

Summary of Lesson Plan

► Preview/Practical conversations (Student pages 113-115)

Suggested teaching time: 60 minutes
includes Culture note

Your actual teaching time: _____



Preview and Practical conversations (Student pages 113-115)

Suggested teaching time: 60 minutes
Your actual teaching time: _____

Warm up. What's the problem?

Procedure:

- Have students read the credit card statement. Then ask questions about it, such as *What is the name of the credit card company?* (Credit Express) *Who is the account holder?* (Roseanne Calderon) *What is her account number?* (7819 622 4700) *How much does Ms. Calderon owe?* (\$157.18) *How can she make the payment?* (by check or money order) *What is the problem?* (Her account is 30 days past due.) *When does she need to pay by?* (May 18, 2003) *What happens if she doesn't pay by May 18?* (A delinquency charge will be added to the amount of the bill.)
- Elicit or explain the meaning of *delinquency charge* as a fine or fee for not paying a bill on time.
- To draw on students' own experiences, ask *Who has a credit card? How much time do you have to make a payment? Have you ever been late with the payment? How much was the delinquency charge, or late fee?*

Challenge: In pairs, students create a phone conversation between a customer service representative for Credit Express and Roseanne Calderon. Explain that she can't find her statement and wants to know how much she owes and when the payment is due. For example,

Customer service representative: Credit Express, how can I help you?

Ms. Calderon: Hello, my name is Roseanne Calderon. I would like to pay my bill, but I can't find my statement.

Customer service representative: Do you know your account number?

Ms. Calderon: Yes, it's 7819 622 4700 . . .

Unit 9 objectives

Procedure:

- Have students close their books. In groups, have students brainstorm what they think they will learn to do in this unit, based on the *Warm up* activity. Ask groups to write three possible objectives, for example, *Use credit cards*, *Understand bills*, *Talk about owing money*, *Call a credit card company to ask questions about a bill*. To prompt students, write on the board ways students can begin their objectives—such as *Discuss*, *Talk about*, *Understand*, *Ask*, *Ask for*, *Read*, *Express*.
- Students open their books and look at the objectives. Read the first objective out loud. Elicit or explain the meaning of *debt* as money that you owe. Ask *Do any groups have an objective similar to this?* Elicit similar examples from students. Continue reading each objective, explaining unfamiliar words and eliciting similar objectives from the class.

(continued on p. 2)

Lesson Plan, Unit 9: Preview/practical conversations (for Student pages 113-115)–continued

Model 1

Content: finding the appropriate person for information; discussing interest rates for bank services and accounts; declining an offer

Procedure:

A–B.

- Ask questions about the photo, such as *What is the man thinking about?* (moving, buying a house) *How can people get enough money to buy a house?* (They can borrow money from a bank.) *In your home country, how do most people get money to buy a house?*
- After students listen to the conversation, ask questions such as *What does the man ask for information on?* (mortgages) *At first, does he know who to ask?* (no) *What does he say?* (Are you the right person?) *What specific question does he have about mortgages?* (the current interest rate) *Does he think 9.5% is a good interest rate?* (probably not, because he says he'll shop around)
- Check students' understanding of *on second thought*, *shop around*, and *as long as* by having them rephrase in their own words the last two speakers' lines in the conversation. For example, students might begin with *Actually, I've changed my mind. I think I'll check some other banks.* If necessary, provide simple definitions.
- Have students look at the mortgage information at the bottom left of the photo. Elicit or explain that a *mortgage* is a legal arrangement in which you borrow money from a bank to buy a house and pay back the money over a period of years. Ask *How much is being borrowed?* (\$80,000) *How long does the borrower have to pay back the money?* (15 years) *How much does it cost to borrow the money?* (8% per year)

Vocabulary

- Have students look at the interest rates for the different types of accounts listed in the last illustration. Ask *Which types of account have higher interest rates?* (CDs and money market accounts) Explain that CDs and money market accounts usually have higher interest rates than checking and regular savings accounts because there are rules about when or how often you can withdraw money from your account.

C. Pair work ...

- Say out loud each of the interest rates listed and have students repeat. Point out that if there is more than one digit after the decimal point, each

digit is pronounced separately, for example, *three point seven five percent*. After students repeat, have them say each interest rate in the *Vocabulary* box.

- Ask students which interest rates are more appropriate for: mortgages and loans (10%, 7.5%), CDs and money market accounts (3.75%), checking and savings accounts (2%).

Note: Free, step-by-step home-buying guides are available in nine languages from the Fannie Mae Foundation. Information on how to obtain these guides can be found online at www.homebuyingguide.org.

Field project: If appropriate, have students go to a bank and ask about the current interest rate for one of the following: mortgages, loans, interest-bearing checking accounts, savings accounts, money market accounts, CDs. Students should first rehearse with a partner what they will say. Alternatively, students can visit an online bank's Web site and search for the same information.

If your students are ready ...

Culture / Civics note: *Interest* is the fee that the lender, such as a bank, charges when you borrow money. Interest can also be the money that a bank pays you when you keep money in an account. Interest is often expressed as a percentage amount called *an interest rate*. This is a percentage of the amount of money being loaned or being kept in an account. Interest rates vary from bank to bank, so it is important to shop around for the best rate.

