

# **Money Matters**

# Classroom Materials/Extra Practice CD 3 Tracks 23–34 Workbook Unit 11 Unit 11

# **Unit Overview**

# Goals

• See the list of goals on the facing page.

# Grammar

- · Present real conditional
- Future real conditional
- Gerunds and infinitives as objects of verbs

# **Pronunciation**

- *If* clauses at the beginning of a sentence
- Weak pronunciation of to

# Reading

- Read an article on using credit wisely
- Read an electric bill
- Reading Skill: Identifying author purpose

# Writing

• Write a paragraph about a financial goal

# **Preview**

- Hold up your book or have students look at their books. Read the unit title aloud.
- Explain the double meaning of the title. Write on the board: *Matters* = *things*, *Matters* = *is important*. The title means "things about money," and learning about money is important.
- Set the context of the unit. Ask questions about the picture: What do you see? Where are they? What do you think the woman is doing?
- Read the preview questions aloud.
- Ask volunteers to share answers. You can help students explain their ideas by writing their information on the board.
- You may want to summarize different things students talked about. Use the board.

## **Unit Goals**

- Tell the class: This list of unit goals shows us what we will be studying in Unit 11.
- Have students read the goals silently.
- Say each goal and have students repeat. Explain unfamiliar vocabulary as needed. Explain wisely: Wisely means smartly. Explain risks (of credit cards): Risks are chances for bad results. Explain expenses: Expenses are what we spend our money on. Explain utilities: Utilities are services we pay for like electricity and gas.
- Say: We will come back to this page at the end of the unit. You will be able to write a check next to the goals you learned and practiced in this unit.

5 minutes

# **Controlled Practice**

15 minutes



WHAT DO YOU KNOW?

# **Culture Connection**

Some students come from cultures that are cash-based. You may want to review common forms of payment in the U.S.

- Set the context of the lesson. Write on the board: What words related to going to the bank do you know?
- Form pairs. Say: Make a list. When you have five words, write them on the board.
- Call on volunteers to read the words on the board.
   Give or have the students give simple definitions or examples.
- State the lesson objective: We're learning words that relate to banking.

# **Presentation**

10 minutes

# A Look at the pictures...

- Have students cover the vocabulary words. Call on volunteers to say what each picture is or how you use it.
- Have students uncover the vocabulary words. Say each word and have students repeat.
- Call on volunteers to say which word they know and something brief about it, either what it is or how you use it.

# **Teaching Tip**

Remind students to do easier matching items first and then try to figure out the more difficult ones.

# **B** Match the pictures...

- Students can work alone or in pairs.
- Have students compare answers.

# C Listen and check...

- Play CD 3, Track 23. Have students circle any incorrect answers. Play Track 23 again and have students correct these items.
- Play Track 23 again. Have students repeat.

# Expansion: Vocabulary Practice for 1C

- Form pairs. Say: *Use the new vocabulary and talk about the pictures.*
- Point to picture 1 and say: The man is making an ATM withdrawal. He is using his ATM card. He puts it in and takes cash out of his account.
- Call on volunteers to say one of their sentences.

# **Learning Strategy:** Use context

- Read the directions. Students can use index cards or pieces of paper.
- Model the activity by making a card for one of the words in Exercise 1B.
- Walk around and help students write the words and sentences.
- Say: You can remember new vocabulary when you make a sentence using that word. That is using context. It is figuring out a word by studying the words around it. Tell students they can use this strategy to remember other new vocabulary.

## **Teaching Tip**

Have students add their vocabulary cards to their ziplock bags. Give them time during class to review the words they have in their bags, take out the words they have mastered, and continue to review the words they still need to practice.

# **Controlled Practice**

# 15 minutes

# Communicative Practice 15 minutes



# **PRACTICE**

# **Community Building**

Encourage students to check with a classmate when they are not sure of an answer. Write on the board:

A: I don't have a lot of experience with this. Do vou?

B: Yes, I understand it pretty well. What don't you understand?

Say each sentence and have students repeat.

#### WORD PLAY, PAIRS, Read the bank statement...

- Write on the board: deposit withdrawal fees. Call on volunteers to say what these words mean. Write the answers on the board under the word. For example, write: deposit = money put into an account; could be paycheck, could be money from family, etc. withdrawal = money taken out of an account; could be ATM withdrawal, check, money order, etc. fees = money the bank charges for using your account or making a mistake on your account.
- Ask: What is a bank statement? (a report—on paper or online—of all the deposits, withdrawals, and fees)
- Read the statement for comprehension first. Write questions on the board: *Whose statement is it?* What information do you see on the statement?
- Call on students to answer the questions.
- Have students read through the questions before they answer. Walk around and provide help.
- Call on students to read the questions and answers.

