

### 3. Interpret budget information - Respond effectively to customer needs

#### Comparing adjectives and adverbs

The comparative form is used to compare two things. The things being compared can be a noun or a verb. Comparative adjectives are used to compare nouns. Comparative adverbs are used to compare verbs.

#### Context (adjective vs. adverb)

- Sofi spoke positively about Technical English — adverb (describes actions or verbs)
- Fatima Sofia is nice — adjective (describes nouns)

**Exercise:** Read the entire conversation between two brothers. Identify all the comparative adjectives and adverbs.

A: I have a higher salary than you, but you save money faster than I do. What's your secret?

B: I spend my money more carefully than you do.

A: How so? Can you give me an example?

B: Sure. You paid \$75 for those headphones at the store, but I found them online for a much lower price.

A: But I wanted them right away. It takes longer to order something online and wait for it to ship. Besides, it was just a pair of headphones. I usually compare prices when I'm making bigger purchases.

B: You should compare prices for all purchases, big or small. And you need to record your expenses to keep track of your spending.

A: I do! Well, I guess I can keep track of my spending more accurately.

B: And you need a savings account.

A: But I have a checking account. It's easier to keep all my money in one account.

B: A checking account is good, but when it comes to setting money aside, a savings account is better.

A: OK, thanks. Those are all good suggestions.

B: Right. Now you just need to follow them!

Comparative adjective	Comparative adverb
high <u>er</u> salary	save money fast <u>er</u>
low <u>er</u> price	spend my money <u>more</u> carefully
bigger <u>er</u> purchases	takes long <u>er</u>
a savings account is better <u>er</u>	keep track... <u>more</u> accurately
	Eas <u>ier</u> to keep

## Structure

Adjectives	Comparative Adjectives
<i>I compare prices when I make <b>big</b> purchases.</i>	<i>I save money for <b>bigger</b> purchases.</i>
<i>It takes a <b>long</b> time to save money.</i>	<i>It takes a <b>longer</b> time without a budget.</i>
<i>Money management is not <b>easy</b>.</i>	<i>It's <b>easier</b> to set money aside in a savings account.</i>
<i>A checking account is <b>good</b>.</i>	<i>A savings account is <b>better</b>.</i>
Adverbs	Comparative Adverbs
<i>You saved a lot of money <b>fast</b>.</i>	<i>You save money <b>faster</b> than I do.</i>
<i>I spend money <b>carefully</b>.</i>	<i>I spend money <b>more</b> carefully than you do.</i>
<ul style="list-style-type: none"> <li>• Good and bad have irregular comparative forms: <i>good—better</i>      <i>bad—worse</i>.</li> <li>• Most 2-syllable comparatives use either <i>-er</i> or <i>more</i>. But some 2-syllable comparatives can only use either <i>-er</i> or <i>more</i>.  <i>friendlier</i> or <i>more friendly</i>      only <i>earlier</i>      only <i>more modern</i></li> <li>• Longer comparatives tend to use <i>more</i>.  <i>more beautiful</i>      <i>more affordable</i>      <i>more carefully</i></li> </ul> <p><i>For a complete list of rules, search online for: comparative and superlative spelling rules.</i></p>	

Nod = asentir

USAC is more affordable than URL, because the tuition is cheaper.

Sofía is more clever than my other friend.

Pablo is madder than Sofía

Oil is thicker than water

Sofía works more efficiently than Herculoida (adverb)

**INVESTIGATE.** Analyze all the examples of comparatives. Match to complete the rules.

- |  |  |
|--|--|
| _____ 1. For most one-syllable adjectives and adverbs, _____.                    | a. use <b>more</b>                         |
| _____ 2. For adjectives ending in <b>-y</b> , delete the <b>-y</b> and _____.    | b. add <b>-er</b>                          |
| _____ 3. For most long adjectives and adverbs, _____.                            | c. double the consonant and add <b>-er</b> |
| _____ 4. For one-syllable adjectives ending in one vowel + one consonant, _____. | d. add <b>-ier</b>                         |

1. b (add -er)

2.d (add -ier)

3. a (use more)

4. c (double the consonant and add “-er”)

Easy

Easier

Love

Hatred

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**WRITE.** Use the adjective or adverb to make comparisons.

