

12

Saving and Spending

Classroom Materials/Extra Practice



CD 2
Tracks 60–70



Interactive Practice
Unit 12



Workbook
Unit 12

Unit Overview

Goals

- See the list of goals on the facing page.

Grammar

- Articles: *a, an, the*, no article (\emptyset)
- Future real conditionals
- Present unreal conditionals

Pronunciation

- Stress in compound words
- *Would you*

Reading

- Talk about starting a business
- Reading Skill: Summarizing

Writing

- Write about giving money to a charity

Life Skills

- Interpret and complete an income tax form

Preview

- Say the unit title. Ask: *What do you think this unit will be about?*
- Hold up your book or have students look at their books. Set the context by asking the preview questions. You can also ask: *Do banks look like this in your home country?*

Unit Goals

- Point to the Unit Goals. Have students read them silently.
- Tell students they will be studying these goals in Unit 12.
- Say each goal and explain unfamiliar vocabulary as needed, for example, *budget: a plan for spending money during a particular period of time; income tax: a portion of one's income that is paid to the government each year.*
- Tell students to circle one or more goals that are very important to them. Call on several volunteers to say the goals they circled.
- Write a checkmark (✓) on the board. Say: *We will come back to this page again. You will write a checkmark next to the goals you learned in this unit.*

Getting Started

10 minutes

1 BEFORE YOU LISTEN

A CLASS. Discuss. How often do you go to...

- Read the two questions. With the class, brainstorm services that are offered by banks and write them on the board. (*checking account, savings account, loans, ATM, overdraft protection, etc.*)
- Have students turn to a classmate and take turns answering in pairs.
- Go around the room and have students say which bank services are important to them. Define services not already listed on the board.

B GROUPS. Look at the online advertisement...

- Read the definitions of *interest rate* and *FDIC*.
- Ask the class: *Who has a checking account?*
- Form cross-ability groups. Try to put at least one student who has a checking account in each group.
- Have students read the advertisement line by line and discuss what each item means.
- Tell students to place a mark next to items that no one in the group can explain.
- With the whole class, explain the items that students marked.

MULTILEVEL INSTRUCTION for 1B

Cross-ability Have above-level students help pre-level students with pronunciation and vocabulary.

Presentation

5 minutes

2 LISTEN

A  John Foster, a customer service officer...

- Have students look at the photo. Ask: *Who are the speakers? Where are they?*
- Remind students to listen specifically for the answer to the question.
- Play CD 2, Track 60.
- Call on a volunteer to answer the question.

Controlled Practice

5 minutes

B  Read the statements. Then listen...

- Write the following terms on the board: *interest rate, minimum balance, maintenance fee, overdraft, and overdraft protection*. Have students speak with a neighbor and review the meaning of each term.
- Have students read the questions and predict the answers.
- Play Track 60 again.
- Call on students to read the questions and answers.
- If students have difficulty answering a question, play the corresponding part of the recording again.

Expansion: Speaking Practice for 2B

- Pair students and have them practice reading the Audio Script for Exercise 2B.
- Answer students' questions about the meaning of terms or bank procedures.

Communicative Practice

10 minutes

C GROUPS. Would you open an account at...

- With the class, review the types of checking accounts offered at Apollo Bank and list them on the board (*MyMoney account, and interest-free checking*). Review the requirements and benefits of each account.
- Form groups. If students need to confirm or reinforce information about Apollo Bank, have them look at the Audio Script for Exercise 2B.
- Give a time limit for discussion. While students are talking, walk around the room and provide help as needed.
- To wrap up, go around the room and have students say the kind of checking account that would work best for them.

Presentation

5 minutes

3 CONVERSATION

Pronunciation Watch


- On the board, write: *password*, *online*, *overdraft*, and *website*. Ask: *What do you notice about the words?* (They are each made up of two words.)
- Say: *In each word, one syllable has the strongest stress. Listen.* Say each word.
- Instruct students to listen again and clap on the most heavily stressed syllable.
- Ask: *What do you notice about the stress?* (In each phrase, the first syllable is stressed most heavily.)
- Explain that each word has a unique meaning that is different from the meaning of the two words that make up the compound word. Two words that combine to make a unique word are called *compound words*. *Compound* means *composed of two or more*.
- Read the Pronunciation Watch note.

A  Listen to the compound words. Notice...


- Play CD 2, Track 61. Have students listen.
- Play Track 61 again. Have students listen and repeat.
- Call on students to say each word. Correct as needed.

Controlled Practice

10 minutes

B  Underline the compound noun...

- Have students underline the compounds and predict the stress. (All are stressed on the first word or syllable.)
- Play CD 2, Track 62. Have students listen and check their answers.
- Call on students to read each sentence. Correct errors in stress.

C  John and Ling are finishing their...

- Play CD 2, Track 63. Have students listen and read.
- Check comprehension. Ask: *Which online services are offered? Is online banking safe? What is Ling going to do?*

4 PRACTICE

A PAIRS. Practice the conversation.

- Form pairs. Have students practice at least twice.
- Take notes on students' pronunciation of compound words. Correct errors on the spot.
- Ask volunteers to perform the conversation..

Communicative Practice 15 minutes

B ROLE PLAY. PAIRS. Role-play this situation...

- Read the role descriptions.
- Elicit from students the differences between checking and savings accounts.
- Form same-level pairs and have students plan their role play.
- Write the following conversation opener on the board: *B: Hello. Can I help you? A: Yes, I'd like to open a savings account. B: Well, we have two options. Our SaveMore account is . . .*
- Have volunteers perform their conversation.