A money market account usually pays a higher interest rate than a standard interest-bearing checking or savings account, and it offers limited check-writing privileges as well. However, typically a minimum balance must be maintained to avoid a monthly fee, and there are restrictions on the number of withdrawals that can be made per month.

A certificate of deposit, or CD, is a type of deposit account that generally offers the highest rate of interest. With a CD, you deposit a fixed amount of money and agree not to withdraw it for a specific amount of time ranging from three months to five years or more. In return, you receive a fixed amount of interest; the longer the amount of time, the higher the rate. Withdrawing the money before the end of the fixed time results in a penalty.

(continued on p. 3)

Lesson Plan, Unit 9: Preview/practical conversations (for Student pages 113-115)—continued

Model 2

Content: offering good and bad financial news

Procedure:

A–B.

- Ask questions about the photo, such as *Where is the couple?* (in their kitchen) *Where are they looking at?* (the mail) *Who is just coming home?* (the woman) *Why do you think so?* (She is carrying her bag.)
- After students listen to the conversation, ask questions, such as *What is the good financial news?* (The bank approved their loan application.) *What is the bad financial news?* (The couple bounced three checks.)
- Have students look at the three checks below the photo. Have a volunteer read what is stamped in red on all the checks. Ask *What does “insufficient funds” mean?* (not enough money) *So what does “bounce a check” mean?* (The bank will not make payment on the check because there is not enough money in the account of the person who wrote it.) *What does the bank charge for bouncing a check?* (\$36 per check) If helpful, explain or demonstrate that when a check *bounces*, like a ball it comes back to you.
- Ask whether any students know what fee their bank charges for bouncing a check.

Vocabulary

- After students listen to and repeat the vocabulary, ask *Do you want the good news or the bad news first?* Elicit a response from the class and discuss those phrases first.
- Encourage students to use context to figure out the meaning of unfamiliar words; for example, say *“Approved” is under good news. So if the bank approves your loan application, do they say “yes” or “no” to loaning you the money?* (yes) With *penalty* and *finance charges*, students will probably figure out that they are types of fees charged by a bank. Explain *penalty* more specifically as a fee you are charged if you withdraw money from a CD before the specified time and *finance charges* as interest that a bank or credit card company charges on money you borrow; for example, if you don't pay the entire amount due on your credit card bill each month, you have to pay a finance charge.

- To prepare students for the *Pair work* activity, have them make sentences with the phrases under *Financial bad news*, for example, *I bounced a check, We are behind on our mortgage payments.* Make sure students use the correct possessive form with *mortgage payments*.

C. Pair work ...

- Model the activity with a more advanced student. Play the role of Student B. Point out that Student A can ask for the good or the bad news first. Demonstrate responding accordingly with a sentence about financial bad news or good news. As a class, brainstorm a variety of ways for Student A to fill in the first blank in his or her last line.
- Students practice the conversation with a partner, taking turns playing the roles of Student A and Student B.

Workbook Link: Exercises 1, 2

Do it yourself!

Procedure:

- Model the activity by talking about a bank account you have and what you like and don't like about the account, for example, *I have a checking account. I like that I earn interest on my checking account. I don't like that my bank charges me if I use an ATM at another bank.*
- In groups, students talk about whether or not they have a bank account and what type it is. Students discuss what they like about their account and what they don't like.
- Say each type of account—*checking, savings, money market, CD*—and have students who have this type of account raise their hands. Write on the board the name of the most common type of account in class. Draw a two-column chart with the headings *Advantages* and *Disadvantages*. Elicit information to fill in the chart from the class.

Summary of Lesson Plan

► PRESENTATION Practical conversations (Student pages 116-117)

Suggested teaching time: 60 minutes
includes Culture note, Language note, &
Discussion

Your actual teaching time: _____

Note: For the *Do it yourself!* activity on page 117, students will need to use the Yellow Pages.

► Practical conversations (Student pages 116-117)

Suggested teaching time: 60 minutes
Your actual teaching time: _____

Model 3

Content: discussing debt and its consequences; putting yourself in another's shoes; suggesting the Yellow Pages; conditional sentences

Procedure:

🔊 A–B.

- Have students look at the body language of the people in the photo. Ask *What is the man doing?* (He has his hand on his hips.) *What does this suggest?* (He is upset or has a problem.) *What is the woman doing?* (pointing to herself)
- After students listen to and read the conversation, ask questions such as *What is the problem?* (He's behind on his car payments.) *What might happen?* (They might repossess his car.) *What does the woman suggest?* (to check the Yellow Pages under "Credit Counseling") *What does she say before she makes the suggestion?* (If I were you, . . .)
- Discuss the meaning of *repossess*. Elicit or point out that *re-* means again and *possess* is to own or have something; so when they repossess the car, they take ownership again, or take it back. Ask *Who is "they"?* (the bank)
- To explain *in over my head*, draw on the board a stick figure under water. Say *He can't swim. He is in a serious situation. The man from the conversation is in a serious situation because he doesn't have the money to make his car payments.* Ask students if they have ever felt *in over their heads*. Ask what the situation was. Ask *Who do people owe money to?* (credit card companies, car dealers, banks, utility companies, friends, relatives)

- Say *When the woman says "If I were you," she puts herself in the man's shoes.* Explain that to *put yourself in another's shoes* is to imagine what you would do if you were in someone else's situation.

