

## 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 <sup>st</sup> bathroom	
2 <sup>nd</sup> 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	