# Expansion: Calculator Practice for 2

- Write on the board: a beginning balance, the amounts of two checks, the amounts of two deposits, the amounts of two ATM withdrawals.
- If possible, pass out calculators or have students use their own.
- Form pairs. Have students use the calculators to figure out the balance. Walk around and help as needed.
- Call on students to say the balance. If there are different answers, do the math on the board with the class.

# Show what you know!

# **GROUPS.** If you have...

- Review with the class what bank statements and transaction registers are.
- Walk around and help as needed.
- To review this activity, call on a student from each group to say what he or she learned.

# MULTILEVEL INSTRUCTION for Show what you know!

**Pre-level** Pre-level students are those students without a lot of banking experience. Tell them to ask above-level students for help with anything they don't understand.

**Above-level** Above-level students are those students with banking experience. Tell them to explain to pre-level students anything they have questions about.

# Extra Practice Interactive Practice pages 122–123

# 5 minutes

# **Controlled Practice**

10 minutes



# **BEFORE YOU LISTEN**

# A GROUPS. Discuss. Do you use...

- Write on the board: *direct deposit*; *cash bonus*; online banking
- Tell students they will come back to these terms at the end of the page.
- Call on a student to read the information on the yellow sticky note.
- To review, call on volunteers to talk about advantages and disadvantages of direct deposit.

# B Read the ad....

- Have students read the ad silently.
- Call on a student to answer the question.

# **Presentation**

5 minutes



## LISTEN



- Ask: What information are we listening for? (whether the commercial is about savings accounts or checking accounts)
- Play CD 3, Track 24. Ask students to call out the answer. Write the correct answer on the board.

# **B** Read the questions....

- Have students read the questions and answers silently before listening.
- Play CD 3, Track 24. Have students compare answers.
- Then play Track 24 again. Review the answers by asking volunteers to write the completed sentences on the board.
- Tell students they are going to listen again so they can check the sentences on the board. Play Track 24 again.

# G Listen again....

- Play CD 3, Track 24.
- Call on students to say the two ways to open an account.
- Write the two ways on the board.
- To confirm the answers, play Track 24 again.

# **Expansion: Vocabulary Practice for 2A**

- Call on students to write simple definitions or examples of the words on the board (direct deposit, cash bonus, online banking).
- Ask them to write on the board any other words they have learned in this lesson with simple definitions or examples.
- Read the words and examples with the class. Correct or simplify as necessary.
- Have students copy the words and definitions into their notebooks.

# Use bank services wisely

# **Getting Started**

# 5 minutes

- Write on the board: *If you attend class regularly*, you can learn faster.
- Read the sentence, exaggerating the pause at the comma. Have students repeat.
- Ask: *Where is the pause?* (after the comma)
- Call on volunteers to read the sentence. Make corrections as needed.

# **Presentation**

10 minutes

**CONVERSATION** 



A Listen to the sentences.

- With books closed, play CD 3, Track 25.
- Have students open their books and read the Pronunciation Watch silently.
- Have students look up from their books and tell you one thing they read.
- Play Track 25 again. Have students repeat.

#### **Controlled Practice** 10 minutes

# B Listen and repeat...

- Play CD 3, Track 26. Tell students to just listen first.
- Then play Track 26 again. Have students repeat the sentences.
- Call on students to read the sentences.
- To review, play Track 26 again.

# **@** Roberto is at Zenith Bank...

- Ask: What is a new accounts clerk? (a bank employee who helps people set up new accounts)
- Write on the board: What does Roberto want? What two ways can he get it? Which way does he have to choose? Why? Tell the class to listen for the answers.
- Play CD 3, Track 27. Call on students to write answers on the board.
- Then play Track 27 again to confirm the answers.

# **PRACTICE**

#### **Culture Connection**

Tell students it is very important to understand the terms of their bank accounts. If they don't, it could cost them a lot of money.

# A PAIRS. Practice the conversation.

- With an above-level student, model the conversation for the class, using correct word stress, pronunciation, and appropriate emotion.
- Tell students to role-play both roles.
- Walk around and help as needed.
- Call on volunteers to role-play the conversation.

#### **Communicative Practice** 15 minutes

# **B** MAKE IT PERSONAL. GROUPS. Discuss....

- Try to form groups that include students who bank or shop online and those who don't.
- As students complete the task, walk around and help as needed.
- Call on students who do not bank or shop online to say one thing they learned from their classmates who do.

