

# Financial Matters

## PREVIEW

**A** CHARITABLE GIVING | Listen to a fundraising phone call. With a partner, discuss the different attitudes of the wife and the husband about the charity.

**B** ZOOM-IN | Read and listen to a conversation between a mother and daughter about money management. Notice the featured words and phrases.

### UNDERSTAND A VARIETY OF ACCENTS

Ruby = American English (regional)  
Mom = American English (standard)



**Ruby:** Mom! Check out this photo from Sophie!  
Is that cool or what?

**Mom:** What is that contraption—some kind of skateboard?

**Ruby:** No, it's a hoverboard . . . You've never heard of them?  
They're so hot right now. Everyone wants one and so do I.

**Mom:** Ruby! I thought you loved your skateboard! It was all you talked about last year.

**Ruby:** Right. But this year everyone's been getting hoverboards.  
Skateboards just aren't that cool anymore.



**Mom:** Ouch.

**Ruby:** Ooh, I'm sorry, Mom. I didn't mean to hurt your feelings. I know you and Dad paid a lot for it.

**Mom:** No worries. It wasn't over our budget. It's just that as soon as you get a hoverboard, they'll have invented something even cooler. I'm sorry. I'm lecturing you. How much does one of those cost, anyway?

**Ruby:** A bunch. It's got Bluetooth-enabled speakers, a dual-hub motor, and . . .

**Mom:** A motor? Is that even safe? Aren't they banned in some places?

**Ruby:** Only on roads. Not in the park.  
And I'd always wear a helmet.

**Mom:** Right. I know you're careful.

**Ruby:** And I've been pretty careful with the allowance you and Dad give me too. I have a little saved up for a rainy day. By my birthday, I plan to have saved up almost enough. Um . . . I was wondering if you could just chip in part so I could get it in time for my birthday.

**Mom:** Ruby, I'm proud of you for being responsible with your money. But this isn't exactly "for a rainy day." There's no real need for this hoverboard. But let me talk to Dad. If you have your heart set on a hoverboard, maybe we can contribute a bit . . . for your birthday, you understand.

**Ruby:** You're a sweetheart, Mom.

**C** UNDERSTAND FROM CONTEXT | With a partner, find a featured word or phrase from Zoom-In with approximately the same meaning. Then use each word or phrase in your own sentence.

- 1 more than you planned to pay ..... *over your budget*
- 2 contribute ..... *chip in*
- 3 popular ..... *hot*
- 4 a lot ..... *a bunch*

- 5 an unrecognizable mechanical device *contraption*
- 6 pocket money parents give their kids ..... *allowance*
- 7 That hurts. ..... *ouch*
- 8 illegal, not permitted ..... *banned*

**D** LOOK IT UP AND SHARE | Find a word or phrase in Zoom-In that was new to you. Look it up and use it in a sentence. Share your sentence with a partner.

**E** PAIR WORK | Answer the questions, based on the conversation in Zoom-In.

Possible answers:

- 1 How would you explain the meaning of "I have a little saved up for a rainy day"? *unexpected expense in the future.*
- 2 When Ruby's mother says, "If you have your heart set on a hoverboard, . . ." what does she mean? *2. She means "if you really want a hoverboard so much."*
- 3 Why do Ruby and her mother apologize to each other? *3. Ruby apologizes to her mother for hurting her feelings by saying skateboards aren't cool anymore. Her mother apologizes to Ruby for lecturing her.*

# 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
LESSON 2 Talk about financial goals and plans	Grammar	Expressing regrets about the past
LESSON 3 Describe good and bad money management	Grammar	Completed future actions and plans: the future perfect and perfect infinitives
LESSON 4 Consider reasons for charitable giving	Reading skills	Understand from context; Identify supporting details
	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.

- 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.

## 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.



UNIT 3  
COMMUNICATION  
GOALS

- Lesson 1 Express buyer's remorse
- Lesson 2 Talk about financial goals and plans
- Lesson 3 Describe good and bad money management
- Lesson 4 Consider reasons for charitable giving

**F TALKING POINTS** Take the spending habits self-test to analyze your personal spending habits. Choose the letter that best describes you.

