Unit 3 Financial Matters

PREVIEW	Students listen to a phone call asking for a donation, read a conversation discussing money management, and take a spending habits self-test.	
LESSON 1 **Express buyer's remorse**	***Vocabulary***	Buyer's remorse
	Grammar	Expressing regrets about the past
LESSON 2 **Talk about financial goals and plans**	***Grammar***	Completed future actions and plans: the future perfect and perfect infinitives
LESSON 3 **Describe good and bad money management**	***Reading skills***	Understand from context; Identify supporting details
LESSON 4 **Consider reasons for charitable giving**	***Vocabulary***	Words and phrases associated with charity
	Listening skills	Listen for main ideas; Understand from context; Listen for details
	Word Study	Parts of speech

Choose a warm-up activity from the Warm-Up Activity Bank on pages xxii-xxiii.

Preview

A CHARITABLE GIVING

Suggested time: 5 minutes | Your time:

- Read the directions. Elicit the meanings of *charitable giving* (a donation to a charity) and *fundraising* (collecting money for a specific purpose).
- Have Ss listen to the phone call. To check comprehension, ask:
  Why is Lorraine Becker annoyed by the call? (because people are always calling asking for money)
  Why does her husband want to contribute? (because he thinks it's a good investment in the community and sets a good example for the kids)
- In pairs, have Ss discuss the different attitudes of Lorraine Becker and her husband.

B ZOOM-IN

Suggested time: 10 minutes | Your time:

- Read the directions. Allow Ss to skim the featured words and phrases.
- Have Ss read and listen to the conversation. To check comprehension, ask:
  What does Ruby want? (a hoverboard)
  Why is her mom surprised? (because Ruby already has a skateboard)
  What concerns does her mom have about the hoverboard? (that Ruby will not use it for long; that it is expensive and unsafe)
- Reread the directions. Write *money management* on the board. Ask, *Does Ruby manage her money well?* (yes) *Does she have any savings?* (yes) Then ask, *Do you think buying a hoverboard is good money management?* Have Ss justify their answer.

OPTION (+5 minutes) Ask, *How is it possible that the daughter has a regional accent and the mother has a standard U.S. accent?* (For example: Each grew up in a different place in the U.S.)

C UNDERSTAND FROM CONTEXT

Suggested time: 5 minutes | Your time:

- Let Ss work individually to match the Zoom-In expressions with the correct meanings.
- Have Ss compare answers with a partner, returning to Exercise B as needed to check any items.
- Go over any questions with the class. Call on Ss to share their sentences.

D LOOK IT UP AND SHARE

Suggested time: 5 minutes | Your time:

- Monitor and assist.
- After Ss do the task, have them share with a partner.

E PAIR WORK

Suggested time: 5 minutes | Your time:

- In pairs, have Ss discuss the questions. For item 3, you could also ask Ss to discuss whether they think each apology is necessary.
- Then bring the class together to go over the answers.

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F TALKING POINTS

Suggested time: 10 minutes | Your time:

- Have Ss take the test individually.
- Bring the class together and write each of the three mottos from the bottom of the test on the board: *Easy come, easy go. Everything in moderation. Waste not, want not.* Elicit each meaning, encouraging Ss to look at the context in which each motto is used. (*Easy come, easy go* refers to the idea that something, especially money, is easily acquired and is quickly used or spent. When you do something *in moderation*, you don't do it too much. *Waste not, want not* means that if you don't waste what you have, you won't lack it or "want" it in the future.)
- Ask, *Did anyone write their own D answers?* Invite Ss to share. If any Ss had D for three or more questions, have them share how they would describe their spending habits. If any Ss had difficulty, help them come up with a motto to summarize their unique spending habits.

LANGUAGE AND CULTURE

- The saying *Everything in moderation, nothing in excess* dates back to the classical Greek philosopher Socrates. He believed that people need to know how to find the middle ground and not go to any extremes.
- *You've got a good head on your shoulders* means you're smart and capable of making good decisions.

CHALLENGE (+5 minutes) Invite Ss to write another scenario, using the questions in the self-test as a model. Tell them not to check the option that applies to them. Form pairs and have Ss swap questions and write answers. Then have them share responses and discuss.