# ■ MULTILEVEL INSTRUCTION for 4B

**Cross-ability** Have above-level students make sure everyone is participating.

## **Extra Practice**



Interactive Practice

# 5 minutes

# **Controlled Practice**

15 minutes

- Have students close their books.
- Write on the board: *If you attend class regularly, you learn faster.*
- Ask students: *Do you remember this sentence from pronunciation? Where is the pause?* (after the comma)
- Say: This sentence is a real conditional. This means if you do something, something else happens.
- Say: We can reverse the order of the clauses without changing the meaning.
- Write on the board: You learn faster if you attend class regularly.
- Say: In this case, there is no comma but the meaning is the same.
- Tell students to open their books to page 210.
- State the lesson objective: We are going to learn about present real conditionals. We'll use them to talk about using bank services wisely.

# **Presentation**

## 10 minutes

#### Present read conditionals

- Have students read the Grammar Watch silently.
- Call on a student to read the first sentence in the grammar box. Say: *The condition (the requirement) of getting a free checking account is banking online.*
- Call on a student to read the second sentence in the grammar box. Ask: *Is the meaning the same as or different from the first sentence?* (the same as)

# PRACTICE

# A Circle the *if* clauses....

- Have students read the paragraph for comprehension first. Ask: What is the paragraph about? (how to use a checking account)
- Have students compare answers when they are finished.
- Call on volunteers to read each sentence and identify the two kinds of clauses.

# Expansion: Writing Practice for 1A

- Write these questions on the board: 1. What should you do if you pay by check? 2. What does it mean to bounce a check? 3. Think of as many reasons as you can why it is bad to bounce a check.
- Have students write the answers to these questions.
   Tell them to compare their answers when they are finished.
- Call on students to answer the questions.

# **B** Unscramble the sentences....

- Do item 1 on the board. Tell students to call out the answer. When you hear the correct answer, write it on the board. Ask students to call out the second possibility. Write that on the board. Point out the comma in one answer and not the other.
- Have students compare answers with a partner.
- Call on students to write the two possible sentences for each number on the board. Make corrections as necessary.

# Use bank services wisely

# **Controlled Practice**

15 minutes

# Communicative Practice 15 minutes



**PRACTICE** 

# **Language Note**

ATM = automated teller machine

# **A** Combine the sentences...

- Have students read the information on the yellow sticky note.
- Do item 1 with the class. Call on a student to read the two sentences. Then call on a student to read the combined sentence.
- While students complete the task, write numbers *2* through 5 on the board.
- Have students compare answers with a partner.
- Call on students to write the combined sentences on the board. Call on other students to say if the sentences are correct or not.
- Make corrections as necessary.

# **B** PAIRS. Read the situations....

- As students are completing the task, walk around and help as needed.
- Call on students to write their sentences on the board. Different pairs may have different ideas, so call on two students per number.
- To review this exercise, ask volunteers to read the completed sentences. Discuss the ideas with the class.

# MULTILEVEL INSTRUCTION for 2B

Pre-level Students discuss their ideas. Then above-level students can write the sentences. Pre-level students can copy the sentences into their notebooks and write them on the board.

Above-level Students discuss their ideas. Then above-level students can write the sentences. They can show pre-level students the sentences to copy into their notebooks and onto the board.

# Show what you know!

#### **GROUPS.** Antoneta Deba has a...

- If possible, before this activity, print out a warning message from an online banking page. Share it with the students when they are finished with the task.
- Assign group roles: recorder, timekeeper, person to be sure everyone participates, person to be sure everyone speaks in English, reporter.
- Call on the reporter to say one idea the group had.
- To review, write on the board: <u>NEVER</u> *e-mail* or tell someone on the phone any personal information. Be sure students understand that if someone calls or e-mails wanting information, they should tell their bank.

# **Progress Check**

# Can you . . . use bank services wisely?

Ask students to review some of the rules and guidelines they learned for using bank services wisely. Make a list on the board. Ask students: *Can you check this goal?* 



# Talk about uses and risks of credit cards

# **Getting Started**

# 10 minutes

# **Presentation**

15 minutes



# **BEFORE YOU READ**

# A PAIRS. Look at the credit card...

- Ask for a show of hands: Who uses credit cards?
- Write on the board: What are the benefits? What are the risks? What are the costs? Call on volunteers to answer the questions. Be sure everyone understands the words you underlined.
- As students are completing the task, write the terms from the credit card statement on the board.
- Call on students to answer the questions. Then look at the terms on the board. Call on students to give brief definitions or examples of the terms. Point out the "-" sign and the "+" sign. Answer any questions students may have about vocabulary.
- State the lesson objective: We are going to read and talk about the uses and risks of credit cards.

