

Preview

1 Complete the online blog post with words or phrases from the box. There is one extra choice.

a bunch allowance banned chip in contraptions
has her heart set on hot over our budget saving up for a rainy day

What's Your View?

So, my daughter has been begging for one of those new (1) _____ that fly around remotely and take videos and photos from up in the sky. Apparently, (2) _____ of the kids she hangs around with at school got these for Christmas. She says it's the (3) _____ new thing for kids her age. I researched drones to see what exactly it is that she (4) _____. They're not cheap; in fact, they're quite a bit (5) _____. My daughter earns a monthly (6) _____ and we've tried to use this as a way to teach her about financial responsibility. One lesson is the importance of (7) _____, and personally, I don't believe this kind of purchase qualifies. She would have wasted several years of savings on this one expensive gadget. And actually, she would still also need us to contribute additional money as well. What do you other parents think? Should I (8) _____ and help my daughter make this purchase or encourage her to save her money for something more important? Please comment with your thoughts and suggestions.



Like Comment Share

2 Check the statements that reflect good spending habits.

- | | |
|--|--|
| <input type="checkbox"/> 1 If something is way over your budget, use your credit card. | <input type="checkbox"/> 6 Try to save up a little for a rainy day. |
| <input type="checkbox"/> 2 Cut back on your spending. | <input type="checkbox"/> 7 If you don't have enough money for something, save up for it. |
| <input type="checkbox"/> 3 Make sure your income is more than your expenses. | <input type="checkbox"/> 8 If you want it, go ahead and shell out the money for it. |
| <input type="checkbox"/> 4 If you're feeling down, go shopping. | <input type="checkbox"/> 9 Compare prices online before you buy. |
| <input type="checkbox"/> 5 Occasionally, treat yourself to something you have your heart set on. | <input type="checkbox"/> 10 If something breaks, try to have it repaired. |

3 Match the spending styles with their definitions. Draw a line.

- | | |
|-----------------|---|
| 1 a big spender | a careful not to spend too much money |
| 2 thrifty | b a person who hates spending money |
| 3 a cheapskate | c a person who enjoys spending a lot of money |

4 Complete the conversation. Circle the correct words.

A: Did you see the new Dazzle tablet? It looks amazing! I'm going to buy it this weekend.

B: Really? Have you seen the price?

A: I know. It's very expensive, but I don't care. I can always pay it off later. What about you?

B: No, thanks. I'm not **(1)** (a big spender / a cheapskate / thrifty) like you. I'm far more careful with my money.

A: Hmm. I think you're a bit too careful. In fact, sometimes I think you're **(2)** (a big spender / a cheapskate / thrifty).

B: That's not true! I don't mind spending money, as long as it's not wasteful. I really think you should be more careful with your money, too.

A: Why? It's just money. Easy come, easy go!

B: If you're **(3)** (a big spender / a cheapskate / thrifty), you can still spend money, but you can also save up for more important things. The trick is not to stop spending money. It's just about moderation.

A: Maybe you're right. Perhaps I should save up a bit before I buy that tablet.

5 How would you describe your own spending style? Are you thrifty, a cheapskate, or a big spender? Give examples to support your answer.

LESSON 1

1 Read about four experiences with buyer's remorse. Write the missing words to complete the sentences.

1 Anthony: I didn't really want to buy running shoes. I don't even like running! But the salesperson wouldn't take no for an answer. She explained that, with the right pair of shoes, I would learn to love running. In the end she persuaded me to buy two pairs!

Anthony got buying something.

2 Stella: Last year, I bought a washing machine. The seller told me it had never been used. Well, that obviously wasn't true. The machine was really dirty inside. It had clearly been used—and damaged! I wish I hadn't believed the seller's lies.

Stella got a of

3 Darius: When I heard about this new food printer, it sounded like something from a sci-fi film: all you do is add flour and water and press a button, and the machine turns it into delicious food. Of course, it's really a worthless gimmick. You can't turn flour and water into a steak! I'm such a sucker.

Darius something.

4 Melinda: This year, I decided to book a cruise for the summer. The ad said the ship was brand new and extremely luxurious, and the food would be prepared by a famous chef. None of that was true. The ship was old, dirty, and uncomfortable, and the food was horrible! I was sick for the entire trip. If only I'd gone to the beach instead!

