Get wise

Your money

Teachers’ notes
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Introduction to Get wise

The modules in the Get wise series are specifically designed for young people in the Adult Migrant Education Program’s (AMEP) Special Preparatory Program (SPP).

The Adult Migrant English Program (AMEP), funded by the Commonwealth and administered by the Department of Immigration and Citizenship, provides up to 510 hours of free English language tuition for eligible migrants and humanitarian entrants who do not have the basic English skills necessary to settle successfully in Australia.

The SPP provides additional hours of English language tuition in a tailored format to prepare eligible refugee and humanitarian entrants for the more formal learning environment of the AMEP. Refugee and humanitarian entrants who are under the age of 25 years and who have low levels of formal schooling (between 0–7 years) may receive up to an additional 400 hours of English language tuition. Others with special needs as a result of their pre-migration experiences, such as torture or trauma, may be eligible for up to 100 hours of additional tuition.

Focus client group

While the focus client group is SPP youth, the modules may also serve other AMEP learners. The modules are designed to assist learners with high oracy, but low literacy in English, and minimal literacy in their home language. The language level of the modules is suitable for learners who are in the middle range of the Certificate in Spoken and Written English (CSWE) 1; that is, at the beginner level.

The SPP youth program is delivered in:

- less than full-time intensity (no more than 15 contact hours per week)
- small classes of around 7–12 students where possible, or
- regular AMEP classes with learners of various ages, supported by a tutor or bilingual worker.

In addition, AMEP providers may work with the school sector or Technical and Further Education (TAFE) institutes to deliver a combined school/AMEP/SPP program specifically focused on young people with minimal or no schooling.

Theoretical framework

Content and language

The CSWE is a text-based curriculum framework in which assessment is through learner achievement of competencies. The focus and learning objectives of this framework are language-based and the content of the curriculum is not specified (see Murray 2006 for a description of syllabus design in the AMEP). In many of the AMEP classes which are following the CSWE framework, content focuses on the immediate settlement needs of learners, such as housing, transport and banking.

However, recent research by the AMEP Research Centre (Wigglesworth 2003; Wigglesworth and Harding 2005; Murray and Lloyd 2007) has shown that young people – especially those who plan to continue their education either through graduating from high school or by taking courses in TAFE – do not always feel this content is relevant to their lives. The modules in Get wise are therefore a response to what learners (and their teachers) have found to be of more relevance. The topics were chosen through consultation with AMEP providers and teachers of young people.

The teaching approach taken in the Get wise modules is Content-Based Instruction (CBI) – a form of curriculum design used in a variety of settings (Snow and Brinton 1997; Williams 2004) from primary school to university level. In this approach, language aims are integrated with content aims. More specifically, CBI refers to:

...the concurrent study of language and subject matter, with the form and sequence of language presentation dictated by content. (Brinton, Snow and Wesche 1989: vii)

Within the AMEP, a number of content-based courses have been delivered on topics such as learner-driver content (Hemming, Sydorenko, Lloyd and Murray 2004), citizenship (Murray and McPherson 2006), and first aid and information technology (Murray 2007). The content in Get wise, while relevant to young people, is designed for use in a national program and so is not sensitive to local variation.
As Brinton, Snow and Wesche note previously, in CBI the language taught follows from the choice of content. Therefore, in these modules, the relevant content dictates the language. However, given the target language level of the learners, language appropriate for that level has been carefully chosen. Despite this careful selection, the vocabulary load in particular is quite high. The approach assumes that learners will be sufficiently motivated by the content to learn the language. In addition, because of their milieu, these young people will frequently encounter this language in their everyday lives. The Get wise Teachers’ notes provide the scope and sequence of both content and language so that teachers can choose units appropriate for their particular learner group.

As learners using Get wise will be working within the CSWE framework, the CSWE learning outcomes covered in each unit are also indicated. However, these learning outcomes are not all covered in the depth required by the CSWE. Teachers who wish their learners to achieve CSWE learning outcomes may need to supplement the modules with additional language instruction.

Module content

There are six modules, each of which consists of:

- DVD
- Student workbook
- CD
- Teachers’ notes
- One additional resource, which varies from module to module; for example, a wallchart, flash cards, a game and so on.

The content of each module (selected through consultation with the National Working Group) is:

- Work and study (Your future: Work and study)
- Sport and leisure (Your time out)
- Money (Your money)
- Digital literacy (Your communications)
- Health and wellbeing (Your health and wellbeing)
- Intercultural communication (You and me)

Language level of the DVD and the student workbook

Research projects with SPP youth learners in the AMEP have indicated that this learner group has higher levels of spoken language skills than of written language skills. This means that young adult learners are capable of more complex and involved spoken discussions than of reading and writing. When the discussions have strong contextual and visual support, these students are capable of managing a much higher language level than they would if the materials were reading and writing texts.

This may mean that a group of learners can take part in extended and explorative conversations when they are engaged with a topic, but when they come to complete a reading or written task on the same content, they may take considerable time to complete tasks at a much more basic level than the discussions in which they have participated.

For this reason, the spoken language of the DVD situations is at a higher level than most of the activities in the workbooks. This means that teachers need to be prepared to allow considerable time for young learners to complete literacy activities. They also need to be aware that the ability of students to engage with spoken language in the contexts of the situation presented in the DVDs may not be matched by their ability to complete written tasks at the same language level.

The workbook tasks are designed to build on the scaffolding provided in the DVDs. Teachers should not use the written activities without the scaffolding provided by the DVD. The material within each unit of the workbooks and across the units is also carefully scaffolded. This means that learning builds up through teacher support, and support from the materials, to gradually develop the abilities of the students to work at and complete more complex tasks.
Methodology

The modules in Get wise do not assume any specific language teaching methodology. However, explicit instruction in text features and grammatical systems are used in the materials to be consistent with the CSWE curriculum framework. The materials also provide opportunities for learners to not only learn about language but also to use it.

The materials cover all four language sub-skills of listening, speaking, reading and writing, although there is an emphasis on the teaching of literacy by drawing on learners’ proficiency in the spoken language. Students are likely to find the listening and speaking tasks more accessible than the reading and writing tasks. Written tasks may require greater scaffolding and support.

The modules in Get wise are designed to be used by classroom teachers experienced in teaching young people. They are not standalone materials for use in independent learning, although individual activities can be assigned for homework. We assume that teachers will supplement the materials with information relevant to their local context.

References


Maps

This section contains four different maps of the content of the workbook to give teachers an overview of the topic content, the language focus, the language tasks and the CSWE outcomes that are covered in each unit.

This will help teachers to understand what learners experience in working through the units. It may also assist teachers to identify units that address the needs of their learners.

The first map covers the key concepts and knowledge in the workbook, and identifies the activities which focus on specific concepts and content.

The second map identifies the language focus of each unit, listed by topic vocabulary, text type, function and grammar/structure. This also lists pronunciation, the content of the learning tips and any other area of learning.

The third map identifies the tasks in which the students are involved. These are listed by language macro-skills.

The fourth map identifies CSWE I learning outcomes that are covered in each unit.
### 1. Key concepts and knowledge

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<th>Key concepts</th>
<th>Activities that specifically focus on the concept/content</th>
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</tr>
<tr>
<td><strong>Money transactions can take place in various ways (EFTPOS, phone, post office, interest-free deals) and there are basic security precautions that must be taken.</strong></td>
<td><strong>Unit 1</strong> DVD Activity 3, 28–29, 35 <strong>Unit 2</strong> <strong>Unit 3</strong> DVD Activity 87–89 <strong>Unit 4</strong></td>
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<tr>
<td><strong>Budgeting/planning strategies can help when living within a fixed income.</strong></td>
<td><strong>Unit 1</strong> <strong>Unit 2</strong> <strong>Unit 3</strong> <strong>Unit 4</strong></td>
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<tr>
<td><strong>There are a number of ways to minimise daily expenses and save money.</strong></td>
<td><strong>Unit 1</strong> DVD <strong>Unit 2</strong> DVD Activity 54–61 <strong>Unit 3</strong> DVD Activity 97–100 <strong>Unit 4</strong></td>
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<tr>
<td><strong>There are sources of support and useful strategies when difficulties occur.</strong></td>
<td><strong>Unit 1</strong> DVD <strong>Unit 2</strong> Activity 118 <strong>Unit 3</strong> DVD <strong>Unit 4</strong></td>
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<tr>
<td><strong>Students need to be aware of the possible implications of signing any contract and of the existence of scams.</strong></td>
<td><strong>Unit 1</strong> DVD <strong>Unit 2</strong> <strong>Unit 3</strong> <strong>Unit 4</strong></td>
</tr>
<tr>
<td><strong>Bills arrive at regular intervals and can be marked on a calendar and planned for, as part of a budget.</strong></td>
<td><strong>Unit 1</strong> DVD Activity 5–10 <strong>Unit 2</strong> <strong>Unit 3</strong> DVD Activity 130–133 <strong>Unit 4</strong></td>
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<tr>
<td><strong>A bank statement allows tracking of all money going in and out. If debits exceed credits, trouble will follow.</strong></td>
<td><strong>Unit 1</strong> Activity 31–34 <strong>Unit 2</strong> <strong>Unit 3</strong> <strong>Unit 4</strong></td>
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<td><strong>A budget allows students to work out if they are spending more than they are getting – and where to make changes.</strong></td>
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<tr>
<td><strong>There are ways to reduce costs and save money (share a room, buy in bulk, buy home brand, ride a bike, cut down on certain costs).</strong></td>
<td><strong>Unit 1</strong> DVD <strong>Unit 2</strong> DVD Activity 47, 54–65 <strong>Unit 3</strong> DVD <strong>Unit 4</strong></td>
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<tr>
<td><strong>There are also easy ways to overspend (buying unnecessarily, getting fines, getting involved in scams).</strong></td>
<td><strong>Unit 1</strong> DVD Activity 115–121 <strong>Unit 2</strong> <strong>Unit 3</strong> DVD Activity 137 <strong>Unit 4</strong></td>
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<td>Activity</td>
<td>Detailed content knowledge</td>
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<td>Activity 122–123</td>
<td>If students do get into difficulty, it is better to work out a payment arrangement than to let it slide.</td>
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<tr>
<td>Activity 79-83</td>
<td>Sometimes it’s hard to tell what is a good or bad deal unless students read the fine print (shopper dockets, mobile phone caps, contracts, free offers, interest-free deals).</td>
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<tr>
<td>Activity 147–149, 15–164</td>
<td>With a little budgeting maths, students can work out how long it will take to save for an item.</td>
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<td>Activity 71–73</td>
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<td>Activity 74–78</td>
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<td>Activity 39-40</td>
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<td>Activity 74–78</td>
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<td>Activity 15–164</td>
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<tr>
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<td><strong>Unit 1</strong></td>
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<tr>
<td>There are many different ways to get transport fine and have to pay a lot of money.</td>
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<tr>
<td>Fine print usually has a lot of exclusions, conditions or extra costs.</td>
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<tr>
<td>There are creative ways of saving money (e.g., growing vegetables).</td>
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<tr>
<td>One helpful way to keep track of costs is to keep previous bills filed away.</td>
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<tr>
<td>A further way to reduce costs is to cut down on treats (and then calculate the amount saved).</td>
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<td>Anything too good to be true probably has a lot of conditions or is possibly a scam.</td>
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## 2. Language focus