#### MULTILEVEL INSTRUCTION for 1A

**Pre-level** Tell students to ask their above-level partners about anything they don't understand. Have them write new words and concepts in their notebooks.

**Above-level** Tell students to explain new words and concepts to their pre-level partners. Have them say brief definitions and give examples.

# B Look at the words...

- Call on a student to read the information on the vellow sticky note.
- Using \$100 or \$1,000, show students how interest gets added and compounded. Use the board. Answer any questions.

# **READ**



# Listen and read the article.

- Play CD 3, Track 28. Have students listen without reading first.
- Check comprehension. Ask: What is the article about? (explains how a credit card works and says what to do to protect yourself)
- Play Track 28 again. Have students listen and read silently. Ask them to circle any words or concepts they don't understand.
- Call on students who circled words to ask questions. Call on other students to answer.
- If students want definitions of the boldfaced vocabulary words now, tell them that there is vocabulary practice on the next page.
- Play Track 28 again. Have students listen and read silently again.

# Expansion: Comprehension Practice for 2

• Play CD 3, Track 28 again. Pause after each paragraph, and after every two or three sentences in the long paragraph. Have the class say what the main idea of that part is.

# Talk about uses and risks of credit cards

# **Controlled Practice**

#### 20 minutes

# Communicative Practice 15 minutes

# 3

# **CHECK YOUR UNDERSTANDING**

# A Read the article again....

- Have students read the information in the Reading Skill box silently. Then call on volunteers to explain the information.
- Have students compare answers.
- Call on a volunteer to read the choices and say which one is the writer's purpose.
- Answer any questions.

# **B** Read the statements....

- Tell students to find the information on page 212 to help them decide if a sentence is true or false.
- Have students compare answers. Tell students to point to the statements in the article that show the answer.
- To review, have volunteers read the statement, say *true* or *false*, and identify the paragraph in the article that supports their answer.

# Expansion: Writing Practice for 3B

 Students rewrite the false sentences with the correct information. Call on students to write the new sentences on the board.

# 4

# **VOCABULARY IN CONTEXT**

## Look at the boldfaced...

- Write a list on the board: debt balance pay off minimum wisely penalty
- Have students read the sentences containing these words.
- Ask the class to give definitions for the words on the board. Then have the class do the exercise.
- As students are completing the task, write the numbers 1 through 6 on the board. Call on students to write the correct vocabulary words on the board.
- To review, ask volunteers to read the completed sentences aloud. Make any necessary corrections.

# Show what you know!

## **GROUPS.** Discuss...

- Call on a student to read the questions in the box.
- Form cross-ability groups. Assign two recorders. Tell the groups to make two lists: one for what they should do with a credit card, another for what they shouldn't do with a credit card.
- Walk around and help as necessary.
- Call on a student from each group to say one thing you should do with a credit card. Call on another student from each group to say one thing you shouldn't do with a credit card.

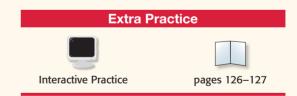
# MULTILEVEL INSTRUCTION for Show what you know!

**Cross-ability** Above-level students can take the role of recorders. Pre-level students can take the role of reporting to the class.

# **Progress Check**

# Can you . . . talk about uses and risks of credit cards?

Ask the class to identify some benefits of using credit cards. Make a list on the board. Ask the class to identify some risks of using credit cards. Make a list on the board. Ask students: *Can you check this goal?* 



# Write about your financial goals

# **Getting Started**

5 minutes

# **Controlled Practice**

20 minutes



# **BEFORE YOU WRITE**

# **A** GROUPS. What are your financial...

- Give students a few minutes to think on their own and write down some ideas.
- Ask a volunteer from each group to say one or two financial goals for the group.
- State the lesson objective: We are going to write a paragraph about a financial goal.

# MULTILEVEL INSTRUCTION for 1A

**Pre-level** Form smaller groups of 2 or 3. Have students talk about only one or two goals. **Above-level** Form larger groups of 4 or 5. Have students talk about as many financial goals as they can think of.

# **Presentation**

10 minutes

# **B** PAIRS. Read about Alessandra's...

- While students are reading the paragraph, write questions on the board: Who wrote the paragraph? (Alessandra) What is her story? (She moved to Texas when she was 15. She learned English and went to a university. She is now paying back student loans.) How is she managing to pay back her student loans? (She lives with her parents.)
- Have students answer the questions from the board with a partner. Then call on volunteers to answer the questions.
- Say: Alessandra has two steps to paying back her loans. What are they? (1. live with her parents;
   2. pay \$100 a month)

# Expansion: Reading Practice for 1B

• Form pairs. Have students alternate reading the paragraph aloud.