G VOCABULARY

Suggested time: 5 minutes | Your time:

- Write on the board: *a big spender, thrifty, a cheapskate*. Have Ss read the definitions in the book. Keep the terms on the board for the next exercise.
- Have Ss listen and repeat.
- Point to *cheapskate* and explain that this is a criticism meaning that the person is selfish and doesn't like to spend money. Direct Ss' attention to item 3 in the self-test in Exercise A and say, *Option C, asking the others to treat you, is a good example of a being a cheapskate.* To say that someone is *thrifty* is more positive and means the person is careful and wise with money.
- Tell Ss to match the mottos in Exercise A with the vocabulary describing spending styles. (*Easy come, easy go:* a big spender; *Everything in moderation:* thrifty; *Waste not, want not:* either thrifty or a cheapskate)

START TALKING | PAIR WORK

Suggested time: 5 minutes | Your time:

- Point to the terms for different spending styles on the board. For each term, ask, *Is it an adjective or a noun?* (*Big spender* and *cheapskate* are nouns. *Thrifty* is an adjective.) Illustrate the possible positions of the adjective on the board: *Jack is thrifty. I don't know many thrifty people.*
- Have Ss discuss the question in pairs. Remind Ss that *cheapskate* is not interchangeable with the word *thrifty*.
- Monitor and listen for correct usage.

DISCUSSION

Suggested time: 10 minutes | Your time:

- To warm up, ask, *Who here gets or used to get an allowance from their parents?* Invite Ss to share (if they feel comfortable doing so) how often they got an allowance and how much money it was.
- Draw a two-column chart on the board titled *Pros* and *Cons*. Invite Ss to say the pluses and minuses of allowances. (For example: Pros: Kids learn to plan spending, manage their money, and learn the consequences of spending decisions; Cons: Allowances can make kids too focused on money and cause a strain on household finances. Giving an allowance for doing chores can undermine the importance of contributing to a household.)
- Then have Ss share if they are in favor of or against allowances.

EXTENSION (+5 minutes) Have Ss participate in a debate about allowances. Divide the class into two teams: for and against. Tell Ss to do their best to make their arguments convincing even if they don't agree with the side they were assigned. First one side presents its view, and then the other side goes. After both sides have spoken, each team gets to disprove any arguments the other side made. Finally, the T decides which team's arguments were stronger.

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LESSON 1 Express buyer's remorse

A VOCABULARY

Suggested time: 5 minutes | Your time:

- To warm up, write the word *remorse* on the board. Elicit the meaning. (a strong feeling of sadness for doing something bad; regret) Then add the word *buyer's* before the word on the board and elicit the meaning of the phrase. (a feeling of regret for having made a particular purchase)
- Direct Ss' attention to the pictures. For each one, ask, *What do you think each person regrets buying?* (a car, a tablet, a gym membership, a fork)
- Call on volunteers to read the people's statements. Confirm understanding of the vocabulary under each image. For each item, ask, *What does it mean?* (*Get sold a bill of goods* means to be deceived by a lie about the quality of a product. *Fall for (something)* means to be tricked into believing something that is not true. *Promise (someone) the moon* means to promise to give someone something that is impossible for you to give. *Get talked into (doing something)* means to be persuaded.)
- Have Ss read and listen to the expressions.
- Then have them listen and repeat.

LANGUAGE NOTES

- The phrase *bill of goods* has a literal meaning of a list of products to be delivered.
- *Fine print* is the information printed in small letters on a document or in an agreement. It is advisable to always read the fine print before signing a document.
- To call a place a *dump* is to suggest that it is unpleasant because it is dirty, ugly, or untidy. An actual dump is a place where unwanted waste is taken and left.
- A *sucker* is a person who is easily tricked or persuaded. *Shell out* means to pay a lot of money for something. A *gimmick* is a trick or object that makes you notice a product and want to buy it.

B ACTIVATE VOCABULARY

Suggested time: 5 minutes | Your time:

- Read the directions. Tell Ss to read the sentences silently. Tell them to notice the vocabulary in Exercise A, as well as the words *shell out* and *gimmick*. Ask a volunteer to read the sample answer. Tell Ss they can (but don't have to) use the vocabulary in their answers. What matters is that their sentences give examples that match the vocabulary concepts.
- Have Ss write about purchases individually. Tell them they can write about someone else's regrets about purchases. (For example: One time my mom got talked into shelling out $80 for a face cream that promised to make her look ten years younger.)
- In pairs, have Ss compare answers.

