

How important is money?

1 3.1 Watch the video. What do Alex, Ben and Kim talk about buying at each place?

fruits and vegetables hats sneakers spices sporting goods tech goods



- 1 _____
- 2 _____
- 3 _____



- 4 _____
- 5 _____
- 6 _____

2 3.1 Watch again and choose the correct person.



Opinion	Kim	Alex	Ben
1 This person loves shopping malls.			
2 This person thinks there is a difference between <i>want</i> and <i>need</i> .			
3 This person describes what to find in a market.			
4 This person needs a hat.			
5 This person thinks it's easy to pay by card.			
6 This person thinks it's important to save money.			

3 Complete the sentences from the video.

back haggle pay by stalls stores want

- 1 If you want to go shopping, you'll find the best clothing _____.
- 2 You don't need new sneakers. You _____ new sneakers.
- 3 There are _____ selling fruits and vegetables.
- 4 You need to _____ in this market.
- 5 You can _____ credit card. You don't need cash.
- 6 If you buy something with a credit card, you still have to pay _____, you know.

3.1 Watch the video again and check.

1 Label the pictures.

advertisement cash register change discount pay by card
price receipt sales assistant stall store

1



2



3



4



5



6



7



8



9



10



2 Complete the conversation.

Hey, Dan! I went to the clothes market last weekend. It was cool. I got a 's_____d_____d jacket. The price was 20 dollars, but I got it for 15 because I paid ²_____n _____a_____h.

Why?

Oops! You should ⁶t_____o_____ clothes before buying them.

What a ³b_____n! Maybe I'll go with you next time. My mom usually ⁴s_____s o_____e for my clothes and ⁵p_____s b_____c_____, but last time was a disaster.

She bought me some pants for my cousin's wedding party. But when they arrived, they were too small!

I know that now!

3.1 Listen to the end of the conversation. Choose what Dan wore to the party.

- 1 Some half-price pants from the mall. ☐
- 2 Some pants with a hole in them. ☐
- 3 Some old pants he wears for school. ☐



Spell It

Some words use *ei* and some words use *ie* after the letter *c*. We often use *ei* when we make an ee sound after *c*: *receipt*, *receive*, *ceiling*.

When we don't make the ee sound after *c*, we often use *ie*: *science*, *ancient*, *society*.

Practice spelling the words.

1 Read the table and complete the examples.

(not) enough, too much/many, too

We use *enough* when something is as much as we want or need. We use *not enough* when something is less than we want or need. We use *too*, *too much*, and *too many* when something is more than we want or need.

(not) enough	too much/many, too
She has enough money for the hat. She saved 1 _____ to buy it.	These clothes cost too much . That's just 3 _____ money!
There aren't enough sales assistants in this store. I 2 _____ have _____ time to wait!	There are too many stores with 4 _____ bargains!
	I don't want the shirt. It is too expensive and 5 _____ big!

▶ G3.1 Watch the video and check.

2 Look and choose the correct words.



Those sneakers
cost **too many** /
too much money.



There are
not enough / **too many**
hats to choose from!



She saved **too many** /
enough money to buy a
tennis racket.



This shirt
isn't large enough /
is too large.

3 Read and complete the sentences.

- Mia sees a T-shirt she wants. She has \$10, but the T-shirt costs \$15.
Mia doesn't have _____.
- Amir wants some sneakers. There are seven shoe stores in the mall, and they all have discounts.
Amir doesn't know what to buy because there are _____ stores.
- Carlos sees some pants he likes at the market. They are 50 dollars.
Carlos decides to haggle because he thinks the pants cost _____.
- Mia wants to go shopping at 3 p.m. Amir has volleyball practice 3.30 p.m.
Amir doesn't go shopping because there _____ time.
- Carlos is at the biggest market in town. He doesn't know where the clothes stalls are. He walks and walks for 30 minutes, but can't find them.
Carlos is lost because the market is _____.

4 3.2 Listen and repeat.

- 1 This market is too big. 3 We don't have enough time.
- 2 You have enough sneakers. 4 There are too many people.

5 Read the sentences and number the pictures.

- 1 There were a lot of discounts, but the line was too long.
- 2 I don't think this dress is big enough.
- 3 I'm not old enough to use a credit card.
- 4 I'd like to buy these pants, but thirty dollars is too much.

