Get wise

Your money
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UNIT 1
Making ends meet
Paying the rent

Activity 1
Look at the photo above. What do you think?

Who is in the photo?
Where is he?
What is he looking at?
What does he have to pay?
What will happen next?

Activity 2
Watch the introduction to Unit 1 of the DVD.
Activity 3
Write each phrase from the box under the correct photo.

by automatic payment   at the Post Office   in cash
by phone     by cheque     at the bank

Example

Paying the rent

1. by automatic payment

2. 

3. 

4. 

5. 
Activity 4
Discuss the questions with your class.

Do you pay rent?
How do you pay the rent?

Activity 5
Match each photo with the correct words.

Example

We pay the rent every two weeks.

MARCH

We pay the rent every two weeks.

every month

every two weeks (every fortnight)

every week
Activity 6
Ask two students the question below. Tick (✓) their answers. Then answer for yourself.

How often do you pay the rent?

<table>
<thead>
<tr>
<th>Name</th>
<th>Every week</th>
<th>Every two weeks</th>
<th>Every month</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Me</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Activity 7
Complete the first sentence about yourself. Then write the second sentence about another student.

I/We pay the __________________________ every __________________________.
________________________ pays the __________________________ every __________________________.

Learning tip

<table>
<thead>
<tr>
<th>I</th>
<th>You</th>
<th>We</th>
<th>They</th>
</tr>
</thead>
<tbody>
<tr>
<td>pay</td>
<td>pay</td>
<td></td>
<td></td>
</tr>
<tr>
<td>the rent.</td>
<td>the rent.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Activity 8
Discuss the examples with your class. Then write about yourself.

Example

My name is Kuol.
We pay the rent every month.
We pay in cash.

My name is Paw Lu.
I pay the rent every two weeks.
I pay at the Post Office.

My

[Blank space for writing]
Activity 9

Listen and number the calendars.

Example

```
APRIL
Sun Mon Tue Wed Thu Fri Sat
1 2 3 4 5 6 7
8 9 10 11 12 13 14
15 16 17 18 19 20 21
22 23 24 25 26 27 28
29 30
```

```
JULY
Sun Mon Tue Wed Thu Fri Sat
1 2 3 4 5 6 7
8 9 10 11 12 13 14
15 16 17 18 19 20 21
22 23 24 25 26 27 28
29 30
```

```
JUNE
Sun Mon Tue Wed Thu Fri Sat
1 2 3 4 5 6 7
8 9 10 11 12 13 14
15 16 17 18 19 20 21
22 23 24 25 26 27 28
29 30
```

```
AUGUST
Sun Mon Tue Wed Thu Fri Sat
1 2 3 4 5 6 7
8 9 10 11 12 13 14
15 16 17 18 19 20 21
22 23 24 25 26 27 28
29 30
```

Learning tip

- every week = weekly
- a fortnight = two weeks
- every fortnight = fortnightly
- every month = monthly

Activity 10

Write about yourself and another student.

I/We pay the rent every __________________________.

I/We pay the rent __________________________.

______________ pays ________________ every ________________.

______________ pays ________________.
Kuol, Luka and SaySay Po

Activity 11

Watch Unit 1 of the DVD.

Activity 12

Circle True or False.

1. Luka bought a jacket in the sales. True False
2. SaySay Po has a problem. True False
3. You should tell your friends your PIN. True False
4. Luka has a credit card. True False
5. Luka has four dollars left in the bank. True False
6. Luka and Kuol ask SaySay Po to share the flat. True False
7. SaySay Po will share Kuol’s room. True False
Activity 13
Write each word from the box in the correct sentence.

debit        ATM        PIN        rent        share        bills

Example
Kuol and Luka need money for the ____________

1. Luka wants to tell Kuol his ____________________

2. Kuol and Luka go to the ________________ together.

3. Luka uses his ________________ card at the ATM.

4. SaySay Po is going to ________________ Luka’s room.

5. SaySay Po has to pay $45 a week plus ________________

Learning tip
Debit card: it’s your money and you pay now.
Credit card: you borrow money from the bank and pay later.
The bank may charge you a fee for this.