**1** You hear there's a hot new smart phone with some awesome features. You ...

A run to the store and stand in line to be one of the first people to have it.  
 B compare prices online so you can get the best deal.  
 C tell yourself that the price always comes down after a while and decide to wait.  
 D other



**2** You'd love to have the latest home theater system in your home, but you just don't have the money right now. You ...

A buy it with your credit card and plan to pay for it later.  
 B cut back on other expenses so you can save up enough to buy it.  
 C decide you have more important things than an entertainment system to spend money on.  
 D other



**3** You always split the restaurant check with two work colleagues when you're out for a business lunch. But this time you weren't hungry and only ordered a soup. You ...

A chip in your usual 1/3 of the check.  
 B offer to contribute the amount for the soup you ate.  
 C ask the others to treat you since your portion of the bill was so tiny.  
 D other



**4** A colleague invites you to her birthday party and you would really like to bring a gift. You're short on cash right now. You ...

A spend more on the gift than your budget allows.  
 B look for a nice gift that's not too expensive.  
 C say you're busy that day and don't go so you don't have to buy a gift.  
 D other



If you clicked on three or more A's:

You're a big spender.  
Your motto is:  
**EASY COME, EASY GO.**

If you clicked on three or more B's:

You've got a good head on your shoulders about money.  
Your motto is:  
**EVERYTHING IN MODERATION.**

If you clicked on three or more C's:

You're thrifty and don't waste money.  
Your motto is:  
**WASTE NOT, WANT NOT.**  
(If you clicked on all 5, some might even call you a cheapskate!)

If you chose D for three or more questions: How would you describe your spending habits?

**G**  VOCABULARY | Spending styles | Listen and repeat.

**START TALKING** •••

**PAIR WORK** Do you know anyone you would call a big spender, thrifty, or a cheapskate? Give one or more examples of that person's behavior to support your opinion.

**DISCUSSION** Are you in favor of or opposed to parents' giving their children an allowance? Support your opinion with reasons.

<b>a big spender</b>	a person who enjoys spending a lot of money
<b>thrifty</b>	careful not to spend too much money
<b>a cheapskate</b>	a person who hates spending money



## Express buyer's remorse

## A VOCABULARY | Buyer's remorse | Read and listen. Then listen again and repeat.



## B ACTIVATE VOCABULARY | Write examples of regrets about purchases you made. Tell a partner about them.

- 1 A time you got talked into shelling out money for a worthless gimmick
- 2 A product ad that promised you the moon but turned out not to be true
- 3 A time you fell for something you shouldn't have
- 4 A time someone wasn't truthful about a product and you realized that you'd gotten sold a bill of goods

A salesman talked me into buying a pair of shoes that were supposed to be waterproof, but they weren't.

## C GRAMMAR | Expressing regrets about the past

Wish + the past perfect

I wish I hadn't bought this electric canoe! What a worthless gimmick!

Do they wish they'd joined a health club instead of shelling out so much money for that ridiculous contraption?

Don't you wish you'd upgraded to the wireless headphones before they upped the price?

Why does he wish he'd kept his old blender?

Should have or ought to have + a past participle

I should have waited to get the Lightning hoverboard. = I ought to have waited to get the Lightning hoverboard.

Should he have gotten the X2E, even though it was over his budget?

He shouldn't have bought the jacket in size small.

Use should, not ought to, in negative statements and questions.If only + the past perfect

Express very strong regret with If only + the past perfect. Such statements of regret often suggest a negative consequence. (It's common to use if only in a past unreal conditional statement followed by a result clause that states the consequence.)

If only I'd read the fine print! (regret: I wish I had.)

If only we hadn't bought this home theater. (regret: We wish we hadn't.)

If only I'd gotten a real underwater camera, I would have taken pictures of the sharks.