MULTILEVEL INSTRUCTION for 4B

Pre-level Have students write a script of a conversation about a specific savings account. Student A should ask about the interest rate, minimum balance, and maintenance fee. In the end, Student A should decide whether or not to open the account.

Above-level Instead of writing a script, have students make a chart with information about two kinds of checking accounts. Then have them practice using only their notes.

Extra Practice



Interactive Practice

Getting Started

5 minutes

- On the board, write *a*, *an*, and *the*. Tell the class: *These words are called articles. A and an are indefinite articles. The is a definite article. In this lesson, we'll learn when to use each kind of article. We'll also learn when to use no article.*
- Before class, collect a set of objects found in a bank or related to money. You'll need an array of items that allows you to demonstrate the various articles, for example, a checkbook, an ATM card, money, cash, a deposit slip, and a loan application.
- In class, elicit the articles and names of objects. Hold up an item and ask: *What's this?* Have the class respond with *It's a/an/[no article] _____*. List all items and articles on the board.
- To demonstrate *the*, name an article, then refer to it a second time. For example, ask a student: *Do you have an ATM card?* If the student says *yes*, follow up with *Where did you get the card?* Write both questions on the board. Underline the articles.

Presentation

15 minutes

Articles: *a*, *an*, *the*, no article (∅)

- Read the first two Grammar Watch notes and the first two examples under *Indefinite Articles*. Explain the concept of *specific*: A noun is considered specific if the listener and speaker both know which noun is meant. In the first two examples, *checking account* and *assistant* are not considered specific because the speaker is not referring to one particular account or assistant.
- Note: Point out that ∅ means *no article*.
- Read the example with the plural count noun. Explain, first, that *a* or *an* is never used with plural nouns. (*A* means *one*.) Give additional examples.
- Explain *noncount nouns*. Say: *A noun is noncount if you cannot put an indefinite article in front of it. For example, you cannot say a water, a sand, a gasoline, etc. Money, cash, and interest are noncount nouns.* Explain further: You cannot use *a* or *an* with noncount nouns, but it is possible to use *the* if the noun is specific according to the criteria explained above. For example, Teenager: *I'm broke. I need money.* Parent: *What happened to the money that I gave you last week?*
- Do not use an article with general statements. For example, *I trust banks* means *I trust banks in general*.

- Read the third note and the examples under *Definite Articles*. Explain that in each of these examples, the boldfaced noun is specific because it's modified by an adjective clause. Thus, both the speaker and the listener know which noun is meant.
- Read the fourth note. Explain that English speakers introduce a noun with *a* or *an*. After that, the noun is considered known, so if they mention it again, the article switches to *the*.
- Read the fifth grammar note and the example. Explain that possessives make a noun specific, so there's no need to use *the*.

Language Note

One way to think of specific nouns is that they are unique; that is, the speaker and listener both have enough information about the noun that they know which idea or thing is meant. Unique nouns—requiring the article *the*—include the following: 1. nouns modified by possessives, ordinal numbers, superlatives, adjectives, phrases, or adjective clauses; 2. nouns mentioned for the second time; 3. nouns of which there is only one in the world, for example, *the moon*, and *the Dead Sea*; 4. nouns which are known to the speaker and listener by virtue of prior knowledge, for example, *I'm going to the store*.

Controlled Practice

20 minutes

1 PRACTICE

Read the brochure about debit cards and...

- Read the first sentence with the class.
- Explain such cases as *from a credit card company or bank*. Explain that *a* pertains to both *credit card company* and *bank*.
- Have students do the exercise in pairs.

Expansion: Grammar Practice

- Bring in an advertisement, brochure, or other type of reading passage. Have students circle the nouns and explain why they use *a*, *the*, or no article.
- Remind students that the rules in the Grammar Watch do not explain all uses of articles in English. Encourage students to explain as many as they can. Skip the others.

2

PRACTICE

A Complete the advertisement. Circle...

- Go over the first answer with the class.
- Have students do the exercise.
- Have them compare answers with a partner.
- Call on students to say the answers. Correct as needed.

B Complete the paragraph about home loans....

- Read the example with the class. Ask: *Why is no article needed?* (It is a general statement.)
- Have students complete the exercise alone or in pairs.
- Have students compare answers with a partner.
- Go over the answers with the class. Have students explain why they chose their answer. Correct as needed.

Expansion: Grammar Practice for 2B

- Copy the following conversation on the board. Say: *A customer is talking to a bank officer about getting a home loan.*
- Pair students. Have them find and correct seven errors.

Customer: Hi. I just bought a house, and I'd like an information about getting home improvement loan.

Bank Officer: Congratulations! We'd be happy to help you. Can you tell me what you plan to do with the loan?

Customer: Well, windows in house are very old. I'd like to replace them.

Officer: And how much a money do you want to borrow?

Customer: Four thousand dollars.

Officer: OK. To begin, you'll need to fill out application.

Customer: Can I take application home and fill it out there?

Officer: Of course. You can mail it back or return it in person.

Communicative Practice

20 minutes

Show what you know!**GROUPS. Discuss the bank services below....**

- Form groups. Go over the list of services. Have students define or explain each one. Provide help as needed.
- When discussing business loans and mortgages, students may need the word *collateral*. Define it as *property or goods used as security against a loan; if the loan is not repaid, the borrower loses the property*. Walk around and provide help as needed.
- Give a time limit for discussion.
- Review the discussion with the whole class.
- *Optional:* Draw a continuum on the board. On the left, write *easy*. On the right, write *hard*. Have students organize the items from easiest to most difficult to obtain. (*savings account* → *checking account and debit card* → *mortgage and business loan*)

Expansion: Speaking Practice for Show what you know!

