

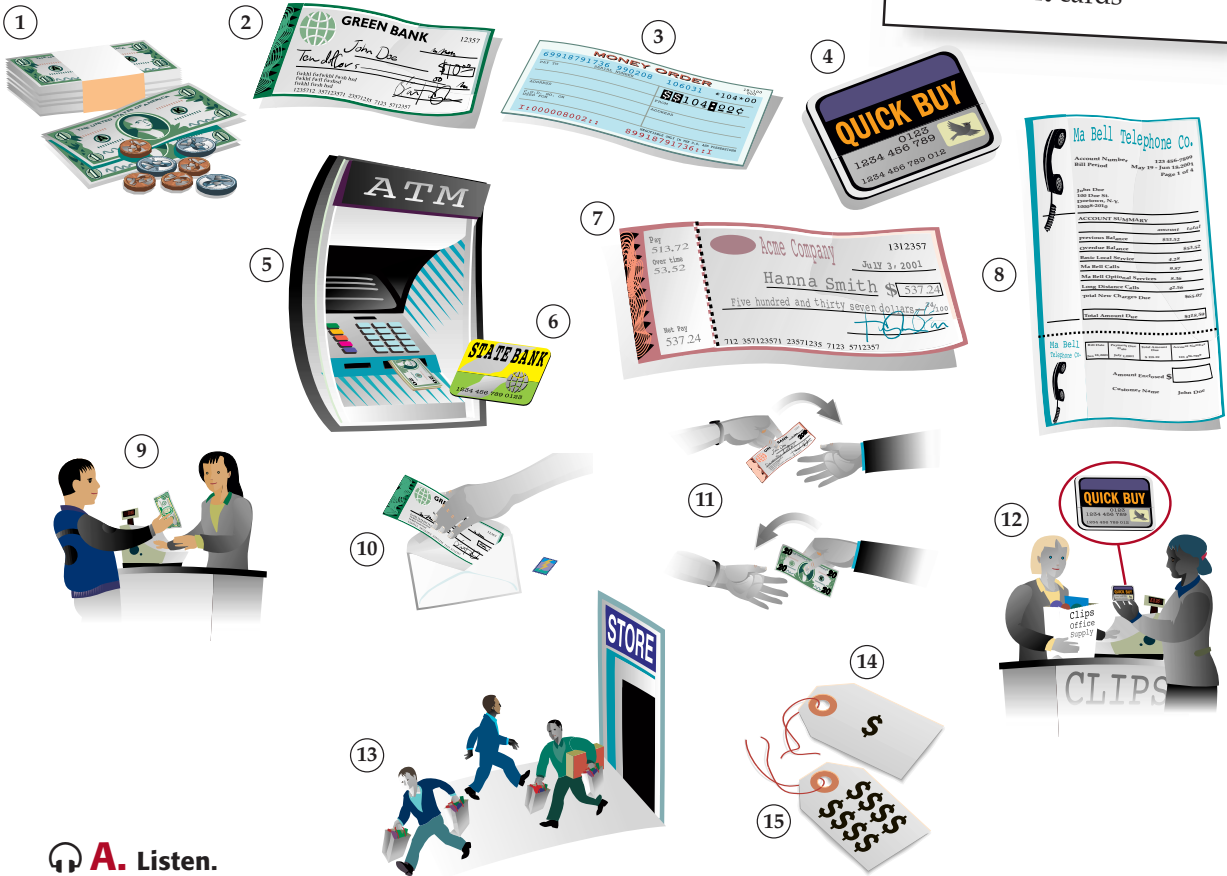
Your money

Vocabulary

Objectives

- talk about money
- talk about the future
- pay bills
- write checks
- use credit cards

Picture dictionary



A. Listen.

Money and payment

- | | |
|-----------------|---------------|
| ① cash | ⑤ an ATM |
| ② a check | ⑥ an ATM card |
| ③ a money order | ⑦ a paycheck |
| ④ a credit card | ⑧ a bill |

Actions

- ⑨ pay
- ⑩ pay by mail
- ⑪ cash a check
- ⑫ charge
- ⑬ go shopping

Other words

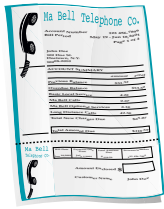
- ⑭ cheap
- ⑮ expensive

B. Listen again and repeat.

• Each unit opens with a list of objectives tied to relevant **SCANS competencies**.