**GRAMMAR EXPANDER** p. 119

The past unreal conditional: inverted form

# 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)

## 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.

**D**  PRONOUNCE THE GRAMMAR | Listen and repeat the grammar examples with if only.

**E** ACTIVATE GRAMMAR | On a separate sheet of paper, rewrite the statements and questions, changing wish or if only + the past perfect to should have or ought to have. 1. They should have / ought to

- 1 They wish they'd bought their shoes online instead of at that fancy shoe store in the mall. *have bought their shoes . . .*
- 2 If only I'd waited for the newer model to come out. *2. I should have / ought to have waited for . . .*
- 3 Don't you wish you'd read the fine print before you got the tablet with the underwater camera? *read the fine print . . . ?*
- 4 I wish I hadn't bought that gimmicky pizza fork. *4. I shouldn't have bought that gimmicky pizza fork.*
- 5 If only I hadn't been in such a hurry to get the hottest new phone! *5. I shouldn't have been in such a hurry . . . !*
- 6 Does he wish he'd checked out the price of a used car before he bought the JR200?
6. *Should he have checked out the price . . . ?*



COMMUNICATION  
ACTIVATOR

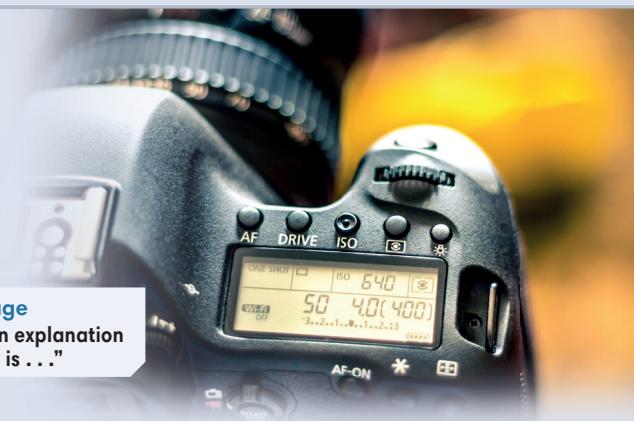
Now let's express buyer's remorse.

**A**  CONVERSATION MODEL | Read and listen.

- A: I wish I hadn't gotten that expensive camera.  
B: What do you mean? It's the best one on the market, isn't it?  
A: It is, but it cost a bunch, and I don't get enough use out of it.  
B: Why not?  
A: Well, the one on my phone is just as good and more convenient. The camera just sits around collecting dust.  
B: What a shame.  
A: The thing is they sold me a bill of goods. They said the photos would be better than the ones from a cell phone. If only I had read the reviews!

**Social language**

Elaborate on an explanation with "The thing is . . ."



**B**  PRONUNCIATION PRACTICE | Listen again and repeat.

Then practice the Conversation Model with a partner.

**C** TALKING POINTS | Use one of your regrets from Exercise B on page 26. Or use the cartoons below for other ideas. Make notes about it, using the reasons below or another reason.



It costs so much to maintain.



It takes up so much room.



It's so hard to operate.



It's so hard to put together.



It just sits around collecting dust.

What was the purchase?

What should you have bought instead?

Why do you regret buying it?

What did you do about it?

**D** IN YOUR OWN WORDS | Create your own conversation, using your Talking Points. Start like this: *I wish I hadn't . . .* Be sure to change roles and then partners. (Option: Use the Unit 3 Energizer Worksheet.)

**KEEP TALKING! •••**

- Tell your partner how you were convinced to buy the item.
- Express sympathy to your partner.
- Make suggestions about what to do with it.
- Say as much as you can.

 They promised me the moon and I fell for it! 

 Watch the video for ideas!



FOR MORE PRACTICE, GO TO YOUR DIGITAL RESOURCES

UNIT 3

27



A

GRAMMAR CLOSE-UP | Read the interview responses. Notice the featured grammar.**Q: Tell us about your short-term and long-term financial goals and plans.**

I just hate owing money to anyone, but my college expenses have been astronomical. I had to take out a pretty big loan, and now I'm in debt. So here's my idea. By this time next year, I'll have graduated. My immediate plan is to find a job and put away 10% of my paycheck every month, which I'll use to begin paying off the loan month by month. After four or five years, I expect to have gotten a raise so I can pay back more each month. My long-term goal? I hope to have paid back all the money I owe by the time I turn 30.