Say It

- *Too* has the same pronunciation as *two* and *to*. *Too*, *two* and *to* are examples of homophones (words with the same pronunciation but a different spelling).
- We pronounce *-nough* in *enough* as "nuff", i.e., the same way as *stuff*. Other words with this sound-spelling pattern include *rough* and *tough*.



► Read the sentences aloud. Use the correct pronunciation of *too* and *enough*.

► 3.3 Listen and repeat.

6 3.4 Listen and choose *T* (true) or *F* (false).

- | | | | |
|--|-------|--|-------|
| 1 Olivia bought something at the sale. | T / F | 5 The boy has enough money for the game. | T / F |
| 2 She didn't get there early enough. | T / F | 6 His dad thinks he has too many games. | T / F |
| 3 Emma doesn't like the dress. | T / F | 7 The man at the market wants to pay twenty dollars. | T / F |
| 4 Her mom thinks the dress is too big. | T / F | 8 He doesn't have enough money to pay twenty-five. | T / F |

7 Complete the sentences about you.

- 1 I have enough _____.
- 2 I don't have enough _____.
- 3 I have too much/many _____.

**** Keep the **
RECEIPT!**

Reading



Sam and Tom were at the mall. Sam wanted a new sweater, but they were all too much money. Then he saw a blue sweater with a 40% discount.

"What a bargain!" he said, and immediately took it to the sales assistant to pay.

"You should try it on," said Tom, but Sam wasn't listening.

After paying, Sam and Tom quickly left the store, leaving the receipt next to the cash register. They didn't hear the sales assistant call after them.

When he got home, Sam excitedly tried on the sweater. But it was too tight!

Oh no! thought Sam. *It's not big enough! I'll have to take it back.* He sent Tom a message.

I told you! Tom wrote, but he agreed to meet Sam back at the store.

A different sales assistant was working at the store when they arrived.

"Can I change this sweater?" Sam said, "It's too small."

"Do you have your receipt?" the assistant asked.

Oops! Sam thought. "Erm... no, I don't."

"Then no. I'm sorry."

Sam argued for a while, but it was no use. What was he going to do with the sweater now? Then he had an idea.

"Why don't you have it, Tom?"

Tom smiled happily. "Are you sure?"

"Yes," said Sam. "It's all my fault anyway. Next time, I'll try the clothes on... and keep the receipt!"

1 Read the title of the story. Choose why the boy in the picture is happy.

1 He loves shopping. ☐

2 He found a real bargain. ☐

3 He's with his best friend. ☐

▶ **3.5** Listen and follow to check your guess.

2 Read the story again. Choose the most likely answer.

1 Why didn't Sam try on the sweater?

a Because he wasn't listening. ☐

b Because he thought it was the right size. ☐

2 What did the first sales assistant want to say to the boys?

a That she had the receipt. ☐

b That they shouldn't leave quickly. ☐

3 When Tom wrote *I told you*, what was he referring to?

a That Sam should write a message. ☐

b That Sam didn't try the sweater on. ☐

4 Why was the second assistant sorry?

a Because she couldn't change the sweater. ☐

b Because Sam didn't have a receipt. ☐

5 Why did Sam offer Tom the sweater?

a Because he didn't want it. ☐

b Because he couldn't change it, and it fit Tom. ☐

3 Write two rules for sensible shopping.

Always keep the receipt.



Making Inferences

Authors don't always tell us everything in a text. We can use other information from the text to guess what is happening. For example, "*What a bargain!*" he said, and immediately took it to the sales assistant to pay. We can infer that Sam didn't try on the sweater.



1 Listen and match the speakers with the pictures.

1 Fred 2 Yusuf 3 Selma 4 Emily

2 Read the questions. Write the type of information they ask for in the first space.

adjective day/date name
number/amount object place

1 Where does Fred practice his hobby?

Type of information: _____

Answer: _____

2 What does Fred want?

Type of information: _____

Answer: _____

3 How does Emily describe video games?

Type of information: _____

Answer: _____

4 How much money does Emily have?

Type of information: _____

Answer: _____

5 When does Selma do an extra chore?

Type of information: _____

Answer: _____

6 What type of store does Yusuf buy things from?

Type of information: _____

Answer: _____

Listening for Specific Information

Sometimes you need to listen for specific information:

- Identify what information you need (a place, a number, a name, etc.).
- Predict what type of words you will hear.
- Listen carefully and write answers.

3.6 Listen again and answer the questions.

3 Write about two ways you save money.

I put my change in a money box.