# **©** Complete the chart....

- Tell students to choose one financial goal.
- Tell students their paragraph will be based on this financial goal.
- Walk around and help as needed.

2

# **WRITE**

# **Teaching Tip**

Review the idea of a writer's purpose. Ask students: What was Alessandra's purpose for writing her paragraph? (to give background information and tell us her goal and her steps)

# Write a paragraph...

- Remind students to give a little background information, state their financial goal, and say the steps they will take to meet the goal.
- Use the paragraph in Exercise 1B as a model.
- Walk around and help as necessary.

# 3 CHECK YOUR WRITING

- Have students check their own papers first.
- Then ask students to check a classmate's paper using these same questions.
- Walk around and help as necessary.

# **Teaching Tip**

You may want to collect student papers and provide feedback. Use the scoring rubric for writing on page T-xiv to evaluate vocabulary, grammar, mechanics and how well they complete the task. You may want to review the completed rubric with the students.

## **Extra Practice**



Interactive Practice

10 minutes

# **Presentation**

5 minutes



**BEFORE YOU LISTEN** 

# **Teaching Tip**

You can make your lessons relevant by helping students transfer what they learn to their own lives. When you are finished with this page, give students time to write a budget for themselves. Walk around and help as needed. They may want to share their budgets with a partner.

#### GROUPS. Look at Roberto and Ana...

- Write on the board: *Budget*. Call on volunteers to say what this word means. Listen to ideas, then write: = a monthly financial plan.
- Tell students that to make a budget, you have to know your expenses and income. Call on volunteers to say what these words mean. Listen to ideas, and then write: *expenses* = *money you pay* out; income = money you bring in.
- Tell students to read the budget and answer the questions on the board. Write these questions on the board: What is gross income? What is net income? What are the two most expensive items on the Salazars' budget? (rent and car) How much are the Salazars saving? (nothing)
- Call on students to answer the questions on the
- Then have students complete the task.
- To review, call on volunteers to answer the questions in their books.

# ■ MULTILEVEL INSTRUCTION for 1

**Cross-ability** Have above-level students help pre-level students with the new words and concepts. Have pre-level students write any new words and concepts in their notebooks.

# LISTEN



# A Listen to the radio...

- Remind students that because a statement is true, it isn't necessarily the main idea. Tell students to think about the speaker's purpose when thinking about the main idea.
- Call on a student to read the question and answer choices.
- Play CD 3, Track 29. Then ask volunteers to say the main idea. Write the correct answer on the board.

#### **Controlled Practice** 10 minutes



# B Read the questions....

- Have students read the questions silently.
- Play CD 3, Track 29. Have students compare answers.
- Then play Track 29 again. Ask volunteers to write the answers on the board.
- Tell students they are going to listen again so they can check the answers on the board. Play Track 29 again to confirm the answers.

# **G** Look at the budgeting steps....

- Call on a student to read the four steps.
- Tell students to raise their hand and say *Stop!* when they hear a step.
- Play CD 3, Track 29. Pause when students raise their hands and say *Stop!* Have students repeat what they heard. Write the number of the step.
- To review, play Track 29 again.

# **Expansion: Listening and Reading Practice**

• Play CD 3, Track 29 again. Let students read the script from the back of the book as they listen.

# 5 minutes

# **Controlled Practice**

# 15 minutes

- Ask: What do we already know about real conditionals? What do you remember from Lesson 3? Listen to various answers, and then write on the board: If something happens—the if clause, something else happens—the result clause. Put a comma and pause after the if clause if it comes at the beginning.
- Tell students that future real conditionals are similar to present real conditionals, but that the result clause uses the future tense. Write the example sentence you gave in Unit 3: *If you come to class regularly, you learn faster.* Under this, write: *If you come to class regularly, you will learn faster.*
- State the lesson objective: We're learning future real conditionals while we talk about budgeting expenses.

# **Presentation**

# 10 minutes

#### **Future Real Conditional**

- Call on volunteers to read the sentences in the grammar boxes.
- Then have students read the information in the Grammar Watch. Point out that though the future tense may be used in the result clause, the present tense is still used in the *if* clause.
- To review, say: Let's review what we now know. How do we form a future real conditional? (Answers should include: Use a present tense verb in the if clause and will in the result clause.)

# PRACTICE

#### Read the article....

- Tell students they are going to read the article two times.
- Have them read the first time to understand the story. Write on the board: *Who is the story about?* What does he do? What can you see in his house? Call on students to answer the questions.
- Have students read the article again and complete the task.
- Walk around and help as necessary.
- Call on volunteers to read one sentence each and to say any clauses they circled or underlined.