Sam Lane, 21  
Atlanta, USA

I've decided on a long-term goal for myself: to buy my own apartment by the time I'm 30. I'll need to have saved up a bunch of money to make *that* happen. I get a good salary and I'm financially independent.

But I love having nice things, and I've had a hard time sticking to a budget, and saving is hard. So I've made up my mind to seriously cut back on spending and start saving. In a year or two—if I stay disciplined—I hope to have saved up enough for the down payment on the apartment and always have enough money in the bank to make the monthly mortgage payments. Wish me luck!

Nina Leyva, 25  
Tegucigalpa,  
Honduras

B

RELATE TO PERSONAL EXPERIENCE | Discuss the questions with a partner.

- 1 Have you ever cut back on your spending in order to buy something you wanted? Tell your partner what happened.
- 2 Are you financially independent? If not, when do you expect to be? What will make it possible?
- 3 Do you have anything in common with Sam, Nina, or Ruby from Zoom-In on page 24? Explain.

C

GRAMMAR | Completed future actions and plans: the future perfect and perfect infinitives

**Use the future perfect to indicate that an action will be completed by a specified time in the future.**

**It's common to state the particular time somewhere in the sentence. Form the future perfect with will have or won't have + a past participle. You can contract will.**

By this time next year, Burt will have saved enough for a down payment on a car.

If I stick to a strict budget for the next six months, I'll have put away enough money for a trip to Europe. They won't have finished their studies before 2025.

**Will** you have paid off your student loans by the time you get married? (Yes, I will. / No I won't.)

**Which** short-term goals **will** they have achieved by the end of the year?

**Note:**

Common expressions of time with the future perfect:

**before / after** [May 2]

**on / by** [Wednesday]

**by the time** [I leave]

**in the next** [two years]

**Use a perfect infinitive after hope, expect, intend, or plan to indicate that an action will or might take place before a specified time in the future. Form the perfect infinitive with to have + a past participle.**

By this time next year, I plan to have saved enough cash to buy a car.

They intend to have paid off their mortgage in fifteen years.

Do you expect to have put enough money in the bank to make your car payment this month?

**GRAMMAR EXPANDER** p. 120

- The future continuous
- The future perfect continuous

D

PRONOUNCE THE GRAMMAR | Listen and repeat the grammar examples.

## 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.

## 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.

**Future perfect:** It's just that as soon as you get a hoverboard, they'll have invented something even cooler.  
**Perfect infinitive:** By my birthday, I plan to have saved up almost enough.

**E** **NOTICE THE GRAMMAR** | Find a statement with the future perfect and one with a perfect infinitive that express completed future actions and plans in Zoom-In on page 24.

**F** **GRAMMAR PRACTICE** | On a separate sheet of paper, use the cues to write sentences with the future perfect.

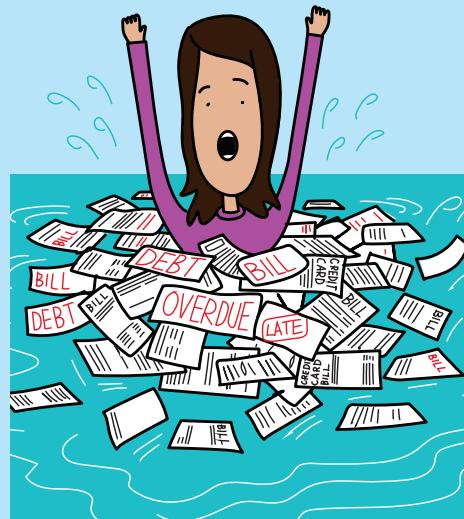
- 1 By next June / we / put away enough to make a down payment on an apartment.
- 2 When / you pay off all your credit card debt?
- 3 Before I even think about buying a new car / I / stick to a strict budget for a whole year.
- 4 Why / you / not pay back the money you owe in the time you promised?