C GRAMMAR

Suggested time: 10 minutes | Your time:

- Write on the board: *I wish I hadn't bought this electric canoe!* To quiz Ss' comprehension of the structure, ask, *Did I buy an electric canoe?* (yes) *Do I want to own an electric canoe?* (no) *Do I regret that I bought it?* (yes)
- Direct Ss' attention to the second example under the first rule. Ask the same set of questions: *Did they buy a ridiculous contraption?* (yes) *Do they want to own the ridiculous contraption?* (no) *Do they regret that they bought it?* (yes) Point out the construction: *wish* + (*that*) noun / pronoun + past perfect. Have volunteers read the example questions with *wish* aloud to practice intonation.
- Tell Ss to read the second rule and examples with *should have*. Write on the board: *I should have waited to get the Lightning hoverboard.* Then underneath write *I wish . . .* and ask Ss to restate the sentence. (I wish I had waited to buy the Lightning hoverboard.) Then return to the first two *wish* sentence examples. Elicit these sentences using *should have / ought to have* and *shouldn't have*. (I shouldn't have bought this electric canoe. They should / ought to have joined a health club.)
- Have Ss read the third rule. Look back at the example on the board. Ask, *Can I say* I ought not to have bought this electric canoe? (no)
- Direct Ss' attention to the last rule. Ask volunteers to read the example sentences. Have Ss look at the sentences with *wish* in parentheses. Then call on volunteers to restate the sentences with *should have*. (I should have read the fine print. I shouldn't have bought this home theater.) Point out that sentences expressing regret with *if only* can be written with or without an exclamation point, depending on the intensity of the regret being expressed.

GRAMMAR EXPANDER (optional, page T119)

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D PRONOUNCE THE GRAMMAR

Suggested time: 5 minutes | Your time:

- Have Ss listen to each sentence from the grammar chart and repeat.
- Instruct Ss to imitate intonation, pauses, and emphasis.

E ACTIVATE GRAMMAR

Suggested time: 5 minutes | Your time:

- Have Ss scan the sentences and underline the uses of *wish* or *if only* in each one.
- Have Ss write their statements individually and then compare answers with a partner.

Communication Activator

A CONVERSATION MODEL

Suggested time: 10 minutes | Your time:

These conversation strategies are implicit in the model

- Ask *What do you mean?* to invite someone to elaborate
- Express empathy with *What a shame*
- Express misgivings about a past action with *I wish I hadn't* and *If only I had*
- Elaborate on an explanation with *The thing is*

- Have Ss look at the photo. Ask, *What might be some possible reasons for buyer's remorse after buying this camera?* (The person doesn't use it that much. It is too complicated to operate. It is too big to carry around.)
- Have Ss read and listen to the conversation.
- To check comprehension, ask:
  Why does the woman regret purchasing the camera? (She doesn't get enough use out of it; the camera in her phone is just as good and more convenient.)
  How did she get sold a bill of goods? (She was told the photos would be better than the ones from a cell phone.)
- Call Ss' attention to the **Social language** box. Model the item for Ss to listen and repeat.

B PRONUNCIATION PRACTICE

Suggested time: 5 minutes | Your time:

- Have Ss listen to the conversation and repeat each line. Make sure they:
  - put emphatic stress on *wish* and *the thing is*
  - use falling intonation for *What do you mean?*, *Why not?*, and *What a shame*
  - use a sympathetic tone for *What a shame* and a remorseful tone for *If only I had . . .*
- Monitor as Ss practice the conversations in pairs.

C TALKING POINTS

Suggested time: 5 minutes | Your time:

- Direct Ss' attention to the cartoons. Ask, *What does each person regret buying?* (a car, a TV, a treadmill, a sound system, a food processor) Call on volunteers to read the reasons. Clarify vocabulary as needed.
- Tell Ss to make notes on the notepad about an experience of buyer's remorse described in Exercise B on page 26 or shown in one of these cartoons. Refer Ss back to the vocabulary in Exercise A on page 26 to review reasons for regrets.

D IN YOUR OWN WORDS

Suggested time: 10 minutes | Your time:

- Form pairs. Have Ss tell their partner about the experience that they made notes on in Talking Points.
- Remind Ss to start with *I wish I hadn't . . .* and include other ways to express regret in their conversation.
- Go over the ideas in the **Keep Talking!** box and play the video to support Ss as they extend their conversations.
- Monitor Ss' conversations.
- Have Ss change roles and practice again, before working with a new partner.