Functional Language

1 3.7 Listen and choose what the girl tries on.



Shopping

Customer

Do you sell (hoodies)?
Can I try this on?
Do you have this in (a medium)?
Thanks for your help.

Sales Assistant

How can I help you?
I'm sorry. We don't sell those here.
Can I help you with anything else?
You're welcome!

2 Number the two parts of the dialogue in order.

Part 1

- ☐ I'm sorry. We don't sell hats here.
- ☐ Oh, OK. Do you sell hoodies?
- ☐ Thank you for your help.
- ☐ How can I help you?
- ☒ 1 I'm looking for a hat.
- ☐ Yes, they are over there.
- ☐ You're welcome!

Part 2

- ☒ 1 Can I help you with anything else?
- ☐ Can I try it on?
- ☐ How much is it?
- ☐ This one is thirty-five dollars.
- ☐ Yes, please. Do you have this in a medium?
- ☐ Yes, we do. Here you are.
- ☐ Yes. The changing rooms are over there.

➤ 3.7 Listen again to check.

3 Read and complete the dialogue.

Shop Assistant: How can I help you?

Customer: 1 _____? (Ask if they sell something.)

Shop Assistant: Yes, they are over there.

Customer: 2 _____? (Ask for a size.)

Shop Assistant: Yes, we do.

Customer: 3 _____? (Ask the price.)

Shop Assistant: Twenty-five dollars.

Customer: 4 _____ (Say thank you.)

Shop Assistant: You're welcome!

➤ 3.8 Listen and role-play.



Writing an Article or a Story

- Choose the writing task that matches your knowledge and interests. Think about what language you will need.
- Read the instructions carefully and notice the information they ask for.
- Think of all the important information carefully. Don't include irrelevant information.
- Notice the word count. Don't write a lot more or any less.
- Use clear handwriting.

1 Read the exam questions and choose one to answer.

Choose one of these questions.

Write your answer in no less than **100 words**.

Question 1

You see this announcement in your school language magazine.

Articles wanted!

My Best Bargain

- What is the best bargain you bought?
- Where and when did you buy it?
- Why was it a bargain?
- Why do you like it?

Write your **article**.

Question 2

Your English teacher has asked you to write a story.

Your story must begin with this sentence.

I really wanted the games console, but I didn't have enough money.

Write your **story**.



2 Think about your writing. Answer the questions.

1 Why did you choose the article or the story?

2 Did you include all the important information?

3 How many words did you write?

1 Read and choose the options to complete the essay.

All children should receive an allowance.

Some people think that parents shouldn't give children an allowance ¹**because** / **due to** it makes kids expect money every time they do a chore. But other people think allowances make children more responsible about money.

In my opinion, all children should receive an allowance. You don't have to give them too much money, just enough to save for toys and video games. It is ²**due to** / **as a result** their allowance that kids learn about money and how to make decisions about what to do with it. An allowance also stops them from asking for money all of the time.

I don't think there is anything wrong with giving an allowance for doing chores. Sometimes I can't buy a video game I want ³**because** / **because of** the price. ⁴**Because** / **Therefore**, I do extra chores around the house to get more money. ⁵**As a result**, / **Due to**, I can go to the store and buy the game, and I also learn about the relationship between work and pay.

In conclusion, there are many benefits to giving children an allowance. Also, children are definitely happy to receive one!



Giving Reasons

To give reasons, we can use the following expressions: **because**, **due to**, **because of**, **therefore** and **as a result**.

➤ 3.9 Listen and check.

2 Complete the chart with reasons from the essay.

To get more money. Because I get money for doing extra chores.
It makes them expect money every time they do a chore.
Because of the price. Because they get an allowance.

Fact or Opinion	Reason
1 Don't give children an allowance.	
2 Kids stop asking for money all of the time.	
3 I can't buy a video game.	
4 I do extra chores around the house.	
5 I learn about the relationship between work and pay.	

3 Read and choose the sentence you agree with. Write sentences using words for giving reasons.

It's better to shop online than go to the store.

It's better to go to the store than shop online.

➤ Check how many words or phrases for giving reasons you used in your sentences.

