Making the most of your money

Activity 128

Look at the photo above. What do you think?

Who is in the photo?
Where are they?
What are they looking at?
Are they having fun?

Activity 129

Watch the introduction to Unit 4 of the DVD.
Activity 130
Write each word from the box under the correct photo.

- electricity
- calendar
- budget
- phone
- rent
- gas
- transport
- food

Example

1. rent
2. 
3. 
4. 
5. 
6. 
7. 

rent
Activity 131
Match each photo with the correct time period.

Example

1. 
   
   RESIDENTIAL TENANCY AGREEMENT
   
   This Agreement is to be:
   
   Part 1 - Sets out the terms of the agreement.
   
   Part 2 - Contains the condition report in respect of the residential premises.
   
   IMPORTANT NOTES ABOUT THIS AGREEMENT:
   
   □ The tenant must pay in advance the rent entailed.
   □ The rent must be paid on the due date.
   □ The rent must be paid by the end of the due date.
   
   Due Date: 25 June 2008
   
   Amount Payable: $107.85
   
   2. 
   
   RESIDENTIAL TENANCY AGREEMENT
   
   This Agreement is to be:
   
   Part 1 - Sets out the terms of the agreement.
   
   Part 2 - Contains the condition report in respect of the residential premises.
   
   IMPORTANT NOTES ABOUT THIS AGREEMENT:
   
   □ The tenant must pay in advance the rent entailed.
   □ The rent must be paid on the due date.
   □ The rent must be paid by the end of the due date.
   
   Due Date: 25 September 2008
   
   Amount Payable: $107.85
   
   3. 
   
   Electricity Direct Bill
   
   This Agreement is to be:
   
   Part 1 - Sets out the terms of the agreement.
   
   Part 2 - Contains the condition report in respect of the residential premises.
   
   IMPORTANT NOTES ABOUT THIS AGREEMENT:
   
   □ The tenant must pay in advance the rent entailed.
   □ The rent must be paid on the due date.
   □ The rent must be paid by the end of the due date.
   
   Due Date: 25 September 2008
   
   Amount Payable: $107.85

Learning tip

Some bills come every month or every two or three months. Some bills come every six months or every year. It’s a good idea to have a one-year calendar to write down when your bills are due.
Activity 132
Read and talk to other students about how often you pay your bills.

Activity 133
Tick (✓) the bills you pay and write how often you pay them.

<table>
<thead>
<tr>
<th>Bills I/We pay</th>
<th>How often?</th>
</tr>
</thead>
<tbody>
<tr>
<td>I/We pay the electricity bill</td>
<td>every ___________</td>
</tr>
<tr>
<td>I/We pay the gas bill</td>
<td>every ___________</td>
</tr>
<tr>
<td>I/We pay the rent</td>
<td>every ___________</td>
</tr>
<tr>
<td>I/We pay the phone bill</td>
<td>every ___________</td>
</tr>
<tr>
<td>I/We pay the mobile phone bill</td>
<td>every ___________</td>
</tr>
</tbody>
</table>

Activity 134
What else do you spend money on? Work with other students. Put an E beside those things you think are essential.

- Entertainment
- Gym fees
- Food
- Sending money home
- Clothes
- Savings
- Transport

Learning tip
Essential = necessary or most important.
Activity 135

Watch the DVD for Unit 4.

Activity 136

Circle True or False.

Kuol, Luka and SaySay Po are playing cards.

1. Kuol wants to buy a computer.
   True  False

2. Luka has a train fine to pay.
   True  False

3. The electricity bill is due tomorrow.
   True  False

4. Kuol wants to budget for the electricity bill.
   True  False

5. They think they will use more electricity in summer.
   True  False

6. They need to pay $8 a fortnight each for electricity.
   True  False

7. Luka gets a phone call from his girlfriend.
   True  False
Activity 137
Write each word from the box in the correct sentence below

budget      won      worked out      computer

due        happy      looked      scam

Example
Kuol wanted a computer and Luka had to pay off a fine.

1. So Kuol, Luka and SaySay Po worked out a _____________________________.
2. First they ____________________________ at the last electricity bill.
3. Then they worked out when the next bill was _____________________________.
4. After that they ____________________________ how much they each had to pay.
5. Suddenly Luka shouted ‘Wow, I ____________________________ something!’
6. Kuol warned him it was a _____________________________.
7. Luka wasn’t _____________________________.

Activity 138
Now write the sentences from Activity 137 in three paragraphs.

Paragraph 1
Why they needed to budget

Kuol wanted a _____________________________.

Paragraph 2
How they did it

First they _____________________________.

Paragraph 3
A scam

Suddenly _____________________________.

Activity 139

Listen and write the numbers.

Example

1. Kuol: Look at our electricity bill! It’s $107.85 for 3 months – that’s about $______ . So we each pay about ...

2. Luka: I’ll do it! Umm ... $__________

   Kuol: OK. Our budgets are for each week. So how much should we set aside for this bill?

3. Luka: Oh, let’s see. Well, it’s $__________ each for three months, so divide by 3, that’s $__________ each a month.

   Kuol: OK ...