Activity 14
Copy two sentences from Activity 13.

1. ____________________
                           ____________________
                           ____________________

2. ____________________
                           ____________________
                           ____________________

Activity 15
Cover Activities 13 and 14. Listen to your teacher and write.

1. ____________________
                           ____________________
                           ____________________

2. ____________________
                           ____________________
                           ____________________
Activity 16
Discuss the photos with your class. Then tell the story to a partner.

1.

2.

3.

4.

5.

6.

7.

8.
Activity 17
Match each photo in Activity 16 with the correct sentence below.

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

Activity 18
Now write the sentences from Activity 17 in two paragraphs.

Paragraph 1
Sentences 1–5
One day, Luka went to a shoe shop.

Paragraph 2
Sentences 6–8
So Kuol and Luka asked SaySay Po to
Activity 19
Read and discuss with your teacher.

When you tell a story, you use time markers. Look at the examples:

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.

What time markers do you know? __________________________________________________________

Activity 20
Read.

<table>
<thead>
<tr>
<th>Regular verbs (-ed)</th>
<th>Irregular verbs</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kuol looked at the calendar.</td>
<td>Luka went to a shoe shop.</td>
</tr>
<tr>
<td>Kuol and Luka asked SaySay Po to share.</td>
<td>Everyone was very happy.</td>
</tr>
</tbody>
</table>

Activity 21
Work with your teacher and complete the tables.

<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>Example looked</td>
</tr>
<tr>
<td>________</td>
<td>asked</td>
</tr>
<tr>
<td>show</td>
<td>____________</td>
</tr>
<tr>
<td>________</td>
<td>discussed</td>
</tr>
<tr>
<td>listen</td>
<td>____________</td>
</tr>
<tr>
<td>Present</td>
<td>Past</td>
</tr>
<tr>
<td>Example meet</td>
<td>met</td>
</tr>
<tr>
<td>have</td>
<td>________</td>
</tr>
<tr>
<td>________</td>
<td>went</td>
</tr>
<tr>
<td>tell</td>
<td>________</td>
</tr>
<tr>
<td>________</td>
<td>bought</td>
</tr>
</tbody>
</table>
### Activity 22

**Talk to other students and write some more verbs.**

<table>
<thead>
<tr>
<th>Regular verbs</th>
<th>Irregular verbs</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Present</strong></td>
<td><strong>Past</strong></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Activity 23

**Use the photos below to retell Luka and Kuol’s story to a partner. Use the past tense and time markers.**
What do you have to do?

Activity 24
Read.
Kuol and Luka have to pay the rent.
Luka has to clean his room.

Learning tip

| I / You / We / They          | have to / don’t have to | pay the rent / clean the house / buy food / cook.
|------------------------------|--------------------------|-----------------------------------------
| He / She / It               | has to / doesn’t have to |                                         |

Activity 25
Write each phrase from the box under the correct photo.

Example

- pay the rent
- clean my room
- pay the rent
- pay bills
- cook
- do the washing
- buy food

1. ____________________  2. ____________________
3. ____________________  4. ____________________
5. ____________________
Activity 26

What does SaySay Po have to do?

Listen and tick (√) Yes or No.

1. At his sister’s house, did SaySay Po have to:

<table>
<thead>
<tr>
<th>Activity</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>pay rent?</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>do his washing?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>cook?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>buy food?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>pay bills?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>clean his room?</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

2. Sharing with Kuol and Luka, does SaySay Po have to:

<table>
<thead>
<tr>
<th>Activity</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>pay rent?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>do his washing?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>cook?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>buy food?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>pay bills?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>clean his room?</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Activity 27

Answer the questions. Then compare with another student.

Who do you live with? ____________________________

What do you have to do at home? Do you have to:

<table>
<thead>
<tr>
<th>Activity</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>pay rent?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>do the washing?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>cook?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>buy food?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>pay bills?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>clean your room?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>do anything else?</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Banking

Activity 28
Discuss the photos with your class. Then write each phrase under the correct photo.