The cruise company Melinda the

2 Complete the sentences. Circle the correct word or phrase.

- 1 Denise wishes she (**hadn't sold** / didn't sell / hasn't sold) her house last year.
- 2 We (**ought to buy** / should buy / should have bought) travel insurance before our trip.
- 3 We (**should not have waited** / ought to have waited / have waited) for refrigerators to go on sale; instead, we paid full price.
- 4 If only I (**would try** / tried / had tried) on those pants before I bought them!
- 5 We (**should wear** / should have worn / ought to wear) raincoats and boots; we wouldn't have gotten so wet.
- 6 If only I (**should buy** / bought / had bought) my plane tickets online.
- 7 I wish we (**had gone** / went / have gone) to a fast food restaurant instead of a fancy restaurant.
- 8 Carlos wishes he (**has done** / had done / did) more research before buying his car.

3 Read the situations. Complete the sentences using the words in parentheses.

- 1 Erick regrets not buying the shoes in a larger size. (ought to)
..... **Erick ought to have bought** the shoes in a larger size.
- 2 If only he hadn't invested in that stock! (should)
..... in that stock!
- 3 Fran is sorry that she didn't read the instructions first. (wish)
..... the instructions first.
- 4 If only they had fixed the roof when it first started leaking! (should)
..... the roof when it first started leaking.
- 5 If only I had listened to your advice! (wish)
..... to your advice!
- 6 We're sorry we didn't take that apartment when it was available. (wish)
..... that apartment when it was available.



4 Complete the conversation with phrases from the box. There is one extra choice.

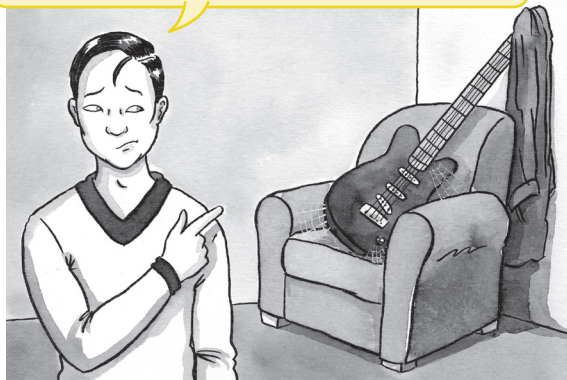
costing me a bunch I got sold a I got talked into I really ought to I should have
I wish I hadn't keeps breaking down What a shame What do you mean

- A: (1) gotten this used laptop!
B: (2) ? It was cheap, wasn't it?
A: It was, but now it's actually (3) to maintain.
B: Why?
A: Well, it (4) or freezing up! I've had to take it in for multiple upgrades and repairs.
B: (5)
A: I know. The thing is (6) buying it because I really needed it and it worked well on simple files, but it turns out (7) bill of goods.
(8) waited until I found something better!

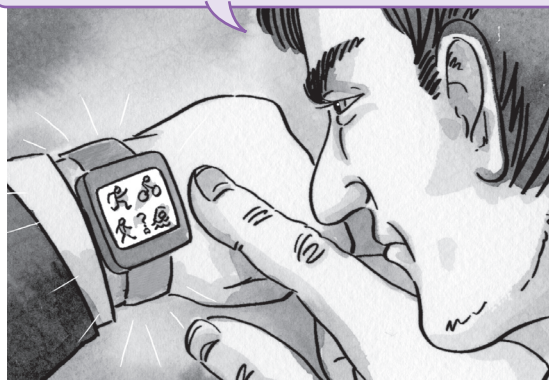
- 5 Look at the pictures. Why do the people regret their purchases? Complete each explanation with a reason from the box. There is one extra choice.

costs so much to maintain is so hard to operate is so hard to put together
just sits around collecting dust takes up so much room

- 1 I bought a guitar last summer. I really intended to learn how to play it, but I haven't picked it up for months now. It



- 2 I was so excited to get my new smart watch. But it Who can understand all those choices? Not me! What a pain!



- 3 We bought a beautiful crib for our baby, but it's in pieces all over the floor. Unfortunately, the instructions are in Italian, and it



- 4 I ordered a new computer online, but I had no idea the monitor would be so big. It on my desk. I should have bought a laptop.



LESSON 2

- 1 Complete the sentences. Circle the correct phrase.

