230.00	
Food	Groceries	$350.00	$345.00	
	Eating Out	$200.00	$215.00	
Other	Commute	$350.00	$224.59	
	Entertainment	$300.00	$315.03	
	Medical	$100.00	$40.00	
	TOTAL			

C **What are three things you can do to be a smart consumer?**

1. _____

2. _____

3. _____

Learner Log

I can calculate expenses.
☐ Yes ☐ No ☐ Maybe

I know how to be a smart consumer.
☐ Yes ☐ No ☐ Maybe

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D **Imagine that you have just inherited $100,000 from a relative. What would you do with it? Write three conditional statements about the possibilities. Then share your answers with the class.**

1. If I inherited $ 100,000, I would _____
2. _____
3. _____

E **Write *credit card*, *loan*, or *both* for each statement.**

1. You need to apply for this. _____
2. This can be used to buy an expensive item. _____
3. You need collateral for this. _____
4. This often has an annual fee. _____
5. Sometimes this has an introductory offer. _____
6. You will pay a penalty if your payment is late. _____
7. This has an interest rate that affects your payments. _____
8. You can get this from the bank. _____

F **List three advertising techniques that are used to get you to buy a product.**

1. _____
2. _____
3. _____

G **Imagine that you are writing an advertisement for a product. What information should be included in your ad? Make a list and share it with the class.**

_____

_____

_____

_____

_____

Learner Log

I can interpret credit card and loan information. ☐ Yes ☐ No ☐ Maybe

I can analyze advertising techniques. ☐ Yes ☐ No ☐ Maybe

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Review

H **Complete each sentence with the passive form of the verb in parentheses.**

1. Tablets _____ (sell) at electronics stores.
2. Advertisements _____ (create) to sell products.
3. Advertisers _____ (pay) to convince you to buy certain products.
4. Sometimes an ad _____ (write) to confuse you.

I **What four things should be included in a complaint email?**

1. _____ 2. _____
3. _____ 4. _____

J **Write *True* or *False* next to each statement. If the statement is false, rewrite it to make it true.**

____ 1. A smart consumer asks a lot of questions about a product before buying it.

_____

____ 2. Advertisements always tell you everything about the product.

_____

____ 3. Budgets are only for people with a lot of money.

_____

____ 4. It is better to pay cash for something if you can.

_____

____ 5. Sometimes credit cards carry high interest rates.

_____

K **Make your own dictionary of the new words that you are learning in this class. Make a list of 12 words that were new to you. Put them in alphabetical order in your notebook.**

1. Buy a ruled notebook.
2. Divide the notebook into 26 sections—one for each letter of the alphabet.
3. As you learn new words, write them in your dictionary in the correct section.
4. After each word, write the page number where the word appears in your book, the definition, and an example sentence.

Learner Log

I can write a complaint email.

☐ Yes ☐ No ☐ Maybe

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Create a Purchase Plan

SOFT SKILL ▶ Presentation skills

In a team, create a purchase plan for a large item. Think of the steps you should follow and how to implement them.

1. Form a team of four or five students. Choose positions for each member of your team.

Position	Job Description	Student Name
Student 1: **Team Leader**	Check that everyone speaks English and participates.	
Student 2: **Secretary**	Take notes. Write down purchase plan.	
Student 3: **Designer**	Design ad for product and purchase plan layout.	
Students 4: **Spokesperson**	Report information to the class. Prepare team for the presentation.	
Students 5: **Assistant**	Help the secretary and designer with their work.	

2. Choose a large item that your team would like to purchase.
3. Work as a team to create an advertisement for this product.
4. Write down all the steps you will need to take to purchase this item. (Hint: Think about a budget, comparison shopping, ads, and loan information.)
5. Write a brief description of how you will complete each step.
6. Design a purchase plan poster that has a space for the ad, each step in your purchase plan, and artwork.
7. Present your purchase plan to the class.