### Unit 1

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<th><strong>Other</strong></th>
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<td>Rent payment methods (by phone, in cash, internet banking)</td>
<td>Talking about frequency of activities</td>
<td>Time phrases</td>
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<td>Frequency (every month, every fortnight, weekly)</td>
<td>Describing people, places and events</td>
<td>Verbs: simple present</td>
<td>Personal description</td>
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<td>Household chores (cook, clean, buy food)</td>
<td>Discussing responsibilities</td>
<td>Verbs: simple past (regular and irregular)</td>
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<td>Banking (cash deposit, debit card, PIN)</td>
<td>Expressing eligibility</td>
<td>Modals to describe necessity: I have to/I don’t have to</td>
<td>Written recount</td>
<td>Debit/credit card</td>
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<td>Legal age (leave school, get married, vote)</td>
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<td>Modals to describe eligibility: How old do you have to be to...</td>
<td>EFTPOS receipt</td>
<td>Construction of have to (present simple, positive and negative)</td>
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</tbody>
</table>

- **Time phrases**
- **Verbs:**
  - Simple present
  - Simple past (regular and irregular)
  - Modals to describe necessity: I have to/I don’t have to
  - Modals to describe eligibility: How old do you have to be to...
## Unit 2

<table>
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<tr>
<th>Topic vocabulary</th>
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<th>Text types</th>
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<td>Shopping (eg supermarket, shop brand, special)</td>
<td>Comparing costs</td>
<td>Comparatives: cheaper, more expensive</td>
<td>Photographs</td>
<td>Comparatives</td>
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<td>Talking about frequency, once/ twice a week</td>
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<td>Describing ways to do something</td>
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<td>Shopper docket offers (eg valid until, purchase conditions)</td>
<td>Describing people, places and events</td>
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<td>Gerund: (eg buying): You can save money by buying</td>
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<td>Topic vocabulary</td>
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<td>Mobile phone contracts (eg plan, prepaid, text message)</td>
<td>Asking and answering questions about mobile phone ownership and plans</td>
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<td>Paying something off (eg interest, deposit)</td>
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<td>Transit fine (eg littering, smoking, payment arrangements)</td>
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<td>Sayings (eg a good/bad deal, 'too good to be true)</td>
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<tr>
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<td>Budget calculations (eg income and expenditure)</td>
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### 3. Language tasks

#### Unit 1

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<td>• tick ‘yes’ or ‘no’</td>
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<td>Write about self and another student (model provided)</td>
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<tr>
<td>Talk about a photo</td>
<td>Banking tips</td>
<td>Copy into paragraphs</td>
</tr>
<tr>
<td>Ask survey questions</td>
<td>Read</td>
<td>Complete grammar tables</td>
</tr>
<tr>
<td>Discuss</td>
<td>• survey questions</td>
<td>Write answers to questions</td>
</tr>
<tr>
<td>• rent payments</td>
<td>• receipts</td>
<td>Write other banking words</td>
</tr>
<tr>
<td>• photos and tell the story</td>
<td>• outcome statements</td>
<td>Cover and write (spelling)</td>
</tr>
<tr>
<td>• time phrases</td>
<td>Word puzzle</td>
<td>Record survey results</td>
</tr>
<tr>
<td>• home duties</td>
<td></td>
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</tr>
<tr>
<td>• photos</td>
<td></td>
<td></td>
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<tr>
<td>• banking tips</td>
<td></td>
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</tr>
<tr>
<td>Listening and speaking</td>
<td>Reading</td>
<td>Writing</td>
</tr>
<tr>
<td>------------------------</td>
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<td>---------</td>
</tr>
<tr>
<td>Listen to DVD</td>
<td>Match words and phrases to pictures</td>
<td>Copy words and phrases</td>
</tr>
<tr>
<td>Listen and</td>
<td>Read</td>
<td>Sentence completion</td>
</tr>
<tr>
<td>- number boxes</td>
<td></td>
<td>Record survey results</td>
</tr>
<tr>
<td>- complete sentences</td>
<td>- survey table</td>
<td>Write about self and others (model provided)</td>
</tr>
<tr>
<td>- answer the questions</td>
<td>- true/false statements</td>
<td>Cloze</td>
</tr>
<tr>
<td>- count the number of syllables</td>
<td>- learning tips</td>
<td>Copy into paragraphs</td>
</tr>
<tr>
<td>- identify syllable stress within words</td>
<td>- a list</td>
<td>Complete mind map</td>
</tr>
<tr>
<td>Ask and answer survey questions</td>
<td>- receipts and price labels</td>
<td>Write numbers</td>
</tr>
<tr>
<td>Discuss</td>
<td>Comprehension questions</td>
<td>Complete a bar chart</td>
</tr>
<tr>
<td>- photos</td>
<td>Shopper docket offers</td>
<td>Create a bar chart</td>
</tr>
<tr>
<td>- survey</td>
<td>Match words and meanings</td>
<td>Write sentences about</td>
</tr>
<tr>
<td>- checking receipts</td>
<td>Word puzzle</td>
<td>- survey results</td>
</tr>
<tr>
<td>- querying receipts</td>
<td></td>
<td>- how to save money</td>
</tr>
<tr>
<td>- body language (photos)</td>
<td></td>
<td>Complete chart using spelling rules</td>
</tr>
<tr>
<td>- shopper docket offers</td>
<td></td>
<td>Copy words into syllables chart</td>
</tr>
<tr>
<td>Role-play (query a receipt)</td>
<td></td>
<td>Numeracy</td>
</tr>
</tbody>
</table>

Numeracy
- Add survey results
- Read price labels
- Rounded numbers
- Adding and estimating
- Check answers using a calculator
- Check price labels against receipts
## Unit 3

<table>
<thead>
<tr>
<th><strong>Listening and speaking</strong></th>
<th><strong>Reading</strong></th>
<th><strong>Writing</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Listen to DVD</td>
<td>Match words and phrases to pictures and photos</td>
<td>Copy words and phrases</td>
</tr>
<tr>
<td>Listen and</td>
<td>Advertisements</td>
<td>Record answers to questions</td>
</tr>
<tr>
<td>• write numbers</td>
<td>Comprehension questions</td>
<td>Copy sentences into paragraphs</td>
</tr>
<tr>
<td>• identify syllable stress within words</td>
<td>Match words and meanings</td>
<td>Cloze</td>
</tr>
<tr>
<td>• number pictures</td>
<td>True/false statements</td>
<td>Copy in alphabetical order</td>
</tr>
<tr>
<td>• read</td>
<td>Match photos and sentences</td>
<td>Copy spelling words</td>
</tr>
<tr>
<td>• complete sentences</td>
<td>Interpret good and bad deals</td>
<td>Complete sentences</td>
</tr>
<tr>
<td>Discuss</td>
<td>News item</td>
<td>Cover and write spelling words</td>
</tr>
<tr>
<td>• photos</td>
<td></td>
<td>Word puzzles</td>
</tr>
<tr>
<td>• mobile phone costs</td>
<td></td>
<td></td>
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<tr>
<td>• good and bad deals</td>
<td></td>
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<tr>
<td>• interest on repayments</td>
<td></td>
<td></td>
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<tr>
<td>• interest-free deals</td>
<td></td>
<td></td>
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<tr>
<td>• transit signs and fines</td>
<td></td>
<td></td>
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<tr>
<td>• non-payment of fines</td>
<td></td>
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<tr>
<td>Ask questions</td>
<td></td>
<td></td>
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<tr>
<td>Tell a story</td>
<td></td>
<td></td>
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<tr>
<td>Act out a dialogue</td>
<td></td>
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</tr>
</tbody>
</table>

- **Numeracy**
  - Read chart regarding mobile phone caps
  - Read, interpret and calculate ‘fine print’, costings
  - Use a calculator
  - Calculate interest
## Unit 4

### Listening and speaking
- Listen to DVD
- Listen and
  - write numbers
  - complete sentences
  - underline vowel sounds
  - identify syllable stress
  - repeat
  - mark linking
  - write answers
  - number pictures
- Discuss
  - photos
  - bill payment frequency
  - essential elements in a budget
  - saving goals
- Role-play in pairs

### Reading
- Match words and phrases to pictures
- Learning tips
- A list
- True/false statements
- Budget items
- Cloze
- Pronunciation explanation
- Statements about personal saving goals
- Read savings plan

### Writing
- Sentence completion
- Cloze
- Copy into paragraphs
- Copy words and sentences
- Copy words into pronunciation charts
- Copy words in alphabetical order
- Write personal savings plan using a model
- Word puzzle
- Daily spending log

### Numeracy
- Calculate time periods
- Complete budget calculations
- Identify positive and negative balances
- Calculate savings
- Calculate time needed to save
4. CSWE 1 learning outcomes

Please note: The Get wise modules are content-based and are not intended as a substitute for CSWE-based curriculum material. You will need to supplement Get wise modules if you want to teach and assess CSWE learning outcomes. However, many of the activities in Your money contribute to the acquisition of CSWE learning outcomes. You will also need to observe relevant assessment criteria and conditions outlined in CSWE 1.