LOOK FOR While Ss are doing Exercise D, monitor their conversations to determine if they are

✓ using vocabulary to express buyer's remorse
✓ using *wish, should / ought to have,* and *if only* to express regrets about the past

OPTION Use the Unit 3 Energizer Worksheet (see Printable Resources in the Portal).

OPTION For all Communication Activator sections in this unit, use the ORAL PROGRESS ASSESSMENT CHARTS to provide feedback to Ss on their speaking (see Teacher Resources in the Portal).

CLOSURE ACTIVITY (+5 minutes) Have Ss write their names on blank sheets of paper. Write on the board: *You have buyer's remorse about a purchase you recently made. Write a text message to a friend describing what you purchased and why you regret buying it.* Tell Ss to write 4–5 sentences. Collect the papers and read them to identify areas for review and extra practice.

Remind Ss of additional vocabulary, grammar, and speaking practice in their digital resources.

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LESSON 2 Talk about financial goals and plans

A GRAMMAR CLOSE-UP

Suggested time: 10 minutes | Your time:

- Tell Ss to look at the photos of the two people. Call on volunteers to read the names, ages, and countries where they live. Tell Ss they will read about these people's short-term and long-term financial goals.
- Have Ss read the text. Play the audio if appropriate. Draw this chart on the board.

	Short-term goals	Long-term goals
Sam Lane		
Nina Leyva		

Call on volunteers to call out answers as you fill in the chart. (Sam's short-term goals: graduate, find a job, and use 10% of his paycheck to begin paying off his loan; Sam's long-term goal: pay off his loan by the time he turns 30. Nina's short-term goals: stick to a budget, cut back on spending, start saving; Nina's long-term goals: buy an apartment, save enough money for a down payment, have enough money in the bank for monthly mortgage payments)

- Have Ss read the text again, paying attention to the featured grammar.

LANGUAGE AND CULTURE

- *Astronomical* means extremely high.
- *Be in debt* means to owe money for something.
- The term *financially independent* can have various meanings. For young people, it usually means being able to support oneself without financial assistance from parents.
- A *budget* is a plan of how available money will be spent.
- In many places, people don't pay the full price for a car or house before taking ownership. They give the seller a *down payment* or a portion of the price and then pay the rest in monthly installments until the full price has been paid.

B RELATE TO PERSONAL EXPERIENCE

Suggested time: 5 minutes | Your time:

- If necessary, review that *cut back on something* means to do less of something, such as spending money or eating junk food.
- In pairs, have Ss discuss the questions. If Ss don't feel comfortable discussing their own financial situation, tell them to talk about someone they know.

C GRAMMAR

Suggested time: 10 minutes | Your time:

- Write on the board: *By 2055, Suzy will have paid off her house.* Ask, *Has she paid off her house yet?* (no) *In 2055, will she be done paying off her mortgage?* (yes) *Will she be paying off her mortgage between now and 2055?* (yes)
- Have Ss read the first rule. Point to the sentence on the board. Ask, *What action will be completed by 2055?* (paying off her house) Underline *will have paid off*. Draw a timeline on the board, to illustrate the time relationship.

By 2055, Suzy will have paid off her house.

|————————————|————————————>

now *pay off house* *2055*

Direct Ss' attention to the **Note** on the right. Call on a volunteer to use one of the expressions to replace *By 2055* in the sentence on the board. (For example: Before she turns 30, Suzy will have paid off her house.)

- Ask Ss to identify and underline the phrases or clauses with time expressions in the five example sentences. (By this time next year; If I stick to a strict budget for the next six months; before 2025; by the time you get married; by the end of the year) Ask, *Where do the time expressions appear?* (at the beginning or the end of a sentence) *When do we use a comma after the time expression?* (when it's at the beginning of the sentence)
- Finally, point out the highlighted future perfect constructions in the example sentences. Ask, *Which sentence is in the negative?* (They won't have finished . . .)
- Direct Ss' attention to the question *Will you have paid off your student loans by the time you get married?* Point out that it's also acceptable but less common to answer *Yes, I will have. / No, I won't have.*
- To test understanding, elicit additional future statements.
- Have Ss read the second rule and study the examples.
- Direct Ss' attention to the second sentence in Nina's text in Exercise A. Explain that other verbs can also be used with perfect infinitives to talk about possible situations in the future.
- Call on Ss to express their own general future plans using *hope*, *expect*, *intend*, or *plan* and an infinitive.