EFTPOS machine  ATM receipt  ATM  EFTPOS receipt

Example

shoozy

CITY MALL STORE  Rpt: 9929
SHOP 25, CAUSEWAY

Open  9.00am - 5.00pm weekdays
      9.00am - 4.30pm Sat & Sun

Date: 14/July/2008  Time: 2:00pm

Shoes: BLK Frod  $90.00
Shoes: Mada Sandal  $90.00

Total for 2 items  $180.00
EFTPOS  $180.00
GST INCL. IN TOTAL  $16.36

1. ______________

EFTPOS receipt

2. ______________

Example

Commonwealth Bank
Commonwealth Bank of Australia
ACN 119 129 104
AutoBank Transaction Record

LOCATION:  CITY CENTRE  NSW

CARD NR: 000000 000

DATE  TIME  TERMINAL
14/07/08  12:46PM  000000

SEQ NR: 0000  AMT:  $150.00
WITHDRAWAL  SAYINGS
BALANCE  $4.00

THANKYOU FOR BANKING WITH US

3. ______________

Activity 29
Write your answers. Then ask another student.

How do you get money out of the bank? ATM? EFTPOS cash out?______________

When you go shopping, do you pay with cash or use EFTPOS?______________

Do you keep your ATM and EFTPOS receipts?______________
Activity 30
Discuss the phrases with your class. Then write each phrase under the correct photo.

Example

other bank ATM  cash deposit  cash withdrawal
account number  debit card  statement

1. 
2. 
3. 
4. 
5.
Activity 31
Look at the bank statement below. Then match each word with the correct meaning.

<table>
<thead>
<tr>
<th>Date</th>
<th>Transaction</th>
<th>Debit</th>
<th>Credit</th>
<th>Balance</th>
</tr>
</thead>
<tbody>
<tr>
<td>01 July</td>
<td>OPENING BALANCE</td>
<td></td>
<td>16.00</td>
<td>16.00</td>
</tr>
<tr>
<td>05 July</td>
<td>AUTOBANK DEPOSIT</td>
<td>330.00</td>
<td>346.00</td>
<td></td>
</tr>
<tr>
<td>08 July</td>
<td>CASH WITHDRAWAL</td>
<td>140.00</td>
<td></td>
<td>206.00</td>
</tr>
<tr>
<td>08 July</td>
<td>OTHER BANK ATM FEE</td>
<td>3.00</td>
<td></td>
<td>203.00</td>
</tr>
</tbody>
</table>

Example
credit: how much money is in the account now
debit: money going into the account
balance: each time money goes in or comes out
transaction: cost
fee: money coming out of the account

Activity 32
What other banking words do you know? Write them down. Then talk to another student about his or her words.

________________________________________
________________________________________
________________________________________

Activity 33
Answer the questions and talk with your teacher.

How often do you get a bank statement? __________________________________________

Do you check your bank statements? __________________________________________
**Activity 34**

Read Luka’s bank statement and answer the questions.

<table>
<thead>
<tr>
<th>Date</th>
<th>Transaction</th>
<th>Debit</th>
<th>Credit</th>
<th>Balance</th>
</tr>
</thead>
<tbody>
<tr>
<td>01 July</td>
<td>OPENING BALANCE</td>
<td></td>
<td></td>
<td>16.00</td>
</tr>
<tr>
<td>05 July</td>
<td>AUTOBANK DEPOSIT</td>
<td>330.00</td>
<td></td>
<td>346.00</td>
</tr>
<tr>
<td>08 July</td>
<td>CASH WITHDRAWAL</td>
<td>140.00</td>
<td></td>
<td>206.00</td>
</tr>
<tr>
<td>08 July</td>
<td>OTHER BANK ATM FEE</td>
<td>3.00</td>
<td></td>
<td>203.00</td>
</tr>
<tr>
<td>10 July</td>
<td>EFTPOS PIZZA BEST</td>
<td>19.00</td>
<td></td>
<td>184.00</td>
</tr>
<tr>
<td>14 July</td>
<td>EFTPOS SHOOZY 2398A</td>
<td>180.00</td>
<td></td>
<td>4.00</td>
</tr>
<tr>
<td>14 July</td>
<td>CLOSING BALANCE</td>
<td></td>
<td></td>
<td>4.00</td>
</tr>
</tbody>
</table>

**Example**

How much money did Luka have on July 1st?