4. Luka: There are about ________ weeks in a month. So divide by 4.

   That’s about $__________ each a week.

   SaySay Po: Except it’s going to be winter, so we might use more electricity.

   Luka: Oh, yeah.

5. Kuol: How about another dollar each? Let’s say $__________.

Activity 140

Write Luka’s calculations. Use your calculator.

Example

$107.85 is about $108

1. $______ ÷ 3 = $_____ each for 3 months.

2. $______ ÷ 3 = $_____ each for 1 month.

3. So $______ ÷ 4 = about $_____ each for 1 week.

4. But it’s winter, so $______ + $1 = $_____ each per week.
Income = money that you get (or money that ‘comes in’).

### Activity 141

Read about the money each person gets. Calculate their total income.

#### Example

<table>
<thead>
<tr>
<th>Income</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Government</td>
<td>$165</td>
<td></td>
</tr>
<tr>
<td>Job</td>
<td>$30</td>
<td></td>
</tr>
<tr>
<td><strong>Total income (A)</strong></td>
<td><strong>$195</strong></td>
<td></td>
</tr>
</tbody>
</table>

1. Netta’s income

<table>
<thead>
<tr>
<th>Income</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Government</td>
<td>$150</td>
<td></td>
</tr>
<tr>
<td>Job</td>
<td>$50</td>
<td></td>
</tr>
<tr>
<td><strong>Total income (A)</strong></td>
<td><strong>$200</strong></td>
<td></td>
</tr>
</tbody>
</table>

2. Ceri’s income

<table>
<thead>
<tr>
<th>Income</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Government</td>
<td>$180</td>
<td></td>
</tr>
<tr>
<td>Job</td>
<td>$90</td>
<td></td>
</tr>
<tr>
<td><strong>Total income (A)</strong></td>
<td><strong>$270</strong></td>
<td></td>
</tr>
</tbody>
</table>

3. Jacques’ income

<table>
<thead>
<tr>
<th>Income</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Government</td>
<td>$195</td>
<td></td>
</tr>
<tr>
<td>Job 1</td>
<td>$75</td>
<td></td>
</tr>
<tr>
<td>Job 2</td>
<td>$80</td>
<td></td>
</tr>
<tr>
<td><strong>Total income (A)</strong></td>
<td><strong>$350</strong></td>
<td></td>
</tr>
</tbody>
</table>

4. Hasim’s income

<table>
<thead>
<tr>
<th>Income</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Job</td>
<td>$540</td>
<td></td>
</tr>
<tr>
<td><strong>Total income (A)</strong></td>
<td><strong>$540</strong></td>
<td></td>
</tr>
</tbody>
</table>
Expenditure = all the money you spend.

Activity 142
Read what each person spends and calculate the total expenditure.

Example

<table>
<thead>
<tr>
<th>Item</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rent</td>
<td>$45</td>
</tr>
<tr>
<td>Electricity</td>
<td>$4</td>
</tr>
<tr>
<td>Mobile</td>
<td>$10</td>
</tr>
<tr>
<td>Transport</td>
<td>$20</td>
</tr>
<tr>
<td>Food</td>
<td>$50</td>
</tr>
<tr>
<td>Clothes</td>
<td>$40</td>
</tr>
<tr>
<td>Entertainment</td>
<td>$20</td>
</tr>
</tbody>
</table>

Total expenditure (B) = $189

<table>
<thead>
<tr>
<th>Item</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rent</td>
<td>$70</td>
</tr>
<tr>
<td>Food</td>
<td>$40</td>
</tr>
<tr>
<td>Clothes</td>
<td>$10</td>
</tr>
<tr>
<td>Entertainment</td>
<td>$20</td>
</tr>
</tbody>
</table>

Total expenditure (B) = $____

1. Netta’s expenditure

2. Ceri’s expenditure

(Activity 142 continues on page 87)
(Activity 142 continued)

<table>
<thead>
<tr>
<th>Item</th>
<th>Cost (B)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rent</td>
<td>$90</td>
</tr>
<tr>
<td>Electricity</td>
<td>$5</td>
</tr>
<tr>
<td>Transport</td>
<td>$20</td>
</tr>
<tr>
<td>Food</td>
<td>$70</td>
</tr>
<tr>
<td>Clothes</td>
<td>$45</td>
</tr>
<tr>
<td>Entertainment</td>
<td>$50</td>
</tr>
<tr>
<td>Total expenditure (B)</td>
<td>$240</td>
</tr>
</tbody>
</table>

Gas $30
Mobile $30
Childcare $115
Rent and food $240
Clothes $35
Entertainment $25

Total expenditure (B) = $705

3. Jacques’ expenditure

4. Hasim’s expenditure

Activity 143
Write down each person’s income (A) and expenditure (B) from Activities 141 and 142. Then calculate the balance.