# Expansion: Critical Thinking Practice for 1

• Form pairs. Write on the board: Why do you think Lloyd Evans does this? List as many reasons as you can. Call on volunteers to say what they and their partners thought.

# **Controlled Practice**

## 15 minutes

#### **Communicative Practice** 15 minutes

# **PRACTICE**

# A Complete the tips...

- Say: Let's review what we know about the tense in the if clauses and the result clauses for future real conditional. Listen to students' ideas, and then write: present tense in the if clause; future tense or might in the result clause.
- Call on a student to read completed sentence number 1.
- While students are completing the task, write numbers 2 through 6 on the board. Call on students to write the answers on the board.
- To review, call on students to read the completed sentences with the answers from the board. Make any necessary corrections.

# **B** Complete the tips...

- Call on a volunteer to write sentence 1 on the board. Correct it with the class.
- To review, call on students to read the sentences. If there is more than one possibility, ask volunteers to call them out. Make any necessary corrections.

# Expansion: Reading Practice for 2A and 2B

• Form pairs. Have students alternate reading the completed sentences.

# Show what you know!

# **GROUPS.** Look at the categories...

- Review the topic. Ask: What have we been talking about? (ways to save money)
- Walk around and help as needed.
- Call on students to talk about one category their group discussed.

# **MULTILEVEL INSTRUCTION for Show** what you know!

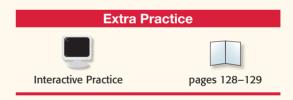
**Pre-level** Tell students to choose two categories to talk about.

**Above-level** Tell students to add another category when they finish with the ones in the box.

# **Progress Check**

# Can you . . . budget expenses?

Ask the class to identify some ways to save money. Make a list on the board. Ask students: *Can you* check this goal?



# Read utility bills and save money on utilities

# **Getting Started**

# 5 minutes

# **Presentation**

20 minutes

- Write on the board: utilities
- Call on a volunteer to write on the board. Have students call out examples of utilities. Help with spelling as needed.
- Tell students that when they budget they need to know how much they spend on utilities. Ask: Do you know how much you spend each month on utilities?
- State the lesson objective: We're going to read utility bills and save money on utilities.

# 1 UNDERSTAND UTILITIES

# **A GROUPS.** Which utilities do you...

- Assign a recorder. Have the recorder take a tally of his or her group members.
- Call on a reporter to say how many people in the group pay for each utility.

# **Language Note**

Write on the board: *due* = *amount you must pay now.* 

# **B** Look at Roberto's electric...

- Ask the class: How much must Roberto pay this month? (\$149.78)
- Have students point to where they found the answer.

# Expansion: Reading Comprehension Practice for 1B

- Form pairs. Tell students to help each other answer the questions on the board.
- Write on the board: 1. Whose bill is this? 2. What is the energy company's name? 3. What is a meter reading? 4. Which utilities are included in this bill? 5. How can Roberto apply for help if he needs it?
- Call on students to answer the questions and point to where they found the answers.

# Read utility bills and save money on utilities

# **Controlled Practice**

20 minutes

# Communicative Practice 15 minutes

2

**PRACTICE** 

# **Teaching Tip**

Encourage students to try activities on their own before checking with a partner. This helps build self-reliance.

# A Look at the bill...

- Call on students to write *T* or *F* on the board. Review the answers.
- Call on students to write new true sentences. Have students show each other where on the bill the information was found.

# **B** PAIRS. Look at the graph...

- Ask questions about the graph: What are the letters under the red lines? (months) What are the numbers up the side? (kilowatt hours per month)
- Walk around and help as needed.
- Call on students to read the questions and answers.

#### MULTILEVEL INSTRUCTION for 2B

**Cross-ability** Above-level students can help pre-level students understand the graph.

# **GROUPS. PROBLEM SOLVE. Find ways...**STEP 1. GET READY. Check (✓) the things...

- Review what utilities are. Write on the board: *gas*, *heat*, *electricity*, *hot water*.
- Once students have finished Step 1, form groups.

# STEP 2. GROUPS. Discuss....

- Assign group roles: recorder for group ideas, recorder to write on the board, reporter, timekeeper, person to be sure everyone contributes an idea.
- Have the recorder write down all the ways people save money on all the different utilities.
- Have the group decide the four best methods of saving.
- Have the second recorder write the group's four best methods on the board.
- Have the reporter read these methods to the class and say why the group decided they were the best ways.

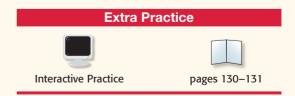
## MULTILEVEL INSTRUCTION for 2C

**Cross-ability** Challenge pre-level students to take on a role they don't usually take on, such as the first recorder or reporter. Above-level students can help them play that role.