Option: Elicit from the class examples of idioms used in students' first languages to talk about debt.

🔊 Vocabulary

- After students listen to and repeat the vocabulary, have students underline in the speech balloons *repossess, foreclose, cancel, evict*. With a partner, students read the speech balloons again and write a simple definition for each word, for example, *foreclose = The bank takes away your house because you can't make the mortgage payments.* Review as a class.

C. Pair work . . .

- Have students read the ads. Discuss what a credit counselor does for people. Explain that a credit counselor can combine all your debts so that you pay only one monthly bill that is an amount you can afford.
- Model the conversation with a more advanced student. Play the role of Student A. Demonstrate completing the sentences in Student A's first and second lines with a problem and a consequence from one of the speech balloons in the *Vocabulary* box. For Student B's last line, elicit a variety of suggestions from the class, for example, *call 1-800-555-HELP, ask for more time to make the payments, get a second job, check the Yellow Pages for a counseling service.*

Note: You may wish to point out that in the sentence *If I were you, I'd check . . .*, 'd is a contraction of *would*, not a contraction of *had*.

If your students are ready . . .

Language note: Several idioms use the image of water, especially deep water, to refer to being in debt or in other overwhelming circumstances. In addition to *in over my head*, we also say *drowning in debt, in too deep, going under, knee-deep in debt*, and *in hot water*.

Culture / Civics note: An important resource for locating the address and telephone number of a local business or service is the Yellow Pages section of the telephone directory. Named for the yellow paper that it is printed on, the Yellow Pages section contains the names, addresses, and telephone numbers of local businesses and organizations organized by categories such as painters, restaurants, and credit counseling.

(continued on p. 5)

Model 4

Content: complaining about bank services; expressing dissatisfaction and satisfaction; giving advice; putting yourself in another’s shoes; use of *keep* and a gerund

Procedure:

A–B.

- After students listen to and read the conversation, ask *What does the woman on the left complain about? (her bank) What’s the problem? (They keep raising fees.) Where does Marie bank? (at Green Tree) How does she feel about the service there? (She’s satisfied.)*
- Encourage students to use context to figure out the meaning of *raising*. Ask *Is the bank making the fees more or less expensive? (more expensive)*

Dissatisfaction

- Point out that the prefix *dis-* means “not”; so, if someone is *dissatisfied*, they are not satisfied, or not happy.
- After students listen to and repeat the phrases, ask *When would you use these expressions? When do you feel unhappy or frustrated?* Elicit responses such as *when my computer freezes, when my neighbor plays loud music.*

Satisfaction

- Have students use the words to create original sentences expressing satisfaction with something, for example, *I’m pretty happy with my car.*

Vocabulary

- After students listen to and repeat the vocabulary, have them read the information in each illustration. For each illustration, ask questions that make the meaning of the vocabulary item clear. For example, for *raise fees*, ask *By how much will fees go up? (by 2%)* For *lower interest rates*, ask *How much interest did customers earn on checking accounts before? (4.5%) How much interest will customers earn now? (3.8%)*
- Review by asking *What word means “go up”?* (*raise*) *What words mean “go down”?* (*lower, reduce*)
- Ask *What does your bank do that makes you feel dissatisfied?* (*raise fees, close early, charge you to use the ATM, charge you for bounced checks*) *How do customers find out about new charges and changes in interest rates, fees, and services?* (*The bank sends letters or posts signs.*)

C. Pair work ...

- Brainstorm on the board names of local banks for students to use in the conversation.
- Have students write the gerund, or *-ing*, form of each verb in the *Vocabulary* box. Make sure students drop the *-e* in *raising, reducing, and closing.*

Workbook Link: Exercises 3, 4

Do it yourself!

Procedure:

A. Look up ...

- Read the example out loud. Ask *What is the name of the organization that provides credit counseling? (Credit Counseling of Hudson Valley) Why is the information that comes after their name in quotation marks? (because these are the exact words the service uses in its ad)*
- To model the activity, use the first ad on page 116 to create a chart entry as a class. Ask *What is the name of the service? (Credit and Debt Counseling Services) What does the service “say” it can do for you? (“Stop those harassing calls. Consolidate your bills . . .”)* Write the entry on the board. Be sure to include quotation marks.
- If the Yellow Pages are not available, students can complete the activity outside class or use the online Yellow Pages.

B. Discussion ...

- Have students read the example again. Discuss the meaning of *red* and *black* as they relate to financial situations. Explain that *to be in the red* means to owe more money than you have and *to be in the black* means to have more money than you owe.
- In groups, students read their chart entries and talk about what each service *says* it can do.
- When groups have finished discussing, ask if there were any claims that they did not understand. Write them on the board and discuss their meanings as a class.

Note: The concept of credit and debt counseling services is expanded in the *Authentic practice* on page 122. The information presented advises caution in choosing a counseling service.