1 Match the verbs with the definitions.

- | | |
|------------|---|
| 1 afford | a to take something and promise to return it |
| 2 borrow | b to pay money for something |
| 3 pay back | c to be able to pay for something |
| 4 pay for | d to use too much of something or use it badly |
| 5 buy | e to pay someone the money they gave you at an earlier time |
| 6 waste | f to get something by paying money for it |

2 Look, read and complete the sentences with the correct form of the verb.

cost donate earn lend save spend



The school roof collapsed in a storm. We ¹ _____ money for a new one.



She ² _____ a lot of money on clothes!



I want to ³ _____ money, so I sometimes babysit my neighbor's daughter.



This is the game console he wants. It ⁴ _____ \$300.



"Can you ⁵ _____ me a dollar to get a bottle of water? I'll pay you back later."



Last year, she ⁶ _____ all her change for a vacation.

3 Imagine you find \$1,000. Write three things you will do with the money.

I'll buy new shoes!

Word Challenge

Sort it! Find money verbs to match the categories.

giving
(2 words)

receiving
(2 words)

paying
(5 words)

having enough
(2 words)

not using wisely
(1 word)

Answers: giving: lend, donate; receiving: borrow, earn; paying: pay back, pay for, buy, spend, cost; having enough: afford, save; not using wisely: waste

1 Read the table and complete the examples.

Present Perfect Simple Review

We use the present perfect with *ever*, *never*, *already* and *yet* to talk about actions and experiences that happened at an unidentified time before now.

Have you ever shopped online?	Yes, I have. / No, I ¹ _____.
Have you ² _____ borrowed money?	I've never borrowed money.
Have you bought the ticket yet ?	Yes, I've already bought it. / No, I haven't bought it yet .
Have you paid back the money ³ _____?	Yes, I've ⁴ _____ paid the money back.

We use the present perfect with *how long* and *for* and *since* to talk about ongoing states and situations. *For* refers to a duration of time, *since* refers to a fixed point in time.

How long have you been here?	I've been here since ten o'clock / for two hours.
⁵ _____ have you had a bank account?	I've had a bank account ⁶ _____ I was five.

► G3.2 Watch the video and check.

2 Complete the mini dialogues with the correct words.

- A: Have you _____ haggled at a market?

B: No, I haven't. I've _____ haggled.
- A: Have you seen any bargains _____?

B: No, I haven't seen any bargains _____. I'm outside!
- A: Have you spent your allowance _____?

B: No, I haven't spent my allowance _____ six weeks. I've _____ saved 100 dollars.
- A: _____ have you received an allowance?

B: I've received an allowance _____ last year.

3 Unscramble the sentences.

- ever / you / donated / Have / money
_____?
- never / She / paid back / money / the / has
_____.
- enough / you / Have / money / saved / yet
_____?
- wanted / have / long / you / How / laptop / a
_____?
- been / mall / He / at the / o'clock / two / 's / since
_____.

4 Answer the quiz.

Money Makes the World

Go Around

1 Have you ever wasted money on something you didn't need?

a No, I haven't.

b Once or twice.

c I'm always wasting money!

2 Have you ever done extra chores to get more allowance?

a Yes, I have. I do extra chores every week.

b I do some chores, but I never do extra chores.

c I've never done a chore in my life!

3 Have you saved any money this year?

a Yes, I have! I've already saved fifty dollars.

b I haven't saved any yet, but I'm going to start.

c What's the point? If I have any money, I spend it!

4 Have you gotten a bank account? If so, how long have you had it?

a Yes, I have. I've had a bank account for 10 years. My parents opened it when I was born.

b Yes, I have. I've had one since last week. I haven't put any money in it yet.

c What's a bank account? I use a money box - and there's nothing in that.

5 Have you thought about a part-time job to get money?

a Yes, I have. I've already asked for a job as a babysitter.

b No, I haven't, but that's a good idea!

c No, thanks. I'll borrow money or ask an adult to pay for me.

a = 3 points

b = 2 points

c = 1 point

12 - 15 points

8 - 11 points

Less than 7 points

Wow! You're great with money!

Excellent! Between too much and too little is best!

Oh dear! Remember money that comes easily disappears quickly!

5  3.10 Listen to each person. What score do you think they got?