<table>
<thead>
<tr>
<th>CSWE 1 learning outcomes</th>
<th>Your money activity numbers</th>
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</thead>
<tbody>
<tr>
<td></td>
<td>Unit 1 activities</td>
</tr>
<tr>
<td><strong>Module A: Beginner strategies for learning</strong></td>
<td></td>
</tr>
<tr>
<td>A1 Can develop a learning/training plan with support</td>
<td></td>
</tr>
<tr>
<td>A2 Can participate in the formal learning environment</td>
<td>yes</td>
</tr>
<tr>
<td><strong>Module B: Beginner speaking and writing skills</strong></td>
<td></td>
</tr>
<tr>
<td>for giving personal information</td>
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</tr>
<tr>
<td>B1 Can provide personal information using spoken language</td>
<td></td>
</tr>
<tr>
<td>B2 Can complete a short form</td>
<td></td>
</tr>
<tr>
<td><strong>Module C: Beginner listening and speaking skills</strong></td>
<td></td>
</tr>
<tr>
<td>for transactions</td>
<td></td>
</tr>
<tr>
<td>C1 Can demonstrate understanding of a short spoken transaction</td>
<td></td>
</tr>
<tr>
<td>C2 Can participate in a short spoken transaction</td>
<td></td>
</tr>
<tr>
<td><strong>Module D: Beginner listening and reading skills</strong></td>
<td></td>
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<tr>
<td>for information texts</td>
<td></td>
</tr>
<tr>
<td>D1 Can demonstrate understanding of a spoken information text</td>
<td></td>
</tr>
<tr>
<td>D2 Can demonstrate understanding of a written information text</td>
<td>28–35, 42</td>
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<tr>
<td>Module E: Beginner listening and speaking skills for short informal spoken exchanges</td>
<td></td>
</tr>
<tr>
<td>-------------------------------------------------------------------------------------------------</td>
<td></td>
</tr>
<tr>
<td>E1 Can demonstrate understanding of a short informal spoken exchange</td>
<td>Unit 1 activities</td>
</tr>
<tr>
<td>E2 Can participate in a short informal spoken exchange</td>
<td></td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Module F: Beginner listening and speaking skills for descriptions</th>
</tr>
</thead>
<tbody>
<tr>
<td>F1 Can demonstrate understanding of a short spoken description</td>
</tr>
<tr>
<td>F2 Can give a short spoken description</td>
</tr>
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</table>

<table>
<thead>
<tr>
<th>Module G: Beginner reading and writing skills for descriptions</th>
</tr>
</thead>
<tbody>
<tr>
<td>G1 Can demonstrate understanding of a short written description</td>
</tr>
<tr>
<td>G2 Can write a short description</td>
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</table>

<table>
<thead>
<tr>
<th>Module H: Beginner listening, writing and speaking skills for telephone exchanges</th>
</tr>
</thead>
<tbody>
<tr>
<td>H1 Can demonstrate understanding of a simple answering machine message</td>
</tr>
<tr>
<td>H2 Can write a short telephone message</td>
</tr>
<tr>
<td>H3 Can leave a short telephone message</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Module I: Listening and reading skills for instructions</th>
</tr>
</thead>
<tbody>
<tr>
<td>I1 Can demonstrate understanding of short spoken instructions</td>
</tr>
<tr>
<td>I2 Can demonstrate understanding of short written instructions</td>
</tr>
<tr>
<td>Continued</td>
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</tr>
<tr>
<td><strong>Module J: Beginner listening and speaking skills for recounts</strong></td>
</tr>
<tr>
<td>J1 Can demonstrate understanding of a spoken recount</td>
</tr>
<tr>
<td>J2 Can tell a short recount</td>
</tr>
<tr>
<td><strong>Module K: Beginner reading and writing skills for recounts</strong></td>
</tr>
<tr>
<td>K1 Can demonstrate understanding of a written recount</td>
</tr>
<tr>
<td>K2 Can write a recount</td>
</tr>
<tr>
<td><strong>Module L: Beginner numeracy skills for using numbers in highly familiar contexts</strong></td>
</tr>
<tr>
<td>L1 Can read and tell time</td>
</tr>
<tr>
<td>L2 Can read and give date</td>
</tr>
<tr>
<td>L3 Can identify and use Australian currency amounts</td>
</tr>
<tr>
<td>L4 Can read and compare weight/volume/capacity</td>
</tr>
<tr>
<td>L5 Can read and compare length/distance</td>
</tr>
<tr>
<td>L6 Can read and compare temperature</td>
</tr>
<tr>
<td><strong>Module M: Beginner numeracy skills for working with space and shapes in highly familiar contexts</strong></td>
</tr>
<tr>
<td>M1 Can demonstrate understanding of simple graphs/tables/charts</td>
</tr>
<tr>
<td>M2 Can demonstrate understanding of simple maps/plans</td>
</tr>
<tr>
<td>M3 Can demonstrate understanding of simple shapes</td>
</tr>
</tbody>
</table>
Overview of Your money

This component explores a range of financial transactions in which students are likely to be involved, including paying rent or board, banking, saving money when shopping, options when buying a mobile phone, mobile phone contracts, budgeting, and scams.

Components

DVD
The DVD contains four episodes that relate to Units 1 to 4 in the student's workbook. Each episode has a very short scene-setting introduction which should be watched on its own and followed by the corresponding section in the workbook. This introduces the topic, gives students the opportunity to discuss what they see and predict what will happen. It will help students activate prior knowledge and help you find out what prior knowledge students have. Students’ responses to the stimulus questions are likely to differ from what actually occurs in the second part of the DVD. This is not a problem, as the focus should be on exploring the theme and the language and not on correct prediction.

Workbook
The workbook contains:

• Units 1 to 4
• DVD script
• Audio script

Each workbook unit opens with an introductory section relating to the scene-setting introduction on the DVD. The activities in each unit help introduce the topic and essential vocabulary and concepts, as well as activating students’ prior knowledge (and identifying their level of knowledge). This is followed by a much longer main section of activities relating to, and extending, topics covered in the DVD. Each unit ends with a word puzzle, after-class activities and a section for students to reflect on their learning in the unit.

Teaching notes
These notes contain maps of the book in relation to key concepts and knowledge, language focus, language tasks and CSWE I learning outcomes, detailed teaching suggestions, and answers to activities.

CD
The CD contains listening material for the listening activities in the workbook.

Game
The Snakes and Ladders game should be used as a resource at the teacher’s discretion.

How to use the materials

As mentioned above, the spoken language of the DVD situations is at a higher level than most of the activities in the workbooks. You should therefore show the DVD before asking students to work on the written tasks in the workbook. It is important to follow the two-part structure of the DVD and workbook as this structure was devised as a way of dealing with the substantial concept and vocabulary load of these content-based instructional materials. We therefore suggest that you:

• Look at the first page of the unit and do the predictive exercise first.
• Show the first short part (introduction) of the DVD for the unit and use the follow-up activities in the workbook as specified in the DVD.
• Show the second part of the DVD for the unit (this is substantially longer).
• Work through the rest of the workbook activities for the unit, including listening activities on the CD and use of the game where appropriate.
Teaching notes

Unit 1 Making ends meet

- Outlines methods of paying rent and frequency.
- Explores debit cards, EFTPOS and bank statements.

Workbook summary

Unit 1 introduces Kuol and Luka, who share a flat and need to pay the rent. The initial activities look at the various ways in which rent or board can be paid, and the frequency of payments. The other activities explore topics like real vs electronic money, PIN security, basic banking activities, and language, and ends with a discussion of rights and responsibilities at certain ages.

DVD summary

The DVD opens with Kuol writing ‘pay rent’ on the calendar. The rest of the DVD explores the ways in which Luka can pay the rent, given that he has spent all his money on shoes, unaware that with a debit card transaction the money will come straight out of his account. He’s also not security-savvy; he offers to let Kuol use his card and PIN. The immediate solution to the rent problem is to have a third young man (SaySay Po) move in and share Luka’s bedroom (and rent payments) while he looks for somewhere else to live.