- Pair students. Have them discuss which of the services they have. Instruct them to say how easy or hard it was to obtain each item.
- Next, divide students into groups according to which services they have or have had. Have them discuss all of the steps involved in getting the service, explaining which steps were easy or difficult.
- Have each group choose one student to tell the whole class about the steps in the process.

Progress Check**Can you . . . describe bank services?**

Say: *We have practiced describing bank services. Now, look at the question at the bottom of the page. Can you describe bank services? Write a checkmark in the box.*

Extra Practice

Interactive Practice



pages 134–135

Getting Started

5 minutes

Presentation

15 minutes

1 BEFORE YOU READ

CLASS. Discuss. If you were starting...

- Read the questions. Go around the room and ask each student to answer (but limit the time allotted to each speaker). If your class is very large, call on selected pre-level, on-level, and above-level students to answer.

MULTILEVEL INSTRUCTION for 1

Pre-level Have students answer just the first question in Exercise 1. Let them use the future, for example, *I will start a donut shop.*

Above-level Have students answer all the questions. Encourage them to use the conditional, for example, *I would start a heating and air-conditioning service.*

2 READ



Read and listen. What was Jose's...

- Note: Do not pre-teach the boldfaced vocabulary. The items are practiced in Exercise 4.
- Read the title with the class. Ask: *Have you ever heard this phrase before? What does it mean?* (a dream that becomes a reality) Ask students to give an example of the appropriate use of the phrase. Then ask: *What do you think the dream might be?*
- Have students read silently without using dictionaries. Give a time limit, but allow more time to read if necessary.
- Ask: *Which paragraph answers the first question? (2) Which paragraph(s) answer the second question? (3 through 5)*
- Call on students to answer the questions.
- Play CD 2, Track 64. Have students listen and read.

Controlled Practice

20 minutes

3

CHECK YOUR UNDERSTANDING

Reading Skill: Summarizing

- Read the Reading Skill. Add the following information: *A summary is much shorter than the original article. Some summaries are only one sentence long. In addition, summaries are stated or written in the speaker's or writer's own words.*
- Explain that one way to summarize an article is to include the main idea (often the last sentence of the first paragraph) and the principal supporting details, that is, the main idea of each subsequent paragraph.

A Read the Reading Skill. Then check...

- Remind students that a good summary will include the main ideas from all the paragraphs.
- Working alone or in pairs, have students state the main idea of each paragraph.
- Have them do the exercise.
- Check answers.

Expansion: Speaking Practice for 3A

- Ask: *Which summary did you choose? Why didn't you choose the other one? (It does not include the main ideas from all the paragraphs.)*

B Read the article again. Complete the...

- Have students read the article again and answer the questions.
- Have them compare answers with a partner.
- Check answers with the class. If necessary, have students read the section of the article that includes the answer to an item.

4

WORD WORK

Find the boldfaced words in the article...

- Do item 1 with the class. Remind students of the steps in the process of guessing; for example, students should read the word in its context and figure out the part of speech.
- Have students complete the remaining items and compare answers with a partner.
- Call on students to say the answers.

Communicative Practice

20 minutes

Show what you know!**GROUPS. Discuss. Do you think José started...**

- Form groups. Try to put at least one student who owns his or her own business in each group.
- Give a time limit for discussion. While students are talking, walk around and provide help as needed.
- To wrap up, repeat the third question. Call on students who raise their hands.

Community Building

- Invite one or more small-business owners to come to the class and speak about starting a new business. Have students prepare a list of questions ahead of time.
- Inform students about the U.S. Small Business Administration (<http://www.sba.gov/>), which provides many services and tools to people wanting to start their own small businesses.

Extra Practice

Interactive Practice



pages 136–137

Getting Started

5 minutes

Ask: *What is a budget* (a weekly or monthly plan for how someone will spend available money). Then ask: *Does your family have a budget? If so, who manages it?*

1 BEFORE YOU LISTEN

A PAIRS. Are you good at managing...

- Write *good at + present participle* on the board. Define: *When you're good at doing something, you are skilled or you have a talent.* Give examples, for example, *good at writing*, and *good at playing soccer*.
- Pair students and have them answer the questions.
- To conclude, ask the class: *Who is good at managing money?* Select a student who raises his or her hand and ask: *What do you do to manage your money?*

B GROUPS. Look at the budget worksheet. It...

- Have students look at the illustration. Ask: *How much money do Angela and Ricardo make each month?*
- Have students read the list of expenses. Based on the examples, ask them to define *fixed expenses* (*expenses that are the same every month*) and *variable expenses* (*expenses that change from month to month*).
- Form cross-ability groups. Give a time limit for discussing the questions.
- While students are talking, walk around and provide help as needed.
- Go over the answers.

C PAIRS. Think about your own expenses...

- Note: Students may be reluctant to discuss their personal finances. Tell those students to use their imaginations and pretend they are someone else, such as a pop star or the mayor of the city.
- Have students work alone to make their lists. Instruct them to include at least four fixed and four variable expenses.
- Form pairs and have them share their lists. Give a time limit for discussion.

Presentation

10 minutes

2 LISTEN

A  Patricia Wong, a financial expert,...