• **Essential life-skills vocabulary** is presented in a picture dictionary format and followed by exercises.

C. Listen to the conversations. Look at the pictures. Then listen again and match. Write the letter of the picture on the line.



a.



b.



c.



d.

1. c

2. d

3. b









4. a

D. Complete the sentences. Write the words on the line.

- Let's cash our paychecks at the bank. Then we can go shopping.
- I need to go to the post office to buy a money order . I want to send some money to my father in Mexico.
- I like to talk on the telephone, but I don't like to pay the bill !
- The store wants \$50 for that book? That's too expensive .

▶ Do it yourself!

A. Complete the chart.

Coins		Bills		
	a penny	\$ <u>.01</u>		\$ <u>1.00</u>
	a nickel	\$ <u>.05</u>		\$ <u>5.00</u>
	a dime	\$ <u>.10</u>		\$ <u>10.00</u>
	a quarter	\$ <u>.25</u>		\$ <u>20.00</u>

B. Collaborative activity. Complete the chart.

Amount	Possible combinations
\$1.00	<i>4 quarters, 10 dimes, 5 dimes and 2 quarters, 100 pennies</i>
\$2.50	
\$34.99	

C. Discussion. Discuss your combinations with the class.



Practical conversations

Model 1 Ask for change.

A. Listen and read.

A: Do you have change for five dollars?

B: Let me check. Yes, I do. Here you go.

A: Thanks.

B. Listen again and repeat.

C. Pair work. Now answer **Yes, I do** or **No, I'm sorry. I don't**. Use the pictures.



A: Do you have change for _____?

B: Let me check. _____.

A: _____.



Model 2 Ask for a price.

A. Listen and read.

A: Excuse me. How much is this lawn mower?

B: \$300.

A: That's **a lot**. I'll have to think about it.

Problems with prices

a lot
too expensive
not cheap

B. Listen again and repeat.

C. Pair work. Now use the pictures or your **own** words.



A: Excuse me. How much is this _____?

B: _____.

A: That's _____. I'll have to think about it.



- **Enhanced life skills focus** ensures success in the community and the workplace.
- **Short conversation models** prepare students to communicate.

Model 3 Agree to buy something.

A. Listen and read.

- A: How much is this TV?
B: Only \$85.99. It's on sale.
A: Great. I'll take it.
B: Will that be cash or charge?
A: Cash.



B. Listen again and repeat.

C. Pair work. Now use the pictures and your own prices.



How to say it

- "Eighty-five ninety-nine" or
- "Eighty-five dollars and ninety-nine cents"

- A: How much is this _____?
B: Only _____. It's on sale.
A: Great. I'll take it.
B: Will that be cash or charge?
A: _____.

▶ Do it yourself!

Pair work. Create a conversation from the picture. Use your own prices.





The future

Tomorrow	{ I'm you're he's she's we're they're }	going to buy a car.
What are you going to do tomorrow? Who's going to cash this check today?		

A. Complete the sentences with a form of **be going to** and the verb.

1. I'm going to charge these clothes with my Quick Buy credit card.
charge
2. I'm going to cash my paycheck, and then I'm going to go shopping.
cash
3. Next month we 're going to install new telephones.
install
4. Who 's going to pay all these bills?
pay
5. Why are you going to buy a car?
buy

B. Pair work. Ask your partner questions about the future. Use **be going to**.

1. What are you going to do today?
2. What are you going to do next year?

Now tell the class about your partner.

Next year Miriam is going to go to Mexico.

Whose and review of question words

Whose

Whose check is this?	It's Carla's check.
Whose shoes are these?	They're my shoes.

Review of question words

Who's buying the money order?

What can he charge with this card?

Where is the ATM?

When is the post office open?

Why can't you cash your paycheck?