Example

<table>
<thead>
<tr>
<th>A Total income</th>
<th>$195</th>
</tr>
</thead>
<tbody>
<tr>
<td>B Total expenditure</td>
<td>$189</td>
</tr>
<tr>
<td>Balance = A – B</td>
<td>$6</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>A Total income</th>
<th>$</th>
</tr>
</thead>
<tbody>
<tr>
<td>B Total expenditure</td>
<td>$</td>
</tr>
<tr>
<td>Balance = A – B</td>
<td>$</td>
</tr>
</tbody>
</table>

1. Netta’s balance

2. Ceri’s balance

<table>
<thead>
<tr>
<th>A Total income</th>
<th>$</th>
</tr>
</thead>
<tbody>
<tr>
<td>B Total expenditure</td>
<td>$</td>
</tr>
<tr>
<td>Balance = A – B</td>
<td>$</td>
</tr>
</tbody>
</table>

3. Jacques’ balance

4. Hasim’s balance

Learning tip

Income - Expenditure = Balance (what’s left).
Activity 144

Listen to Kuol and Luka. Complete the sentences.

1. At first Luka thought he had ____________ to spend on extras.
2. But he had forgotten about his ____________.
3. So they worked out his budget again and found he had a negative ____________.

Activity 145

Write each word from the box in the correct sentence.

<table>
<thead>
<tr>
<th>budget</th>
<th>pay</th>
<th>balance</th>
<th>negative</th>
<th>fine</th>
<th>cut down</th>
<th>extras</th>
<th>week</th>
</tr>
</thead>
</table>

Example

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

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

Luka: No. What?

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

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

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

Learning tip

Income bigger than expenditure = positive balance.
Income smaller than expenditure = negative balance.
Activity 146

Calculate the balance. Then tick (√) Positive or Negative.

Example

<table>
<thead>
<tr>
<th>Income</th>
<th>$260</th>
</tr>
</thead>
<tbody>
<tr>
<td>Expenditure</td>
<td>$240</td>
</tr>
<tr>
<td><strong>Balance</strong></td>
<td>$ 20</td>
</tr>
</tbody>
</table>

1. □ Positive  
   ✓ Negative

<table>
<thead>
<tr>
<th>Income</th>
<th>$190</th>
</tr>
</thead>
<tbody>
<tr>
<td>Expenditure</td>
<td>$200</td>
</tr>
<tr>
<td><strong>Balance</strong></td>
<td>$  ____</td>
</tr>
</tbody>
</table>

2. □ Positive  
   □ Negative

<table>
<thead>
<tr>
<th>Income</th>
<th>$210</th>
</tr>
</thead>
<tbody>
<tr>
<td>Expenditure</td>
<td>$175</td>
</tr>
<tr>
<td><strong>Balance</strong></td>
<td>$  ____</td>
</tr>
</tbody>
</table>

3. □ Positive  
   □ Negative

Activity 147

Write each word from the box in the correct sentence.

budget       income       expenditure        transport
            study       shift        save        clothes

Example

Paw Lu: So, Luka, I hear you’ve got ________ budget problems?

1. Luka: Yeah, I have to cut down my __________ . I’m saving money by sharing my room, but that’s not enough.

2. Paw Lu: So what else can you cut back on? Where can you __________ money?

3. Luka: I suppose I could spend less on __________ for a while. And if I get an old bike, I can reduce my __________ costs a bit.

4. Paw Lu: Or could you get more __________ ? Do an extra __________ at work?

5. Luka: I’m not sure – I need time to __________ .
Here are some ways to give advice:

- How about spending less on ...?
- Why don’t you spend less on ...?
- You could spend less on ...

Learning tip

Activity 148
Role play giving advice to Luka. Work in pairs and follow the instructions.

Person 1: Give Luka an idea for saving money. If he doesn’t agree, give him another idea.

Person 2: You are Luka. Listen to the ideas but don’t agree immediately. Think of reasons why the ideas are no good. Finally agree to one idea for saving money.

Activity 149
Calculate how much each person could save.

<table>
<thead>
<tr>
<th></th>
<th>Weekly cost now</th>
<th>Cutback and spend only</th>
<th>Save each week</th>
</tr>
</thead>
<tbody>
<tr>
<td>Luka could spend less on clothes.</td>
<td>$40</td>
<td>$20</td>
<td>$20</td>
</tr>
<tr>
<td>1. Carole could rent two DVDs a week, instead of four.</td>
<td>$24</td>
<td>$12</td>
<td></td>
</tr>
<tr>
<td>2. Majid could cut his mobile phone costs in half.</td>
<td>$30</td>
<td>$15</td>
<td></td>
</tr>
<tr>
<td>3. Antonia could ride a bike two days a week, and save her train fare.</td>
<td>$25</td>
<td>$15</td>
<td></td>
</tr>
</tbody>
</table>
Activity 150

Listen and read.

Vowel and consonant sounds

There are 44 sounds in English. There are 24 consonant sounds and 20 vowel sounds. You can often find them listed in the front or the back of a dictionary. Look at the examples below.

<table>
<thead>
<tr>
<th>Consonants</th>
<th>Vowels</th>
</tr>
</thead>
<tbody>
<tr>
<td>gas /g/ and /s/</td>
<td>/æ/</td>
</tr>
<tr>
<td>about /b/ and /t/</td>
<td>/ə/ and /ʌ/</td>
</tr>
<tr>
<td>winter /w/ and /n/ and /t/</td>
<td>/ɪ/ and /ə/</td>
</tr>
</tbody>
</table>

Activity 151

Listen and underline the vowel sounds.

calculator government payment computer statement budget
job balance calendar mobile negative bank

Learning tip

The letter e at the end of words like negative, balance and mobile is not a vowel sound.