- Remind students to listen specifically for the answer to the question. It is not necessary to understand every word.
- Play CD 2, Track 65.
- Call on a volunteer to answer the question.

Culture Connection

Fees and interest rates for credit cards can vary tremendously. Some cards do not charge a monthly fee; others do. However, all credit cards charge a very high interest rate on a cardholder's unpaid balance. The interest owed can accumulate dangerously in a very short time. Students should be warned to read the terms of their credit cards very carefully and, if possible, to pay off their cards each month.

Controlled Practice

20 minutes

B  Read the statements. Then listen...

- Have students read the items and predict whether they are true or false.
- Play Track 65 again.
- Have students do the exercise.
- Check answers. If students have difficulty answering a question, play the corresponding part of the recording again.

Expansion: Speaking Practice for 2B

- Pair students and have them read the audioscript for Exercise 2A.
- Write the following questions on the board: *Why does Rafael have high interest on one of his credit cards? What advice does Patricia give him for reducing his credit card debt? What other suggestions would you give Rafael?* Have students discuss the questions in pairs.
- Ask the whole class: *Have you ever had a problem with credit card debt? What did you do about it?* Call on volunteers to answer.

3

CONVERSATION

 Pablo and his friend Luis are talking...

- Play CD 2, Track 66. Have students listen and read.
- Check comprehension. Ask: *Why doesn't Pablo want to go out? How does Pablo manage his money? What does Luis suggest?*

4

PRACTICE

A PAIRS. Practice the conversation.

- Form pairs and have students take turns reading each role.
- Have students switch partners and practice again.
- Walk around and listen as students are practicing.
- Ask volunteers to perform the conversation for the class.

Communicative Practice 25 minutes**B ROLE PLAY. PAIRS.** Role-play this situation.**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.

- Read the role descriptions.
- Form cross-ability pairs.
- Model a role play with an above-level student. Play the role of Student B. Student A should start the conversation. For example, *I really need a new car, but I can never save any money. What can I do?*
- Call on pairs of students to perform their role play for the class.

MULTILEVEL INSTRUCTION for 4B

Cross-ability Have the lower-level student play the role of Student A and ask for advice. Have the higher-level student play the role of Student B and explain how to make a budget.

C GROUPS. Look at the budget...

- Form groups. Have them select a timekeeper, a note taker, and a reporter. The note taker should write down the suggestions from the group.
- Give a time limit. While students are talking, walk around and provide help as needed.
- Have each group's reporter share the group's suggestions.

D MAKE IT PERSONAL. Look at the budget...**STEP 1.** Create your own budget. Look at the...

- Have students copy the categories into their notebooks. Instruct them to write down their income first, then their fixed expenses, and finally their variable expenses.
- Tell students they can use imaginary information if they prefer.
- Pair students and have them describe their budgets to a partner.
- Have one or two volunteers write their budgets on the board. Have the class look at the budgets and recommend ways to cut expenses.

STEP 2. GROUPS. Discuss. Have you ever...

- Form groups.
- Give a time limit for discussion. While students are talking, walk around and provide help as needed.
- Discuss the last question with the whole class. Make a list on the board of things that are difficult to save money on. Elicit suggestions for saving money on those things.

Extra Practice

Interactive Practice

Getting Started

10 minutes

- Write several *if* clauses on the board. Make them relevant to the topic of money or events in the news. For example, *If I stop buying coffee at Starbucks every morning . . . ; If the United States doesn't reduce its dependence on oil . . . ; If I have any extra money next month . . .*
- Read each *if* clause. Go around the room and elicit different main clauses with *will*. Write some of them on the board.
- Explain: *It's possible that the situations in these sentences will happen in the future. That's why the form is called the future real conditional.*

Presentation

10 minutes

Future real conditionals

- Copy the examples onto the board and read them. Underline the verbs.
- Read the Grammar Watch notes. Emphasize the fact that the verb in the *if* clause is in the simple present.
- Review the contracted forms *I'll*, *you'll*, *he'll*, etc. Say each form and have the class repeat.
- Say the uncontracted forms. Have the class respond with the contracted ones. Then do the reverse.

Controlled Practice

20 minutes

1 PRACTICE

A Match the *if* clauses with the correct result clauses.

- Read item 1 with the class. Ask: *What does figure out mean? (determine)* Write the phrase on the board.
- Have students do the exercise. Then have them compare answers with a partner.
- Check answers.
- Write the following idioms on the board and elicit meanings: *turn down: reduce; keep track of: be aware; keep yourself informed about something.*

B Complete the conversations. Circle the...

- Do item 1 with the class. Remind students to use the present tense in the *if* clause and the future tense in the result.
- Have students complete the exercise and compare answers with a partner.
- Check answers.

Expansion: Grammar Practice for 1B

- Have each student write an *if* clause on a slip of paper. Remind students to use the present tense. Write one or two models on the board, for example, *If I get a raise . . . ; If my wife loses her job . . .*
- Collect the slips and put them in a box or hat.
- Call students to the front one by one. Have each one pull out a slip, read the *if* clause, and complete the sentence with a logical result clause.
- If your class is very large, do the activity as a mixer. Have students stand up and circulate. When they meet a classmate, they should read and complete each other's slips. They should then swap slips and move on to talk with other classmates.

2

PRACTICE

Complete Alicia and Oscar's conversation...