How many credit cards do you have?

How much cash do you have?

C. Complete the conversations with question words.

- A: Whose car is in the parking lot?
B: Bill's.
- A: What are you going to do at the bank?
B: I'm going to ask for change for a twenty-dollar bill.
- A: When are you going to be ready?
B: I don't know. I'm really busy right now.
- A: Why can't you charge this jacket?
B: Because I don't have a credit card.

D. Form teams. Write questions for each answer in the box. Each question receives 1 point. You have five minutes.

	Answers	
Fourteen.	She's my daughter.	Next year.
Brazil.	\$2.50, I think.	A large salad.
Because they're on sale.	I don't know.	The supply room.

A: How many bills do you have to pay?

B: Fourteen.

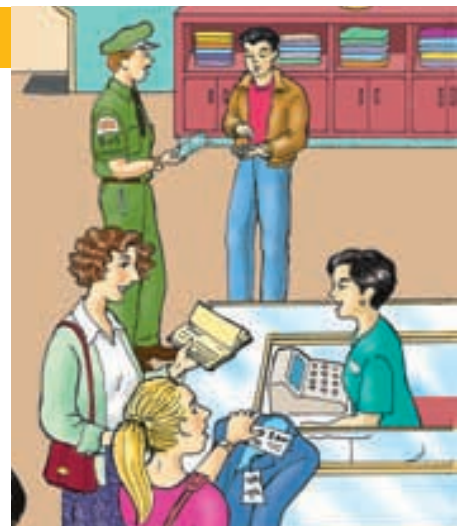
▶ Do it yourself!

A. Pair work. Point. Ask questions about the future.

Is she going to return the jacket?

B. Personalization. Talk to your partner about shopping.

I'm going to buy shoes tomorrow.



▶ Authentic practice 1

With words you know, **YOU** can talk to this cashier.

🎧 A. Listen and read.



Cashier: That'll be \$23.68, including the tax.
Will that be cash or charge?

YOU: *What about a check?*

Cashier: Sure. Is it from a local bank?

YOU: *Excuse me?*

Cashier: Where is the check from? What bank?

YOU: *Oh. It's from the First State Bank.
On Clinton Avenue.*

Cashier: That's fine. I'll need to see some kind of I.D.

YOU: *Is a driver's license OK?*

Cashier: Yes, that's great. Go ahead and write the check.

YOU: *Here you go.*

Cashier: Thank you. And have a nice day.

🎧 B. Listen to the cashier. Read your part.

🎧 C. Listen and read. Choose your response. Circle the letter.

1. "Cash or charge?"

a. Is a check OK?

b. Yes.

2. "Do you have I.D.?"

a. I'll take it.

b. Let me check. . . .

Yes, here you go.

3. "That'll be \$200."

a. No problem.

b. Do you have change?

🎧 D. Listen. Choose your response. Circle the letter.

1. a. It's next to the parking lot.

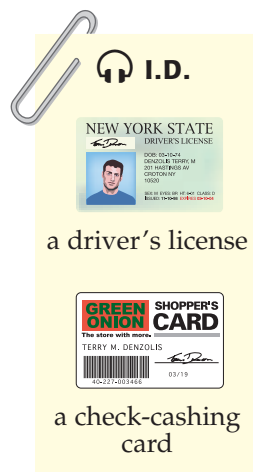
b. Yes, it is.

2. a. Sure. Here you go.

b. Where are you going?

3. a. Thanks. Bye.

b. It's on sale.



a driver's license

a check-cashing card

- **Acclaimed three-step audio program** provides spoken models of all new language, enables student pronunciation practice, and builds ability to comprehend native speech.
- *Authentic Practice 1* builds students' confidence and their **listening and speaking skills**.



Authentic practice 1

(For general suggestions, see *Introduction*, page Tx.)