**PRONUNCIATION LESSON** p. 133

Sentence rhythm: thought groups

**G** **GRAMMAR PRACTICE** | Complete the paragraph, using perfect infinitives.

Carol Bishop was drowning in debt, owing money to everyone and having a ton of loans she couldn't pay back and astronomical payments she couldn't make. So today she said enough is enough. She's made some plans and set some short-term goals. By the end of the week, she ..... **intends to have created** ..... a strict yet realistic budget that she can stick to. She ..... **(1 intend / create)** **hopes to have made** ..... the last payment on her student loan by the end of December. In addition, at the same time she ..... **(2 hope / make)** **plans to have begun** ..... putting away 20% of her paycheck every month so she can begin paying off her credit card debt. She figures that if she cuts down on unnecessary expenses, stays disciplined, and sticks to her budget and savings plan, she can ..... **(3 plan / begin)** **expect to have paid back** ..... all the money **(4 expect / pay back)** she owes within the next 18 months. Wish her luck!



## COMMUNICATION ACTIVATOR

### Now let's talk about financial goals and plans.

**A** **TALKING POINTS** | Write your short-term and long-term financial goals.

short-term goals <i>buy a hoverboard</i>	completion dates <i>before my birthday!</i>	long-term goals <i>buy a good used car</i>	completion dates <i>by the time I graduate</i>
short-term goals	completion dates	long-term goals	completion dates

**B** **DISCUSSION** | Discuss your financial goals with a partner, using information from Talking Points. Make statements in the future perfect and statements with hope, expect, plan, and intend with perfect infinitives. Be sure to change roles and then partners.

“ By the time I'm 25, I hope to have moved into my own apartment. ”

“ A year from now, I'll have paid back all the money I owe. ”

### KEEP TALKING! • • •

Talk about:

- being financially independent
- being out of debt
- cutting back on spending
- creating a realistic budget
- sticking to a savings plan
- saving money

Say as much as you can.

Watch the video for ideas!

### Answers for Exercise F

1. By next June, we'll have put away enough to make a down payment on an apartment.
2. When will you have paid off all your credit card debt?
3. Before I even think about buying a new car, I'll have stuck to a strict budget for a whole year.
4. Why won't you have paid back the money you owe in the time you promised?



FOR MORE PRACTICE, GO TO YOUR DIGITAL RESOURCES

UNIT 3

29



- A** READING | Read about the principles of personal money management. Which one do you think makes the most sense?

## “Where does the money go?” Tips for managing your money wisely

You earn a good living, but you live paycheck to paycheck and never have enough. Or worse, you've spent more than you have and have gone into debt. How can you avoid falling into the bad money management trap? It's pretty simple, actually, by following four basic rules.

### 1 Live within your means.

Keep an income and expense list, showing how much money comes in and goes out. So if your paycheck is \$2,000 and you don't have other earnings, that's your income. Then make a list of your fixed expenses—ones that don't change from month to month—car loan, mortgage payments, rent, and utilities (gas, electric, Internet, etc.). Hopefully, your income exceeds your expenses. The amount left over can be used for variable expenses such as groceries, entertainment, clothing, and other things you purchase. As long as you don't spend more than you have, you're living within your means. Later, you can use these numbers to create a budget to help you plan your future spending.

### 2 Keep track of your expenses.

If you don't keep track of your expenses, you'll always be wondering where the money went. People go to the ATM to withdraw cash for daily incidental expenses—lunch, a magazine, bus fare, and the like. Before they know it, all the money's gone and it's back to the ATM. The first step in getting control of that money is paying attention to where it goes. For one month, write down all the money you spend on incidentals and then add it up. You'll probably be surprised.



### 3 Make saving a habit.

Start saving, regularly, no matter what. Get used to depositing a small percentage—even as little as 5%—of your paycheck in the bank automatically. You'll have money “for a rainy day” (for example, if the fridge suddenly dies). Plus, you'll see your bank balance grow, pretty painlessly. Another tip: as you spend money during the day, don't spend any of the change in your pocket. Each night, put all those loose coins in a jar. In just a few weeks, you'll have collected a bunch. Put that money in the bank, and by year's end, you can expect to have put away a nice chunk of change.