Workbook topics

<table>
<thead>
<tr>
<th>Title of section</th>
<th>Workbook unit topics</th>
<th>Page number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Paying the rent</td>
<td>Introduction to Kuol, who has to pay the rent. Activities on different ways of paying rent or board (by cheque, in cash). Where to pay (post office, bank) and frequency.</td>
<td>2–7</td>
</tr>
<tr>
<td>Kuol, Luka and SaySay Po</td>
<td>True/false, sequencing, matching, copying, and paragraph writing activities around the narrative of Kuol, Luka and SaySay Po. Present and past tense, and time markers.</td>
<td>8–13</td>
</tr>
<tr>
<td>What do you have to do?</td>
<td>Activities about duties within a household using ‘have to’.</td>
<td>14–15</td>
</tr>
<tr>
<td>Banking</td>
<td>Identifying common aspects of the banking system (EFTPOS, ATMs). Basic reading of bank statements. Syllables.</td>
<td>16–20</td>
</tr>
<tr>
<td>How old do you have to be?</td>
<td>Age at which government benefit is payable and other age-related rights and responsibilities.</td>
<td>21–22</td>
</tr>
</tbody>
</table>

Word puzzle

23

After class

24

About your learning

24

Key vocabulary

<table>
<thead>
<tr>
<th>automatic payment</th>
<th>statement</th>
<th>other banks’ ATMs</th>
<th>every month</th>
</tr>
</thead>
<tbody>
<tr>
<td>cash withdrawal</td>
<td>debit and credit cards</td>
<td>PIN</td>
<td>every week</td>
</tr>
<tr>
<td>cash deposit</td>
<td>ATM</td>
<td>EFTPOS machine</td>
<td>every fortnight</td>
</tr>
<tr>
<td>account number</td>
<td>ATM receipt</td>
<td>EFTPOS receipt</td>
<td>every two months</td>
</tr>
<tr>
<td>balance</td>
<td></td>
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</tbody>
</table>
Teaching suggestion

Activity 1. This prediction activity should be done before watching the DVD introduction, as it helps students set the scene for what they will see.

Activities 2 to 10. These activities should be done after watching the DVD introduction. They help set the scene for the unit as a whole, as well as introducing essential vocabulary and concepts. They also activate students’ prior knowledge (or identify their level of knowledge of the topic).

Activities 3 and 4. These activities explore the language of different money transactions and ways to pay the rent (and, by extension, other bills). As preparation, you might like to bring in some realia – a chequebook, a bill showing different methods of payment, a rent book. ‘By phone’ could include telephone banking or refer to a number on the bill. You may want to differentiate between these options. Internet banking has not been included but you can bring it in if appropriate. You may also want to discuss the option of using smaller banks, and banking at other institutions such as credit unions.

Activity 4. Before you do this activity, you might like to talk about alternatives to rent, such as board or mortgage, and what the differences are in case some learners are not paying rent. Students can answer as ‘we’ on behalf of their family.

Activities 5 and 6. If these activities seem easy for learners, or if they don’t pay rent, use other contexts for practice. You could extend by encouraging them to talk about how often they pay board, mortgage, or bills like gas and electricity. Bills have been put into Unit 4, where budgeting is dealt with, but it could be extra preparation.

Every week/month etc is used in this unit to express frequency. Once a week/month is introduced in Unit 2. However, you may like to bring it and other expressions of frequency in earlier. You could use other contexts to extend the language of frequency: once a year, yearly, annually, once a week, weekly, three times a month.

Activity 7. If learners need more practice with the simple present tense, you could extend to include other everyday contexts such as those described above. You could also practise I/we don’t pay, he/she doesn’t pay.

Activity 8. If students finish early, they can read their sentences to other learners and/or cover their writing and rewrite it from memory.

Activity 9. As for Activities 5 and 6, note that once a week/month, etc is covered later in this book, but could be brought in now if students can deal with it.

Activity 10. Students may need to be reassured that they are writing the two alternative (week/weekly, etc) versions of the sentence.

Activity 13. Before learners do this activity, use the learning tip to stimulate a discussion about the difference between debit and credit cards. Point out that some cards that look like credit cards are actually debit cards. They have the word ‘debit’ written on them, but this is more obvious on some cards (eg BankWest) than others (eg Police & Nurses Credit Society).

Activities 14 and 15. These activities progress from a copying activity to a dictation activity. You will need to judge if students are ready for this. If they are, suggest they cover the top of the page before reading out the sentences. Check that they understand what’s involved and don’t feel pressured. (They can quickly look back at their copying if they need to.) You could extend this activity with a pair activity, where students read their sentences to each other.

Activities 16 to 18. These activities work towards telling, reading, and writing a recount. At this point you don’t have to worry if the students don’t use past tense, as this will be practised later. Prepare learners for these activities by having a discussion around the development and sequencing of the story in terms of a problem followed by a solution. This is the basis of the paragraph separation. You could work towards three paragraphs: set-up of the scene, development of the problem, the solution.

Suggestion: You could also photocopy sets of the photographs (laminated and cut up) to use for sequencing and matching with the sentences, or do the same with the sentences, or even use both if your students would be not be confused.

Activity 19. On the whiteboard, write the other time markers that students know. If appropriate, you could discuss how the time markers in the examples are at the beginning of the sentence, and think of some other sentences where the time marker comes at the end. For example: Luka goes to the shops every day.
Activities 20 to 23. Depending on the students’ abilities, you may need to provide a lot of input here.

Tip: If students are not familiar with the term ‘regular’, they may know the word in the context of ‘regular’ Coke or ‘regular’ burgers. You should be able to help them see that ‘regular’ verbs follow the normal pattern and ‘irregular’ are different.

Activity 23. If some students work more quickly than others, encourage them to tell each other their own stories.

Activities 24 to 27. These activities all explore the responsibilities involved in house-sharing or in any domestic situation.

If appropriate (and not distressing), you could also discuss and write about the different responsibilities that students have had in other countries. For example, maybe they had to carry water, or work long hours.

‘In [name of country], I had to ...’

You could also comment on the difference between ‘have to’ (impersonal requirement) and ‘must’ (personal requirement).

Activities 28 to 30. These activities explore the vocabulary needed before students can discuss banking and bank statements in the next activities. You may need to do quite a lot of pre-teaching before these activities, so that learners are more confident using the vocabulary. Some suggestions for other banking words that you might elicit: PIN, GST, BSB, available balance, closing balance, interest, carried forward, periodical payment, giroPost.

Activity 31. Look at part of a bank statement. Do a class or group activity as preparation, directing students to look carefully at the torn-off bank statement. Look at the column headings first and elicit their meanings. If students look at what is happening in the balance column for each transaction, they should be able to work out the difference between ‘debit’ and ‘credit’.

Activity 34. This activity looks at a little more of Luka’s bank statement, showing the closing balance for the month. It is still not complete, so you might like to discuss with learners how many transactions Luka had for the whole month.

Activity 35. Some students may have stories about losing their cards or PINs, which they can talk to the class about. They may also have helpful suggestions.

Activity 36. This activity introduces syllables. It would be helpful if you could add to it by showing beats, or by using tapping for any students who are confused.

Activity 37. Ask students to listen for the number of syllables in a word. Before you do this exercise, tell them they are going to listen to the words first; they don’t have to write the words as they listen. As they listen they can use a pencil to write 1, 2, or 3 above each word, indicating the number of syllables. They can listen a couple of times before finally writing the words in the appropriate column.

Activity 38. In this spelling activity you can build on ‘look, cover and write’ by explaining the memory strategy of looking for patterns in the way words are spelt. Draw learners’ attention to the ‘ment’ ending of the first two words. Brainstorm other words they know that have the same pattern. Point out that the ending will never be spelt ‘mint’ or ‘munt’. Identifying spelling patterns can be very reassuring to learners. It helps them to realise that English spelling is not as random as it may at first appear and that there are a finite number of options for spelling each sound.

The four words in this activity happen to be fairly phonetic words, but you could also note the different ways of spelling ‘ay’ in ‘payment’ and ‘statement’.

Activities 39 and 40. Extend the ‘have to’ discussions by looking at how old you ‘have to be’ to access certain things (similar to the rights vs privileges of citizenship). It may be a good time to discuss issues like compulsory schooling, or the need for a driving licence.

Activity 41. Each unit ends with a word puzzle that uses key words from the unit. The words are across and down, with occasional overlaps, but there are no diagonals.

Activity 42 (after-class activity). You might want to collect some ATM receipts and EFTPOS transaction statements in case learners don’t bring any in. You can then do this activity as a class activity if necessary.
Unit 2 Shopping for food

- Outlines some simple ways of keeping food costs down.
- Provides some numeracy practice through reading surveys and bar charts, doing surveys, and creating bar charts.

Workbook summary

Unit 2 identifies simple ways of saving money on food and drink through limiting takeaway and eating. It also provides shopping tips. The initial exercises identify where a lot of everyday expenditure takes place, and compares the costs of different activities, such as eating at home vs eating takeaway. Several activities discuss learning to read and understand surveys and bar charts before students do their own surveys and create their own bar charts on different ways of saving money. There are also activities on learning to round amounts up and down in order to estimate, checking receipts in shops, and learning to identify whether special offers are worthwhile, deciding what’s the best value, keeping track of expenditure using a calculator, and reading shopper docket offers. These activities form the introduction to ‘the fine print’ (extended in Unit 3).

DVD summary

The DVD looks at Kuol, Luka and SaySay Po in their daily life in relation to shopping and eating. SaySay Po’s sister visits them and finds no coffee and not much food in the flat, as they have coffee in cafes and eat a lot of takeaway. She explains how to buy food sensibly, shop for specials and how important it is to check receipts.

Workbook topics

<table>
<thead>
<tr>
<th>Title of section</th>
<th>Workbook unit topics</th>
<th>Page number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Drinking coffee</td>
<td>Introduction to a range of ways of saving money on food and drink through common areas of expenditure (eating out/having coffee out, takeaway, using 24-hour shops, and frequency).</td>
<td>26–30</td>
</tr>
<tr>
<td>Going shopping</td>
<td>True/false activity. Cloze and paragraph-writing activity around the narrative of a visit to the supermarket.</td>
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Key vocabulary

- special
- receipt/docket
- second-hand
- estimate
- shop brand
- mistake
- rounding up
- takeaway food
- checkout
- rounding down

Teaching suggestions

**Activity 44.** Just a reminder that the purpose of this activity is to encourage learners to brainstorm and predict what is going to happen next. It doesn’t matter if their predictions don’t match the DVD. You may need to help them with their predictions in this unit.

**Activity 47.** This activity could lead to a class discussion. You will want to point out that what is cheaper and what is more expensive can depend on the circumstances. For example, students need to check that the special price is actually cheaper than the regular one; some corner shops (often run by members of learners’ communities) may sell things in bulk or be cheaper than some supermarkets, but other corner stores of the 7/11 type will almost always be more expensive.