- Review the meaning of *don't mind*. (*If you don't mind doing something, it doesn't bother you; it is not a problem for you to do it.*)
- Have students do the exercise.
- Have them compare answers with a classmate.
- Call students up to the board to write the sentences with *if* clauses.
- Call on other students to read the sentences and correct as needed.

Communicative Practice 20 minutes

Show what you know!

Look at the budget you created on Page 276.

STEP 1. Think of how you can cut back...

- Have students write at least one sentence with *if*.

MULTILEVEL INSTRUCTION for STEP 1

Pre-level Have students write one sentence.

Above-level Have students write several sentences.

STEP 2. GROUPS. Discuss ways you can spend less...

- Form groups and have students share the sentences they wrote in Step 1.
- Instruct students to comment on one another's ideas. For example, they can say *That's a good idea. I'm going to try that.*

Expansion: Writing Practice for STEP 2

- Have students write sentences with *if* clauses about how their group members can reduce spending. For example, *If Alex takes the subway to work, he'll save \$20 a week.* Remind students to add an *-s* ending to singular verbs.
- Collect the sentences and correct them. Before you return them, make a handout with errors from students' sentences. Write the sentences with errors on an overhead transparency or a handout.
- Have students work in pairs or groups to correct the errors.
- Return students' sentences.

Progress Check

Can you . . . prepare a monthly budget?

Say: *We have practiced preparing a monthly budget. Now, look at the question at the bottom of the page. Can you prepare a monthly budget? Write a checkmark in the box.*

Extra Practice



Interactive Practice



pages 138–139

Getting Started

5 minutes

- Ask: *What is a tax?* (money paid to the government) *What are some different kinds of taxes?* (gas, alcohol, sales, income, and property)
- Read the lesson title. Say: *In this lesson we'll read and talk about income taxes. An income tax is a tax on money that you earn from your job.*

Presentation

15 minutes

1**LEARN ABOUT TAX FORMS****Read about how income tax is handled...**

- If possible, bring real W-2 and 1040 forms to class.
- Read the information out loud while students read silently.
- Check comprehension. Ask: *What document do workers receive from their employers at the end of the year?* (a wage and tax statement) *What is this document called?* (W-2) *What is the name of the form that workers must fill out when they pay their income tax?* (Income tax return or 1040 forms)
- Show students the W-2 and 1040 forms.

Expansion: Speaking Practice for 1

- Ask: *How many of you paid income taxes last year? Which form did you fill out—the 1040 or 1040EZ?*

Culture Connection

Income-tax forms can be obtained online at www.irs.gov. They are also available at Internal Revenue Service offices and at post offices.

Controlled Practice

20 minutes

2**PRACTICE****Read the W-2 form below. How much money...**

- Tell students that they don't need to understand every word on the form. They should scan to find the answer to the question. Have them raise their hand when they have found it.
- Check the answer. Ask: *What are tips?* (gifts of money given to people who perform a service such as cutting hair or serving food) *What is other compensation?* (income that one receives from a source other than one's salary, such as rental income) If students do not know, provide the answers.

Culture Connection

There are three levels of taxes in the U.S.: federal, state, and local. Almost all workers must pay federal income taxes. Nearly all states have an income tax as well. (The exceptions are Alaska, Nevada, South Dakota, Washington, Texas, Wyoming, and Florida.) Cities do not usually have income taxes. Instead, they tax property (for example, to pay for schools) or impose a sales tax on top of the tax that the state may already impose.

3

PRACTICE

A Write the information using the W-2...

- Read item 1 with the class.
- Have students complete the exercise alone or with a partner.
- Go over the answers. Explain *Social Security tax*: *Social Security is the money people receive from the government each month when they retire, usually at age 65. The Social Security tax is money that workers pay into the fund that is used to pay the retirees.* Explain *Medicare tax*: *Medicare is the free health-care program available to people when they retire. Workers pay a portion of their income into the system each month.*

B Look at these sections of the 1040EZ form...

- Have students look at the 1040EZ form. For each item to be filled in, ask students to figure out where they need to look on the W-2 in order to get the information. For example, the answer to item 1 on the 1040 form can be found in box 1 of the W-2.
- Have students work alone or in pairs to fill in the information. As they are working, walk around and provide help as needed.
- Check answers. Explain as needed.

C CLASS. A *tax refund* is money that the...

- Provide more information about *tax refunds*.
- Help students figure out the answer if necessary. On the 1040 form, have them subtract the number in line 10 (\$5,293.00) from the number in line 9 (\$7,541.25). The difference (\$2,248.25) is the amount of Felipe's refund.

Culture Connection

After taxpayers submit their 1040 forms (on or before April 15), the government recalculates their taxes. Sometimes it turns out that people haven't paid enough taxes, and they are required to send the government more money. Other times it happens that people have paid too much tax; in that event, they receive a tax refund.

Communicative Practice 20 minutes**D** PAIRS. Turn to Page 277 and complete...

- Have students fill in an imaginary salary in line 1.
- Have them write 0 in lines 2, 3, and 8a.
- For line 7, tell people to choose a number that is roughly 25 percent of the number they wrote in line 1. This will be their imaginary tax payment.
- For line 10, they can choose the same number as line 7, a smaller number (in which case they will owe taxes) or a larger number (in which case they will get a tax refund).
- Pair students. Have them check each other's math.
- Have students share whether they will need to pay more tax or whether they will get a refund.

Community Building

- Have students write questions they have about filling out their W-2 forms and paying taxes.
- If possible, have an accountant come to class and answer students' questions.