Activity 152

Listen for syllable stress and write the words from the box under the correct heading.

payment government computer tomorrow
statement balance negative calendar
When a vowel sound follows a consonant sound, we join the consonant sound to the vowel sound. This is called linking.

**Activity 153**

Listen and repeat. Join the consonant and vowel sounds.

1. These are the bills.
2. The gas bill comes every two months.
3. We have to think about food as well.
4. Luka has a train fine to pay.

**Activity 154**

Listen and mark the links.

Example

Kuol wanted a laptop computer.

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**

Does the letter c have a /k/ or an /s/ sound in these words? Write each word from the box under the correct heading.

<table>
<thead>
<tr>
<th>computer</th>
<th>balance</th>
<th>clothes</th>
<th>cents</th>
<th>receipt</th>
<th>city</th>
<th>calculator</th>
<th>calendar</th>
</tr>
</thead>
</table>

**Letter c with /k/ sound (before a, o, u, consonants)**

Example: computer

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
</table>

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
</table>

**Letter c with /s/ sound (before e, i, y)**

Example: receipt

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
</table>

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
</table>
Activity 156
Put the files in alphabetical order.

A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

Bank statements  Gas bills  Government letters  Rent receipts
Pay slips  Gym fees  Electricity bills  Phone plan

Example
1. Bank statements
2. ___________________________
3. ___________________________
4. ___________________________
5. ___________________________
6. ___________________________
7. ___________________________
8. ___________________________

Activity 157
Does the letter g have a /g/ or a /ʤ/ sound in these words? Write each word from the box under the correct heading.

<table>
<thead>
<tr>
<th>get</th>
<th>good</th>
<th>change</th>
<th>game</th>
</tr>
</thead>
<tbody>
<tr>
<td>budget</td>
<td>gym</td>
<td>great</td>
<td>charged</td>
</tr>
</tbody>
</table>

Letter g with /g/ sound (before a, o, u, consonants)  Letter g with /ʤ/ sound (before e, i, y)

Example
got  change

Learning tip
Words like get, give and girl don’t follow the normal rule – they have a /g/ sound.
A savings plan

Activity 158
Listen and write the answers.

Example
How much is Kuol’s positive balance? $13 a week.

1. What does Kuol want to buy?

2. How much will it cost?

3. If nothing changes, how many weeks will it take to save for it?

4. If Kuol saves $40 a week it will take him weeks.

5. What else could he do to save money? (Write 1 thing)

6. Tick (✓) the correct answer.

   This conversation is about:
   □ how to choose the best computer
   □ how to use a calculator
   □ how to work out a savings plan
   □ how to read a calendar

Learning tip

52 weeks = 1 year

50 weeks = nearly a year
54 weeks = more than a year
52 weeks = almost a year
54 weeks = just over a year
50 weeks = about a year
54 weeks = about a year
Activity 159
Calculate how long it will take Kuol to save $2000.

Example
If Kuol saves $40 a week, it will take **50** weeks (almost a year) to save $2000.

1. If he saves $50 a week, it will take ________ weeks to save $2000.
2. If he saves $20 a week, it will take ________ weeks (or nearly ________ years) to save $2000.
3. If he saves $100 a week, it will take ________ weeks to save $2000.

<table>
<thead>
<tr>
<th>Calculation</th>
<th>Result</th>
</tr>
</thead>
<tbody>
<tr>
<td>$2000 \div 40$</td>
<td><strong>50</strong></td>
</tr>
<tr>
<td>$2000 \div 50$</td>
<td>_____</td>
</tr>
<tr>
<td>$2000 \div 20$</td>
<td>_____</td>
</tr>
<tr>
<td>$2000 \div 100$</td>
<td>_____</td>
</tr>
</tbody>
</table>

Activity 160
What are people saving for? Listen and number the pictures.

Example

1. Laptop
2. Mobile phone
3. Croatia & Beyond 2008
4. Microwave
5. Bicycle
6. Concert ticket
7. Skateboard
8. High-heeled shoes
9. Vespa

Numbers: 1, 2, 3, 4, 5, 6, 7, 8, 9
Activity 161
Calculate how long it will take these people to save.

Example

He is saving for The Rock Experience Ticket.
It costs $90. If he saves $15 a week, it will take 6 weeks.

1. She is saving for a new mobile phone.
   It costs $150. If she saves $25 a week, it will take ________ weeks.

2. He is saving for a scooter. It costs $1900. If he saves $50 a week, it will take ________ weeks.

3. He is saving for a skateboard. It costs $160. If he saves $40 a week, it will take ________ weeks.

4. She is saving for boots. They cost $175. She can save $35 a week. It will take her ________ weeks.
## Activity 162

Calculate how much these people must save every week.