Summary of Lesson Plan

► PRESENTATION Practical grammar (Student pages 118-119)

Suggested teaching time: 60 minutes
includes Language Notes (10 minutes)

Your actual teaching time: _____



Practical grammar (Student pages 118-119)

Suggested teaching time: 60 minutes

Your actual teaching time: _____

Conditional sentences

Procedure:

- Have two volunteers read the speech balloons out loud. Then write other conditional sentences on the board, and for each, ask whether or not the condition is true. For example, write on the board *If I got a promotion, I would put more money into my savings account.* Then ask *But did I get a promotion?* (no)

- Read and discuss the explanations and examples in the grammar box. Write on the board

Condition that doesn't exist	Result
If + past tense	would + verb
If I got a promotion	I would put more money . . .

- Point out that *were* is the past tense form for *am*, *is*, and *are*. Provide some examples, such as *If you were at work right now, you would be earning money.*
- To help students internalize the structure, write on the board several conditions that don't exist for students, for example, *If I had a million dollars, If I were mayor of this city, If I had a plane ticket to anywhere in the world.* Model the activity by completing the sentences yourself. Then students use *would* and a verb to tell a partner the result for each condition.
- Point out that when conditional sentences are written, a comma follows the condition, for example, *If we banked at Global Bank, we would get free checking.* Explain that when the condition comes at the end of a sentence, no comma is necessary, for example, *I'd change to Green Bank if I were you.*

Option: Write several conditional sentences on the board, some with the condition at the beginning and some with the condition at the end of the sentence. Omit the commas. Have students copy the sentences, adding commas where appropriate. When students are finished, have volunteers add the commas to the sentences on the board.

Option: Have students rewrite the examples on the board, inverting the order of the *if* clauses.

Option: Draw on the board a two-column chart with the headings *Situation I don't like* and *If the situation were different*. Model writing sentences about situations you don't like in the first column, for example, *It's raining today, I don't have a computer, I have to work on the weekend.* Students copy the chart and write their own sentences. Then model how to write sentences about what you would do if the situation were different. For example: *If it weren't raining, I would go for a walk after class; If I had a computer, I would shop online; If I didn't have to work on the weekend, I would go to the movies.* In the second column on their charts, students write sentences about what they would do if the situations they described were different.

We'd

- Write on the board *I would, you would, he would, she would, it would, we would, they would.* Have students look at the yellow language note. Ask what the contraction is for *we would* (*we'd*). Then elicit from the class and write on the board the contractions *I'd, you'd, he'd, she'd, it'd, they'd.*

A. Check the statements . . .

- In each item, have students underline the first part of the sentence, up to the comma. Read item 1. Then read the underlined portion of the sentence, *We banked at Global Bank last year.* Ask *Did they bank at Global Bank last year?* (yes) For items 2 through 4, advise students to ask themselves if the first part of each sentence is true; students should check the box only if the answer is *no*.

B. Complete each . . .

- Have students circle *if* in each item. Point out that the verb after *if* should be written in the past tense and that the other verb is used with *would*. Remind student to use *were* for the past tense of *be* after *if*.
- To check answers, have students read the sentences to a partner. Then review as a class.

Workbook Link: Exercises 5, 6, 7

(continued on p. 7)

Keep and gerund

Content: describing continuing actions with *keep* and a gerund

Procedure:

- ▶ Use *keep* and a gerund to share some recurring complaints that you have, for example, *My neighbor keeps parking in my space*, *My credit card company keeps charging me late fees*. Rephrase each complaint to demonstrate that *keep* and a gerund are used to describe actions that continue and might not stop, for example, *Every night when I come home from work, my neighbor is in my parking space*.
- ▶ Have volunteers read the speech balloons. Ask *Has Money Bush raised the fees on checking accounts once or many times?* (many times) Read the explanation and example in the grammar box out loud. Explain that Sven often buys things he can't afford. Write on the board *keep + a gerund (-ing verb)*.
- ▶ Have students think about frustrating situations at work or at home that happen over and over again. Elicit several examples using *keep* and a gerund from students.

Option: Write on the board *Why don't you like John?* Then write *because he keeps calling me*. Call on students and ask similar questions, such as *Why are they switching banks?* *Why did the woman fire her secretary?* *Why should we bring an umbrella?* Explain that students should make up answers using *keep* and a gerund, modeling their answers after the example on the board.

C. Complete the sentences ...

- ▶ Write item 1 on the board. Elicit the correct answer from the class. Then students complete items 2 through 6 individually.
- ▶ To check answers, have students read the sentences with a partner. Then review as a class. Make sure students drop the *-e* in *bouncing* and double the *-t* in *getting*. Refer students to page 150 for help with how to spell gerunds.

Workbook Link: Exercise 8

▶ Do it yourself!

Procedure:

A. Pair work ...

- ▶ Ask your own *What would you do if ...?* question and elicit several responses from students.
- ▶ Students work with a partner to create three questions. Remind students to use a past tense verb.

B. Discussion ...

- ▶ Have each pair of students join another pair to ask and answer each other's questions. Each group decides on its most interesting question and answer to share with the class.

Option: Have students write five sentences using group members' responses to their questions. For example, if a student asked Dmitri *What would you do if you won the lottery?* and Dmitri replied *I would buy a new house for my mother*, the student would write *Dmitri would buy a new house for his mother if he won the lottery*.