The lifestyle aspect can also be discussed. It’s certainly cheaper to bring a thermos of coffee from home or make instant coffee in the tearoom, but can it compare with the lure of the coffee shop? This is not to suggest that it’s wrong to go to a café, but just to look at the way costs mount up if it’s a regular part of life.

Shop brands can often be cheaper, but encourage students to talk about different circumstances. For instance, if they don’t like the generic brand or whatever product is on special, there’s no point in buying it, buying the larger size because it represents better value is fine but only if you have enough people in the household to consume the product before its expiry date. The press also points out that shop brands mean greater profits for the supermarkets. Free trade goods offer another dimension for discussion.

This might also be a good time to try a ‘taste test’. You could do blind tastings of shop brand coffee and soft drinks vs brand names, especially brand names advertised on TV. If you set up the activity so that someone is recording the results of each test, the class can then do another bar chart of the results.

If you have a digital camera, you could take photos to illustrate the chart and turn it into a wall chart. The chart activity could then be extended to look at percentages and so on.

The grammar isn’t specifically exploited here, so if it’s new for students you will want to talk more about the pattern of cheaper/taller/faster vs more expensive/more difficult and so on. Specifically, you may want to mention the syllable issue and the spelling.

**Activity 48.** This activity shows a very simple survey and asks learners to complete sentences about it. Check their understanding of the survey grid by asking about Luka and SaySay Po.

**Activity 49.** Before doing this activity, assess how appropriate the questions are for people in your class and change the criteria to fit the class profile – for example, ‘buy sports drinks’. You could also extend the survey to include more people, and make a chart for the gender groups in the class. You could do some calculations, such as averaging.

**Activity 53.** If copying the sentences is too easy for your students, it can become a dictation activity.

**Activity 54.** This is a brainstorm exercise. Give students time to think, and then draw or write their own answers. Do a class brainstorm on the whiteboard, eliciting as much relevant vocabulary as you can. This can also be an introduction to the idea of brainstorming as a learning strategy. You will probably need to reassure learners that this is a time when all ideas are acceptable; nothing is ‘wrong’. The strategy of drawing pictures instead of writing will also appeal to some learning styles.

Buying in bulk as a way to save money has not been included, but the concept is worth discussing as it can save money if properly managed. Students living on their own or with one other person might be able to organise buying in bulk with friends.

**Suggestion:** You could plan a cheap and healthy lunch, which would be cheaper than buying lunch.

**Activity 55.** Prepare for the survey activity that comes next by making sure that students are familiar with this kind of text, which extends the simple survey in earlier activities. If they are not familiar with bar charts, this will need your input and some discussion.
Key points:

- The horizontal axis shows one set of information and the vertical axis another.
- A tick means ‘yes’ and a cross (or a blank) means ‘no’.
- There are headings for each column, and they read across the rows as well as down the columns, depending on the information the students are looking for.
- After the students have asked ten people all the questions, they add the number of ‘yes’ answers to get the totals at the bottom of each column.
- Each total is represented by a bar on the chart.

Activity 56. Students could ask fewer than ten people, or extend the survey to the whole class. The concept of adding up the ‘yes’ answers is the key to this activity, as it prepares learners to look at the bar chart in the next activity.

Activities 57 to 59. These activities prepare students to make their own bar chart in Activity 61. You could create a group chart on the whiteboard as an introduction. Students will then have to use their survey results to write their own sentences, as in Activity 62.

Extend these activities by suggesting that students make more of their own bar charts: by hand, or in their computer class (using a Word table, or Excel).

Check that students have understood the concept and can get the information from the chart.

Activities 63 to 66. Highlight the grammar here. The tip contains an imperative (‘buy’ specials), the sentence ‘You can save money by ...’ uses the ‘ing’ form of the verb. Of course there are other options; for example, ‘You can save money if you cook at home’.

Activity 67. The topic explores another money-saving option that many communities use. It may not suit all students, but a visit to a community garden can be an interesting experience. Information and addresses of community gardens can be found at:

www.communitygarden.org.au
http://communityfoods.org.au

Activities 69 and 70. As the work on syllables progresses to stressed vs unstressed syllables, you’ll undoubtedly want to do some extra work on this. If students ask why some words have the first and some the second syllable stressed, you could explain that prefixes are usually unstressed – although that may be too complex a concept! And if students wonder why it matters, you could introduce the concept of schwa – unstressed vowels are hard to ‘hear’ and can cause spelling problems if listeners rely on word sound.

Activities 71 and 72. The use of calculators means that the ability to round and estimate prices is often neglected, but when a calculator isn’t available it is a useful skill to have. For instance, even when a calculator is used, the answer can be wrong. Sometimes figures have been entered wrongly or another mistake has been made.

However, a word of caution here. The concept of rounding will be automatic for some learners, but may need more explanation for others. Some students may look at the dollar part of the price only and ignore the cents, so their estimation can be quite wrong. For example, they may say that $2.85 is $2, or that $3.95 and $4.79 will come to ‘around’ $7.

Activity 73. It’s also worth looking at rounded numbers, which are going to be quite a bit different from the calculator figure. For example, if you have a lot of numbers like $2.38 rounded down to $2, or a lot like $2.64 rounded up to $3, the total will be skewed.

If students are comfortable doing the estimating in their heads, they needn’t write down all the numbers. The ‘estimate’ column is scaffolding for learners who may have difficulty with the whole concept of rounding and addition.

If students want more practice, you can make cards from supermarket ads in the newspaper and encourage them to practise with those.

Activities 74 and 75. These activities look at checking receipts. We are not suggesting that there is a problem with the actual computation process on supermarket computers; this exercise is about checking that the scanned price is the same as the one on the shelf, or on an item’s special price tag (or that one product has not been scanned twice).
You could ask students for their own stories about mistakes on receipts, which could be extended into a recount exercise. You could use the DVD story as the model. They could work in pairs or groups to create Luka and Kuol’s story. They could also work with someone else if they don’t have their own story.

Activities 76 to 78. Students have the opportunity here to practise the process of querying a receipt. As preparation for this activity, it would be useful to watch the small segment of the DVD once more. If learners use the ‘wrong’ tone or register in this kind of situation, they could easily appear aggressive, so have a discussion about Kuol. How did he sound? What was his body language like? How can tone and body language make a difference to the words we say?

You could also talk about shoppers’ rights, either before or after this activity. For example, the retailer has to charge the price that is on the display or in the advertisement unless there is an expiry date advertised.

The final part of each activity is to stimulate more discussion on body language and how it can affect communication; you could extend this as you wish. You and me, another module in the Get wise series, looks at body language in more detail.

Activities 79 to 82. These activities look at special offers on the back of supermarket receipts. Bring in some shopper dockets from your local area. Talk about the critical literacy issue of whether something is really free if you don’t need it. As well as having some fun and debate about the value of offers on shopper dockets, you could also extend the discussion to supermarket loyalty programs, such as Fly Buys.

You and/or the students could also check out the Hotdockets website: http://hotdockets.com

Activity 83. As preparation for this activity, collect some loyalty cards like the ones that are mentioned in the activity. These will be useful if you need to pre-teach the vocabulary. The activity is really a stimulus for a discussion around whether these offers actually help you save money or encourage you to spend it.
Unit 3 Too good to be true

- Highlights the fact that what looks like a good deal may not be one when you look at your own situation and read the fine print.
- Details mobile phone deals, and explores what ‘caps’ are and how they work.
- Looks at travel costs and fines, as well as ways of negotiating payment arrangements for fines and other bills.

Workbook summary

Unit 3 looks at problems in differentiating between genuine good deals and apparently good deals. For instance, the small print often contains a lot of hidden conditions when buying mobile phones and phone plans, as well as computers. The discussion activities look at the different kinds of phone deals, and what a cap actually is. They then explore topics such as what is included in a cap, how easy it can be to spend more than the cap allows, travel costs and travel fines, ways to negotiate payment arrangements on fines or bills, and an introduction to the fine print in interest-free deals.

DVD summary

The DVD revisits Kuol, Luka and SaySay Po. Once again Paw Lu helps them out by providing SaySay Po with a bicycle (another way of saving money) and by helping both Luka and Kuol in their attempts to buy a mobile phone and a computer respectively. The introductory segment of the DVD shows Luka about to sign up for a ‘free phone’ mobile phone deal. In the main segment of the DVD, Paw Lu arrives with SaySay Po and advises Kuol on a ‘buy now, pay later’ computer deal. Kuol then goes to stop Luka from going ahead with the deal. (It’s possible he wouldn’t have got through the credit check, of course, but as he’s working part time, he might have.)

Workbook topics

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<td>Paying a fine</td>
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Key vocabulary

contract          standard calls          international calls          interest rate
plan              directory assistance      flagfall                    repayments
prepaid           downloads                connection                   fine

cap               voicemail               interest free               payment arrangements
deal              text                     afford

Teaching suggestions

Activity 91 and following. This unit contains material on mobile phone plans. If some learners don’t have a mobile, they may feel that the material doesn’t relate to them. You may need to identify this before beginning work on the unit.

The material in the book on mobile phone plans is likely to date, so you could collect some mobile phone ads to look at in class. The purpose is obviously not to teach which mobile phone plan to choose, but to raise the issue of how the fine print undercuts the larger print.

Some of the critical literacy issues are:

• The use of the word ‘free’. The handset is technically free if you want to spend the advertised amount, but if you lose the phone or it gets stolen you will find yourself paying for something you no longer own.
• Choosing a cap. You have to be regularly spending quite an amount each month before a cap is worthwhile. Otherwise why choose a cap?
• The hidden danger of overspending beyond the limit of the cap. This can be a huge issue, with young people getting bills of up to $2000.
• The fine print: So much information is hidden in the fine print, for example, the advertised cap may be for certain services while other services, such as international calls, may incur extra costs.
• The contract period, and penalties to get out of the contract.
• The difference between a ‘plan only’, which can be discarded at any time, and a locked-in ‘free phone’ contract where you sign up for 12 or 24 months.