1. How much money went into his account on July 5th?
2. How much cash did he take out on July 8th?
3. How much was the other bank ATM fee?
4. How much did he spend on pizza on July 10th?
5. How much money did he have after he bought the shoes?

**Activity 35**

Read and talk to your teacher.

What can you do if you lose your card?
What can you do if you forget your PIN?

---

**Commonwealth Bank**

For your information
- Remember your PIN.
  Do not keep it with your card.
- Do not show or tell your PIN to anyone.
Activity 36

Listen and read.

Syllables

One-syllable words: fee, cash, due, card.
Two-syllable words: pay|ment, state|ment, ba|lance, cre|dit.
Three-syllable words: fort|night|ly, ca|len|dar, In|ter|net.

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

<table>
<thead>
<tr>
<th>One-syllable words</th>
<th>Two-syllable words</th>
<th>Three-syllable words</th>
</tr>
</thead>
<tbody>
<tr>
<td>Example</td>
<td>washing</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Activity 38

Practise your spelling.

Read and say | Cover and write | Check and write again
---------------|-----------------|----------------------|
payment       |                 |                      |
statement     |                 |                      |
balance       |                 |                      |
bought        |                 |                      |
Activity 39

Listen and write the answers.

Example

Who is talking? ___Kuol and Luka___

1. Who are they talking about? ________________________________

2. How old is SaySay Po? ________________________________

3. Can SaySay Po get money from the government? ________________________________

4. Does he live with his parents? ________________________________

5. Tick (✓) the correct answer.

This conversation is about:

☐ shopping

☐ driving

☐ government payments

☐ banking

Learning tip

Some people can get the government payment before they are eighteen. Your teacher will tell you about this.
## Activity 40

Survey: Discuss the questions with your class. Then write down the answers for Australia and your country. Next, ask two students about their countries.

<table>
<thead>
<tr>
<th>How old do you have to be to...?</th>
<th>In Australia</th>
<th>In my country</th>
<th>Example New Zealand</th>
</tr>
</thead>
<tbody>
<tr>
<td>leave school?</td>
<td>16</td>
<td></td>
<td>16</td>
</tr>
<tr>
<td>get married?</td>
<td>18</td>
<td></td>
<td>18 (17 for full licence)</td>
</tr>
<tr>
<td>vote?</td>
<td>18</td>
<td></td>
<td>18</td>
</tr>
<tr>
<td>get a learner's permit?</td>
<td>18</td>
<td></td>
<td>18</td>
</tr>
<tr>
<td>get a tattoo?</td>
<td>18</td>
<td></td>
<td>18</td>
</tr>
<tr>
<td>buy alcohol?</td>
<td>18</td>
<td></td>
<td>18</td>
</tr>
</tbody>
</table>
Activity 41

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

ATM    card    EFTPOS    month    sale
balance    cash    every    other    share
bank    credit    fee    pay    shoes
bills    debit    Internet    receipts    statement
calendar    due    money    rent    weekly

MONEYCREDITT
CASHSHOASENS
ALCARDIDHWTT
LDRENTKUAEEA
EESTFEERERT
NBFEPTPOSEKNE
DIOGATMOBLEM
ATOOTHERIYTE
RECEIPTSLUTN
EVERYAWILTH
ABANKYNASALE
MONTHBALANCE

What does Luka like doing at weekends?

To find out, highlight the unused letters from the top left corner to the bottom right corner. Write them below.
Activity 42
Find an EFTPOS receipt and an ATM receipt. Then complete the table. Tick (✓) the information you find on the receipts.

<table>
<thead>
<tr>
<th>EFTPOS receipt</th>
<th>ATM receipt</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name of business</td>
<td></td>
</tr>
<tr>
<td>Name of bank</td>
<td></td>
</tr>
<tr>
<td>Card number</td>
<td></td>
</tr>
<tr>
<td>Date</td>
<td></td>
</tr>
<tr>
<td>Time</td>
<td></td>
</tr>
<tr>
<td>Cost/Money taken</td>
<td></td>
</tr>
<tr>
<td>Balance</td>
<td></td>
</tr>
</tbody>
</table>

What other information can you find on the receipts?