Challenge: Pass around several transparencies, and have each student write on a transparency one of his or her sentences from the optional activity above. Have volunteers read the sentences on the overhead projector out loud. Elicit the class's help in making any necessary corrections. Then turn off the overhead projector. Ask questions about the sentences, for example, *What would Dmitri do if he won the lottery?* Groups take turns answering the questions, and each correct answer earns the group a point. The group with the most points wins the game.

Summary of Lesson Plan

- **PRESENTATION**
2 Authentic practice sections
(Student pages 120-123)
 Suggested teaching time: 60 minutes
 includes Cultural discussion
 & Language note
 Your actual teaching time: _____

Note: For the *Do it yourself!* activity on page 121, have students bring to class credit card offers they receive in the mail.

Authentic practice (Student pages 120-121)

Suggested teaching time: 60 minutes
 Your actual teaching time: _____

Procedure:



- Before students open their books to this page, ask *What does the cashier at the supermarket ask you when you pay for your groceries?* (if you have the store's savings club card, if you are using coupons, whether you want paper or plastic bags, how you are going to pay)
- After students read and listen to the picture story, ask questions such as *What does the cashier ask the customer?* (whether she wants paper or plastic bags, whether she is using a credit card or a debit card to pay) *How is a debit card different from a credit card?* (With a debit card, the amount of your purchase is automatically deducted from your bank account.) *What's the advantage of a debit card over a credit card?* (With a debit card, you can't spend more money than you have.) *What's another advantage of a debit card?* (no finance charges)

Option: *Paper or plastic?* is a reduced form of the question *Would you like paper or plastic bags?* The intonation is what conveys that it is a question. In questions offering a choice, native speakers' voices rise on and pause after the first choice. As a class, brainstorm several complete questions offering a choice, for example, *Do you want coffee or tea?* In pairs, have students reduce the questions, *Coffee or tea?* Model the intonation for questions offering a choice, and then have students practice asking their partners the complete and the reduced questions.

A. Read and listen again ...

- Read each item. Have students find and underline the sentence in the picture story. Have students read the picture story again and try to figure out the meanings of the sentences from the context.
- If students have trouble, suggest that they read only the answer choices and decide which one makes more sense based on what they understand from the picture story. Model this strategy. Read the two answer choices for item 1 and ask *Do debit cards make you keep spending, no matter how much money you have, or do they prevent you from getting in over your head?* If necessary, review the meaning of *in over your head*.
- After reviewing the answers to the exercise, have students use the correct answers to create simple definitions for *keeps you from*, *live beyond your means*, and *if I were in your shoes*; for example, *keeps you from* = *prevent*.
- Discuss the expression *if I were in your shoes*, meaning if I were you. Ask *Why does the expression refer to shoes?* (If you put yourself in someone else's place, or imagine what you would do if you were that person, it's like wearing his or her shoes, or being that person.)

Challenge: Have students create original sentences using *keeps you from* and a gerund to mean prevent, for example, *Shopping around keeps you from wasting money.*

B-C.

- Make sure students understand that a *risk* is a chance you take that something bad may happen and that *killing* can mean hurting or making life difficult for someone.

Tapescript

1. I've had some problems *myself* with living beyond my means.
2. This might be a silly question, but what's the risk in using a credit card?
3. The finance charges are killing me.

(continued on p. 9)

Lesson Plan, Unit 9: Authentic practice (for Student pages 120-123)–continued

If your students are ready ...

Language note: The structure *keep (somebody) from* + a gerund means to prevent someone from doing something. For example, *It keeps you from spending* means that it prevents you from spending.

Culture / Civics note: Although many cultures prefer to conduct business in cash, in North America credit cards are a very popular method of payment. However, credit card debt is a growing problem, as many people find it difficult to resist using credit cards to pay for goods that they cannot afford. With most credit cards, not paying the total balance of a bill results in a substantial finance charge. This additional charge, which averages 18% of the total balance, can quickly add up, making the balance much more difficult and expensive to pay off.

Debit cards have become an increasingly popular alternative to credit cards. Unlike the “buy now, pay later” credit card payment plan, purchases made with a debit card are immediately deducted from the user’s deposit account. Since debit card users can only buy something if they actually have the money in their account, using a debit card instead of a credit card can help them live within their means.

Workbook Link: Exercises 9, 10

Reading the fine print

Procedure:

A. Listening comprehension ...

- ▶ Tell students that they are going to listen to two separate conversations about credit.
- ▶ Students read the questions before listening to the conversation a second time. Read question 2 out loud. Explain that in both conversations, students will hear four reasons why the first speaker thinks the offer is good. Tell students that they should try to write down two of the reasons.
- ▶ Review the answers as a class. For each conversation, elicit and write on the board the four reasons why the first speaker thinks the offer is good. Discuss the meaning of each reason.
- ▶ Ask *What is “fine print”?* Elicit or explain that it is a part of a contract or other document that has important information that you may not notice, often deliberately written in smaller letters than the rest of the document. For each offer, ask *What does the fine print say?* (For the first offer, the 3%

interest is charged every month. For the second offer, no annual fee is charged only if you spend more than \$20,000 per year; no interest is charged the first year only if you live in Arizona, Oklahoma, or Alaska.) If necessary, play the cassette or read the tapescript again and have students listen specifically for this information.