Procedure:

A. Listen and read.

- To set the scene for the conversation, ask questions about the picture, such as *Where are they?* (in a store) *Who's the cashier?* (the woman on the left) *Who's the customer?* (the woman on the right) *What's she buying?* (clothes / a shirt / a dress) *How much is it?* (\$23.68) *Is she going to pay by credit card?* (No, by check.)
- Read the conversation out loud or play the cassette. With books open, students listen and read.
- To further demonstrate that a *local bank* is a bank in the same area as you, write the names and locations of several local banks on the board. Then provide examples of non-local banks located in other states.

Note: The *Cashier* role contains the following new language: *including the tax, local, some kind of I.D., go ahead, write the check, and have a nice day.* In addition, language learned in prior exercises has been modified; for example, the statement *That'll be \$23.68* resembles the question *Will that be cash or charge?* on page 111.

Although students are encouraged to comprehend this new language through context and its similarity to language they know, it is not essential for students to know this new language to complete the task.

B. Listen to the cashier. Read ...

- Read out loud the *Cashier* role in Exercise A or play the cassette. Have students read the **YOU** role out loud as a class.

Challenge: After practicing with books open, students listen with books closed and say the **YOU** role out loud.



- Point to the illustrations in the *I.D.* note. Read the two forms of identification out loud or play the cassette. Have students repeat several times.

Option: As a class, brainstorm a list of other documents that could be used for identification, such as a green card, birth certificate, or passport. For a list of more official documents, refer students to the *Supplementary word list* for Unit 9 on page 143.

C. Listen and read. Choose ...

- Model the task by writing the question and the two answer choices for item 1 on the board. Ask *Cash or charge?* Elicit the correct response from the class and circle the letter *a* on the board. Check answers by reading the next two items out loud and having the class give the correct response.

D. Listen. Choose your response ...

- Read each item in the tapescript out loud or play the cassette as many times as necessary for students to complete the exercise.

Challenge: Have students listen again and write the questions for items 1 through 3 on the board.

Tapescript

1. Is that check from a local bank?
2. I'll need to see your driver's license.
3. Have a nice day.

If your students are ready ...

Culture / Civics notes: Most businesses will accept a check as payment only with an acceptable form of I.D., such as a state-issued driver's license or I.D. card, or a store-issued check-cashing card. Some businesses may refuse to accept checks from out-of-state banks.

At the end of a transaction, it is customary for a salesperson to say to a customer *Have a nice day.* This commonplace expression doesn't have a lot of meaning, but it is a traditional way for salesperson to show politeness and courtesy to customers. A common response is *You, too.*

Workbook Link: Exercise 11

- The interleaved **Teacher's Edition** gives page-by-page teaching suggestions, complete tapescripts, answers, useful language, culture notes, and tips for multi-level classes.
- *Culture/Civics Notes* in the Teacher's Edition **build civic participation** in level-appropriate steps based on students' language skills.

Listening comprehension

A. Listen to the conversation. Then read the sentences. Write yes or no.

1. The two people talking are a father and a daughter. no
2. The man pays cash. yes

B. Read the questions and answers. Then listen again to answer each question. Circle the letter.

1. Who is paying the bill?
a. Janet Klein. **b.** Janet Klein's father.
2. Where are the people who are talking?
a. In an office in Korea. **b.** In an office in the United States.
3. Whose bill is it?
a. Janet Klein's. b. Mr. Klein's.
4. How much is the bill?
a. \$50. **b.** \$45.88.
5. Why does the man want quarters?
a. He's going to pay the bill. **b.** He's going to need quarters in the parking lot.

▶ Do it yourself!

A. Write your own response. Then read your conversation out loud with a partner.



Is that check from a local bank?

YOU _____



Now I'll have to see some form of I.D.

YOU _____



Great. Thank you very much. Have a nice day.

YOU _____

B. Discussion. Talk about your I.D. or about bills you have to pay.

Listening comprehension

(For general suggestions, see *Introduction*, page Txi.)

Procedure:

A. Listen to the conversation ...

- First read out loud the conversation in the tape-script or play the cassette. With books closed, students listen to the conversation. Then read items 1 and 2 out loud. Students write *yes* or *no* after each statement.