GRAMMAR EXPANDER (optional, pages T120–121)

D PRONOUNCE THE GRAMMAR

Suggested time: 3 minutes | Your time:

- Have Ss listen to each sentence from the grammar chart and repeat.
- Instruct Ss to imitate intonation, pauses, and emphasis.
- Repeat if appropriate.

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E NOTICE THE GRAMMAR

Suggested time: 3 minutes | Your time:

- Have Ss scan the Zoom-In conversation on page 24 for the statements.
- Elicit the two statements from volunteers and write them on the board. Ask, *Where in these sentences do you pause?* (after the expressions of time: *as soon as you get a hoverboard* and *By my birthday*)

OPTION (+5 minutes) In pairs, have Ss look back at the featured grammar in the Grammar Close-Up on page 28. Have them identify whether the forms are future perfect or perfect infinitives. (Sam's answer: 1. future perfect, 2-3. perfect infinitive; Nina's answer: 1. future perfect with perfect infinitive, 2. perfect infinitive) Then ask Ss to circle the time expression associated with each form. (Sam's answer: By this time next year; After four or five years; by the time I turn 30; Nina's answer: by the time I'm 30; in a year or two.) Point out the words *by the time I'm 30.* Point out that the sentence with the perfect infinitive *I'll need to have saved up . . .* refers back to the information in the previous sentence.

F GRAMMAR PRACTICE

Suggested time: 4 minutes | Your time:

- To warm up, elicit the time expression for each item. (1. By next June, 2. When, 3. Before I even think about buying a car, 4. in the time you promised) Then have Ss write the sentences.
- Have Ss compare answers in pairs.

EXTENSION (+5 minutes) In pairs, have Ss rewrite the first two sentences using a perfect infinitive. To help direct them, write these verbs on the board: *hope*, *expect*. (1. By next June, we hope to have put away enough to make a down payment on an apartment. 2. When do you expect to have paid off all your credit card debt?) Once pairs have completed their sentences, bring the class together and call on volunteers to share their answers. Remind Ss that answers may vary depending on which verbs they used.

PRONUNCIATION LESSON (optional, page T133)

G GRAMMAR PRACTICE

Suggested time: 10 minutes | Your time:

- Call on a S to read the beginning of the paragraph. Model the first item with the class.
- After Ss complete the paragraph individually, have them compare answers with a partner.

LANGUAGE NOTES

- When someone is *drowning in debt*, they are heavily in debt, usually to many creditors.
- The reference to *a strict yet realistic budget that she can stick to* suggests that Carol has tried to create a budget before, but she couldn't stick to it.

Communication Activator

A TALKING POINTS

Suggested time: 5 minutes | Your time:

- Point to the headings in the notepad. Tell Ss to refer to the **Note** in the grammar chart on page 28 for different ideas for time expressions.
- Refer Ss to the **Keep Talking!** box for ideas about financial goals.
- Have Ss fill in the goals and completion dates.

B DISCUSSION

Suggested time: 10 minutes | Your time:

- Call on two volunteers to read the examples.
- Go over the ideas in the **Keep Talking!** box and play the video to support Ss as they extend their conversations.
- In pairs, have Ss discuss their financial goals. Encourage Ss to ask each other follow-up questions.
- Monitor Ss' conversations, encouraging Ss to use the future perfect and perfect infinitives.

LOOK FOR While Ss are doing Exercise B, monitor their conversations to determine if they are

✓ using future perfect and perfect infinitives

✓ recycling vocabulary to discuss long-term and short-term financial goals

CLOSURE ACTIVITY (+5 minutes) Have Ss write their names on blank sheets of paper. Read this scenario to the class: *You are 27 and still living in your parents' house. You have a part-time job, but you cannot support yourself. You don't have a lot of debt, but you don't contribute to your parents' household financially. You want things to change. Write 4–5 sentences describing your goal of becoming financially independent.* Tell Ss to use future perfect and perfect infinitives with *hope*, *expect*, *intend*, and *plan*. Write the verbs on the board. Collect the papers and read them to identify areas for review and extra practice.

Remind Ss of additional grammar and pronunciation practice in their digital resources.