<table>
<thead>
<tr>
<th>Example</th>
<th>Cost</th>
<th>Weeks to save</th>
<th>$ per week</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. $150</td>
<td>25</td>
<td>700 ÷ 20 = 35</td>
<td>$35 per week</td>
</tr>
<tr>
<td>2. $300</td>
<td>12</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. $270</td>
<td>10</td>
<td></td>
<td></td>
</tr>
<tr>
<td>4. $180</td>
<td>9</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
**Activity 163**
Discuss the question with other students in your class.

What are you saving for, and why?

**Activity 164**
Write your savings plan. Then tell others in your class about your plan.

**Example**

<table>
<thead>
<tr>
<th>Kuol’s savings plan</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>What I want</strong></td>
</tr>
<tr>
<td>Computer</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>My savings plan</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>What I want</strong></td>
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</table>
Activity 165

Look for each word from the box in the word puzzle and circle it. Some words read down and some read across.

balance    computer    fine    less    prize
bank       cost       fortnight    look    rent
because    due       gas       mobile    save
budget     electricity    income    month    scam
calendar   every    job    phone    work

What does Luka really want to do?

To find out, highlight the unused letters from the top left corner to the bottom right corner. Write them below.

Luka wants to ______ ______ ______ ______ ______ ______ ______ ______ ______ ______ ______ ______ ______ ______ ______ ______ ______ ______ ______ ______ ______ ______ ______ ______ ______ ______ ______ ______ ______ ______ ______ ______ ______ ______ ______ ______ ______ ______ ______ ______ ______ ______ ______ ______ ______ ______ ______ ______ ______ ______ ______ ______ ______ ______ ______ ______ ______ ______ ______ ______ ______ ______ ______ ______ ______ ______ ______ ______ ______ ______ ______ ______ ______ ______ ______ ______ ______ ______ ______ ______ ______ ______ ______ ______ ______ ______ ______ ______ ______ ______ ______ ______ ______ ______ ______ ______ ______ ______ ______ ______ ______ ______ ______ ______ ______ ______ ______ ______ ______ ______ ______ ______ ______ ______ ______ ______ ______ ______ ______ ______ ______ ______ ______ ______ ______ ______ ______ ______ ______ ______ ______ ______ ______ ______ ______ ______ ______ ______ ______ ______ ______ 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After class

Activity 166
For three days, write down everything you spend. Then look at your expenditure. What do you think about your spending habits?

<table>
<thead>
<tr>
<th>Day 1</th>
<th>Day 2</th>
<th>Day 3</th>
</tr>
</thead>
<tbody>
<tr>
<td>What</td>
<td>Cost</td>
<td>What</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

About your learning

Activity 167
Read the sentences below. Tick (√) the correct boxes for yourself.

- I can talk about ways to save money. ☐ ☐ ☐
- I can calculate income and expenditure. ☐ ☐ ☐
- I can calculate a budget balance. ☐ ☐ ☐
- I understand vowel and consonant sounds. ☐ ☐ ☐
- I understand linking between words. ☐ ☐ ☐
- I can make a savings plan. ☐ ☐ ☐
UNIT 1 Making ends meet

Part 1
Kuol: Luka? Luka? Luka?
Part 2
Luka: Hi Kuol.
Kuol: Luka. What have you got there?
Luka: Shoes. There’s a sale. They’re all half price. You should get some.
Kuol: Still too much for me. Can’t afford it. We’ve got our first rent payment tomorrow, remember?
Luka: I know. No problem. The card’ll take care of it.
Hey, SaySay Po, what’s up?
SaySay Po: Hi.
Kuol: Hi. You want to get a coffee or something?
SaySay Po: Thanks, no … I’ve got an appointment.
Luka: What’s up?
SaySay Po: I think I have to move out.
Kuol: From your sister’s place? I thought she was cool.
SaySay Po: Yeah, she’s cool. But her husband is harsh! I mean really harsh!
Luka: Oh.
SaySay Po: Well, better go. See ya.
Kuol: OK. Take care. Come over later if you like.
SaySay Po: OK.
Luka: How old is he?
Kuol: Sixteen.
Luka: Too young for any government money.
Kuol: No, I think he can still get some money from the government.
Luka: We might as well get that rent money now so I can pay it tomorrow.
Kuol: Can’t do it, man. I’m going to meet Ana at the library. Here take my card, you can get it out for me. The number is 654 …
Luka: Don’t tell me your PIN, Luka! Are you crazy? You don’t tell anyone your PIN. There’s an ATM on the way to the library. I’ll walk with you.