Note: Although the conversation contains new language (*Good morning, sir; I'm here to pay; actually; total; I was afraid I would be too late; that's right; payment is due; singles; Do you mind taking four dollars in quarters? not at all; use; You, too*) it is not essential for students to know this language to complete the task.

B. Read the questions and answers ...

- To prepare students to listen for specific information, have volunteers read the questions and answers for items 1 through 5 out loud.

Tapescript

- Woman:** Good morning, sir. How can I help you?
- Mr. Klein:** Well, I'm here to pay my phone bill. Actually, it's not my bill, it's my daughter's. She's in Korea right now, so I'm paying it for her.
- Woman:** That's good. Can I see the bill, please?
- Mr. Klein:** Sure. Here you go. It's for Janet Klein, my daughter. The total is forty-five eighty-eight.
- Woman:** Do you want to pay that with cash ... is it ... Mr. Klein?
- Mr. Klein:** Yes, it is. Actually, I wanted to pay by mail with a check, but I was afraid I would be too late.
- Woman:** Yes, that's right. The payment is due tomorrow, September eighteenth. OK. That's forty-five eighty-eight out of fifty. Let me just get your change. Uh-oh. I'm out of singles. Do you mind taking four dollars in quarters?
- Mr. Klein:** No, not at all. I can always use the quarters in the parking lot.
- Woman:** There you go. Thank you very much. Have a nice day.
- Mr. Klein:** You, too. Thanks.

Workbook Link: Exercise 12

Do it yourself!

(For general suggestions, see *Introduction*, page Txiii.)

Procedure:

A. Write your own response ...

- To prepare students for the conversation, elicit from the class the names and street addresses of several local banks.
- Model the conversation. Read the first speech balloon out loud and elicit appropriate responses from the class. Point out that to match the speech balloons, students should respond affirmatively that their check is from a local bank and should offer an acceptable form of I.D.

Option: Have several pairs of volunteers act out their conversations in front of the class.

Your students can say ...

- YOU** Yes, it's from _____ Bank on _____ Street / Avenue.
- YOU** Is a check-cashing card / driver's license OK?
- YOU** Thank you. / Thanks. / Thanks a lot. You, too. Bye.

B. Discussion ...

- Model the discussion by talking about the forms of I.D. that you commonly carry and the bills you have to pay.
- Circulate to offer help as needed.
- To review, have several volunteers tell the class about their I.D. or bills.

(Teacher's Edition page)

- The Teacher's Edition provides **complete tapescripts** and **workbook links**.



Authentic practice 2

Reading

- A.** Look at the bill for newspaper delivery. Then check the information you can find on the bill.

The Journal Gazette
P.O. Box 2274, Elk City, CA 94129-2267

CUSTOMER SERVICE NUMBER
1-800-555-1010

ACCOUNT NUMBER
WT4265427

|||||

LARRY WILSON
4645 NORTH MAIN
NEWBERG, CA 94104

DELIVERY PERIOD	PAY BY	AMOUNT DUE
3/22/02 to 6/21/02	3/4/02	\$55.25

- the name of the newspaper
- the amount the customer has to pay
- the customer's telephone number
- the newspaper's address
- the customer's address
- the date payment is due

- B.** Look at Larry Wilson's check. Circle and number these things:

- the delivery dates
- the amount of money in numbers
- the amount of money in words
- the date of the check

Larry Wilson
4645 North Main
Newberg, CA 94104

DATE February 25, 2002

PAY TO THE ORDER OF The Journal Gazette \$ 55.25

Fifty-five and 25/100 DOLLARS

STATE BANK

MEMO delivery: 3/22/02 to 6/21/02

Larry Wilson

1:021000089:1 60660668' 3412

- C. Critical thinking.** Check the answer.

Mr. Wilson's payment is _____.

- early on time late

• *Authentic Practice 2* provides extensive practice with **authentic documents** students will encounter outside the classroom: forms, charts, checks, bills, and many more.

Writing

Look at the bill and receipt. Then complete the checks.

