

what would happen to me in the future. To be responsible for myself, I have to save some money for the future.

- 4 • When I don't have much pocket money with me.
- When I want to buy something inexpensive but I can't afford it.
 - When I don't have money to hang out with my friends and classmates.
 - When I see many things I don't need surrounding me.
- 5 • Record how much they have spent.
- Try to use cash instead of credit card.
 - Withdraw only certain amount of money from bank.
 - Never borrow money from other people.
 - Only buy things they need.

Language focus

Words in use

3

- | | | |
|--------------|-------------|----------------|
| 1 contradict | 2 paradox | 3 perspective |
| 4 explicit | 5 suspended | 6 derive |
| 7 defy | 8 retains | 9 manipulating |
| 10 tackle | | |

Word building

4

Words learned	New words formed
-er	
browse	<i>browser</i>
message	<i>messenger</i>
consume	<i>consume</i>
-ion	
negotiate	<i>negotiation</i>
object	<i>objection</i>
react	<i>reaction</i>
constitute	<i>constitution</i>
cultivate	<i>cultivation</i>
define	<i>definition</i>

expand	<i>expansion</i>
concentration	<i>concentrate</i>
civilization	<i>civilize</i>

5

- | | |
|----------------|----------------|
| 1 concentrated | 2 messenger |
| 3 civilized | 4 Constitution |
| 5 browser | 6 objection |
| 7 expansion | 8 consume |
| 9 definition | 10 cultivation |
| 11 reaction | 12 negotiation |

Banked cloze

6

- | | | | | |
|-----|-----|-----|-----|------|
| 1 B | 2 D | 3 O | 4 E | 5 F |
| 6 C | 7 K | 8 H | 9 N | 10 I |

Expressions in use

7

- | | |
|-------------------|-------------------|
| 1 referred to | 2 at odds with |
| 3 put off | 4 consulting with |
| 5 do their utmost | 6 took stock of |
| 7 on track | 8 take in |

Structure analysis and writing

Structured writing

8

It is often said that whatever wealth one may have will be gone quickly if the person only spends. However, some people think the purpose of life is to enjoy every moment, so they spend all they have earned. Even though Bryan and Peter are close friends, their spending habits are very different.

Bryan is very careful about using his pocket money. He only spends money when it's necessary. For example, when his pocket money is only \$50, he may spend \$20 on necessary stationery for schoolwork. He will try to deposit the remaining \$30 in his savings account. In his opinion, though

the amount is small, it will help him for a possible rainy day since people never know what could happen in the future.

Unlike Bryan, Peter usually spends money at will. He often purchases expensive electronic products such as an iPhone and an iPad. Sometimes, he might buy himself an expensive brand-name shirt or a pair of expensive brand-name shoes. Different from Bryan, he never deposits extra money in a bank after meeting his basic needs. To him, saving money in a bank is something very silly because he believes that he can always earn big money after he gets a decent job in the future.

All in all, Bryan and Peter are very different in the way they spend money. Spending money wisely and saving extra money for future urgent needs enable students to manage their finance and fully concentrate on their study. They will also derive great pleasure from the way they handle their money.

Translation

9

大发现年代，也被称为大勘探年代，是欧洲进行全球勘察的一个历史时期，始于15世纪初并一直持续到18世纪。这一时期通常被认为是中世纪和近代之间的桥梁，当时西方帝国主义刚兴起，欧洲各王国之间正在经济上互相竞争，他们想通过建立贸易路线和殖民地来寻找财富。在这一时期众多伟大的探险家中，最杰出的是克里斯托弗·哥伦布，因为他发现了新大陆。欧洲的海外扩张导致了殖民帝国的崛起，旧大陆与新大陆的接触也促成了两边的互相交换：大量的植物、动物、食物、文化等得到迁移。这代表了历史上生态、农业和文化在全球范围内最重大的活动之一。欧洲大勘探让绘制全球性的世界地图成为可能，从而使人们看到一个新的世界与古老的文明正遥相呼应。

10

The Silk Road is a traffic route in the ancient times connecting China and Eurasia. This trade route focuses on the trade of silk, hence the name "the

Silk Road". As an international trade channel and a bridge of cultural exchanges, the Silk Road effectively improved the economic and cultural exchanges and development between the East and the West, exerting a profound impact on the progress of the world civilization. Nowadays, under the new historical circumstances, our country proposes the strategy of "One Belt, One Road" (namely the Silk Road Economic Belt and the 21st-century Maritime Silk Road). The strategy of "One Belt, One Road" focuses on cooperation and mutual benefits, emphasizing mutual benefits, win-win, as well as common development of the related countries. Once proposed, the strategy has received positive responses from the related countries along the road.