Tapescript

Conversation 1

[newspaper rattling]

Woman: Look at this great offer. “Beautiful suite of solid oak bedroom furniture. Only thirty-nine hundred dollars.”

Man: Thirty-nine hundred dollars for bedroom furniture? That’s not *that* cheap. And we’re already carrying a pretty big debt. We can’t keep living beyond our means.

Woman: I know. But this is such a great deal. No money down. No payments until after Christmas. Low monthly payments after that. Only 3% interest.

Man: Oh, come on. What’s in the fine print? If I were you, I’d look at the bottom of the ad for the fine print.

[pause] [newspaper rattling]

Woman: Oh, my goodness. You’re right. The 3% is every month. On second thought, I think our bedroom set will be OK for a while.

Man: Good idea. You know, when things sound too good to be true, they usually are!

Conversation 2

[paper tearing, as an envelope]

Man: Hey, honey. Look at this. A Platinum Laser Card.

Woman: Oh, no. Not one of *those* offers again. Just because they keep sending them is no reason to keep opening them. If I were you, I’d just throw that out. Sight unseen. Those offers are as phony as a \$3 bill.

Man: Now hold on a minute. Listen to this: “No annual fee. No late fees. No credit limit. No interest on unpaid balances for the first year.”

Woman: Yeah, right! Turn it over and read the fine print.

[pause] [paper rattling]

Man: You’re right. No annual fee if you spend over \$20,000 a year. No interest on unpaid balances for the first year ... as long as you live in Arizona, Oklahoma, or Alaska!

Woman: You know, honey, when things sound too good to be true, they usually are!

(continued on p. 10)

B. True story ...

- Discuss the meaning of the last line of each conversation in Exercise A: *You know, when things sound too good to be true, they usually are!* Provide an example, such as *I was shopping in my favorite store. I found a sweater I really liked, and there was a sign on the table that said 50% off. But when I went to pay, the salesperson rang up the regular price. I said, "But the sign says 50% off." She explained that only the orange sweaters were 50% off.*
- Prompt students to think of an experience they can relate by asking *Do you ever receive credit card offers in the mail? Do you ever get sales calls at home? What kinds of advertisements do you look at? Have you ever tried to buy something you thought was on sale and then found out it wasn't?*

Challenge: If students have brought in credit card offers they've received in the mail, groups of students can look at these offers and / or the offer on page 161 and evaluate whether they're *too good to be true*. Students draw a two-column chart with the headings *Too good to be true* and *Fine print*. For each offer, students look at the fine print and find a stipulation that makes a claim in the offer too good to be true. For example, for one offer, students might write *0% interest for the first year* under *Too good to be true* and *Annual fee of \$75* under *Fine print*.

➤ Do it yourself!

Procedure:

A. Write your own response ...

- Advise students to look back at the picture story on page 120 for help in writing their responses.

B. Culture talk ...

- In diverse groups, students answer the question and discuss similarities and differences among their cultures in how people get out of debt. Prompt discussion by asking *Is it acceptable to be in debt in your culture? Do many people have credit cards? Do people get bank loans to buy houses and cars? Who do people borrow money from? Who do people turn to for help when they get in over their head?* If helpful, write the questions on the board for students to refer to as they discuss.



Authentic practice (Student pages 122-123)

Consumer advice for problems with debt

Procedure:

A. Read this information ...

- Put students in groups of five. Groups assign each member one paragraph of the reading. Give students about one minute to read their sections and think about how to retell the information in their own words.
- Ask students to close their books. Students tell their group members what they understood and can remember about the section they read.
- Give a quiz that includes one question from each section of the article. Questions should not be too difficult or require students to remember very specific information. They should assess students' general understanding of what they read. Quiz items might include *Name one cause of people's financial problems* (personal or family illness, loss of a job, overspending). *Who should you contact right away if you are having trouble paying your bills?* (your creditors, the people you owe money to) *Can debt collectors call you whenever they want?* (no) *If you contact a credit counseling service, what is one of the things you should do?* (get everything in writing, check out the company) *What does the Federal Trade Commission do?* (helps consumers, prevents unfair business practices)
- Review the answers to the quiz questions as a class, discussing the meaning of each section of the article as you review. Have groups correct each other's quizzes. See which group does best on the quiz.

Option: Have a volunteer draw on the board a cartoon illustrating the expression *knee-deep in debt*.

Option: Have students practice reading words in meaningful units. Have students underline in the first paragraph of the article the following phrases: *paying your bills, losing your home, some time in their lives, the loss of a job*. Say each phrase out loud—joining the words together and pronouncing them as a group rather than focusing on the individual words—and have students repeat. Then have students practice reading out loud to a partner the first paragraph of the article and focusing on pronouncing the underlined phrases as “chunks,” or units.