Activities 91 to 93. These activities begin the explanation of what a cap is and how it is more complex than it seems. It also introduces the idea of what happens if you go over the cap and asks students to tell stories about high mobile bills.

Activity 94. You are probably familiar with stories of (usually) young people getting mobile phone bills for hundreds or even thousands of dollars. If you don’t, do an internet search before doing this activity so you have a story ready in case learners can’t think of one.

You can use this activity as practice for DLO2. However, please note that not all the criteria have been included for that learning outcome in the instructions for the activity.

Activity 97. Telling the story from the pictures prepares students for the ordering exercise, and then for the ‘write in three paragraphs’ telling of the story. It may be useful at this point to remind students again about using past tense and time markers before they do the activity. There are also some interesting time markers: while, in the end.

Activity 102. Help students identify what is included in a specific cap amount and do some calculations of cost.

Activities 102 to 104. These activities continue to build awareness of how mobile phone costs are calculated, and how easy it can be to spend over the cap amount and end up paying a huge bill. A $300 credit can sound like a lot, but it could mean less than twenty minutes of calls per day. Of course there are other deals (free calls to other phones on the same network, for instance) and you might prefer to look at current deals rather than the one shown here.

Activity 100 shows the maths behind the conversation. Make sure you have some calculators for this lesson as students are now using multiplication. They may need help and more practice with the maths, depending on the profile of the learners in your group. This is a great time to talk about place value; many learners struggle with that.
Activities 105. The mobile phone part of the unit ends with some discussion (and writing) on whether or not the deal is a good one. You could adapt this to look at current deals on offer. At the time of writing, prepaid is probably the best option for most people, but learners will have to discuss what options are currently best for different people.

Activity 106. This activity provides more practice for telling a short recount, although it doesn’t cover all the criteria. Students should be reminded about past tense and new time phrases from Activity 94: in the end, while.

Activities 107 to 112. These ‘interest-free, pay nothing now’ offers are so complex that only some of the more basic fine print issues have been addressed. The whole aspect of interest is a tricky one (how is the interest calculated?) so obviously the maths in Activity 108 is a simplification. Students will have to understand the concept of percentages (%) in order to understand interest.

One key issue has been demonstrated in these deals: namely, that if you only pay the monthly payment that the company suggests, you will not have paid the balance within the interest-free period. You will be then paying big interest charges in addition to the money still owed. Plus, if you fail to make a payment, you can be up for big charges. And, of course, if the item is stolen or broken the payments must continue. This affects a lot of people, so you may wish to bring in stories of people getting into trouble over interest-free deals.

Activity 108. Some students may do the calculations easily in their head while others may have to use a calculator, so have some calculators ready for them. Make sure they understand how to use a calculator to calculate the percentages: [number] x %.

Activity 114. You may want to remind students that the stress is at the beginning of some long words but not others, if a word has a prefix, the stress is on the second syllable.

Activities 115. This section of the unit looks at fines, with an initial survey on transport and transport costs. Although we’ve suggested working in groups of up to ten, you can adapt the exercise to suit your group. For example, the groups could collate their information to create a chart for the whole class. Encourage learners to think about how they could save money on transport costs by walking or biking a couple of days a week and not risking getting fines.

Activities 115 to 117. The infringement list has been adapted from the one for Melbourne’s public transport system for 2006; obviously there will be variations in the language and fine amounts will differ from place to place. Do give the learners the opportunity to listen more than once if they need to.

Learning tip. This activity looks at the language pattern: ‘Fines for smoking’ vs ‘If you smoke’. You may wish to give students practice in this pattern.

Activity 121. For this role-playing activity, students can read the script first. You could then extend the activity by getting them to ad lib and/or role-play other scenarios where someone is getting a fine. Key information here, of course, is the fact that unpaid fines can lead to bigger fines and the later inability to get a driver’s licence – hence the importance of making payment arrangements rather than wishing it would all go away. You could go on to talk about and practise making payment arrangements for other bills, and discuss the penalties and extra charges incurred when bills are not paid on time.

Activity 122. If students enjoyed the role-play in the previous activity, they could use the transcript at the back of the book to role-play making a payment arrangement. This would be preparation for CLO1/2.

Activity 123. The context for the alphabetical order exercise is a mobile phone address list. You could of course extend this by using class members’ names.

Activity 124. The learning tip encourages learners to check their first draft and make changes, thereby developing a sense of how words should look. Students need to understand that there are many ways to develop spelling skills. Listening to syllables helps make sure parts of a word are not left out; patterns help; visual cues are also helpful.
Unit 4 Budgeting

- Highlights the need to budget in order to pay your bills and to buy other things.
- Details calculating expenditure and devising a budget and savings plan.

Workbook summary

This unit is about different aspects of budgeting: creating a weekly budget, knowing how much to put aside to pay the bills, having a savings plan, reducing expenditure. It also includes information about dealing with mobile phone scams. (This is also covered in Unit 1 of Your communications, another module in the Get wise series.) The initial discussion activities extend what was covered in Unit 1, and look at the various kinds of bills and costs, and their frequency.

Students will be encouraged to develop their own budgets, but for confidentiality reasons it may be better not to do this in class. You can make this decision yourself.

DVD summary

The introductory segment of the DVD shows Kuol and SaySay Po with a calendar, bills and a budget planner. Luka is sitting next to them reading a text message. In the main segment of the DVD, Kuol shows Luka and SaySay Po how to create a budget. However, Luka is distracted – he has a mobile phone message telling him he’s won a prize. It’s a classic scam, as Kuol points out.

Workbook topics

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<td>The section begins with activities based on the DVD narrative of the budgeting attempts of the characters. Numeracy activities are then carefully scaffolded, starting with calculating how much to save per month for a phone bill, then moving up to calculating income, expenditure and balance. The concept of saving is then introduced. There are activities on vowel sounds, stress, linking: the /k/ or /s/ sound of the letter C, the /g/ or /dj/ sound of the letter G, and work on alphabetical order.</td>
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Key vocabulary

- budget
- bills (electricity, gas, rent, phone)
- transport
- entertainment
- essential
- scam
- set aside
- save
- savings plan
- income
- expenditure
- balance (positive and negative)
Teaching suggestions

Activities 132 and 133. You can prepare for these activities by photocopying some bills (minus personal details), in case learners don’t have bills (lucky people!), or can’t remember their details. If learners have problems writing about themselves you could whiteboard some bills and payment periods for an imaginary person, then ask learners to write about that person. Other more advanced learners can do the activities for themselves.

Some bills (like insurance, which hasn’t been included but is another budget item) may allow fortnightly automatic payments.

Activity 134. You could have a lively discussion about which expenses are essential; not everyone will agree. The main point is that learners explore all the things they spend money on and begin to think about where they could make some savings. Some learners may already be excellent money managers, but others who come from refugee camps, for instance, may never have learned to budget.

Activity 138. If your students can recreate the story without the prompt sentences, then substitute one of the following ideas:

- Ask students to recreate the story as a group exercise and then write out the sentences as a group or class.
- Give students prompt words only and ask them to write the story in groups.

Activities 139 and 140. These activities review the calculation that learners saw in the DVD scenario, stage by stage. Activity 139 is a listening exercise. Activity 140 is a reworking of the calculations that learners listened to in the previous activity. Depending on the numeracy skills of learners in your group, you may need to work through the calculation on the board.

All budgeting is on a weekly basis, although government payments come fortnightly. You may wish to vary this. Learners may suggest different ways of working out the weekly amount. For example, you could divide by thirteen weeks.

You could also extend the activity by repeating the calculation for two people in the house or for two months.

If you live in Queensland or Western Australia you might like to speculate about whether or not you would use more electricity in summer (as opposed to Luka and Kuol, who think they will use more in winter).

Activities 141 to 143. These activities introduce the concepts of income, expenditure and balance as preparation for budgeting. They assume that most students get some kind of government payment, but feel free to change the variables to suit your learners. The calculations have also been kept fairly simple. Make them more complex if they won’t be challenging for students in your class, or give students who can do this easily more complex calculations as extension.

Activity 144. You can see that Luka’s balance is $6, and with the fine payments he will have a budget that’s in deficit. According to a recent news report, Australians are on average spending 15% more than they earn. Teachers who work with the target group say that, for some of these young people at least, Luka’s dilemma will be one they can identify with.

Activity 145 onwards. These activities look at what to do when you have budget problems. Can you increase your income? How can you cut down on expenditure?

You may have to introduce the grammar of making suggestions/giving advice before you start the activity. Encourage as much talk as you can. The aim is to listen to all ideas, as there are bound to be some that are really useful and perhaps some that are questionable.

Reducing expenditure is a complex issue. For example, if you don’t eat or drink out as often, there is still a cost in making food at home. If you stay at home instead of going out, will you spend a lot on renting DVDs? The answers for this page have not been provided because the aim of the activity is to promote discussion. Everyone will have different ideas about what’s important and how to reduce expenditure.
Activity 150. The purpose of this activity is to introduce students to the fact that every syllable has to have a vowel sound. It’s also an opportunity to look at the international phonetic alphabet symbols and talk about things like:

- The two slanting lines signal a sound from this alphabet.
- There isn’t a one-sound/one-letter correspondence in English, but there are a finite number of choices.

There are charts that make this potentially dry subject a bit more visually stimulating. If you haven’t already got one, ask around and see what is available. Learners will need to be familiar with the concept of vowel sounds before they do the next activity.