Kuol: So what time are you meeting Ana?
Luka: Um, about half an hour ago.
Kuol: You’ve got no respect, man.
Luka: I’ve got respect man. I just haven’t got a watch.
Oh what!
Kuol: What?
Luka: It says I’ve got no money.
Kuol: That’s because you spent it! On shoes!
Luka: But I just bought these … The money went out already? That was quick!
Kuol: It’s not a credit card, Luka. It’s a debit card. Just as well too.
Kuol: And what about the rent? … It’s hard making the payments. Maybe we should get someone else in.
Luka: Yeah, looks like we have to. Hey, what if we ask SaySay Po?
Kuol: Yeah. He could share your room.
Luka: That’s funny, man. I was thinking he could share your room!
Kuol: Hey, I’m thinking of you! He could pay half your rent!
Luka: Oh yeah … That’s fair …

Luka: Come in!
Kuol: Hi, SaySay Po.
SaySay Po: Hi.
Kuol: Any luck finding somewhere to live?
SaySay Po: Not yet.
Kuol: You wanna tell him?
SaySay Po: What?
Luka: Well, we’ve been thinking … If the government says you can have an allowance, how would you like to live here with us?
SaySay Po: You’re kidding!
Kuol: You’ll have to share a bedroom with Luka though.
SaySay Po: No worries. I’m used to sharing with my nephew.
Luka: I’ll clean it up a bit. And we’ll get you a bed through Settlement Services.
Kuol: You and Luka will pay $45 each per week plus bills. Can you manage that?
SaySay Po: Yeah, I can manage that.
Kuol: Good.
UNIT 2  Food shopping

Part 1
Kuol: Hi, Paw Lu. SaySay Po.
SaySay Po: Hi.
Kuol: Would you like a drink?
Paw Lu: Yes thanks. Coffee’d be nice.
Kuol: We usually go out for coffee.
Paw Lu: Go out?
Kuol: Yes - you know, to a café ...
Paw Lu: But isn’t that a lot more expensive?
Kuol: Yes I suppose so … I’m sure we’ve got some tea.
Paw Lu: Let’s talk.

Part 2
Paw Lu: You can save a lot of money by cooking at home. And to do that, you have to buy the ingredients. Best to do this at the market or a supermarket. Make a list before you go and stick to it. Fruit and vegetables can be a lot cheaper at the market. But look out for specials at the supermarket.

SaySay Po: This stuff’s great for breakfast.
Luka: What is it?
SaySay Po: Muesli. It really fills you up. You don’t feel hungry for ages.
Kuol: OK.
Paw Lu: Check the prices as you go along so you know how much you have left to spend.
Luka: Hey, this stuff’s good. I’ve seen it on TV.
SaySay Po: This tastes about the same and it’s much cheaper.
Kuol: Yeah. They don’t pay for advertising so they can sell it cheaper.
Luka: How much have we got left?
Kuol: About $10. We’ll need that for the market.
Paw Lu: And always check the receipt.
Luka: Hey, they charged us $15 for the coffee!
Kuol: Excuse me?

Checkout: Yes?
Kuol: I think there’s a mistake with the coffee. It should be eight dollars forty-nine cents.
Checkout: Nigel. Price-check on International Roast 200 grams please.
Voice: Eight forty-nine.
Checkout: Thanks. Yes, it should be eight forty-nine. Our mistake … you get that tin for free.
Checkout: Ah, you only get the first tin for free. Nigel, Grocery return Aisle 4.

UNIT 3  Too good to be true
Luka: Hi.
SaySay Po: Where’re you going?
Luka: To get a free phone!
SaySay Po: Great! See ya.
Luka: See ya!
Luka: Hi Paw Lu.
Paw Lu: Hi.
Luka: Bye.
Paw Lu: Hey. I brought your bike.
SaySay Po: Thanks, Paw Lu. I really need it. School’s too far to walk.
Paw Lu: And fares are so expensive … Here’s the number for the lock. I’ve got it written down at home too.
SaySay Po: OK. Thanks.
Paw Lu: Is Kuol around?
SaySay Po: Yeah, he’s studying in his room, I think.
Paw Lu: Hey Kuol.
Kuol: Hey Paw Lu. You got a bike?
Paw Lu: It’s SaySay Po’s. Beats paying train fares.
Kuol: Yeah, or train fines! Luka just got a fine for $160.
Paw Lu: 1-6-0! Wow! SaySay Po says you need some help choosing a computer deal.
Kuol: Yeah, thanks. Is ‘Buy Now, Pay Later’ a good idea?
Paw Lu: No. It means ‘Buy Now, Pay Double Later’!
Kuol: Really?
Paw Lu: Well, maybe not double but you’ll pay a lot more than the advertised price.
Kuol: I thought it was too good to be true.
Paw Lu: This isn’t a bad deal. But make sure you can afford the repayments. And you’ll have to pay it off within 12 months or you’ll pay a lot more.

Kuol: Yeah? Luka needs to hear this too. Is he around?

SaySay Po: No, he’s gone out.

Paw Lu: Where to?

SaySay Po: He said something about getting a phone.

Kuol: Hey?

Paw Lu: Oh, not with that company!

SaySay Po: Yeah, I think so.

Paw Lu: Oh, no. He’ll be up for $70 a month for the next two years, even if he loses the phone.

SaySay Po: But it says the phone’s free.

Paw Lu: The phone might be free. But the plan is expensive. He’s better off with a second-hand phone and a prepaid card. He hasn’t signed for this yet, has he?

SaySay Po: Don’t know.

Luka: I knew it was too good to be true.

UNIT 4 Budgeting

Luka: So, why are we doing this?

Kuol: It’s Paw Lu’s idea. If we do this, we’ll know exactly how much money we have left over to spend on non-essential stuff. For example, I want to buy a computer. This way, I’ll know how much I can to afford to repay each month.

Luka: Oh yeah, and I’ve got that train fine to pay off.