(continued on p. 11)

Lesson Plan, Unit 9: Authentic practice (for Student pages 120-123)–continued

Option: If students have access to computers, have them look at the Web sites of the Better Business Bureau (www.bbb.org) and the Federal Trade Commission (www.ftc.gov). Have students locate a local Better Business Bureau and write down its address and telephone number. On the Better Business Bureau site, students can click on *Check Out a Company*. Have them type in the name of a local business or the name of the company they work for. Students can click on *Consumer Information* and then *Money* and read about debit cards or a topic of their / your choice. On the Federal Trade Commission site, have students click on *Consumer Protection* and read about debt relief or a topic of their / your choice. Have students practice filling out (but not submitting) the online complaint form. Write *Better Business Bureau* and *Federal Trade Commission* on two different areas of the board. Each pair writes on the board one thing they learned from each site. As a class, read and discuss what students have written on the board.

B. Complete each sentence ...

- After students complete the exercise individually, review the meaning of the prefix *over-* in *overspending*. Elicit or explain that it means too much, too many, or to too great a degree. (Be careful of generalizing too much, as the prefix *over-* in *overcome* has a meaning more similar to surmount or go over.)

- Ask *If you're having trouble making ends meet, what can you not do?* (pay your bills) Say *So if you're having trouble paying your bills, you're having trouble ...* and elicit the correct answer.

Workbook Link: Exercises 11, 12, 13

C. Answer the questions ...

- If students have trouble answering item 1, have them look at the article on page 122 again. Read the title and ask what the article is about. If necessary, explain that *debt* is money that you owe. Students should also use the information on page 122 to identify solutions to debt.

If your students are ready ...

Language note: *Debt* and *owe* are not used only to talk about financial matters. For example, if you do something nice for someone else, he or she might say *I am in your debt* or, more informally, *I owe you one*.

(continued on p. 12)

Your notes

Lesson Plan, Unit 9: Authentic practice (for Student pages 120-123)–continued

Credit card bills

Procedure:

A. Read the credit card bill ...

- Have students read the bill and then ask and answer questions about the bill with a partner. Students can ask each other questions such as *What is the account number? How much did the customer spend at Game City? Model the activity by asking a more advanced student a question about the bill and then having the student ask you a question.*
- Ask the class *How much does the customer owe? (\$487.65) How much does the customer have to pay? (\$20) What will happen if the customer pays less than \$487.65? (A finance charge will be added to the customer’s next bill.) What’s a finance charge? (interest on the unpaid balance)*
- Students complete the check as if the bill were theirs. Draw a check on the board and have volunteers fill in different parts of it. As a class, make any necessary corrections. For example, you may need to demonstrate how to write out the check amount or point out that students should sign, not print, their names on the check.
- Have students write the account number on the check.

Option: Ask *How is the available credit line determined?* (by subtracting the balance from the total credit line) Write the following balances on the board: \$1,237.50, \$9,042.00, \$13.25, \$350.00, \$2,569.73. Ask students to calculate the available credit line (\$8,762.50, \$958, \$9,986.75, \$9,650). You may wish to explain rounding off to students.

B. Answer the questions.

- After students complete item 1, have them make sure that the date they wrote on the check in Exercise A is at least two days prior to 11/20/03.

Workbook Link: Exercises 14, 15

Do it yourself!

Procedure:

- In groups, students talk about how much they wrote their checks for and why.
- Lead a whole-class discussion. Ask *Who wrote their check for \$487.65? Why? Who wrote their check for less? How much did you write it for? Why? What did you consider before you wrote the check?* Elicit or point out that, in addition to wanting to avoid a finance charge, it’s important to consider how much money you have in your checking account, how much debt you already have, and how much debt you feel comfortable carrying.

<h3>Your notes</h3>

Summary of Lesson Plan

► Review (Student pages 124-126)

Suggested teaching time: 60 minutes

Your actual teaching time: _____

► UNIT REVIEW

Includes expansion activities

role play

dialogues

writing

Workbook activities

outside reading

realia applications

math skills applications

civic lesson applications

Booster Pak activities



Review (Student pages 124-126)

Suggested teaching time: 60 minutes

Your actual teaching time: _____

Procedure:

A. Pair work or group work.

Ask and answer questions.

- Ask the class *Where are the people?* (at home in their kitchen) *Who are the people?* (a husband / father, a wife / mother, a son)
- Have students take turns pointing to the people in the picture and asking *What is he / she doing?* Review as a class. Make sure students understand that the husband is coming home from work and has good and bad news to tell and that the wife is looking at the family's bank statement and offers for credit cards that came in the mail. Also, the wife or the son has been shopping online.
- Write on the board *What problem does this family have?* and have students discuss. Review as a class. If necessary, point out that the family might be in over their heads or living beyond their means. Ask students how they can tell that this family may be overspending and in debt (the bounced check, the checks and bills on the table, the credit card offers the wife has been looking at,

the online shopping Web site on the computer screen, the credit card used to pay for groceries). Have students discuss what advice they would give the family.

Create conversations.

- With a partner, students create a conversation between the husband and the wife. Have students look back at pages 115 and 121 for ideas. Have volunteers role-play their conversations for the class.