About your learning

Activity 43
Read the sentences below. Tick (✓) the correct boxes for yourself.

<table>
<thead>
<tr>
<th>I understand about ways to pay rent.</th>
<th>Not much</th>
<th>A little</th>
<th>A lot</th>
</tr>
</thead>
<tbody>
<tr>
<td>I understand about bank statements.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>I can understand some bank language.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>I can write about paying my rent.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>I can talk about things I have to do.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>I can tell a story using the past tense.</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
UNIT 2

Food shopping
Activity 44
Look at the photo above. What do you think?
What can you see in the photos?
Where are the people?
What’s in the fridge?
What are the people going to talk about?

Activity 45
Watch the introduction to Unit 2 of the DVD.
Activity 46
Write each word from the box under the correct photo.

cafe        takeaway food        supermarket        shopping list
price        shop brand        special        24-hour store

Example

takeaway food

1. 

2. 

3. 

4. 

5. 

6. 

7.
Activity 47
Complete the sentences. Write cheaper or more expensive.

We usually go to the café for coffee.

Really? Isn’t that a lot more expensive?

Example
Drinking coffee in a café is **more expensive** than drinking coffee at home.

1. Buying takeaway food is ________________ than cooking at home.

2. Specials are ________________ than everyday prices.

3. Shopping at the supermarket is ________________ than shopping at the 24-hour store.
Activity 48
Luka did a survey. Read the survey and complete the sentences.

<table>
<thead>
<tr>
<th>Survey</th>
<th>How many times a week do you buy takeaway?</th>
<th>How many times a week do you go to a café?</th>
<th>How many times a week do you shop at 24-hour stores?</th>
</tr>
</thead>
<tbody>
<tr>
<td>SaySay Po</td>
<td>1</td>
<td>2</td>
<td>0</td>
</tr>
<tr>
<td>Kuol</td>
<td>5</td>
<td>6</td>
<td>2</td>
</tr>
<tr>
<td>Paw Lu</td>
<td>1</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Me (Luka)</td>
<td>7</td>
<td>7</td>
<td>2</td>
</tr>
</tbody>
</table>

Example
SaySay Po buys takeaway _______ once _______ a week.
He goes to a café ___ twice ___ a week.
He _______ never _______ shops at 24-hour stores.

1. Kuol buys takeaway ____________________________ times a week.
   He goes to a café ____________________________ a week.
   He shops at 24-hour stores ____________ a ____________________________.

2. Paw Lu buys takeaway ____________________________ a ____________________________.
   She ____________________________ goes to a café.
   She ____________________________ shops at 24-hour stores.

Learning tip
Cheaper and more expensive are ‘comparatives’.
We use them to compare two things.
We say: cheap – cheaper; hot – hotter; cold – colder.
BUT, for long words, we say: expensive – more expensive.
Ask your teacher for more information.

Learning tip
1 = once a week
2 = twice a week
3 = three times a week
4 = four times a week
0 = never
**Activity 49**

Ask three students the questions in the survey. Then answer for yourself. Write sentences.

<table>
<thead>
<tr>
<th>Survey</th>
<th>How many times a week do you buy takeaway?</th>
<th>How many times a week do you go to a café?</th>
<th>How many times a week do you shop at 24-hour stores?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Name:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Name:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Me</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

_______________ buys ____________________________.

_______________ buys ____________________________.

_______________ buys ____________________________.

_______________ buys ____________________________.

_______________ buys ____________________________.

_______________ buys ____________________________.

_______________ buys ____________________________.

_______________ buys ____________________________.

_______________ buys ____________________________.

_______________ buys ____________________________.

_______________ buys ____________________________.

I buy takeaway ____________________________.

I ____________________________.

I ____________________________.
Going shopping

Activity 50
Watch Unit 2 of the DVD.

Activity 51
Circle True or False

Kuol gives Paw Lu some advice.