1. (*expensive*) a car / a bicycle

*A car is more expensive than a bicycle.*

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2. (*quick*) using an ATM / going inside a bank
- 

3. (*cheap*) a sandwich / a steak dinner
- 

4. (*heavy*) coins / paper money
- 

5. (*thin*) a dime / a nickel
- 

6. (*important*) paying rent / buying a movie ticket
- 

2. Using an ATM is quicker than going inside a bank.

3. A sandwich is cheaper than a steak dinner

4. Coins are heavier than paper money

5. A dime is thinner than a nickel

6. Paying rent is more important than buying a movie ticket

Automatic Teller Machine (ATM)

Enjoy your meal

### **Create a budget using budgeting tools**

What is a budget?

- It is a projection of the incomes and expenses that we will perform during a period of time.
- An expense is money to be paid, which cannot be recovered. For example: electricity, water, internet, transportation

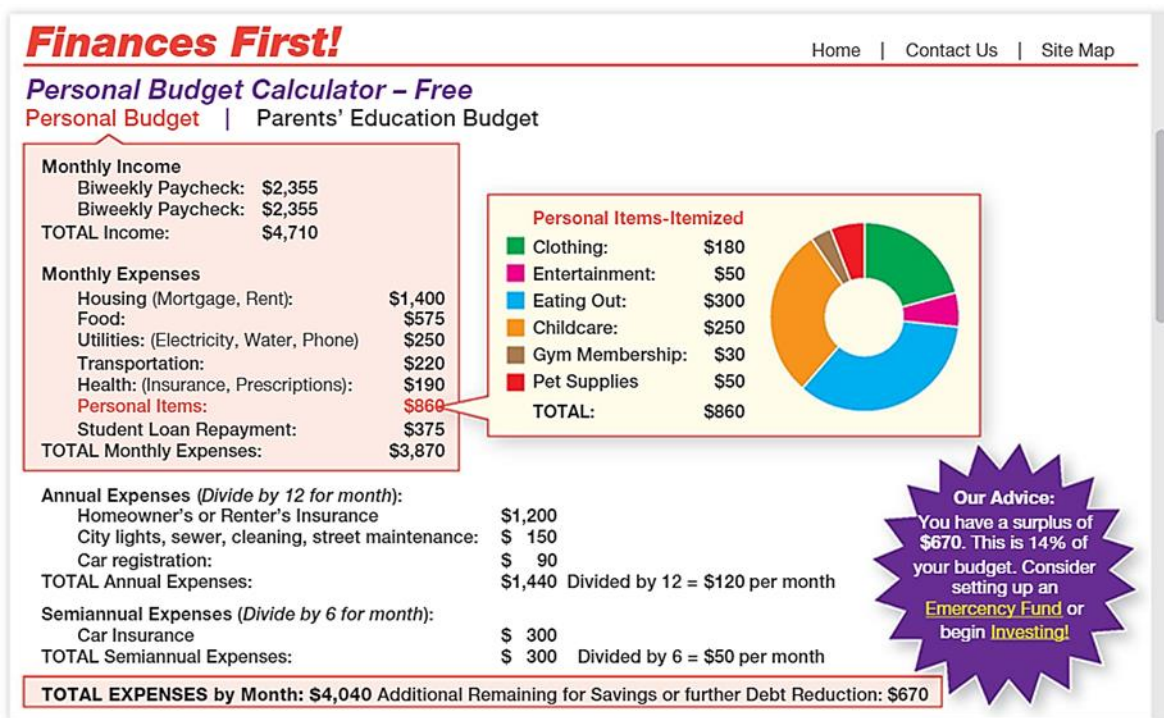
- An income is money that you obtain as a reward for your work. Money gained as a result of exchanging your services for a job.

Debt

Installments

Leasing? Leasing is the same as renting

A **budget calculator** helps individuals better understand their income(earnings) and expenses(spending) in order to manage their finances. Track money going in and out of a household to avoid overspending. The money you save can then be used to pay down student loans or credit card debt. You can also save it for a future expense, such as making a big purchase or dealing with an emergency.