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LESSON 3 Describe good and bad money management

A READING

Suggested time: 15 minutes | Your time:

- Have Ss read the title of the article. Invite them to look at the images and preview the four tips by reading the headings.
- Ask, *Where might you see an article like this about managing money?* (For example: money-saving websites, bank websites, personal finance blogs, social media) *Where do you get information about managing money?* (For example: friends, family, social media, newspapers, magazines) *Do you think most people follow the tips outlined in this article?*
- Read the directions and the target question: *Which (principle of personal money management) do you think makes the most sense?* Tell Ss they will answer this question after reading the article.
- Have Ss read the article. If appropriate, play the audio for Ss to follow along.
- Direct Ss' attention back to the target question. Give Ss a few minutes to choose which one resonates most with them. Then call on volunteers to share ideas.
- Finally, return to the question: *Do you think most people follow these tips?* Call on Ss to share opinions.

LANGUAGE NOTES

- Tip 1: *Means* is another word for money or financial resources.
- Tip 1: An *income and expense list* is a place to write down income (money earned) and expenses (money spent). Tracking both helps see where money goes and monitors how much money, if any, is being saved.
- Tip 2: *ATM* is an abbreviation of *automated teller machine*. This is also sometimes called a *cash machine*.
- Tip 3: *Make saving a habit* means to save on a regular basis.
- Tip 4: *Pay your credit card bill in full* means to pay all the money owed, not just the minimum that is due.

EXTENSION (+10 minutes) Have Ss create a list of various expenses. It can be a made-up list of items or they can note things they usually buy. Then have them share with a partner and discuss which ones they could do without to try to save money. Bring the class together and have Ss share.

CHALLENGE (+10 minutes) Write on the board: *Cash versus cashless.* Call on Ss to explain what this refers to. (paying for things in cash or using credit cards or other forms of electronic payment) Write these questions on the board for Ss to discuss in groups:
How do you typically pay for things?
What are the benefits of cash payments? (You only spend money you have, and you cannot become a victim of cybercrime.)
What are the benefits of cashless payments? (It's more convenient, and it's easier to track where your money goes.)
What are the drawbacks of each? (Cash payments require you to carry sufficient amounts of money around. You could lose the money or it could be stolen. Cashless payments can lead to overspending, and you could become a victim of cybercrime.)

TEACHING TIP Be mindful that in some cultures it may be unusual or even rude to speak openly about money and expenses. If it appears that Ss don't want to talk about their own money habits, encourage them to talk about other people, such as people they know or public figures. Alternatively, invite Ss to speak generally about money in their cultures. (For example: Do a lot of people use credit cards? How can people track expenses?)

B UNDERSTAND FROM CONTEXT

Suggested time: 10 minutes | Your time:

- Say, *Read each item and see which section of the article (1, 2, 3,* or *4) covers this information. You may need to scan for words.* If appropriate, model item 1. Say, *Let's scan for which section mentions* rent *and* fixed and variable expenses. (section 1)
- Let Ss work individually to locate the information in context to figure out the answers.
- Then have them compare answers with a partner. Go over the answers with the class.

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C IDENTIFY SUPPORTING DETAILS

Suggested time: 10 minutes | Your time:

- Write *supporting details* on the board. Elicit or explain that a supporting detail is information that clarifies, proves, or explains the main idea. Point out that the questions elicit supporting details for the different sections of the article.
- In pairs, have Ss read the questions and locate the answers. Tell them to underline the information in the article or write it down.
- Bring the class together to go over the answers.

CHALLENGE (+5 minutes) Divide the class into four groups and assign each group one of the tips from the article in Exercise A. Tell Ss to summarize the information in their section. They should include the main idea and supporting details of the section. One person in the group should write notes. Then bring the class together and have Ss share summaries. Offer feedback if Ss miss any information or offer too many details.

Possible answers for Exercise C

1. *The purpose is to help you determine whether you're living within your means.*
2. *It can help you know where your money goes.*
3. *You'll have money "for a rainy day." Plus, you'll see your bank balance grow, pretty painlessly.*
4. *If you put that money in a jar instead, by year's end, you can expect to have put away a nice chunk of cash.*
5. *The upside is that credit cards are convenient. The downside is that they make it easy to spend more than you have.*

D PAIR WORK

Suggested time: 10 minutes | Your time:

- Give Ss a few minutes to study the pictures and match them to the captions.
- In pairs, have Ss compare answers. If they disagree, encourage them to study the details in the pictures. Assist as needed.
- Then bring the class together and go over the answers.

OPTION (+5 minutes) Write *opposites* on the board. Ask, *What is the opposite of good money management?* (bad money management) Say, *I'm going to make a statement, and you will say the opposite:*
I live within my means. (I live beyond my means.)
I don't know where my money goes. (I keep track of my expenses.)
I live paycheck to paycheck. (I save regularly.)
I'm drowning in credit card debt. (I always pay my credit cards in full.)