Kuol: That’s right. We paid this on the 20th of January. So the next one is due in April.

Luka: That’s ages away.

Kuol: Yeah, but we have to budget for it now. Let’s see. It was about $108. So we each pay about …

Luka: I’ll do it! Thirty-six point – six six six …

Kuol: … OK, now our budgets are for each week. So how much should we set aside for this bill each week?

Luka: Oh. Let’s see. Well, it’s about $12 a month. So that’s about $3 a week.

SaySay Po: Except it’s going to be winter so we might use more electricity.

Luka: Oh yeah.

Kuol: Let’s say $4.

OK. Wow!! I won something!!

SaySay Po: What did you win?

Luka: Don’t know. I have to ring this number to find out.

Kuol: It’s a scam, Luka. You’ll end up spending your whole card calling them back. Now … Gas.
Audio scripts
Unit 1  Making ends meet

Activity 9
Listen and number the calendars.
1. So, how often do you pay your rent?
   Oh, we pay it every month.
2. So do you pay your rent every month?
   No, we pay fortnightly.
   Fortnightly?
   Yeah, every two weeks.
3. How about you Nuria?
   Oh, my parents pay every month.
4. What about you Nasir?
   Weekly. I pay the rent every week.

Activity 26
Listen and tick Yes or No.
Kuol: So what did you have to do at your sister’s house?
SaySay Po: Not much … just had to pay some rent and part of the bills.
Kuol: Oh, is that all? It’s going to be different when you move in to our flat.
SaySay Po: Really?
Kuol: Yeah. We don’t do much food shopping and we don’t cook, so you won’t have to cook. But you’ll have to pay your share of the rent and the bills, do your washing and clean your room.
SaySay Po: Yeah. I’ll have to clean the room because Luka won’t.

Activity 36
Listen and read.
One-syllable words:
fee cash due card
Two-syllable words:
payment statement balance credit
Three-syllable words:
fortnightly calendar Internet

Activity 37
Listen and write each word from the box under the correct heading.
washing rent debit Commonwealth
date bedroom deposit tomorrow
transaction shoes weekly bills

Activity 39
Listen and write the answers.
Luka: How old is SaySay Po?
Kuol: Sixteen.
Luka: Too young for any government money.

Kuol: No, I think he can still get some money from the government.
Luka: I thought you had to be 18 to get any money from the government.
Kuol: He doesn’t live with his parents, so he can get a payment.
Luka: Oh, I get it.

Unit 2  Food shopping

Activity 64
Listen and complete the sentences.
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 67
Listen and answer the questions.
SaySay Po: My sister saves money by growing her own vegetables. She lives in a flat, so she grows her vegetables in the community garden. She rents her garden for $20 a year, and she grows herbs, vegies, fruit and nuts. My sister says that gardening is hard work but sometimes she goes to the garden to sit and relax. She learns about Australian plants and she tells other people about plants and cooking from our country. A lot of people come to visit the gardens and she talks to them too. People say that they like community gardens because the food tastes better, it saves money and it’s good exercise. It also helps people make friends and it’s fun for families to do together.

Activity 68
Listen and write each word from the box under the correct heading.
cook mistake activity supermarket
expensive cheap paragraph coffee

Activity 69
Listen and read.
In English, words with more than one syllable have some sounds that are longer and louder.
shopping coffee discuss
expensive discussing supermarket

Activity 70
Listen for syllable stress and write each word from the box under the correct heading.
market muesli important remember appointment excuse mistake buying
Activity 82
Listen and answer the questions.

Kuol: Hey, look, we can get a free pizza.

SaySay Po: Yeah? What does it say?

Kuol: It says, ‘Present this docket to purchase one pizza and large soft drink and get a second pizza free.’

Luka: That sounds OK - we can share the cost between three of us.

Kuol: So I have to buy a pizza to get a free pizza. That’s not free!!

Luka: Yeah, nothing’s really free, man! But there are conditions - we can’t get the Super Dooper Pizza. But it’s still good value.

Kuol: We’re cooking, Luka, not buying takeaway every night.

Luka: But maybe we can use it next Friday night. We can’t cook every night!

SaySay Po: What’s the expiry date?

Kuol: Oh … that’s really small print … is this the bit? Valid until the 26th – that’s next Saturday! So we can use it on Friday, right?

Luka: Yeah, we can.

Unit 3 Too good to be true

Activity 103
Listen and write the numbers.

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: OK, $3.60, right? Plus 20 cents connection fee. That’s OK.

Paw Lu: No, not $3.60 - $36. Plus that 20 cents.

Luka: But she had the cap …

Paw Lu: So, that’s about $36 a day for 30 days …?

Luka: Ummm … Oh No! Over a thousand dollars!

Paw Lu: And she had to pay for everything over the $300 cap!

Luka: That’s more than $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 114
Listen for syllable stress and write each word from the box under the correct heading.

amount minimum connection
messages repayments accident
expensive discuss

Activity 119
Listen and number the pictures in the correct order.

At the shop at the train station.

Luka: Man, I could really use a soft drink and some chips. Hey, that’s $4.50 – I’ve got just enough cash …

Kuol: What about your train fare?