### 4 Pay your credit card bill in full every month.

The charges to your credit card are borrowed money, and loans have to be paid back. You'll have to pay interest on any money you don't pay back in full at the end of the month. That extra charge can add up pretty fast and you can get deeper and deeper in debt if you let it go on. Credit cards are convenient—you can shop without carrying around a ton of cash. But the downside is that they make it easy to spend more than you have. Ask yourself: Am I using cards for convenience, or am I using them to buy things I can't afford and can't pay for when the bill comes? If it's the latter, get out your scissors and just cut the cards up. You'll thank your lucky stars you did.



- B** UNDERSTAND FROM CONTEXT | Complete the statements.

- 1 A rent payment is a fixed/variable expense.
- 2 If your expenses exceed your income, you're living within / beyond your means.
- 3 A budget is a plan for living beyond your means / spending your money.
- 4 You can keep track of expenses by paying attention to what you buy / what you take from the ATM.
- 5 Money saved for a rainy day is money put away for fixed / unexpected expenses.
- 6 Borrowed money is the money from a loan / paycheck.
- 7 If you pay your credit card bill in full at the end of the month, you won't / will have to pay interest.

# 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.

## 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?*

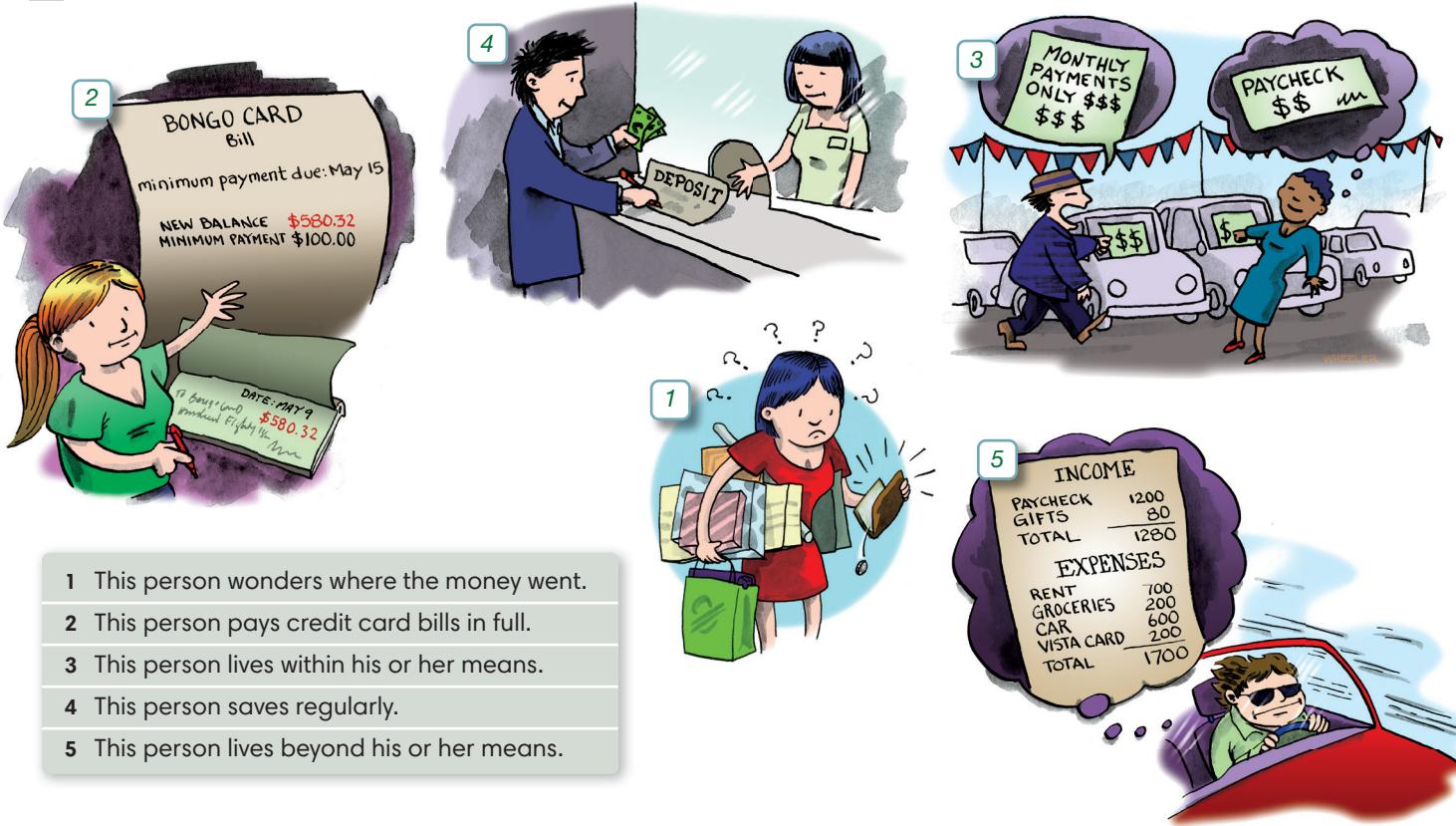
Have Ss write answers to these questions based on what they learned in the lesson and from their own experience. Monitor to identify areas for review and extra practice.