Option: Assign half the class the role of the wife and half the role of the husband. Allow students some time to look back through the unit for ideas. Then students stand up and form two concentric circles, with the students on the inside playing the role of the wife and the students on the outside playing the role of the husband. Students face each other, pair up, and have a conversation. After about a minute, the "husbands" walk to their right, pairing up with the "wife" who is two students down from their previous partner. These two students have a conversation. After a minute, instruct the students in the outside circle to walk to the right again and have a conversation with a new partner. Repeat until students have had an opportunity to practice the conversation with several partners.

Option: Have students imagine that they are friends with a member of this family. Students create a conversation between themselves and either the mother, the father, or the son. Students should put themselves in the family member's shoes and give advice about how to get help when you're in debt and / or how to avoid living beyond your means. Refer students to pages 116, 120, and 121 for ideas.

Tell a story.

Option: Put yourself in another's shoes.

Have students tell what they would do if they were the husband, wife, and / or son. For example, *If I were the wife, I would get a debit card and throw all the credit card offers in the trash.*

Option: Create a character. Have students choose one person in the picture and tell what he or she is doing and thinking at the moment and how his or her day was. Encourage students to provide as many details about the family member's day as possible.

Option: Solve financial problems. Have students tell how the family gets their finances in order. For example, *The wife calls Green Tree bank and applies for a debit card. She asks her bank to recommend a credit counselor. She and her husband meet with the credit counselor . . .*

(continued on p. 14)

Lesson Plan, Unit 9: Review (for Student pages 124-126)—continued

B. Listen to the conversation ...

- ▶ Tell students that they are going to listen to a conversation about checking accounts at Express Bank.
- ▶ After students listen to the conversation the first time, have them open their books and look at the directions. Ask *Are you going to listen for the good news or the bad news?* (the good news) Read the items out loud so that students will know what to listen for. Allow students to listen to the conversation as many times as necessary to complete the activity.

Option: After reviewing the answers, have students write the heading *Bad news* over items 5, 6, and 7. Play the cassette or read the tapescript again and have students make changes to items 5, 6, and 7 so that the right-hand column provides the bad news from the fine print on the brochure. Students should change items 5, 6, and 7 to read *minimum balance of \$10,000, no interest on balance, valid only at the Main Street branch*.

C–E.

- ▶ Students work individually to complete the review exercises.
- ▶ Circulate to offer help as needed.
- ▶ Have students check answers with a partner. Review answers as a class.
- ▶ Identify any areas of difficulty that may require additional instruction and practice.

Note: For Exercise D, make sure students realize that they need to either use *if* + the past tense of a verb in the box or *would* + a verb in the box, depending on the location of the blank.

Tapescript

Man: Hey, honey—good news!

Woman: M-hmm?

Man: I'm changing banks. I just stopped by Express Bank and picked up a brochure. They've got a great deal on checking.

Woman: Yeah?

Man: Yeah. If you open an account this week, you get a free microwave oven. And . . . you get free checks. Not the regular kind—the beautiful ones with the scenes of the national parks on them. And . . . there are no fees for the first year. And . . . We can get no-bounce checking . . . And . . .

Woman: Hold on, hold on. That sounds too good to be true. What's the catch?

Man: No catch. It says it all right here. You're such a doubting Thomas.

Woman: Check the fine print. There's got to be some bad news.

Man: [pause] Uh-oh. Yeah. There *is* bad news: Minimum balance \$10,000. No interest on balances. Offer only valid at the Main Street Branch. That's miles from here.

Woman: When something sounds too good to be true . . .

Man: . . . It usually is!

(continued on p. 15)

Lesson Plan, Unit 9: Review (for Student pages 124-126)—continued

F. Read the credit card bill ...

- Make sure students realize that they do not need to make a decision about how much to pay. They write the check for the full amount, \$340.97. Have students use today's date.

G. Composition ...

- Provide students with concrete approaches to writing about the picture on page 124. Use one of the following options, give students a choice of options, or assign options based on students' levels of proficiency. Model what is expected of students for each option.
- Advise students to look back through the unit for help and ideas as they write.
- Circulate to offer help as needed.

Option: Have students create the receipt for the groceries the son is putting away. Students list the items and prices, for example, *a carton of milk—\$1.89*. They then calculate the total amount spent.

Option: Have students use *keep* and a gerund to write sentences describing each family member's continuing actions that are causing the family to be in debt, for example, *The wife keeps paying only the minimum balance on their credit card bills.*

Option: Students write the conversation between the husband and the wife. Have them use the same format as the model conversations on pages 114 through 117.

Challenge: Have students write an *Ask Joan* letter describing the family's financial problems. The letter should be from the husband, wife, or son and ask for Joan's advice on how to deal with the family's overspending.

Now I can

- Read the first item in the box out loud, *Now I can discuss problems with debt*. Elicit from the class an example of how to discuss problems with debt, such as *I'm behind on my rent. They might evict me.*
- In pairs, have students take turns reading each item in the box and giving an example of what they have learned. When students can provide an example, they should check that objective. For the items students weren't able to check, they should look back through the unit for ideas.
- When students are finished reviewing with their partners, read each item out loud and elicit an example from the class.

Oral test (optional)

You may want to use the *Now I can* box as an informal evaluation. While students are working on the *Composition* activity, you can call them up individually and check their ability with two or

Your notes

Your notes