Communication Activator

A TALKING POINTS

Suggested time: 5 minutes | Your time:

- Call on volunteers to read the items. Ask, *Which items are good money management and which are bad money management?* (The items in the first column are good; the items in the second column are bad.)
- Assure Ss that if they would prefer not to analyze their own money management, they can use information about someone they know. They can write the person's name—or *my friend*, *my sister*, *my co-worker*—at the top of the survey.

B PAIR WORK

Suggested time: 10 minutes | Your time:

- Read the directions. Ask a volunteer to read the example answer.
- Draw Ss' attention to the **Recycle This Language** box. If Ss don't recall any of the phrases, call on volunteers to explain or use them in sentences. Tell Ss to use these in their discussion.
- In pairs, have Ss describe the management styles as checked off in the survey. Encourage Ss to give real-life examples either from their own lives or the lives of the people they choose to talk about. Note that if Ss are sensitive about sharing their financial information, this can also be done in writing as an independent activity.
- Monitor Ss' conversations, encouraging Ss to use the vocabulary to discuss good and bad money management. Assist as needed.

LOOK FOR While Ss are doing Exercise B, monitor their conversations to determine if they are
✓ using vocabulary to discuss good and bad money management
✓ using language to discuss steps to improve one's money management

CLOSURE ACTIVITY (+5 minutes) Divide the class into pairs. Write on the board:
1. What are ways to live within your means?
2. What is an example of a good saving habit?
3. How can you keep track of your expenses?
4. How can you make sure you can pay your credit card in full?
Have Ss write answers to these questions based on what they learned in the lesson and from their own experience. Monitor to identify areas for review and extra practice.

Remind Ss of additional reading practice in their digital resources.

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LESSON 4 Consider reasons for charitable giving

A VOCABULARY

Suggested time: 5 minutes | Your time:

- Have Ss read and listen to the words associated with charity.
- Then have Ss listen and repeat the words.
- In pairs, Ss take turns reading the words and their definitions. Monitor and further clarify meaning as needed.

OPTION (+5 minutes) To check comprehension, write the words on the board. Tell Ss not to refer to the Student's Book. Then read the definitions and have Ss match the correct word to each definition.

B VOCABULARY PRACTICE

Suggested time: 5 minutes | Your time:

- Have Ss describe the photo. Then tell them to complete the exercise individually. Encourage them to first try to answer the questions without looking at the definitions in Exercise A.
- Have Ss compare answers with a partner.

EXTENSION (+5 minutes) Invite Ss to work in pairs to make a series of sentences with the vocabulary words. Tell them they can include more than one word in a sentence. (For example: I am helping with fundraising for a charity. One donor made a big donation. His generosity is appreciated.) Bring the class together and have Ss share sentences.

LANGUAGE AND CULTURE *Charity begins at home* is a well-known expression. It suggests that one should take care of one's own family before taking care of others. It can also mean that one should take care of local things before taking care of things far away.

OPTION (+5 minutes) Invite Ss to think about the expression *Charity begins at home*. Ask, *What charity close to home does Jessica support?* (her local hospital) *Is Jessica involved with only charities close to home?* (No, she is also a donor to international organizations.) Tell Ss to share what local or international charities they are familiar with or involved in.

C LISTEN FOR MAIN IDEAS

Suggested time: 10 minutes | Your time:

- As appropriate, review that the main idea is the central thought the speaker wants to communicate to listeners.
- Have Ss skim the three answer choices. Invite Ss to circle with a pencil which choice seems like it may be the main idea.
- Play the audio and have Ss choose the main idea.
- Bring the class together to confirm the answer. Ask, *Why is 1 not the main idea?* (It's a supporting detail.) *Why is 3 not the main idea?* (It's a fact relating to the charity's purpose, but it is not the main idea of the conversation.)

TEACHER TIP The exercise(s) that utilize audio recordings focus on a variety of listening skills. When a number of listening exercises follow one after another, they typically start with a more general listening for gist and move into more focused listening practice. Invite Ss to preview all listening tasks to get an idea of what they should be listening for.