## **Progress Check**

# Can you . . . read utility bills and save money on utilities?

Ask students to name various utilities. Ask students to name a way to save on each utility. Ask: *Can you check this goal?* 



# Ask about appliances and utilities

# **Getting Started**

10 minutes

# **Presentation**

5 minutes

**BEFORE YOU LISTEN** 

# A PAIRS. When you look for...

- Ask students: How do you look for a place to rent? (Accept various answers, including look at classified ads.)
- Tell students that classified ads are full of abbreviations that can be challenging to figure out. As an example, write on the board: DR = dining*room*. Underline the *d* and the *r* to show where the abbreviation comes from. *Refrig* = *refrigerator*.
- Have students read the ads carefully together, stopping at the abbreviations and finding them in the list below the ads.
- As students are completing the task, write the words on the board.
- Call on students to write the abbreviations next to the words on the board.

# **B** GROUPS. Discuss. Which things...

• Call on a student from each group to say two things that are important to his or her group members.

# Expansion: Speaking Practice for 1B

• In groups, have students talk about which apartment advertised in the classified ads is the best apartment for them.

# LISTEN

A Listen, Roberto is calling...

- Say: You're going to listen to a man talking to a real estate agent.
- Ask: What information are you listening for? (which apartment in the ads he is interested in)
- Play CD 3, Track 30 twice. Tell students to write down the information they hear that helps them
- Review the answer with the class. Play Track 30 again for students to confirm the answer.

#### **Controlled Practice** 10 minutes



**B** Listen again....

- Have students read the questions and answer choices first.
- Play CD 3, Track 30. Then have students compare answers.
- Ask the class for the answers. Write them on the board.
- Play Track 30 again and have students listen to confirm the answers.

# Ask about appliances and utilities

# Presentation

## 10 minutes

#### Communicative Practice 20 minutes



# **CONVERSATION**

- A Listen to the sentences...
- Call on a student to read the Pronunciation Watch.
- Play CD 3, Track 31. Have students listen and read.
- Play Track 31 again. Have students repeat.

# Listen and read...

- Play CD 3, Track 32. Have students listen first without reading.
- Play Track 32 again. Have students listen and read.
- Have students circle the places where to has a weak pronunciation.
- Play Track 32 again. Have students read out loud with the audio.

# **Controlled Practice**

5 minutes



# **PRACTICE**

#### A PAIRS. Practice the conversation.

- Have pairs read the conversation together, alternating roles. Remind them to use emotion!
- Call on two students to read the conversation for the class.

# **Teaching Tip**

While pairs are performing role plays, use the scoring rubric for speaking on page T-xiii to evaluate each student's vocabulary, grammar, fluency, and how well he or she completes the task. You may want to review the completed rubric with the student.

# **B** ROLE PLAY, PAIRS. Make a similar conversation...

- Review what people want in an apartment. Ask: What things are important when looking for an *apartment?* Write answers on the board.
- If students have brought in their own ads, have them use them.
- Walk around and help as needed.
- Call on volunteers to perform their role play for the class.

#### **MULTILEVEL INSTRUCTION for 4B**

Pre-level Have students choose one role and practice the conversation.

**Above-level** Have students role-play both the realtor and the person looking for the apartment.

# **@** MAKE IT PERSONAL. GROUPS. Discuss...

- Ask: What kinds of trouble can you have when looking for housing? Write answers on the board.
- Ask: What kinds of trouble can you have with your appliances or utilities? Write answers on the board.
- Form groups and have students complete the task.
- Walk around and help as needed.
- Call on a student from each group to say one problem with finding housing and one problem with appliances or utilities.

# **Extra Practice**



Interactive Practice

# **Lesson 10** Talk about housing

# **Getting Started**

# 5 minutes

# **Controlled Practice**

15 minutes

- Ask: What's a gerund, and what's an infinitive? Write an example of each on the board.
- Write on the board: *Did we finish doing page 221?* Do you want to begin page 222?
- Tell students there are some verbs that can be followed by a gerund; there are some verbs that can be followed by an infinitive; there are some verbs that can be followed by either a gerund or an infinitive.
- State the lesson objective: We're going to learn about gerunds and infinitives as objects of verbs while we talk about housing.