1. Luka has a shopping list. True False
2. Kuol, Luka and SaySay Po are at a market. True False
3. They buy muesli for breakfast. True False
4. They buy the coffee that Luka saw on TV. True False
5. Kuol uses his phone to send a text message. True False
6. Luka finds a mistake on their receipt. True False
7. They get two tins of coffee free. True False
Activity 52
Write each word from the box in the correct sentence.

shopping list  free  receipt  checkout
expensive  supermarket  muesli

Example
Luka wrote a shopping list.
1. Then the three friends went to the ________________________.
2. First they got some apples, then some ____________________.
3. Luka wanted to buy the __________________ coffee, but Kuol said no.
4. They went to the ______________________ and paid for everything.
5. When they checked the ____________________, there was a mistake.
6. They got a _________________ tin of coffee and saved some money.

Activity 53
Write the sentences from Activity 52 in two paragraphs. Then tell the story to another student.

Paragraph 1  Luka wrote a_________________________________________________________
_____________________________________________________________________________
_____________________________________________________________________________
_____________________________________________________________________________

Paragraph 2  They went__________________________________________________________
_____________________________________________________________________________
_____________________________________________________________________________
_____________________________________________________________________________
How to save money

**Activity 54**

Brainstorm with the class. Then complete the mind map.

**Learning tip**

Brainstorming is a really useful learning strategy. Ask your teacher to tell you more about it.

**Example**

**Clothes**

*Buy second-hand clothes*

**Shopping**

________________________________________

________________________________________

________________________________________

________________________________________

________________________________________

________________________________________

**Transport**

________________________________________

________________________________________

________________________________________

________________________________________

________________________________________

**Other**

________________________________________

________________________________________

________________________________________

________________________________________

________________________________________

**Food**

________________________________________

________________________________________

________________________________________

________________________________________

________________________________________
**Activity 55**  
**Read and discuss**

Luka wanted to know how people save money. So he did a survey. He asked ten people.

**Activity 56**  
**Look at Luka’s survey. Add up the ‘Yes’ answers.**

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

**Example**  
**TOTAL ‘Yes’ (✓) answers**

3
Activity 57

**Luka made a bar chart with his results. Use your answers to Activity 56 to finish the bar chart.**

![Bar chart](image)

Activity 58

**Look at the bar chart again. Then complete the sentences.**

**Example**

Three people buy shop brands.

1. Seven people ____________________________ .
2. ________________ person makes a shopping list.
3. Six people ____________________________ .
4. ____________________________ people buy specials.

**Learning tip**

One person **makes**

Two people **make**
**Activity 59**

Do your own survey. Ask ten people and tick (✓) or cross (✗).

<table>
<thead>
<tr>
<th></th>
<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>
<th>TOTAL</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Do you buy specials?</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Do you bring your own lunch?</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Do you make a shopping list?</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Do you cook at home?</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Do you buy shop brand food?</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

"Yes" (✓) answers
Activity 60
Copy the results of your survey from Activity 59.

<table>
<thead>
<tr>
<th>TOTAL 'Yes' (✓) answers</th>
</tr>
</thead>
<tbody>
<tr>
<td>Do you buy shop brand food?</td>
</tr>
<tr>
<td>Do you cook at home?</td>
</tr>
<tr>
<td>Do you make a shopping list?</td>
</tr>
<tr>
<td>Do you bring lunch?</td>
</tr>
<tr>
<td>Do you buy specials?</td>
</tr>
</tbody>
</table>

Activity 61
Make your own bar chart.

<table>
<thead>
<tr>
<th>Number of people</th>
</tr>
</thead>
<tbody>
<tr>
<td>10</td>
</tr>
<tr>
<td>9</td>
</tr>
<tr>
<td>8</td>
</tr>
<tr>
<td>7</td>
</tr>
<tr>
<td>6</td>
</tr>
<tr>
<td>5</td>
</tr>
<tr>
<td>4</td>
</tr>
<tr>
<td>3</td>
</tr>
<tr>
<td>2</td>
</tr>
<tr>
<td>1</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Number of people</th>
</tr>
</thead>
<tbody>
<tr>
<td>buy shop brand food</td>
</tr>
<tr>
<td>cook at home</td>
</tr>
<tr>
<td>make a shopping list</td>
</tr>
<tr>
<td>bring lunch</td>
</tr>
<tr>
<td>buy specials</td>
</tr>
</tbody>
</table>

Activity 62
Write sentences about your survey results (look back at Activity 59).