Progress Check**Can you . . . interpret and complete an income tax form?**

Say: *We have practiced interpreting and completing an income tax form. Now, look at the question at the bottom of the page. Can you interpret and complete an income tax form? Write a checkmark in the box.*

Extra Practice

Interactive Practice



pages 140–141

Getting Started

10 minutes

Read the lesson title. Ask students: *What are your dreams for the future?*

1

BEFORE YOU LISTEN

CLASS. Discuss. Have you ever heard stories...

- Define *came into (received) money*. Ask students: *How do people usually come into money? They inherit it (receive it when someone dies and leaves it to them); win it (as in winning the lottery) or perhaps receive it as a gift.*
- Read the questions. Tell students to think of books they've read, movies they've seen, or stories they've heard.
- Call on students who raise their hands to answer.

Presentation

5 minutes

2


LISTEN

A  Chantal and Eduardo are friends...

- Have students look at the photo. Ask: *How old are the people? What might they be talking about?*
- Remind students to listen for the answer to the question. They do not need to understand every word.
- Play CD 2, Track 67.
- Write on the board: *Chantal would . . .* Have students discuss the answer with a classmate.
- Check the answer with the whole class. Ask students what they heard that helped them find the answer.

Controlled Practice

10 minutes

B  Read the questions. Listen...

- Have students read the questions and predict the answers.
- Play Track 67 again.
- Call on students to answer the questions. If necessary, play the recording again.

Expansion: Speaking Practice for 2B

- Pair students and have them practice reading the conversation from the Audio Script on Page 294.
- Have volunteers read the conversation for the class.
- Ask the class: *Which dream do you prefer, Chantal's or Eduardo's? Why?*

Presentation

10 minutes

3 CONVERSATION

Pronunciation Watch

- Speaking at normal speed and with natural pronunciation, ask: *Where would you like to go on your next vacation?* Call on students to answer (I would like to go to . . .)
- Say: *I'm going to repeat the question twice, once with slow pronunciation and once with fast, natural pronunciation.*
- Repeat the question, then ask: *What was the question?* Write it on the board. Underline *would* you.
- Read the Pronunciation Watch note. Explain: *When the two words are joined, the d and y combine to form a j sound. You is pronounced ya. Would you is therefore pronounced wood-ja.*

A  Listen to the pronunciation of *would*...


- Play CD 2, Track 68. Have students listen.
- Play Track 68 again. Have students listen and repeat.

Controlled Practice

10 minutes

B  Listen to the sentences. Circle the words...

- Do a quick minimal-pair drill. On the board, write 1—*will you*; 2—*would you*. If you say *will you*, students should hold up one finger. If you say *would you*, they should hold up two.
- Play CD 2, Track 69.
- Check answers. Play the recording again if needed.

C  Omar and Linh are talking about what...

- Play CD 2, Track 70. Have students listen and read.
- *Optional:* You may want to have above-level students listen with their books closed.
- Check comprehension. Ask: *What would Linh do if she had a lot of money? What would Omar do?*

4 PRACTICE

A PAIRS. Practice the conversation.

- Form pairs and have students take turns reading each role.
- Have students switch partners and practice again.
- Walk around and listen as students are practicing.
- Ask volunteers to perform their conversation.

Communicative Practice 15 minutes

B MAKE IT PERSONAL. GROUPS. Discuss...

- On the board, write *If I had a lot of money, I would _____.*
- Model the answer with your own information.
- Form groups. Have each student complete the sentence.
- Have volunteers share their answer with the class.

MULTILEVEL INSTRUCTION
for MAKE IT PERSONAL.

Pre-level Restate the question using the simple future. Allow them to answer using the real conditional, for example, *If I get a lot of money, I will _____.*

Above-level Have students use the unreal conditional.

Expansion: Speaking Practice for 4B

- Form pairs. Have them role-play the conversation in Exercise 3C, substituting their own dreams for the ones in the text.
- Have them practice several times.
- Have each pair of students perform their role play for another pair or for the whole class.

Extra Practice



Interactive Practice

Getting Started

10 minutes

- To begin, ask the class: *Who has a lot of money? Nobody? OK, I want you to use your imagination and answer this question: If you had a lot of money, what would you do?* Say the sentence slowly, emphasizing *had* and *would*.
- On the board, write *If I had a lot of money . . .* Call on two above-level students to complete the sentence. Write their responses (*I would . . .*) on the board.
- Read the sentences. Point out the *if* clause and the result clause. Then point to the verbs in each phrase. Ask: *What's the form of the verb?* (*if* clause: *past*; *result* clause: *would + base form*) *What's the time?* (*present*) *Are we talking about a real or imaginary situation?* (*imaginary*)
- Say: *In English we change the form of the verb to show that we are talking about something imaginary.*

Presentation

10 minutes

Present unreal conditionals

- Copy the sentences from the grammar chart onto the board. Underline the verbs.
- Read the first Grammar Watch note. Then point to the *if* clause in each example and ask if it's true. For example, for the first example, ask: *Does the person in the if clause (you) have a lot of money?* (no) *In the third example, is the house less expensive?* (no)
- Read the second and third notes. Point again to the third example. Perhaps point out that *If that house were* sounds funny, but it is correct.
- Read the last note. Say: *Would* expresses willingness or desire. *Might* means maybe; *it's used to talk about possibility*. *Could* means have the ability or possibility to do something.
- Point out the contraction of the pronoun and *would*.