# **Presentation**

# 10 minutes

# Gerunds and Infinitives as Objects of Verbs

- Have students read the Grammar Watch silently.
- Call on a student to read the sentences in the grammar box.
- Form pairs. Ask students to choose one verb that is followed by a gerund, one verb that is followed by an infinitive, and one verb that is followed by either. Have them write sentences.
- Call on two or three volunteers to write their sentences on the board.
- Make corrections as necessary.
- Have students turn to page 289 for a list of verbs followed by a gerund or an infinitive. You may want to assign this list for homework

## **Culture Connection**

Some real estate agents also find rentals for clients. Many times there is a fee for this service. Sometimes there isn't. Students should ask the real estate agent.

# **PRACTICE**

# A Read the paragraph...

- Call on a student to read aloud the information on the yellow sticky note.
- Have students read the paragraph for comprehension first. Ask: What is the paragraph about? (an apartment in Long Beach that two people are going to rent)
- When students have completed the task, have them compare answers with a partner.
- To review, read the paragraph aloud. Tell students to raise their hands and say Stop! when you read a gerund or infinitive. Write the gerund or infinitive and the verb that precedes it on the board.

# **B** Complete the sentences....

- Do item 1 with the class. Have students say why the gerund is circled.
- Walk around and help as necessary.
- To review, call on students to read the sentences completed with the words from the board. Make corrections as necessary.

# Lesson 10 Talk about housing

# **Controlled Practice**

15 minutes

#### **Communicative Practice** 15 minutes



# **PRACTICE**

# A Complete the conversations....

- Explain to students that there are three conversations.
- Do the first conversation together. Have students call out the answer. When you hear the correct answer, write it on the board.
- Then call on a pair to read the conversation.
- When students have completed the task, have them compare answers with a partner.

# **B** Listen and check...

- Play CD 3, Track 33. Have students check their answers.
- Call on pairs to read the conversations. Make corrections and answer questions as necessary.

# Expansion: Reading Practice for 2B

• Have pairs read the conversations. Remind them to alternate roles.

# Show what you know!

# GROUPS. Talk about the kind of...

- Call on students to write three columns of verbs on the board: those that are followed by a gerund, those followed by an infinitive, and those followed by either.
- Have each student take notes on the person sitting to their right. Each student will have a chance to be recorder.
- When students have completed the task, have them form pairs with someone from a different group.
- Have students share information about the student they took notes on.

# MULTILEVEL INSTRUCTION for Show what vou know!

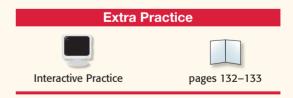
**Pre-level** Have students work in a smaller group of 2 or 3.

**Above-level** Have students work in a bigger group of 4 or 5.

# **Progress Check**

# Can you . . . talk about housing?

Ask students to review what they like about their housing. Make a list on the board. Ask students to review what they don't like about their housing. Make a list on the board. Ask students: Can you check this goal?





# Show what you know!



# **REVIEW**

# For your Grammar Review...

- Have students turn to page 255 to review the grammar for this unit.
- Answer any questions students may have.



# **ACT IT OUT**

# **Teaching Tip**

While pairs are performing role plays, use the scoring rubric for speaking on page T-xiii to evaluate each student's vocabulary, grammar, fluency, and how well he or she completes the task. You may want to review the completed rubric with the students.

# **STEP 1. CLASS.** Review the conversation...

- Write on the board: The conversation is about
- Play CD 3, Track 33.
- Have students work with a classmate to fill in the blank. Then have volunteers say what the conversation was about.

# STEP 2. PAIRS. ROLE PLAY.

- Have each pair read their role play information.
  Give renters a few minutes to write down what
  they are looking for. Give realtors a few minutes to
  write down what they are offering.
- As pairs role-play a conversation, walk around and help students with vocabulary, pronunciation, and grammar.
- Ask volunteers to role-play their conversation for the class.

# 3

# **READ AND REACT**

#### STEP 1. Read about Monika....

- Have students read the problem silently.
- Check comprehension. Ask: What is Monika's financial situation? How much money does she bring home? How much money goes out for expenses?

# **STEP 2. GROUPS.** What is the problem?...

- Tell students to summarize, without reading, the problem Monika has.
- Have groups complete the task.
- Call on a student from each group to say one thing he or she would tell Monika.

# 4

# CONNECT

For general teaching notes about the Self-Evaluation Activities, go to page T-xi.

For general teaching notes about the Team Project, go to page T-xi.

# **Progress Check**

# Which goals can you check...

Tell students to turn to page 205 (the first page of Unit 11). Have them read the goals and check the ones they believe they can do. Have them talk to a partner about which goals they checked.



# Go to the CD-ROM for more practice.

If your students need more practice with the vocabulary, grammar, and competencies in Unit 11, encourage them to review the activities on the CD-ROM.

# **Extra Practice**



Interactive Practice