

Unit 4, Lesson 5: Family budget

1. Vocabulary

Family Budget and Other			
budget 預算 paycheck 薪津 salary 薪水 wages 工資 monthly income 月收入 total income 收入總額 expenses (n) 花費 spend (v) 花費 future 未來	groceries 食品雜貨 gasoline 汽油 entertainment 娛樂 allowance 零用錢 education 教育 rent 租金 household repairs 家居維修 emergencies 突發事件	withdraw 提款 deposit 存款 cash 現金 credit cards 信用卡 savings account 活期存款帳戶 certificate of deposit (CD) 定期存款 savings 儲蓄	life insurance 人壽保險 auto insurance 汽車保險 taxes 稅 automated teller machine (ATM) 自動櫃員機

2. Make a family budget for your aunt

Your aunt is very excited about moving to the US. She wants to save money to buy a large house for her family.

A. Email

Your aunt asked you to make a family budget for her. You decided to email her with some information.

Dear Auntie,

It's a good idea to save money for the family. Here is what you can do.

First, you and uncle should _____ (存) your _____ (薪津) in the bank every month. You may keep _____ (現金) for _____ (突發事件). You should only _____ (提款) money from the bank when it is part of your _____ (預算). Don't use _____ (信用卡) a lot. Use an _____ (自動櫃員機) when you need cash.

To plan your _____ (預算), you might want to follow these steps:

1. Write down how much you need every month for _____ (租金),
_____ (食品雜貨), _____ (汽油), _____ (水), and
_____ (電).
2. Write down how much you need to buy other things, like _____ (衣服).
3. Plan how much money you need every month for _____ (娛樂).
4. Plan how much you can put in your _____ (活期存款帳戶) for
_____ (突發事件) and for the _____ (未來).

Hope this helps.

_____ (Your name)

B. Phone conversation

Your aunt just called you.

Aunt: Your uncle and I want to _____ (花費) less on electricity and gas.

You: _____.

Aunt: We need to pay Mike and Amy's _____ (教育) and give them
monthly _____ (零用錢).

You: _____.

Aunt: We like to eat, so I don't know how to save money for _____ (食品雜貨).

You: _____.

Aunt: We need to call our friends in Taiwan. We have to _____ (預算) a lot for the long
distance phone bill.

You: _____.

Aunt: We believe we should have a special night every week. We may go out to a

_____ (餐廳).

You: _____.

Aunt: We might need to _____ (維修) around our home.

Aunt: Can you make a nice _____ (預算) for us to save money?

C. Aunt's family budget

Summarize your aunt's requirements for her budget. Use complete sentences.

Utilities	
Kids' education	
Kids' allowances	
Groceries	
Phone bill	
Entertainment	
Home repairs	
Other	

Make a family budget for your aunt

Monthly Income	
Aunt's salary	
Uncle's salary	
Total income	
Monthly Expenses	
Rent	

Total Expenses	

3. Conversation in the real world

Let' talk!

Unit 4, Review

1. English basics review: Sentence Practice

1. Present simple: have, has

Aunt: _____.

You: _____.

2. Comparative and superlative adjectives (e.g. cheaper, the cheapest)

Aunt: _____.

You: _____.

3. Comparative and superlative adjectives (e.g. more expensive, the most expensive)

Aunt: _____.

You: _____.

4. Near and not near (this, that, these, those)

Aunt: _____.

You: _____.

5. Questions with “can”

You: _____.

Aunt: _____.

6. Some / any

Aunt: _____.

You: _____.

7. Imperatives (e.g. do not; please ...)

Aunt: _____.

You: _____.

8. Information question: how much

Aunt: _____.

You: _____.

9. Information question: what kind of

You: _____.

Aunt: _____.

10. Information question: where

Aunt: _____.

You: _____.

11. Information question: how many

Aunt: _____.

You: _____.

12. Modals: may and might

Aunt: _____.

You: _____.