Southern Phone
 CLARA MOLINA
 76 SOUTH PLACE
 NEW BEACH, FL 32168

BILL DATE	PAYMENT DUE DATE	AMOUNT DUE
JUNE 6, 2003	JUNE 25, 2003	\$90.00

Clara Molina 257
 76 South Place
 New Beach, FL 32168

DATE _____

PAY TO THE ORDER OF Southern Phone \$ 90.00

Ninety and 00/100 DOLLARS

MEMO phone bill *Clara Molina*

7:02103009:1 800668' 257 STATE BANK

The Food Basket
 August 16, 2003

Cheese	4.59
Eggs	1.89
Onions	0.99
Chicken soup	0.79
Meat	7.54
Subtotal	15.80
Tax	0.00
Amount due	\$15.80

Ivan Dumova 152
 205 West 95th Street
 New York, NY 10025

DATE August 16, 2003

PAY TO THE ORDER OF The Food Basket \$ 15.80

Fifteen and 80/100 DOLLARS

MEMO food *Ivan Dumova*

NY Bank
 2560 BROADWAY AT 96TH STREET
 NEW YORK, NY 10025

6:420220089:1 80600668' 152

Do it yourself! A plan-ahead project

Discussion. Bring a bill to class. Compare your bills. Use the pictures for ideas.

The Journal Gazette
 P.O. Box 2274, Elk City, CA 94129-2267

CUSTOMER SERVICE NUMBER 1-800-555-1010
 ACCOUNT NUMBER WT42654

DELIVERY PERIOD 3/22/02

LARRY WILSON
 4645 NORTH MAIN
 NEWBERG, CA 94104

What kind of bill is it?

Can you pay the bill with a check?

How are you going to pay the bill?

The Food Basket
 August 16, 2003

Cheese	4.59
Eggs	1.89
Onions	0.99
Chicken soup	0.79
Meat	7.54
Subtotal	15.80
Tax	0.00
Amount due	\$15.80

Ivan Dumova
 205 West 95th Street
 New York, NY 10025

DATE _____

PAY TO THE ORDER OF _____ \$ _____

_____ DOLLARS

MEMO food *Ivan Dumova*

NY Bank
 2560 BROADWAY AT 96TH STREET
 NEW YORK, NY 10025

6:420220089:1 80600668' 152

Quick Pay
 1234 5687 3214 0000
 TO 99-08/03 NY
 TERRY M. DIENZOLIS

• Numerous project-based activities engage students in purposeful communication.



Review

A. Vocabulary. Choose words. Write the words on the line.

- Is that cash, check, or charge?
charge / mail
- He's going to cash his paycheck at the bank.
charge / cash
- I'm going to get some money from the ATM.
ATM / bill
- I have a lot of bills to pay this month.
cash / bills

B. Conversation. Choose your response. Circle the letter.

- "Do you have change for a dollar?"
a. I'll have to think about it. **(b.)** Yes, I do. Are four quarters OK?
- "Will that be cash or charge?"
a. It's my paycheck. **(b.)** Is a check OK?
- "I'll take it."
(a.) Good. Will that be cash or charge? b. I'll have to check.

C. Grammar. Complete each sentence with a form of be going to and the verb.

- Tomorrow I am going to go shopping for new shoes.
go shopping
- They are going to write a check to the telephone company.
write
- When are you going to cash your paycheck?
cash
- How much are they going to pay for that car?
pay

D. Writing. Write a check to pay this bill.

Food City	
Bread	1.00
Paper towels	3.00
Chicken	9.31
Subtotal	\$13.31
Tax	\$0.34
Amount due	\$13.65

DATE _____	304
PAY TO THE ORDER OF <u>Food City</u>	\$ 13.65
<u>Thirteen and 65/100</u> DOLLARS	
Main Bank 228 Front St. Plano, TX 75082	
MEMO <u>food</u>	_____
⑆041000689⑆ 60660668' 304	

▶ Do it yourself!

1. Point. Talk about the people.
He likes the red tie.
2. Point. Ask your partner about the future.
Is she going to buy the suit?
3. Create conversations for the people.
*A: Excuse me. How much is this tie?
B: \$7.99.*
4. Say more about the picture. Use your own words. Say as much as you can.