Remind Ss of additional reading practice in their digital resources.

**C IDENTIFY SUPPORTING DETAILS** | Answer with a partner and support each answer with details from the article.

- 1 What is the purpose of an income and expense list?
- 2 Why is it important to keep track of expenses?
- 3 What are two benefits of saving regularly?
- 4 Why does the author recommend not spending the loose change in your pocket?
- 5 What's the upside and downside of credit cards?

**D PAIR WORK** | Match the pictures and the captions. Explain each choice to your partner.**COMMUNICATION ACTIVATOR****Now let's describe good and bad money management.****A TALKING POINTS** | Analyze your money management style. Check the statements that apply to you.

- |   |   |
|---|---|
| <input type="checkbox"/> I live within my means.                    | <input type="checkbox"/> I live beyond my means.                            |
| <input type="checkbox"/> I keep track of my expenses.               | <input type="checkbox"/> I don't know where the money goes.                 |
| <input type="checkbox"/> I make saving a habit.                     | <input type="checkbox"/> I live from paycheck to paycheck and spend it all. |
| <input type="checkbox"/> I always pay my credit card bills in full. | <input type="checkbox"/> I'm drowning in debt.                              |

**B PAIR WORK** | Compare answers on the survey in Talking Points. Describe your own money management style and attitudes. If you'd like to improve your money management, what steps could you take? Be specific and use all the language from Unit 3.

“ I use the notes app on my phone to record my incidentals. If I don't do that, I don't remember where all the money went. ”

**RECYCLE THIS LANGUAGE**

be a big spender  
be a cheapskate  
be thrifty  
be [in / out of] debt  
have a good head on [my] shoulders about money  
easy come, easy go

everything in moderation  
over my budget  
[short-term / long-term] goals  
waste not, want not  
chip in / contribute  
save up for a rainy day  
stick to a budget





## Consider reasons for charitable giving

**A** VOCABULARY | Words and phrases associated with charity | Read and listen. Then listen again and repeat.

<b>a charity</b>	an organization that collects and provides money or other benefits to fulfill important needs
<b>a donation</b>	money given voluntarily to a charity
<b>a donor</b>	a person who contributes money to a charity
<b>fundraising</b>	the activity of requesting financial contributions
<b>generosity</b>	the quality of being willing to share one's own money with others in need

**B** VOCABULARY PRACTICE | Complete the statements with words from the Vocabulary.

Jessica believes that "charity begins at home," so she's involved in (1) fundraising for the local hospital. When there's a community event, such as a road race or a play at the high school, she sets up a table with information about the hospital and she asks people for (2) donations. Jessica says she can always rely on the (3) generosity of the people in her hometown. But Jessica doesn't think charity should be limited to things "close to home." For that reason, she's also a (4) donor to a number of international (5) charities, such as Doctors Without Borders and the World Wildlife Fund.

**C** LISTEN FOR MAIN IDEAS | Listen to the conversation.

What's the main idea?