D UNDERSTAND FROM CONTEXT

Suggested time: 5 minutes | Your time:

- Invite Ss to preview the exercise items. Tell them to mark with pencil any answers they think they know.
- Play the audio. Tell Ss to pay attention to the underlined words to help give context.
- In pairs, have Ss compare answers.
- Bring the class together and clarify any outstanding questions.

LANGUAGE NOTES

- *See the big picture* means to have an overall view of a complex subject rather than concentrating on details.
- *Kill two birds with one stone* means to achieve two things with one action.

E LISTEN FOR DETAILS

Suggested time: 5 minutes | Your time:

- In pairs, have Ss discuss the questions. Tell them to mark the ones for which they need to hear more details.
- Play the audio. Have Ss continue discussing and answering questions.
- Bring the class together. Replay any sections if appropriate. If Ss have difficulty, show them the audio script in the Portal.

OPTION (+5 minutes) Ask, *Why is the charity called* No Kidding? (It's a play on words. *Kid* is the word for a baby goat as well as the word for a child. The charity gives goats to poor rural families. *No kidding* is also an expression used to emphasize that you are telling the truth.)

F EXPRESS AND SUPPORT AN OPINION

Suggested time: 5 minutes | Your time:

- Read the directions and make sure Ss understand the questions.
- Invite Ss to take a few minutes to write down some ideas.
- In pairs, have Ss share their ideas. Then bring the class together and discuss.

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G WORD STUDY

Suggested time: 5 minutes | Your time:

- Call on volunteers to read the words and their part of speech. Tell Ss to take a few minutes to complete the exercise. Encourage them to first try to complete the chart without a dictionary. Then let them refer to a dictionary for any items they could not figure out.
- Have Ss compare answers with a partner.

H ACTIVATE VOCABULARY

Suggested time: 5 minutes | Your time:

- In pairs, have Ss write sentences. Assist as needed.
- Combine pairs into groups of four and have them share.

Communication Activator

A TALKING POINTS

Suggested time: 3 minutes | Your time:

- Have volunteers read the list of types of organizations.
- Draw Ss' attention to the *other* section and have them write another example of a charity they would contribute to.
- Give Ss a few minutes to complete the checklist.

LANGUAGE NOTE The words *contribute* and *donate* describe similar actions. They can both be used in the sense of giving money to a cause, charity, or organization. *Contribute* can also suggest a joint activity not necessarily related to money, such as contributing to the efforts of others. (For example: I contributed to our success.) *Donate* is more related to a financial activity. Tell Ss they can use *contribute* or *donate* interchangeably when talking about giving money to a charity.

B PAIR WORK

Suggested time: 5 minutes | Your time:

- Tell Ss to read the reasons. Then call on volunteers for ideas to write beside *other*. (For example: to give back to the community)
- Ask a volunteer to read the example statement on the top right. Ask, *Which reason do you think this statement belongs to?* (to help others)
- Give Ss a few minutes to rate the reasons and then have them compare answers with a partner.

OPTION (+5 minutes) In pairs or small groups, have Ss think of people they know who volunteer for different reasons. Write on the board: *Do you think a person's motivation for volunteering matters?* Invite Ss to share their opinions.

C DISCUSSION

Suggested time: 7 minutes | Your time:

SOFT SKILLS BOOSTER (optional, pages T151A–B)

- Write on the board:
  1. *What are the general reasons you give or would give to charity?*
  2. *Why do you or would you contribute specifically to the charities you checked in Exercise A?*
- Call on a volunteer to read the example answer in Exercise C. Ask the questions on the board, in reference to the example answer and have Ss answer.
- Form pairs or small groups. Encourage Ss to use the words in Word Study on page 33 in their discussion.
- Bring the class together and have Ss share.

LOOK FOR While Ss are doing Exercise C, monitor their discussions to determine if they are
✓ using words from Word Study
✓ discussing reasons for charitable giving

WRITING HANDBOOK (optional, page T143)

CLOSURE ACTIVITY (+5 minutes) Write on the board: *Why do you want to make a charitable contribution to No Kidding?* Tell Ss to imagine that, based on the information about the No Kidding charity, they have decided to purchase two goats for a family. Say, *Write a paragraph describing four reasons for giving to this charity.* Collect the papers and read the answers to identify areas for review and extra practice.

Remind Ss of additional vocabulary, listening, and writing practice in their digital resources.

PROGRESS SELF-CHECK
Follow the procedure outlined in Unit 1 on page T11.

FOR MORE PRACTICE . . .
Refer to the list of review and additional practice items in Unit 1 on page T11.

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