Now I can

- talk about money.
- talk about the future.
- pay bills.
- write checks.
- use credit cards.
- _____.

Unit 9 119

- *Do It Yourself* provides daily as well as unit-end opportunities for students of all abilities to put new language into their own words.
- Each unit ends with the *Now I Can* feature that gives students an **instant progress check**.

▶ Do it yourself!

(For general suggestions, see *Introduction*, page Txii.)

Procedure:

1. Point. Talk about the people.

Option: Competition. Divide the class into two teams. To begin, a student from team A points to any person in the illustration and then points to a student on team B, who must make a sentence about the person indicated. If the sentence is grammatically correct, team B is awarded one point. The teams then reverse roles; the student from team B who made a sentence points to another person or place and selects a student from team A to make a sentence.

Your students can say ...

(The dark-haired woman and the salesperson)

The customer needs / wants a new suit. (Units 2 and 4) She sometimes buys expensive suits. (Units 4 and 8) The salesperson doesn't have the suit in brown. (Unit 4)

(The blonde woman with the blue suit)

She doesn't like the blue jacket. The jacket is too small / the wrong size. She wants an exchange / a refund / a size 10. She has a receipt. (Unit 4)

(The woman with the checkbook and the cashier)

This customer is writing a check. She needs I.D. (Units 4 and 7) She's a cashier. The cashier is busy. (Units 1 and 7) She's helping her customers. (Units 7 and 8)

(The bus driver and man giving change)

He's a bus driver. (Unit 1) He needs change for a dollar. This man has / doesn't have change for a dollar. He has three quarters, a dime, two nickels, and five pennies. (Unit 4)

2. Point. Ask your partner ...

Option: Name game. As a class, decide on names for each person in the picture. Have students write a future sentence about five people in the picture, describing what the people are going to do. For example, *She is going to buy the suit.* Students then pass the five sentences to a partner, who must write the name of each person described.

Your students can say ...

Is she going to buy / return / exchange this jacket? Who's going to buy a tie? (Units 4 and 6)

Is she going to write a check? Is he going to pay by credit card / ATM card? How many ties is he going to buy? What color tie is he going to buy? (Units 4 and 6)

3. Create conversations for the people.

Option: Writing activity. In pairs, students write their conversations in dialogue form. Each pair then writes each line of their conversation on a slip of paper, mixes up the order of the slips, and gives them to another pair. The other pair must then put the conversation back in the correct order. (For more ideas on using the picture for writing activities, see the Teacher's Resource Binder.)

Your students can say ...

(The customer and tie salesperson)

A: Excuse me. How much is this tie? **B:** Only \$7.99. It's on sale. **A:** Great! I'll take it. / That's a lot / not cheap / too expensive. I'll have to think about it.

(The customer and the suit salesperson)

A: Excuse me. (Unit 2) Are you a salesperson? **B:** Yes, I am. (Units 1 and 4) Do you need help? **A:** Do you have this suit in blue / size 8? **B:** Yes, we do. This way please. / No, we don't. I'm sorry. (Unit 4)

(The bus driver and the man giving change)

A: Do you have change for a dollar? **B:** Let me check. Yes, I do. Here you go. **A:** Great! Thanks.

(The customer with a check and the cashier)

A: Can I pay with a check? **B:** Do you have I.D.? **A:** Yes, I do. **B:** No problem. (Units 4 and 7) **A:** Is it November sixth or seventh? **B:** It's November sixth. (Unit 5)

4. Say more about the picture ...

Your students can say ...

It's 4:45 p.m. It's Monday, November sixth. (Unit 5) The shirts are on the shelf. (Units 4 and 6) The jacket is on sale. The dress is expensive / not cheap. (Unit 4)

Oral test (optional)

Use the *Do it yourself!* illustration on page 119 for an oral test. Have each student point to and name three items in the picture. Evaluate students on correctness, intelligibility, and completeness.

T119

(Teacher's Edition page)

- The Teacher's Edition gives:
 - ideas for **expanded activities**;
 - prompt vocabulary that **recycles** vocabulary from previous units;
 - an **Oral Test** option.