9 5 14



Laura



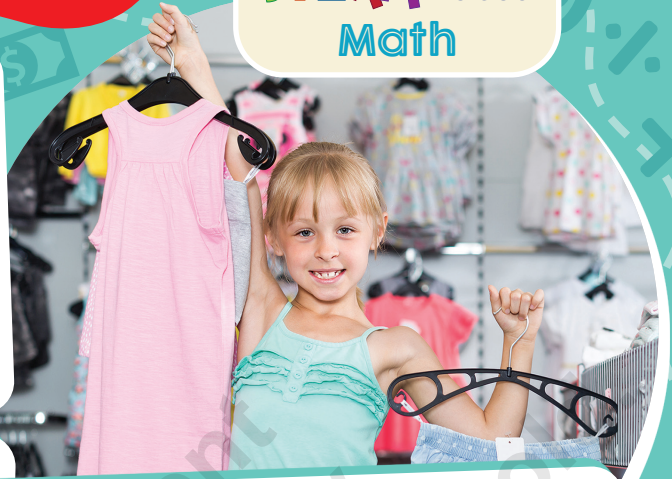
Viraj



Camila

6 Write three sentences about your experiences with money.

I've never had a bank account.



○ Have you ever thought about how you use math in everyday life? One example is when you walk into a store to buy something. Imagine you've **carefully** saved your allowance, and you want to buy some clothes. You walk into a store to **purchase** some pants. First, you find out how much they cost and see if you can afford them. Then, if the answer is yes, you pay in cash and wait for the sales assistant to give you change. All of this involves basic math!

○ Math helps you make **wise** decisions about how to organize your **budget**, or the amount you have to spend. It's important that you have enough money to pay for things. That way you won't get into **debt**. And math will continue to be important in the future. You haven't left school yet, but when you do, you will need to earn money. All jobs involve math in some way, from using a cash register and working on computers to knowing how much money you'll get on pay day.

○ Remember that budgets aren't only for adults. Practice using math in the real world and make it fun. How much should you spend, have you saved enough, do you need to borrow money, and when can you pay it back? Be smart about money and get better at math at the same time!

1 Read the article and match the headings.

- | | | |
|------------------------|-------------------------|-----------------|
| 1 Math, Money and Life | 2 Practice and Improve! | 3 Everyday Math |
|------------------------|-------------------------|-----------------|

➤ 3.11 Listen and check.

2 Look at the words in bold in the article. Which part of speech (noun, verb, etc.) is each word?

➤ Write the words next to the correct definition.

- 1 _____ the amount of money there is to spend
- 2 _____ not having enough money to pay people back
- 3 _____ showing the ability to make good decisions; intelligent
- 4 _____ buy
- 5 _____ doing something with care or attention

➤ Complete the sentences with the words.

- 1 He borrowed too much money and is in _____.
- 2 It was very _____ of you to save your allowance.
- 3 If you _____ the sneakers today, you get a 50% discount.
- 4 We don't have enough of a _____ to pay for a vacation.
- 5 Think _____ before you decide to buy it or not.

3 Did you know? The average allowance for 11-year-olds in the U.S. is \$8 a week. Around a quarter of children there don't get an allowance. Do you get an allowance? How much do you get?

I've already spent my allowance this week!

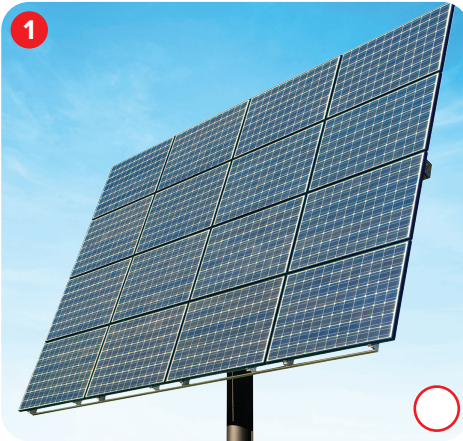


Dealing with Unknown Vocabulary

Sometimes you need to figure out the meaning of a new word.

- Think if the word is an adjective, a noun, a verb or an adverb.
- Read the sentences that include the word and those that come before and after it.
- Guess what the word means in its context.

1 3.12 Listen and choose the ways the family saves money.



2 3.13 Listen to Dan and his mom and choose the main idea.

1 Life is very difficult without a smart phone. ☐

2 There are good things and bad things about the house, but we like it. ☐

3 We want to live here forever and never move back to the city. ☐

Identifying the Main Idea and Supporting Information

The main idea is the general topic. Supporting information consists of details and examples that support the main idea.

► 3.13 Listen again and underline the supporting information.

1 What does Dan like about playing outside?

a Inviting his friends over.

b Not using his phone.

2 What happens when it rains?

a Everyone goes to their room.

b There are sometimes arguments.