Language Note

Sometimes in conversation people will use *was* instead of *were* in *if* clauses with singular subjects, for example, *If that house was less expensive, I'd buy it*. In North America the use of *was* is so common that it probably does not need to be corrected in speaking. In writing, however, it is incorrect.

Controlled Practice

20 minutes

1 PRACTICE

A Read the paragraph. Circle the *if* clauses...

- Read the paragraph out loud while students read silently.
- Ask: *What's the first if clause?* Have students circle it. Ask: *What's the first result clause?* Have students underline it.
- Have students complete the exercise alone or in pairs. Walk around and provide help as needed.
- Check answers.

Expansion: Speaking Practice for 1A

- Copy the following clauses based on Exercise 1A on the board: *If I had more money, If I worked less, If I had more time, I might take college classes if, I could get a better job if.*
- Put students in small groups. Instruct them to take turns completing each sentence. While students are talking, walk around and check verb forms. Make sure they are using the conditional.
- Call on volunteers to complete each clause with their ideas.

B Complete the sentences. Circle the correct...

- Do item 1 with the class. Then say: *Raise your hand if this sentence is true for you.* Ask follow-up questions such as *What kind of business would you start?*
- Have students complete the exercise.
- Check the grammar. Have students read the sentences. Correct errors as needed.
- Pair students and have them share and discuss the statements they checked. Encourage them to ask follow-up questions, such as *What kind of business would you start? Where would you get the money? Who would your customers be? Where would you have your office? What kind of equipment would you need to buy? What kind of license would you need to get? How much would you charge?*

2 PRACTICE

Under what conditions, if any, would you...

- Explain that the items in the exercise express results. They belong in the result clause with *would*, *could* or *might*.
- Read item 1. Elicit several other *if* clauses that fit the sentences, for example, *If I lost my job*, *If I needed to buy a new car*, *If I had another baby*.
- Have students do the exercise in pairs. First, they should discuss the items, then write.
- Choose students to write their sentences on the board.
- Have other students read the sentences and correct errors as needed.

Communicative Practice 20 minutes

Show what you know!

STEP 1. Write sentences about different things...

- Have students work on their own. While they are writing, walk around and provide help as needed. Check students' sentences for correct use of the unreal conditional.
- If students are having difficulty, have them follow the model sentences in their book or on the board. Show them how to substitute different subjects and verbs but keep the same verb forms.

MULTILEVEL INSTRUCTION for STEP 1

Pre-level Have students write about the topics in the box, using the sentences from the lesson as models.

Above-level Have them write about what they would do if they had more money, time, or power. Encourage them to write original sentences.

STEP 2. GROUPS. Compare your answers.

- Form groups of similar ability. Instruct students to say their sentences to their group members. As you walk around, focus on the lower-level students and help them say their sentences correctly.
- As a second step, have students check and restate one another's sentences. Have students sit in a group and pass their papers to the person on their right. That person reads the sentences and checks the conditional forms and the comma. If they find an error, they should point it out to the writer.
- Next, students should restate one or more of the sentences, time permitting. For example, *If David had a lot of time, he'd volunteer more at his church*.
- Circulate and listen as students are talking. Check to make sure they are using the past in *if* clauses and pronouncing *would* or the 'd contraction in the result clause.

STEP 3. CLASS. Present your ideas to the class...

- If possible, go around the room and have each student say one of his or her sentences. Take notes on students' ideas.
- Using your notes, conclude by telling the class which ideas seem to be most popular. Ask the class to suggest ways to make those dreams come true.

Progress Check

Can you . . . talk about dreams for the future?

Say: *We have practiced talking about dreams for the future. Now, look at the question at the bottom of the page. Can you talk about dreams for the future? Write a checkmark in the box.*

Extra Practice



Interactive Practice



pages 142–143

Getting Started

10 minutes

- Discuss the word *charity* with the class. You could say, for example, *Charities are organizations that collect money and provide services to help people in need.* Give examples: The American Red Cross, United Way, local soup kitchens.
- Ask students to name charities they know about.
- On the board, write *charity = noun; charitable = adjective.*
- Ask: *Do you think Americans are charitable people?*

1 BEFORE YOU WRITE

A GROUPS. Read the facts about charitable...

- Read the directions. Then read the facts.
- On the board, write the following additional discussion question: *Do any of the facts about charitable giving surprise you? If so, which one(s)? Why do they surprise you?*
- Form groups. Give a time limit for discussion.
- Go over the questions with the whole class. Repeat the question and call on volunteers to answer. List reasons for volunteering on the board.
- Repeat the question about surprising facts. Have a representative from each group share their answers.
- *Optional:* Follow up on the question of why people with lower incomes are more charitable than people with higher incomes. Why do students think this is the case?

Presentation

15 minutes

B Read the writing model. What is...

- Read the model out loud as students read silently.
- Have students read again silently. Tell them to underline the sentence or sentence parts that state the writer's main point. (Provide the following hint: *The main point can be stated in more than one sentence.*)
- With the class, discuss the main point. Encourage them to state it as an unreal conditional (*If someone gave me \$1,000, I would choose to give it to Doctors Without Borders.*)

C PAIRS. Answer the questions.

- Form pairs.
- While students are talking, walk around and provide help as needed.
- Go over the answers with the whole class. For question 2, have students read the sentences containing facts and examples.

Answers:

1. Which organization would I choose? It would be Doctor's Without Borders.
2. This organization believes every person in the world has a right to medical care. It provides all kinds of medical care, from surgery and nutrition programs to mental health care and doctor training. It helps victims of war, sickness, hunger, and natural disasters.
3. The writer feels this organization needs help more than any other organization in the world.