How do people in your class save money?

________________________________________ buy shop brand food.

________________________________________

________________________________________

________________________________________

________________________________________

________________________________________

Learning tip

one person
BUT
two or three people
Activity 63
Read how Paw Lu saves money on food.

You can save money by buying specials.

Food
- make lunch
- buy shop brand food
- buy specials
- cook at home

Learning tip

buy specials  ➔ You can save money by buying specials.

Activity 64
Listen and complete the sentences.

Example
You can save money by buying specials.

1. You can save money shop brand food.
2. You can save money at home.
3. You can save money lunch.

Activity 65
Now look at the tips from your brainstorm in Activity 54. Write sentences about how to save money.

1. You can save money by .
2. You can save money by .
3. You can save money by .
4. 
5. 
### Activity 66
Write words with ‘ing’. Use the spelling rules.

<table>
<thead>
<tr>
<th>Just add ‘ing’</th>
<th>Take off the ‘e’ and add ‘ing’</th>
<th>Double the letter and add ‘ing’</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Example</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>buy</td>
<td>buying</td>
<td></td>
</tr>
<tr>
<td>cook</td>
<td></td>
<td></td>
</tr>
<tr>
<td>bring</td>
<td></td>
<td></td>
</tr>
<tr>
<td>make</td>
<td>making</td>
<td></td>
</tr>
<tr>
<td>take</td>
<td></td>
<td></td>
</tr>
<tr>
<td>use</td>
<td></td>
<td></td>
</tr>
<tr>
<td>shop</td>
<td>shopping</td>
<td></td>
</tr>
<tr>
<td>sit</td>
<td></td>
<td></td>
</tr>
<tr>
<td>put</td>
<td></td>
<td></td>
</tr>
<tr>
<td>drop</td>
<td></td>
<td></td>
</tr>
<tr>
<td>buy</td>
<td></td>
<td></td>
</tr>
<tr>
<td>cook</td>
<td></td>
<td></td>
</tr>
<tr>
<td>bring</td>
<td></td>
<td></td>
</tr>
<tr>
<td>make</td>
<td></td>
<td></td>
</tr>
<tr>
<td>take</td>
<td></td>
<td></td>
</tr>
<tr>
<td>use</td>
<td></td>
<td></td>
</tr>
<tr>
<td>shop</td>
<td></td>
<td></td>
</tr>
<tr>
<td>sit</td>
<td></td>
<td></td>
</tr>
<tr>
<td>put</td>
<td></td>
<td></td>
</tr>
<tr>
<td>drop</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Activity 67
SaySay Po gave a talk to his English class. Listen and answer the questions.

**Example**
Where does Paw Lu live? ____________ **In a flat**

1. **How much does she pay a year to rent her garden?**

2. **What are two of the things she grows in her garden?**

3. She says gardening is __________________________ work.

4. **What kind of plants does she learn about?**

5. Tick (✓) the correct answer.
SaySay Po’s talk was about:
- gardening tips
- community gardens
- making friends
- growing flowers
Activity 68

Listen and write each word from the box under the correct heading.

<table>
<thead>
<tr>
<th>cook</th>
<th>mistake</th>
<th>activity</th>
<th>supermarket</th>
</tr>
</thead>
<tbody>
<tr>
<td>expensive</td>
<td>cheap</td>
<td>paragraph</td>
<td>coffee</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>One-syllable words</th>
<th>Two-syllable words</th>
<th>Three-syllable words</th>
<th>Four-syllable words</th>
</tr>
</thead>
<tbody>
<tr>
<td>Example</td>
<td>cook</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Activity 69

Listen and read.

Syllable stress

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.

<table>
<thead>
<tr>
<th>market</th>
<th>muesli</th>
<th>important</th>
<th>remember</th>
</tr>
</thead>
<tbody>
<tr>
<td>appointment</td>
<td>excuse</td>
<td>mistake</td>
<td>buying</td>
</tr>
</tbody>
</table>

Example

market                  important                  remember

article                  paragraph                  coffee