2. Lessons 1 - 5**Lesson 1: Looking for a place to live****Email to aunt**

1. There are plenty of _____ (獨棟式房子) near where I live. You can get a nice

_____ (3房) house for about \$2,000 a month.

2. _____ (連棟房屋) and _____ (公寓) are _____ (較便宜). With around \$1,500 a month, you can find a _____ (相當舒服) _____ (連棟房屋). For a two-bedroom _____ (公寓), the _____ (租金) can be as low as \$900 a month.

3. _____ (獨棟式房子) usually come with a _____ (車庫). _____ (連棟房屋) and _____ (公寓) have _____ (停車處) for the _____ (住戶).

Aunt's response

1. We'd like to have a _____ (獨棟式房子) for four of us. A large _____ (連棟房屋) or _____ (公寓) will be good too.
2. Both your uncle and I will be _____ (在家上班), so we are _____ (有彈性的) for the _____ (地點). Your cousins need to go to school there. We need a place _____ (close for / close to) a high school for Mike. We also need to be near an elementary school for Amy.
3. We don't want to spend too much money for _____ (租金) because we want to buy a house later. \$2,500 a month should be fine.

Lesson 2: Finding a home

Your aunt is interested in the _____ (single-family home / apartment). She wants you to send a very attractive description to convince your uncle and cousins (see textbook page 89 for examples)?

Single-family home / Apartment

Lesson 3: At the rental agency**Aunt's request**

1. Your aunt decided to rent the large apartment you _____ (identify / identified). She asked you to _____ (簽字) the _____ (contracts / contract) _____ (代表她), and she will _____ (補償) you after she _____ (arrives / arrived) in the US. You agreed. You are still _____ (hope / hoping) that she will _____ (贊助) your clothing business.

Information from the rental agency

1. Your aunt _____ (need / needed / needs) to _____ (填寫這份申請表).
2. The _____ (申請人) _____ (need / needs) to _____ (簽字) the form. You can _____ (共同簽名) the _____ (租約) with her.
3. This way, you become the applicant. Here is the form. You are the applicant, and she is the _____ (共同申請人). Once you are done, we will review the application and call you within 24 hours.

Phone call with aunt

1. Auntie, we are _____ (共同申請人) for the rental application.
2. I just _____ (簽字) the _____ (租約) and I already _____ (pay / paid) the two-month deposit and first month's rent.

Lesson 4: We need furniture!

Email to aunt

1. For the living room, you can get a good size _____ (沙發) for around \$1,000 and a pretty nice _____ (茶几) for \$950. You probably want a couple of _____ (小茶几) and a _____ (桌燈). These will cost you a few hundred bucks.
2. For the _____ (主臥室), you can spend less than \$1,500 for a nice _____ (雙人床).
3. You and uncle will need a _____ (衣櫥) and a _____ (衣櫃).
4. For Mike and Amy's rooms, you can find _____ (單人床) with cheaper prices. You also want to get desks, chairs, and _____ (書櫥) for them. I can get them for _____ (合理的) prices at a store nearby.

Room design for your aunt

Your aunt asks you to set up the furniture in the apartment for her. With you team, describe where each piece of the furniture is in the apartment (see textbook page 97). Present your design to the class.

Living room	
Dining room	
Kitchen	

Master bedroom	
Mike's bedroom	
Amy's bedroom	
1 st bathroom	
2 nd bathroom	

Lesson 5: Family budget

Make an ideal personal budget for yourself (fictitious)

Monthly Income	
Your ideal salary / wages	
Other source of income	
Total income	
Monthly Expenses	

Total Expenses	

3. Conversation in the real world

Let's talk!

3. Homework

Translate the English words below into Chinese.

English	Chinese	English	Chinese	English	Chinese
urban street festival		residential area		attorneys	
sports		shuttle service		dentists	
outdoor theater		city hall		physicians	
farmer's Market		courthouse		optometrists	
shopping mall		hardware store		dentists	
bowling alley		pharmacy		museums	
movie theater		retail		rental cars	
golf course		art galleries		DMV	
industrial district		entertainment center		community services	
factories		playgrounds		recreation	