Writing Tip: Asking and Answering Questions

- Read the Writing Tip. Explain that it's common for writers to start paragraphs with questions, but it's important not to overdo this device. If one is writing a multiparagraph piece, for example, it would not be good writing to start each paragraph with a question.

D Reread the paragraph. Underline the writer's...

- Have students work alone. Then have them compare answers with a classmate.

Expansion: Writing Practice for 1D

- Have students focus on the organization of the paragraph. Point out that the questions in Exercise C provide an outline of the paragraph content.
- Say: *You are going to write a paragraph about a charity. What information will you include?*

Community Building

Go to the Doctors Without Borders website at <http://www.doctorswithoutborders.org/>. Under *Field News*, click on *Slideshows* or *Videos*. If possible, view these with your students.

Controlled Practice

15 minutes

2

THINKING ON PAPER

A BRAINSTORM. Look at the list of...

- Write the categories in the students' book on the board. Elicit names and examples of each category and list those as well. (You might wish to add the category of animal welfare organizations such as the Humane Society.)
- Have each student say which charity he or she would like to write about. Find out if students have enough information about their charities or if they need to obtain more facts. In the case of large charities, direct students to the charity's website. For smaller, local charities, students might need to visit the charity and obtain a brochure on site.

B Complete the question-and-answer chart.

- Copy the graphic organizer on the board. Choose a charity with which you are familiar and demonstrate, using the organizer, to plan a paragraph about your charity.
- Base your question and answer on the model paragraph on page 242.
- Try to include at least five facts and examples. As needed, add more boxes for supporting details to your organizer.
- Try to select a mix of facts and examples for your supporting details.
- Have students plan their own paragraphs.

MULTILEVEL INSTRUCTION for 2B

Pre-level Plan the paragraph with the students. Select a well-known charity and bring in information about it. Read the information with them and have them underline details and examples they can use in their paragraphs. Have them fill in their organizers and show them to you before they begin writing.

Above-level Suggest that, at the end of their paragraphs, students include their personal experience with the charity they chose to write about. Do they perhaps volunteer there from time to time? Were they or members of their family ever the recipients of aid from the organization?

C Circle the most convincing facts, examples,...

- Explain to students that if they include many facts and examples in their graphic organizer, they need to select the most convincing ones to include in their paragraph.
- Demonstrate with your organizer from Exercise 2B. Pare the list of details down to three.
- Students who included only three facts or examples in their organizer can skip this step.

Communicative Practice

20 minutes

3

WRITE

Write a paragraph about a charity that you...

- Review paragraph format. Remind students to give their paragraph a title, indent the first line, begin each sentence with a capital letter, and double-space the lines.
- Have students read the questions in Exercise 4.
- Have students write in class.

4

CHECK YOUR WRITING

- Have students read their paragraphs and check the questions in the checklist. Have them revise according to the items in the checklist.

Expansion: Writing Practice for 3

- Have students rewrite their paragraphs.
- Pair students and have them read their paragraphs to each other.
- Have volunteers read their paragraphs to the class.

Community Building

Have the class select a charity and work together to contribute to it in some way. For example, they can volunteer to work at a local food bank or shelter or hold a carwash.

Extra Practice



Interactive Practice



page 144

1 REVIEW

Turn to page 256 for the Grammar Review.

2 ACT IT OUT

STEP 1. Review the conversations...

- Play CD 2, Tracks 65 and 66. If necessary, direct students to the script for Track 65 on page 294 and for Track 66 on page 233.

STEP 2. ROLE PLAY. PAIRS. Role-play this...

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.

- Have students look at the illustration. Ask: *What is the woman thinking? What is her dream?*
- Read the role descriptions.
- With the class, review possible sources of money for a person wanting to start a new business.
- Model the role play with an above-level student. Play the role of Student B. *The conversation could start like this:* Student A: *If I had a lot of money, do you know what I would do?* Student B: *What?* Student A: *Start my own grocery store.* Student B: *Really? What's stopping you?* Student B: *I don't have enough money. . . .*
- Have volunteers perform their role-play.

MULTILEVEL INSTRUCTION for 2

Pre-level Have students write out their dialogue. They can start with the suggested dialogue in Exercise 2, then continue with one or two suggestions for finding the money that Student A needs.

Above-level Have students practice without notes. Have Student B suggest at least three sources of money for starting a new business. Have Student A choose the idea he or she likes best and agree to try that one first.

3 READ AND REACT

STEP 1. GROUPS. Read the problem.

- Form groups. Have students study the budget together. Instruct students to figure out the couple's monthly income and their total expenses.

STEP 2. Discuss a solution. How can...

- Have groups select a note taker to write down the group's ideas for saving money. Have them write down the expenses to be cut and the amount that can be saved. Also ask groups to consider ways that Oksana and Ivan might increase their income.
- Have each group create a new budget for Oksana and Ivan.
- Have a representative from each group tell the class about their group's proposed new budget.

4 CONNECT

Turn to page 262 for the Self-Efficacy Activity and page 274 for the Team Project. See page T-xi for classroom management tips for these activities.

Progress Check

Which goals can you check off? Go back to Page 225.

Ask students to turn to Page 225 and check off any remaining goals they have reached. Call on students to say which goals they will practice outside of class.



Go to the CD-ROM for more practice.

If students need more practice with the vocabulary, grammar, and competencies in Unit 12, encourage them to review the activities on the CD-ROM.