- 1 She intends to (will retire / have retired) by age 55.
- 2 By the end of the year, he (will have / expects to) paid off his credit card debt.
- 3 We plan (to have / will have) opened a savings account in the next few months.
- 4 I'd like to go out to eat with you, but I'm afraid that I (will finish / won't have finished) work by 6:00.
- 5 I'm sure they (will have found / have found) a new apartment by the time their lease is up.

2 Complete each sentence, using the words in parentheses. Use the future perfect or the perfect infinitive.

- 1 *I expect to have opened* my own business before I turn 35. (I / expect / open)
- 2 your car loan by next year? (you / plan / pay off)
- 3 a pay raise by this time next year. (she / hope / receive)
- 4 I'm afraid that his application before the deadline.
(he / not / complete)
- 5 her driver's license by her 17th birthday. (Holly / intend / get)
- 6 the closet by the time you get home. (we / reorganize)
- 7 my essay before my next class. (I / not / write)
- 8 all their work by the time you move in? (the painters / finish)

3 Answer each question about your goals. Then, for each answer, write a sentence about your plan for achieving your goal. Use the future perfect or hope, expect, plan, or intend with perfect infinitives.

- 1 What's something expensive that you hope to buy?
- 2 Do you have a debt you'd like to pay off? What is it?
- 3 What is one way you can cut back on your spending and save more each month?
- 4 What is one of your career goals?
- 5 Your education significantly affects your ability to make money. What is one of your educational goals?

4 What will you have done by the year 2027? Write a short paragraph. Use the future perfect or hope, expect, intend, or plan and a perfect infinitive.

By the year 2027, I will have finished law school. I expect to have bought a house by then. I hope to have gotten married and started a family.

LESSON 3

- 1 Read the message board. What do all the people have in common? Choose the correct answer to complete the sentence. Circle the letter.

All the people have

- a fallen for financial scams b made mistakes that cost them money c learned from their financial mistakes

Posted by Carl • 3 months ago

What's the biggest money mistake you've ever made?

Last year, I met a woman on the street who was soliciting donations for this charity that helps sick animals. She was super nice and passionate about animal welfare. She gave me a flier and even suggested I check out their website, to confirm that it's all real. I went on the site and it looked legit—very professional. I love animals and I was feeling generous that day, so I made a big donation. To be honest, I gave a bit more than I could really afford. But it turned out to be a big scam. It was all fake—the website, the charity, everything! I couldn't believe I fell for their trap!



So my question is: what was your biggest financial mistake? Did it teach you to become smarter with money?

[3 comments] [Reply](#) [Share](#) [Report](#) [Save](#)

FashionStar • 3 months ago

My biggest money blunder? Buying clothes on credit. The store offered a 20% discount if I “bought now and paid later.” If only I'd read the fine print. The interest rate was ridiculously high, and I actually ended up paying more than the original price! These days, I'm a lot more financially savvy. I only buy clothes when I can afford it. And I always read the fine print!

[Reply](#) [Share](#) [Report](#) [Save](#)

BrendaD • 2 months ago

Not saving for emergencies! I used to live paycheck to paycheck. I didn't spend more than I earned, but I didn't save anything either. Then, one day, my car broke down. I didn't have the money to fix it, so I couldn't get to work. I ended up losing my job. Now I have my bank automatically move 15% of my pay to my savings account. I never see it, so I never spend it! And I have an emergency fund I can dip into if I need some money urgently.

[Reply](#) [Share](#) [Report](#) [Save](#)

Hanli1992 • 1 month ago

I wish I'd started saving for my retirement in my 20s. At the time, I thought I was way too young to start thinking about that. Wrong! Now, because I started saving so late, I have to deduct a big chunk of my paycheck each month for my retirement plan. Unfortunately, I can't turn back the clock, but my advice to people starting their first jobs is: you're never too young to save for your old age!

[Reply](#) [Share](#) [Report](#) [Save](#)

- 2 Read the money mistakes in Exercise 1 again. Write the username of the person who best matches each statement.

BrendaD Carl FashionStar Hanli1992

- 1 “I thought they would save me money, but they didn't.”
- 2 “I regret a big mistake I made in my 20s.”
- 3 “I lost money because I believed a lie.”
- 4 “I save money for unexpected situations.”

3 Read the message board in Exercise 1 again. Notice the underlined words. Then choose the correct words or phrases to complete the definitions. Circle the letter.