Luka: Don’t worry Kuol, it’s cool. I’ll just jump the barrier.

Kuol: You’re crazy man. You can’t jump the barrier! Luka! Don’t be so silly…

On the platform.

Inspector: Tickets please!

Luka: Oh, ummmm … I didn’t have any money so I didn’t get a ticket.

Inspector: I’ll have to take your name and address. Have you got ID?

Luka: Oh, yeah, hang on.

A week later.

Luka: Look at this fine! I can’t pay it. Maybe I’ll just wait until next month.

Kuol: Don’t do that – you’ll end up paying more! You can get into major trouble if you don’t pay fines! How much is this fine?

Luka: It’s $160 – And it’s due on the 22nd of June. Can you lend me the money?

Kuol: No way, man!

Activity 121
As Activity 119 script.

Activity 122
Listen and then finish the sentences.

Luka: What am I going to do about this fine? It says that I have to pay within 30 days, but I haven’t got enough money to pay in that time.

Kuol: You’ll have to make a payment arrangement. Look, there’s the phone number on your fine, for payment arrangements. Why don’t you give them a call?

Luka: What do you mean, payment arrangements?
Kuol: If you can't pay the whole thing, they let you pay it off slowly, like $10 a week.

Luka: OK ... I'll call now ...

Transport officer: Good afternoon.

Luka: Hello, I've got a fine and I need to talk about payment arrangements.

Transport officer: Sure. Can you give me your Penalty Notice number, please? It's at the top of your notice.

Luka: Oh, right, it's 456A3. The fine's for $160. But I can't pay it – I'm a student.

Transport officer: Well, you'll have to pay part of it every week. The minimum amount is $20 a week. So that'll take you 8 weeks.

Luka: $20 a week! ... Oh, OK, thanks ...

Transport officer: You're welcome.

Activity 139
Listen and write the numbers.
Kuol: Look at our electricity bill! It's $107.85 for 3 months – that's about $108. So we each pay about ...

Luka: I'll do it! Umm ... $36

Kuol: OK. Our budgets are for each week. So how much should we set aside for this bill?

Luka: Oh, let's see. Well, it's $36 each for three months, so divide by 3, that's $12 each a month.

Kuol: OK ...

Luka: There are about four weeks in a month. So divide by 4. That's about $3 each a week.

SaySay Po: Except it's going to be winter, so we might use more electricity.

Luka: Oh yeah.

Kuol: How about another dollar each? Let's say $4.

Activity 144
Listen to Kuol and Luka. Complete the sentences.
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 budget. 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 150
Listen and read.

Vowel and consonant sounds
There are 44 sounds in English. There are 24 consonant sounds and 20 vowel sounds. You can often find them listed in the front or the back of a dictionary. Look at the examples below.

Gas has two consonant sounds, /g/ and /s/ and one vowel sound, /æ/.

About has two consonant sounds, /b/ and /t/ and two vowel sounds, /æ/ and /aʊ/.

Winter has three consonant sounds, /w/, /n/, /t/ and two vowel sounds, /l/ and /aʊ/.

Activity 151
Listen and underline the vowel sounds.
calculator government payment computer
statement budget job balance
calendar mobile negative bank

Activity 152
Listen for syllable stress and write the words from the box under the correct heading.
payment government tomorrow computer
statement balance negative calendar

Activity 153
Listen and repeat. Join the consonant and vowel sounds.
1. These are the bills.
2. The gas bill comes every two months.
3. We have to think about food as well.
4. Luka has a train fine to pay.

Activity 154
Listen and mark the links.
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 158
Listen and write the answers.

Paw Lu: Kuol, let’s look at your budget! Great!
You’ve got a positive balance of $13 a week. But how are you going to buy that laptop computer that you want.
If you buy a new laptop, it’s going to cost about $2000. So, if you’re saving $13 a week, that’s going to take you 153 weeks – nearly three years.

Kuol: But I need it now! I can’t wait three years!

Paw Lu: Well, let’s work out a savings plan for you. If you cut back on something and save $40 a week – let’s see how long it’ll take to save that $2000. I think that’ll take about a year. Let me check … mmm, 50 weeks. So, if you save $40 a week, it’ll take about a year.

Kuol: About a year. That’s better, but how can I save $40 a week?

Paw Lu: Well, maybe you can increase your income – get some more work. Or maybe you could share your room too?

Kuol: Share my room? I don’t think so …

Activity 160
What are people saving for? Listen and number the pictures.
1. I’m saving for a laptop computer because it will help me with my study.
2. I’m saving for a trip home because I want to see my mum and dad. They live in Croatia.
3. I’m saving for a bike because it will help me save money on transport.
4. I’m saving for a new skate board because my old one broke.
5. I’m saving for a new mobile phone because I want a mobile with a camera.
6. I’m saving for a scooter because I can’t afford a car and a scooter is faster than a bike.
7. I’m saving for The Rock Experience ticket. My favourite bands are playing. The music will be awesome!
8. I’m saving for a microwave because I’ll be able to cook in my room.
9. I’m saving for new boots. I’m going to a wedding and I want to look my best.