Activities 151 and 152. See the note above. Students need to have practice with vowel sounds before attempting these activities.

Activities 153 and 154. This is only an introduction to linking; you could continue it by looking at other linking patterns like ‘I want ___ to’.

Activity 155. You may want to take the opportunity to revise all vowel and consonant sounds before focusing on these activities. The cel/cil/cy pattern has fewer exceptions than the gel/gil/gy pattern, so this comes first.

Activity 156. This activity looks at more than just the initial letter, for alphabetical order is an area where some students have difficulty. Possible extra practice could be to ask learners to put simulated papers into a real concertina file, or Lever Arch File with an alphabetical index. The kinaesthetic reinforcement might be helpful for some learning styles.

You could also remind students that being familiar and quick with alphabetical order is especially handy for using a street directory or phone book.

Activities 158 to 160. These activities look at savings goals, what people are saving for and why, and how long it will take if they save a certain amount a week. The maths has been simplified to work easily, but once you include real goals and amounts you will have to remind learners of ‘rounding’.

Activities 159 and 160 look at the calculations. If this looks tricky, you might prefer to let learners work as a class or to share how they did the calculations.

Activities 161 and 162. Another topic might be repayments, as opposed to savings plans. If you have bought something, you will be committed to a regular repayment, with penalties if you don’t stick to the plan.

Activity 163. You will have to make a judgment before students do this activity. If a major savings goal is unrealistic for some learners in the class, you could work with the class to build a picture of another, imaginary person who has a savings goal. Perhaps they could talk about Kuol and his plans. How could Kuol make sure that he saves that money?

You could extend the activity with a discussion about where you put that money each week. In a special savings account? Under the bed? Give it to a friend to look after? You could look at a few different types of savings accounts and compare things like interest rates. Most of these accounts have conditions; for example, you don’t earn interest if you withdraw, or there might by a penalty rate if you withdraw money before a certain date.
Resources

www.streetwize.com.au
Streetwize Communications
Suite 6, 245 Chalmers Street
Redfern NSW 2016
Streetwize Communications used to create graphic comic-style publications, alerting young people to issues like credit cards and phone costs. The material is not CALD-specific, but literacy levels are designed for easy reading. They no longer produce materials but it may be still possible to obtain the following publications:

To the Max!
Get Phonewize!

Money! Money! A teaching resource on consumer issues for literacy students (AMES Victoria)
Oracy levels are higher in this resource, which is for high-oracy, low-literacy learners and covers five topics:

- budgeting and Managing Money
- mobile Phones
- door-to-Door Sales
- buying a Used Car
- returning Faulty Goods

There are lots of sites designed for young people who need to budget, but unfortunately the reading level is usually rather high.

www.scamwatch.gov.au
A site to help people recognise, report and protect themselves from scams

There are some great money-managing websites:

http://youthcentral.vic.gov.au
This site has a great Managing Money section, and tips for mobile phones

For info on credit, interest-free deals, and scams

This site has simpler text and a budget plan

This educational institution has budgeting pages with automatic budget calculators, and sample student budgets

Other relevant sites:

http://www.consumer.vic.gov.au
Scams and alerts

http://www.choice.com.au
Mobile phone plans

Many new arrivals open Commonwealth Bank accounts. This site has an online budget calculator

For students who may need numeracy support:

The numeracy workbook (NSW AMES)
Maths words: Vocabulary builders CD Rom (NSW AMES)
The numeracy handbook (for teachers) (NSWAMES)

Possible speakers

It would be a good idea to talk to Settlement services in your state or territory and ask them to recommend speakers who could talk about money-related topics to your class.
Answers
Unit 1 Making ends meet

Activity 3
1. by phone
2. in cash
3. by cheque
4. at the bank
5. at the post office

Activity 5
1. every week
2. every month

Activity 9
1. June calendar
2. August calendar
3. July calendar

Activity 12
1. true
2. true
3. false
4. false
5. true
6. true
7. false

Activity 13
1. PIN
2. ATM
3. debit
4. share
5. bills

Activity 17
6. So Kuol and Luka asked SaySay Po to share their flat.
8. Everyone was happy.
3. Then they met SaySay Po in the street.
5. Luka only had $4 left.
1. One day Luka went to a shoe shop.
7. SaySay Po had to pay $45 a week plus bills.
2. He bought some shoes and showed them to Kuol.
4. After that, Luka and Kuol went to the ATM to get Luka’s rent money.

Activity 18
One day Luka went to a shoe shop. He bought some shoes and showed them to Kuol. Then they met SaySay Po in the street. After that, Luka and Kuol went to the ATM to get Luka’s rent money. Luka only had $4 left.

So Kuol and Luka asked SaySay Po to share their flat. SaySay Po had to pay $45 a week plus bills. Everyone was happy.

Activity 21

<table>
<thead>
<tr>
<th>Regular verbs</th>
<th>Irregular verbs</th>
</tr>
</thead>
<tbody>
<tr>
<td>Present</td>
<td>Past</td>
</tr>
<tr>
<td>look</td>
<td>looked</td>
</tr>
<tr>
<td>ask</td>
<td>asked</td>
</tr>
<tr>
<td>show</td>
<td>showed</td>
</tr>
<tr>
<td>discuss</td>
<td>discussed</td>
</tr>
<tr>
<td>listen</td>
<td>listened</td>
</tr>
</tbody>
</table>

Activity 25
1. do the washing
2. cook
3. buy food
4. pay bills
5. clean my room

Activity 26
1. 1. pay rent
5. pay bills
2. 1. pay rent
2. do his washing
5. pay bills
6. clean his room

Activity 30
1. account number
2. cash withdrawal
3. cash deposit
4. statement
5. debit card

Activity 31
debit money coming out of the account
balance how much money is in the account now
transaction each time money goes in or comes out
fee cost

Activity 34
1. $330
2. $140
3. $3
4. $19
5. $4

Activity 37

<table>
<thead>
<tr>
<th>One-syllable words</th>
<th>Two-syllable words</th>
<th>Three-syllable words</th>
</tr>
</thead>
<tbody>
<tr>
<td>date</td>
<td>washing</td>
<td>deposit</td>
</tr>
<tr>
<td>rent</td>
<td>debit</td>
<td>transaction</td>
</tr>
<tr>
<td>shoes</td>
<td>bedroom</td>
<td>Commonwealth</td>
</tr>
<tr>
<td>bills</td>
<td>weekly</td>
<td>tomorrow</td>
</tr>
</tbody>
</table>

Activity 39
1. SaySay Po
2. 16
3. yes
4. no
5. government payments
Answers

Activity 40
Leave school  16
Get married  16
Vote  18
Get a learner’s permit  16
Get a tattoo  18 except with parental consent
Buy alcohol  18

Activity 41
M O N E Y
H C R E D I T
G A S H S H O E S E N S
A L C A R D I D H W T T
L D R E N T K U A E E A
E E E S T F E E R E R T
N B E F T P O S E K N E
D I O G O P R O B L E N
A T O O T H E R I Y T E
R E C E I P T L U T N
E V E R Y A W I L T H
A R A N K Y N A S A L E
M O N T H B A L A N C E

HE LIKES TO GO OUT WITH ANA

Unit 2 Food shopping

Activity 46
2. shopping list
3. cafe
4. special
5. supermarket
6. 24-hour store
7. shop brand

Activity 47
1. more expensive
2. cheaper
3. cheaper

Activity 48
1. five; six times; twice a week
2. once a week; never; never

Activity 51
1. true
2. false
3. true
4. false
5. false
6. true
7. false

Activity 52
1. supermarket
2. muesli
3. expensive
4. checkout
5. receipt
6. free

Activity 53
Luka wrote a shopping list. Then the three friends went to the supermarket. First they got some apples, then some muesli. Luka wanted to buy the expensive coffee, but Kuol said no.

They went to the checkout and paid for everything. When they checked the receipt, there was a mistake. They got a free tin of coffee and saved some money.

Activity 56
Seven people cook at home
One person makes a shopping list
Six people bring lunch
Four people buy specials

Activity 57
10
9
8
7
6
5
4
3
2
1

<table>
<thead>
<tr>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
<th>7</th>
<th>8</th>
<th>9</th>
<th>10</th>
</tr>
</thead>
<tbody>
<tr>
<td>buy shop</td>
<td>brand food</td>
<td>cook at home</td>
<td>make a shopping list</td>
<td>bring lunch</td>
<td>buy specials</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Activity 58
1. Seven people cook at home.
2. One person makes a shopping list.
3. Six people bring lunch.
4. Four people buy specials.

Activity 64
1. You can save money by buying shop brand food.
2. You can save money by cooking at home.
3. You can save money by bringing lunch.