- 1 Fundraising is an important activity of the No Kidding organization.
- 2 Charitable giving benefits the givers as well as the people who receive the help.
- 3 Malnutrition affects people who don't have enough to eat.

**D** UNDERSTAND FROM CONTEXT | Listen again. Complete the statements with the correct words.

- 1 Malnutrition results from a lack of (healthy food / income).
- 2 When soil fertility is improved, gardens yield a greater quantity of (meat / vegetables).
- 3 A subsistence farmer produces crops to (sell to others / feed his or her own family).
- 4 In the conversation, a kid is a (baby goat / young child).
- 5 If you alleviate hunger, malnutrition, or poverty, you (lessen / increase) it.

**E** LISTEN FOR DETAILS | Discuss and answer the questions, based on the conversation.

Listen again to confirm your answers.

- 1 What are two benefits of owning one goat?
- 2 What's one benefit of owning more than one goat?
- 3 How can goats help a family begin earning an income?
- 4 What is the reason some people give their own children the gift of a No Kidding gift certificate as a birthday present? See answer below Exercise F.

Possible answers:

1. The goat provides milk, and the manure the goat produces adds to the fertility of the soil, which increases the amount of food a garden can produce.
2. The goats can produce baby goats.
3. As the number of goats increases, those animals can be sold, providing the family with an income.

**F** EXPRESS AND SUPPORT AN OPINION | There's a saying, "Charity begins at home." No Kidding operates far from Grace, Tina, and Walter's home. Do you think it's a good idea to contribute to a charity far from your home? In what way does Walter bring No Kidding "close to home"?

4. Their children can learn about the value of using money to help others, rather than just thinking of money as something they can use for toys, candy, or entertainment.

# 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.

## 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.

**G** WORD STUDY | Parts of speech | Write the noun, adjective, or verb form of each of these words. Use a dictionary if necessary.

noun:	charity	adjective:	charitable	
noun:	donor	verb:	donate	(another) noun: donation
noun:	generosity	adjective:	generous	
noun:	fertility	adjective:	fertile	verb: fertilize
noun:	independence	adjective:	independent	
noun:	contributor	verb:	contribute	(another) noun: contribution
noun:	fundraising	(another) noun:	fundraiser	
noun:	subsistence	verb:	subsist	

**H** ACTIVATE VOCABULARY | With a partner, write five sentences using five of the words from Exercise G.



COMMUNICATION ACTIVATOR

Now let's consider reasons for charitable giving.

**A** TALKING POINTS | Write a checkmark next to organizations you would contribute to. Write an X next to the ones you wouldn't.

an organization that helps the homeless	a school in a poor neighborhood
a disaster relief agency	a museum
an animal protection agency	a religious institution
a food bank for the food insecure	other:

“ I'd contribute to an organization that helps the homeless. I think it's our responsibility to share what we have with people in need. ”

**B** PAIR WORK | Look at the reasons why people contribute to charities. Which do you think are the best reasons? Rate them in order from 1 to 8, with 1 being the best. (You can add another one if you'd like.) Compare and discuss your ratings with a partner.

- ..... to change society
- ..... to set a good example
- ..... to feel good
- ..... to help others
- ..... so people will admire them
- ..... so people will thank them
- ..... for religious reasons
- ..... other



**C** DISCUSSION | Using the information from Talking Points and Exercise B, discuss your general and specific reasons for contributing to the organizations you checked. Use words from Word Study when possible. (Option: Use the Unit 3 Soft Skills Booster, p. 153.)

“ My motivation for contributing to charity is mostly to help the environment. That's the reason I give money to organizations that promote the use of alternative fuels. Actually, I suppose that means that I'm interested in helping others—and myself! ”

WRITING HANDBOOK p. 143

- **Skill** Organizing information by degrees of importance
- **Task** Write a personal statement for a job or university application



PROGRESS SELF-CHECK

NOW I CAN

For more practice . . .

Unit Review / Connect TV  
Test-Taking Skills Booster

Express buyer's remorse.

Talk about financial goals and plans.

Describe good and bad money management.

Consider reasons for charitable giving.