PRESENTATION:

Presentation Tips

1. Memorize as much as you can. Even if you still have to read, it is easier to make eye contact if you know the content well.
2. Make eye contact with your audience. Try to look at three to four different classmates when you are presenting.
3. Speak slowly and clearly.

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Reading Challenge

A **There are 14 different types of advertising. Some of the most popular are print, direct mail, television, radio, podcast, mobile, and social media. Which one of those do you think is the most expensive. Why?**

B **Think about the television commercials you have seen and answer the questions with a partner.**

1. What was the ad for?
2. Was someone famous in it?
3. Was it funny? Sad?
4. What made it memorable?

C **INFER** **Read *The Super Bowl of Advertising* and try to guess what the phrases in bold mean.**

1. pay the big bucks: _____
2. build awareness: _____
3. goes viral: _____
4. good bang for your buck: _____

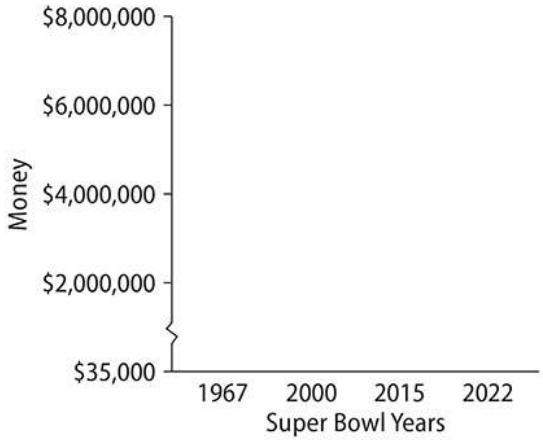
D **Notice that instead of the Super Bowl being given a number, Roman Numerals are used. See if you can guess which number Super Bowl each of these is.**

1. Super Bowl II: 2
2. Super Bowl XXXV: ____
3. Super Bowl V: ____
4. Super Bowl LXV: ____
5. Super Bowl XV: ____

1 = I	20 = XX	100 = C
2 = II	30 = XXX	500 = D
3 = III	40 = XL	1000 = M
4 = IV	50 =L	
5 = V	60 = LX	
6 = VI	70 = LXX	
7 = VII	80 = LXXX	
8 = VIII	90 = XC	
9 = IX		
10 = X		

E **In a group, suggest other brands that you know for a Super Bowl commercial.**

F **Create a bar graph with the financial data given in the reading.**



G **SUMMARIZE** **Reread the article and take notes of the most important points. Then work with a partner. Without looking at the reading, use your notes to tell your partner what it was about. Start like this:**

You: *I read this really interesting article about Super Bowl advertising.*

Partner: *Really, what did it say?*

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The Super Bowl of Advertising