Section B

Reading skills

1

- 2 **Denotation:** examine a place or area in order to get information about it
Connotation: It associates with the feeling of curiosity and anxiousness because it was a new experience and he was eager to find out what he could get for free.
- 3 **Denotation:** the right to do what you want without being controlled or restricted by anyone
Connotation: It implies the feeling of delightfulness because he had never used a credit card before but now he could start to use it freely.
- 4 **Denotation:** not real or not made of natural things
Connotation: The word *artificial* appears before the word *sense* to mean his sense of security was just a false one. In addition, it connotes that the sense was naïve because he was deceiving himself.
- 5 **Denotation:** produce, invent, or make up
Connotation: It connotes a sense of large

quantity because he had to make up many different excuses and false stories to reject his friends' offers.

- 6 **Denotation:** being unable to walk properly because one's legs are damaged or injured
Connotation: It associates his emotional feeling with a crippled person to mean that he was in despair and unable to share his feeling with others.
- 7 **Denotation:** be unable to breathe properly
Connotation: It implies he was extremely embarrassed and felt guilty to talk about his financial problems. As a result, it was difficult for him to speak out the words.
- 8 **Denotation:** an idea or opinion that is wrong
Connotation: It connotes a sense of realization and regrets about the desire to get something free. Because of his illusion, he had to pay much more than a dictionary usually costs, i.e. \$3,000.

Reading comprehension

Understanding the text

2

- | | | | |
|-----|-----|-----|-----|
| 1 D | 2 A | 3 B | 4 C |
| 5 D | 6 A | 7 C | 8 C |

Critical thinking

3

- 1 • Yes, because they are adults already and know how to budget their money. If they are not given the opportunity to manage their own finance, they will never learn.
- No, they would spend all the money and sometimes even exceed the credit limit. Therefore, they will possibly end up with debt and suffer a lot of mental stress.
- 2 • They are young and haven't really experienced the financial distress.
- They believe they can always rely on their parents financially.

- It's hard for them to resist the temptation to buy the things they don't really need.
 - They believe spending is necessary and is part of their college life.
- 3 • Yes, it is important for students to get a part-time job to earn some pocket money because that will help them buy things needed and, to some degree, improve their financial status.
- No, students should concentrate on their study. If they get a part-time job, they will be distracted from their study and waste their time in college.
- 4 • Only buy things that are absolutely needed.
- Only keep a small amount of money in the wallet.
 - Buy used books or discount stationery.
 - Try not to use a credit card.
 - Go shopping only when things are on sale.
- 5 • Figure out what made me accumulate debt.
- Save more, spend less.
 - Seek advice from the school's financial consultant.
 - Make a plan to pay off the debt.

Language focus

Words in use

4

- | | | |
|--------------|-------------|------------|
| 1 prohibited | 2 submit | 3 remedied |
| 4 imposed | 5 feature | 6 crisis |
| 7 artificial | 8 principal | 9 issued |
| 10 isolated | | |

Expressions in use

5

- | | |
|------------------|-----------------------|
| 1 suffering from | 2 in accordance with |
| 3 shrugged off | 4 be entitled to |
| 5 care about | 6 tore at |
| 7 access to | 8 out of the question |

Sentence structure

6

- 1 It seems you got a bad cough. Follow your doctor's advice or your cough will get worse.
- 2 The oil painting hanging on the wall is too high. Stand over there and you'll be able to see it better.
- 3 Because of the rain, the road is extremely slippery. Watch your step if you go out or you might fall.

7

- 1 There is nothing more important than being honest with everyone at school and at work.
- 2 There is nothing more helpful than using the Internet to improve my English skills.
- 3 There is nothing more encouraging and stimulating than communicating successfully with your colleagues.

Collocation

Warm-up

- | | |
|------------------------|--------------------------|
| 1 seemingly free | 2 barely enough |
| 3 easily accessible | 4 absolutely needed |
| 5 financially bankrupt | 6 completely charmed |
| 7 truly autonomous | 8 staggeringly expensive |
| 9 emotionally crippled | |

8

- | | |
|---------------------------|-----------------------|
| 1 financial distress | 2 financial trouble |
| 3 financially bankrupt | 4 seemingly free |
| 5 suspend desires | 6 easily accessible |
| 7 emotionally crippled | 8 artificial sense |
| 9 truly autonomous | 10 completely charmed |
| 11 staggeringly expensive | 12 buying decisions |

Unit project

9

Objectives

- Let students be aware of the negative consequences of improper spending habits.
- Push students to think about how to effectively plan their budget.
- Enhance students' communication and writing skills.

Teaching tips

- 1 Help students to design a valid survey questionnaire.
 - No personally sensitive questions.
 - Use polite tones.(see a sample questionnaire below)
- 2 Remind students to keep several things in mind while they're conducting interviews.
 - Respect privacy. Don't ask such a question as "How much do your parents earn?"
 - Be highly sensitive. Switch to another question if the interviewee hesitates to respond to you.
 - Be professional. Listen and take notes carefully without giving any personal opinions.
- 3 Encourage each group to do periodic follow-ups and updates.
 - Discuss how the project is going to make sure it's on the right track.
 - Work out things together if any problem arises.
- 4 Advise groups to allow enough time to finalize the project.
 - Leave sufficient time to put everything together before the due date.
 - Review the report carefully to make sure both the findings and group advice are included.
 - Double check if the report is positively addressed without arousing a suspicion of offending.