Activity 66
Just add ing.  Take off the e and add ing.  Double the letter and add ing.
cook – cooking  take – taking  sit – sitting
bring – bringing  use – using  put – putting
drop – dropping
Activity 67
1. $20
2. any two of: herbs, vegies, fruit or nuts
3. hard
4. Australian
5. community gardens

Activity 68
One-syllable words
- cheap

Two-syllable words
- coffee
- mistake

Three-syllable words
- expensive
- paragraph

Four-syllable words
- activity
- supermarket

Activity 70
- muesli
- buying
- excuse
- mistake
- important
- remember
- appointment

Activity 71
1. about $3
2. about $7
3. about $2
4. about $6
5. about $8
6. about $15
7. about $10
8. about $7
9. about $13

Activity 72
1. about $5
2. about $10
3. about $13
4. about $10
5. about $17
6. about $15

Activity 73
<table>
<thead>
<tr>
<th>My estimate</th>
<th>Total (using calculators)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. About $2 + $8</td>
<td>$9.95</td>
</tr>
<tr>
<td>Total is about $10</td>
<td></td>
</tr>
<tr>
<td>2. About $2 + $2</td>
<td>$4.08</td>
</tr>
<tr>
<td>Total is about $4</td>
<td></td>
</tr>
<tr>
<td>3. About $6 + $5</td>
<td>$11.96</td>
</tr>
<tr>
<td>Total is about $12</td>
<td></td>
</tr>
<tr>
<td>4. About $2 + $3 + $1</td>
<td>$5.88</td>
</tr>
<tr>
<td>Total is about $6</td>
<td></td>
</tr>
<tr>
<td>5. About $1 + $4 + $11</td>
<td>$15.95</td>
</tr>
<tr>
<td>Total is about $16</td>
<td></td>
</tr>
<tr>
<td>6. About $7 + $1 + $11</td>
<td>$19.04</td>
</tr>
<tr>
<td>Total is about $19</td>
<td></td>
</tr>
</tbody>
</table>

Activity 74
Mistakes:
1. silverbeet – bunch $1.55
2. sweet chilli sauce 285ml $2.65
3. almonds 100g $4.13

Activity 80
<table>
<thead>
<tr>
<th>purchase</th>
<th>buy</th>
</tr>
</thead>
<tbody>
<tr>
<td>valid until</td>
<td>use by</td>
</tr>
<tr>
<td>excludes</td>
<td>does not include</td>
</tr>
<tr>
<td>conditions apply</td>
<td>there are things you must do to get the offer</td>
</tr>
<tr>
<td>present (verb)</td>
<td>show</td>
</tr>
</tbody>
</table>

Activity 81
1. yes
2. no
3. no
4. yes
5. 15%
6. prescriptions, marked specials, photographics
7. no
8. 18 June 08

Activity 82
1. a pizza and a large soft drink
2. 3
3. no
4. Friday
5. Saturday 26th
6. yes

Activity 84
LUKA’S FAVOURITE KIND OF FOOD IS TAKEAWAY.

Unit 3 Too good to be true

Activity 89
1. text message
2. prepaid
3. contract
4. plan
5. 24 months
Answers

Activity 91
1. 24
2. 2
3. $69
4. $300
5. $409
6. Crazy mobile

Activity 92

<table>
<thead>
<tr>
<th>credit</th>
<th>How much you can spend</th>
</tr>
</thead>
<tbody>
<tr>
<td>TXT</td>
<td>Text messages</td>
</tr>
<tr>
<td>minimum spend</td>
<td>The lowest you can pay</td>
</tr>
</tbody>
</table>

Activity 93
1. $69
2. $169
3. $269
4. $30

Activity 96
1. true
2. false
3. true
4. false
5. true
6. false
7. false

Activity 98
1. One day Luka saw an ad for a free mobile phone.
2. He told Say Say Po he was going to the mobile phone shop.
3. At the door he saw Paw Lu, with Say Say Po’s bike.
4. While Luka was at the shop, Kuol and Paw Lu talked about computer deals.
5. Kuol learned that one ad was too good to be true.
6. Paw Lu said that Luka’s phone plan was expensive.
7. So Kuol jumped on Say Say Po’s bike and went to stop Luka signing the plan.
8. In the end, Luka didn’t get the mobile phone.

Activity 99
One day Luka saw an ad for a free mobile phone. He told Say Say Po he was going to the mobile phone shop. At the door he saw Paw Lu, with Say Say Po’s bike. While Luka was at the shop, Kuol and Paw Lu talked about computer deals. Kuol learned that one ad was too good to be true. Paw Lu said that Luka’s phone plan was expensive.

So Kuol jumped on Say Say Po’s bike and went to stop Luka signing the plan. In the end, Luka didn’t get the mobile phone.

Activity 100
1. downloads
2. voicemail
3. text
4. international calls
5. directory assistance

Activity 102
1. $3.20
2. $36.20
3. $4
4. $2
5. $7
6. No
7. No

Activity 103
Luka: So what was that all about? I really wanted a free phone!
Paw Lu: You know my friend, Ming? She had that deal, and she was calling her boyfriend for an hour every day.
Luka: So? She had a $300 cap, didn’t she?
Paw Lu: Do the maths, Luka! 60 cents a minute for 60 minutes.
Luka: Okay, $3.60, right? Plus 20 cents connection fee. That’s okay.
Luka: But she had the cap …
Paw Lu: So, that’s about $36.20 a day for 30 days …
Luka: Ummm … Oh, wow! Over $1000!
Paw Lu: And she had to pay for everything over the $300 cap.
Luka: That’s about $700 extra!
Paw Lu: She was really upset. That’s why prepaid is so good – you buy $30 credit, and when it’s spent, you have to stop.

Activity 104
60 cents x 60 minutes = 60 x 60 = 3600 cents
3600 cents = $36.00
Then add flagfall: $36 + 20c = $36.20
For 30 days, that’s $36.20 x 30 days = $1086
Minus free calls = $1086 - $300 = $786
So that’s $786 extra! OH NO!!!

Activity 105
It could be a good deal if you:
can pay $69 every month
are happy with the plan.

It could be a bad deal if you:
spend under $300 on talk and text
lose the phone.
Activity 107
1. interest free
2. pay off
3. interest
4. repayments
5. no deposit

Activity 108
1. $18
2. $24
3. $360
4. $720

Activity 109
| owe money | you borrowed money and must pay it back |
| fine print | important information in a contract, written in a small print |
| minimum | the smallest amount you can pay |
| charges | costs or fees |

Activity 110
1. Tim Smart and Cath Ford
2. 30 per cent (30%)
3. minimum
4. the fine print
5. problems with interest-free deals

Activity 111
1. 1. no
2. yes
2. 1. no
2. no
3. in the store

Activity 112
1. pay on time
2. pay late
3. pay the minimum

Activity 113
1. ICE
2. Paw Lu
3. SaySay Po
4. school
5. Simon
6. taxi
7. Teresa

Activity 114
- - - -
discuss
minimum
accident
messages
- - - -
repayments
connection
expensive

Activity 116
2. crossing the tracks
3. putting your feet on a seat or fittings
4. littering (dropping rubbish)
5. drinking alcohol where prohibited
6. smoking on public transport

Activity 117
1. If you put your feet on the seat you can get a fine of $160.
2. If you make a journey without a valid ticket you can get a fine of $160.
3. If you drink alcohol you can get a fine of $220.

Activity 119
a. 3
b. 6
c. 1
d. 4
e. 5
f. 2

Activity 122
1. 9856 4212
2. penalty notice number
3. $20
4. 8
5. paying a fine with a payment arrangement

Activity 123

Activity 125

TO SEND VIDEOS TO HIS GIRLFRIEND ANA.
Unit 4 Budgeting

Activity 130
1. gas
2. electricity
3. budget
4. calendar
5. transport
6. phone
7. food

Activity 131
1. every fortnight
2. every month
3. every two months

Activity 136
1. true
2. true
3. false
4. true
5. false
6. true
7. false

Activity 137
1. budget
2. looked
3. due
4. worked
5. won
6. scam
7. happy

Activity 138
Kuol wanted a computer and Luka had to pay off a fine. So Kuol, Luka and SaySay Po worked out a budget.

First they looked at the last electricity bill. Then they worked out when the next one was due. After that they worked out how much they each had to pay.

Suddenly Luka shouted, ‘Wow, I won something’! Kuol warned him it was a scam. Luka wasn’t happy.

Activity 139
1. $108
2. $36
3. $36, $12
4. $4, $3
5. $4

Activity 140
1. $108 ÷ 3 = $36
2. $36 ÷ 3 = $12
3. $12 ÷ 4 = $3
4. $3 + 1 = $4

Activity 141
1. $200
2. $270
3. $350
4. $540

Activity 142
1. $140
2. $270
3. $280
4. $475

Activity 143
1. $200 - $140 = $60
2. $270 - $270 = $0
3. $350 - $280 = $70
4. $555 - $475 = $80

Activity 144
1. $6
2. fine
3. balance

Activity 145
Luka: Hey, Kuol, I’ve finished my weekly budget and my balance is $6 – so I’ve got $6 more a week to spend on extras.

Kuol: Let’s have a look. Haven’t you forgotten something?

Luka: No. What?

Kuol: What about your fine? You have to pay $20 a week until you pay it off.

Luka: Oh, no! I forgot all about that.

Kuol: Yeah, man. Look at your balance. When you add $20 for your fine, you’ve got a negative balance of $14. Looks like you’ll have to cut down on your clothes or entertainment.

Activity 146
1. –$10, negative
2. $35, positive
3. –$20, negative

Activity 147
1. expenditure
2. save
3. clothes, transport
4. income, shift
5. study

Activity 149
1. $12
2. $15
3. $10

Activity 151
calculator government payment computer statement budget job balance calendar mobile negative bank
Activity 154
1. Luka had to pay off a fine.
2. Luka could spend less on clothes.
3. He could get an old bike.
4. Luka’s text message was a scam.

Activity 155
/k/ sound – clothes, calculator, calendar
/s/ sound – balance, cents, receipt, city

Activity 156
1. electricity bills
2. gas bills
3. government letters
4. gym fees
5. pay slips
6. phone plan
7. rent receipts

Activity 157
/g/ good, game, great
/dʒ/ gym, budget, charged

Activity 158
1. a computer
2. about $2000
3. 153 weeks
4. 50 weeks
5. Any of these answers: increase his income; work more; share his room
6. how to work out a savings plan

Activity 159
1. 40
2. 100, two years
3. 20

Activity 160
3 bicycle 5 mobile phone 2 trip home
8 microwave 1 laptop 7 The Rock Experience ticket
4 skateboard 9 boots 6 scooter

Activity 161
1. 6 weeks
2. 38 weeks
3. 4 weeks
4. 5 weeks

Activity 162
1. $150 ÷ 25 = 6; $6
2. $300 ÷ 12 = 25; $25
3. $270 ÷ 10 = 27; $27
4. $180 ÷ 9 = 20; $20