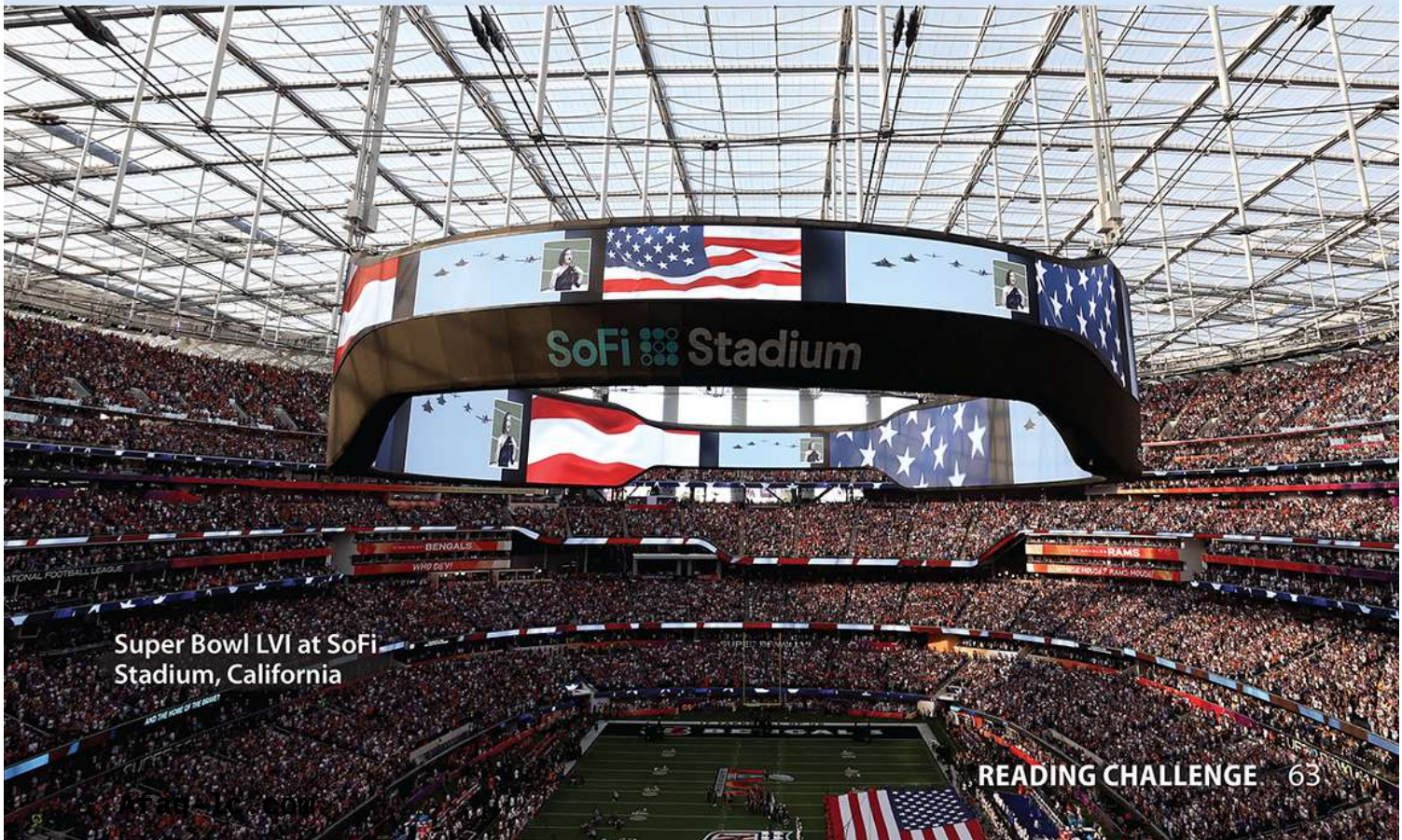
What do you call an ad that you watch on television? Yes, you guessed it, a commercial. These days, many people record TV shows on their DVR and just fast forward right past the commercials when they are watching. But there is one day a year when most people don't skip past the commercials…Super Bowl Sunday. Although many people like to watch football, many people watch the Super Bowl just for the ads.

Advertisers know this and that's why they **pay the big bucks** to advertise during the Super Bowl. In 1967, the average cost of a 30-second commercial during the Super Bowl was about $37,000. By the year 2000, that cost had risen to $2.2 million. The cost doubled to around $4.5 million in 2015 and in 2022 a 30-second commercial during the Super Bowl cost $7 million.

Why would companies spend that much money to air their ad during a football game? Advertisers have typically used commercials during the Super Bowl as a way to **build awareness** for their products and services, while also trying to generate buzz around the ads themselves. When this happens, the commercial often **goes viral** which gives them even more exposure.

During Super Bowl LVI in 2022, held at SoFi Stadium in California as this photo shows, it was estimated that 112.3 million people watched the game. Even if only half of that number of people saw the ads, that's a lot of people. People in the business world call that a **good bang for your buck**!

Several major brands have been known to run commercials year after year, including Coca-Cola and Doritos. Many Super Bowl advertisements have become well known because of their movie-like quality, unpredictability, humor, and special effects. You will also see many celebrities appear in Super Bowl ads. So, this year, when the Super Bowl comes on, check it out and see what you think of those $7 million ads.



Super Bowl LVI at SoFi Stadium, California