- 1 If something looks legit, it looks
 - a expensive
 - b real or true
 - c well designed
- 2 A trap is a clever and unkind trick that makes people do something
 - a that helps others
 - b that is dishonest
 - c they didn't want to do
- 3 A blunder is a
 - a careless mistake
 - b good habit
 - c piece of advice
- 4 People who are financially savvy
 - a are great at finding bargains
 - b are smart with their money
 - c spend more than they earn
- 5 If you dip into something, it means you
 - a borrow money
 - b empty your savings account
 - c use some of an amount of money
- 6 When you turn back the clock, you , perhaps to fix an old mistake.
 - a give advice
 - b remember to do something
 - c return to the past

LESSON 4

1 Match the words with their definitions. Draw a line.

- | | |
|---|---------------|
| 1 an organization that collects and provides money or other benefits to fulfill important needs | a fundraising |
| 2 money given voluntarily to a charity | b donor |
| 3 a person who contributes money to a charity | c a charity |
| 4 the activity of requesting financial contributions | d generosity |
| 5 the quality of being willing to share one's own money with others in need | e donation |

2 Complete the chart with information about a charity you are familiar with.

Name of charity	Who they help	What they do
CARE	poor people all over the world	work to reduce poverty and solve problems in disadvantaged communities

Have you ever donated money to a charity? What was the name of the organization or cause? Why did you make a donation? Write about your experience.

1 Rewrite the past unreal conditional sentences, using the inverted form.

- 1 I would have bought a smaller exercise machine if I had realized it would take up so much room.
Had I realized it would take up so much room, I would have bought a smaller exercise machine.
- 2 If my apartment building had allowed pets, I would have stayed there.

- 3 I wouldn't have bought such an expensive car if I had known it would cost so much to maintain.

- 4 If I had known these bookshelves would be so hard to put together, I would have asked a friend for help.

- 5 Would you have stayed at your job if your boss hadn't been such a tyrant?

- 6 If I had known this bread machine would just sit around collecting dust, I would have given it to my sister.

2 What are your plans? For each item, write a sentence about what you will be doing. Use the future continuous.

- 1 Next Monday, I
- 2 This weekend, I
- 3 Next year, I
- 4 Five years from now, I

3 Look at the schedules of two sisters. Write sentences comparing the activities of Angela and Robin Loomis for each day. Use a time clause with while and the future continuous.

Angela Loomis		Robin Loomis	
Thursday	work	Thursday	pack for weekend trip
Friday	work	Friday	lie on the beach
Saturday	clean the house	Saturday	go horseback riding
Sunday	do laundry	Sunday	play tennis

- 1 Thursday: *While Angela Loomis is working, Robin Loomis is going to be packing for a trip.*
- 2 Friday:
- 3 Saturday:
- 4 Sunday:

4 Complete the chart with three hobbies or activities you enjoy and when you started each of them.

Hobby/Activity	When started

Now use the information in the chart to complete the sentences, using the future perfect continuous.

Example: By the year 2024, *I will have been collecting stamps for 20 years*

1 By next year,

2 By 2025,

3 By the time I, I

WRITING HANDBOOK

- 1 Choose an idea for a new local charity. Think of a name and goal for your charity. Write them on the notepad below and list several ways your charity will benefit the community.

Some ideas

- An organization to improve city parks
- An after-school program for young children
- A fund to provide housing for the homeless
- An organization to help stray animals
- A soup kitchen
- Your own idea:

WRITING MODEL

The mission of People for City Park is to clean up the park and improve the green space, playground, and community stage. There are many ways this charity will benefit the community. Most importantly, it will make the park a clean, safe, and fun place for families to spend time outdoors. Right now, people don't spend time in the park because it is dirty and has outdated playground equipment. We will change that. In addition, once the community stage is fixed up, we will once more be able to host concerts and other cultural events in our park. And, last but not least, just having a place to walk or sit and look at the flowers will make everyone in the neighborhood feel better.

Name of charity:

Goal:

How it will benefit the community:

- 2 On a separate sheet of paper, write a paragraph using ideas from your notepad. Your topic sentence should state your charity's goal. Include at least three potential benefits of your charity. Organize your ideas in order of importance.

- 3 Read the following self-check questions. Check those that apply to your work in Exercise 2.

- ☐ Did I present my ideas in order of importance?
- ☐ Did I use words and phrases to indicate their relative importance?
- ☐ Did I use correct punctuation?