3 What does the family do with the money they save?

a Grows more vegetables.

b Goes on vacation.

4 What do they do with rainwater?

a Cook, bathe, and clean.

b Waste it.

3 Write what the best and worst thing would be about living like the Brooks family.

The best thing is playing outside with friends.

1 **3.2a** Watch the beginning of the video and choose Rob's opinions.

- a Money makes you happy.
- b It's impossible to have fun without money.
- c People worry when they don't have enough money.

☐
☐
☐


2 **3.2b** Watch the middle of the video and choose Alice's opinions.

- a Rob is correct.
- b Friends make you happy.
- c You don't need to spend money to be happy.

☐
☐
☐


3 **3.2c** Watch the end of the video and choose Oliver's opinions.

- a I'm not sure if money makes you happy or not.
- b We sometimes need money, but it's not the most important thing in life.
- c It's difficult to have fun without money.

☐
☐
☐


4 Complete the dialogue with the words and phrases.

And another thing don't know
do you think good point I'd
I'm sorry, but I I suppose think

Max: How important is money to you, Ana? What

¹ _____?

Ana: I ² _____. It's a difficult question. ³ _____ it's important when I don't have enough of it! But it's not that important to me.

Max: Really? What about if you want to buy something? I ⁴ _____ money is the most important thing in life.

Ana: ⁵ _____ say friends are more important.

Max: Yes, ⁶ _____. Friends are important. But you can have more fun with friends if you have money.

Ana: ⁷ _____ disagree. Hanging out doesn't cost money.

⁸ _____, not all of my friends get an allowance.

Max: That's true.



Expressing Opinions

- Give your opinion confidently.
- Give reasons and examples to support your opinion.
- Ask other people their opinions.
- Don't worry if people disagree with you. We all have different opinions!

3.14 Listen and check.

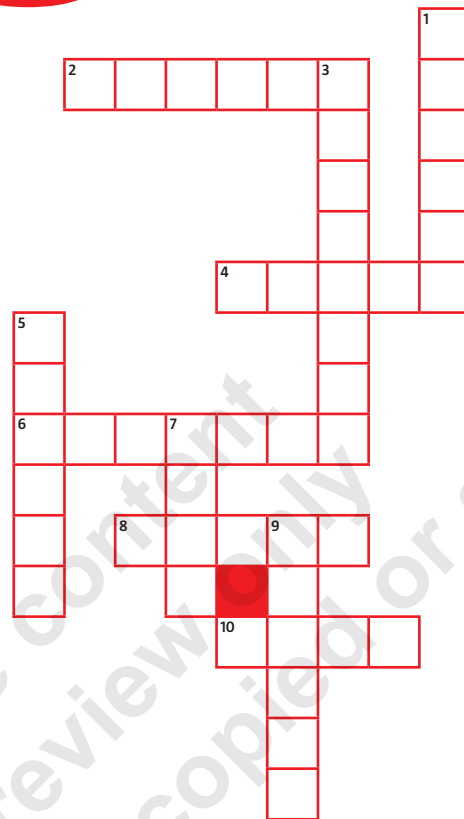
1 Complete the crossword.

Down

- 1 to give money to help someone or an organization
 3 a lower price
 5 to get something from someone and then return it later
 7 to receive money for work
 9 money you get back when you pay more than something costs

Across

- 2 to have enough money to buy something
 4 a place where you can buy things
 6 a piece of paper that says you have paid for something
 8 the amount of money to pay for something
 10 to keep money for the future



2 Match to make sentences.

- | | |
|--------------------------------|--|
| 1 I spent too much money | a to use a credit card. |
| 2 He didn't have enough cash | b because there are too many advertisements. |
| 3 I'm not old enough | c too much change. |
| 4 The sales assistant gave her | d because there weren't any bargains. |
| 5 I don't like shopping online | e but they were too big. |
| 6 She tried on the pants | f so he paid by card. |

3 Complete the blog post.

already ever for never since yet

Money Matters

Have you ¹ _____ wanted to buy something, and asked your parents to lend you the money? It always happens to me, especially on vacation. This year, I've ² _____ started saving for my vacation so I won't need to pay my parents back. It's been difficult because I've ³ _____ saved money before. I have received an allowance every week ⁴ _____ the start of the year. I haven't saved much ⁵ _____, but I haven't wasted as much money. I've also kept all of my change in my money box ⁶ _____ the last three weeks.