**Monthly:** Something that happens once in a month

**Biweekly:** Something that happens twice in a week or once every 2 weeks

<http://www.youcandealwithit.com/borrowers/calculators-and-resources/calculators/budget-calculator.shtml>

**DEFINE KEY WORDS.** Find these words on the budget calculator. Match each word to its definition.

- |                             |  |
|-----------------------------|--|
| _____ 1. (adj) semiannual   | a. things like electricity, water, and phone |
| _____ 2. (n) debt reduction | b. listed as separate elements               |
| _____ 3. (adj) itemized     | c. act of paying off money owed              |
| _____ 4. (n) finances       | d. twice a year                              |
| _____ 5. (n) utilities      | e. the management of a person's money        |

1. d
2. c
3. b
4. e
5. a

**INTERPRET.** Locate information on the budget calculator.

1. On which monthly expense does he spend the most? What is that total? \_\_\_\_\_
2. What is his total income for each month? \_\_\_\_\_
3. How much of his student loan could he afford to pay back each month? \_\_\_\_\_
4. What do **biweekly** and **semiannual** mean? How can you tell? \_\_\_\_\_

- 
1. He spends the most on housing: \$ 1400
  2. His total income is \$ 4710 per month
  3. He could pay back \$ 1045 each month. (Current \$ 375 + \$ 670 more)
  4. Biweekly means every two weeks. Semiannual means halfway through the year and at the end of the year

## Superlative adjectives and adverbs

The superlative form is used to express the highest or most extreme degree of an adjective or adverb. A superlative adjective or adverb is also used to compare three or more people or things.



**Exercise:** Read the entire website and identify all the superlative adjectives

## Buying vs. Leasing:

What is the best option for you?



### Buying Benefits

- Buying the most reasonably priced vehicle and keeping it a few years after you buy it may be the most affordable choice.
- If you plan to take a lot of road trips or put a lot of wear and tear on your car, buying is the smartest choice. Owning a vehicle means you may drive it as many miles as you like.
- Buying a vehicle is also the most flexible option. You can customize or upgrade your vehicle as you want.

### Leasing Benefits

- Leasing allows you to drive a new vehicle every two or three years. This may be the wisest choice if you want the newest technology and the latest features in a car.
- A lease may provide the most comprehensive warranty. Your vehicle will be covered by the manufacturer warranty for the full term of the lease.
- When you go to pay for the car, leasing a vehicle is usually the least expensive option because it requires no down payment and offers the lowest monthly payments.

Superlative adjective	Superlative adverb
The most affordable choice	The most reasonably priced
The wisest choice	
The newest technology	
The most comprehensive warranty	
The smartest choice	
The most flexible option	
The least expensive option	

## Structure

<b>Superlative Adjectives</b>
What is <b>the most affordable</b> choice?
I'm looking for <b>the least expensive</b> option.
We want <b>the newest</b> technology and <b>the latest</b> features in a car.
<b>Superlative Adverbs</b>
We should shop for <b>the most reasonably</b> priced car.
Buying a car allows us to invest our money <b>the most effectively</b> .
• The words <i>good</i> and <i>bad</i> have irregular superlative forms: <i>good—the best</i> <i>bad—the worst</i>

**Exercise:** Analyze all the examples of superlatives. Choose the correct words to complete the rules.

- For most one-syllable adjectives, add \_\_\_\_ to form the superlative.  
a. *-er*                                      b. *-est*
- A superlative usually begins with \_\_\_\_.  
a. *a*    b. *the*
- For most long adjectives and adverbs, use \_\_\_\_ to form the superlative.  
a. *most*                                      b. *more*
- The superlative form of **bad** is \_\_\_\_.  
a. *the worse*                              b. *the worst*

- b
- b
- a
- b

Complete the sentences. Use the superlative form.

- (*difficult*) What is \_\_\_\_\_ financial decision you have ever made?
- (*good*) What do you think is \_\_\_\_\_ strategy for making a big purchase?
- (*bad*) Buying a car I couldn't afford was \_\_\_\_\_ mistake I've ever made.
- (*large*) My car payment is my \_\_\_\_\_ expense.
- (*smart*) \_\_\_\_\_ way to manage money is to save more than you spend.
- (*carefully*) Of everyone in my family, my sister Emma manages money \_\_\_\_\_.
- (*actively*) Of all of us, Emma is \_\_\_\_\_ involved in her budgeting.

- the most difficult
- the best

3. the worst
4. largest
5. The smartest
6. The most carefully
7. The most actively