



How important is money?

1 Look at the picture and answer the questions.

- 1 Where are the people?
- 2 What can they buy there?

▶ **3.1** Watch the video. What does Kim buy?

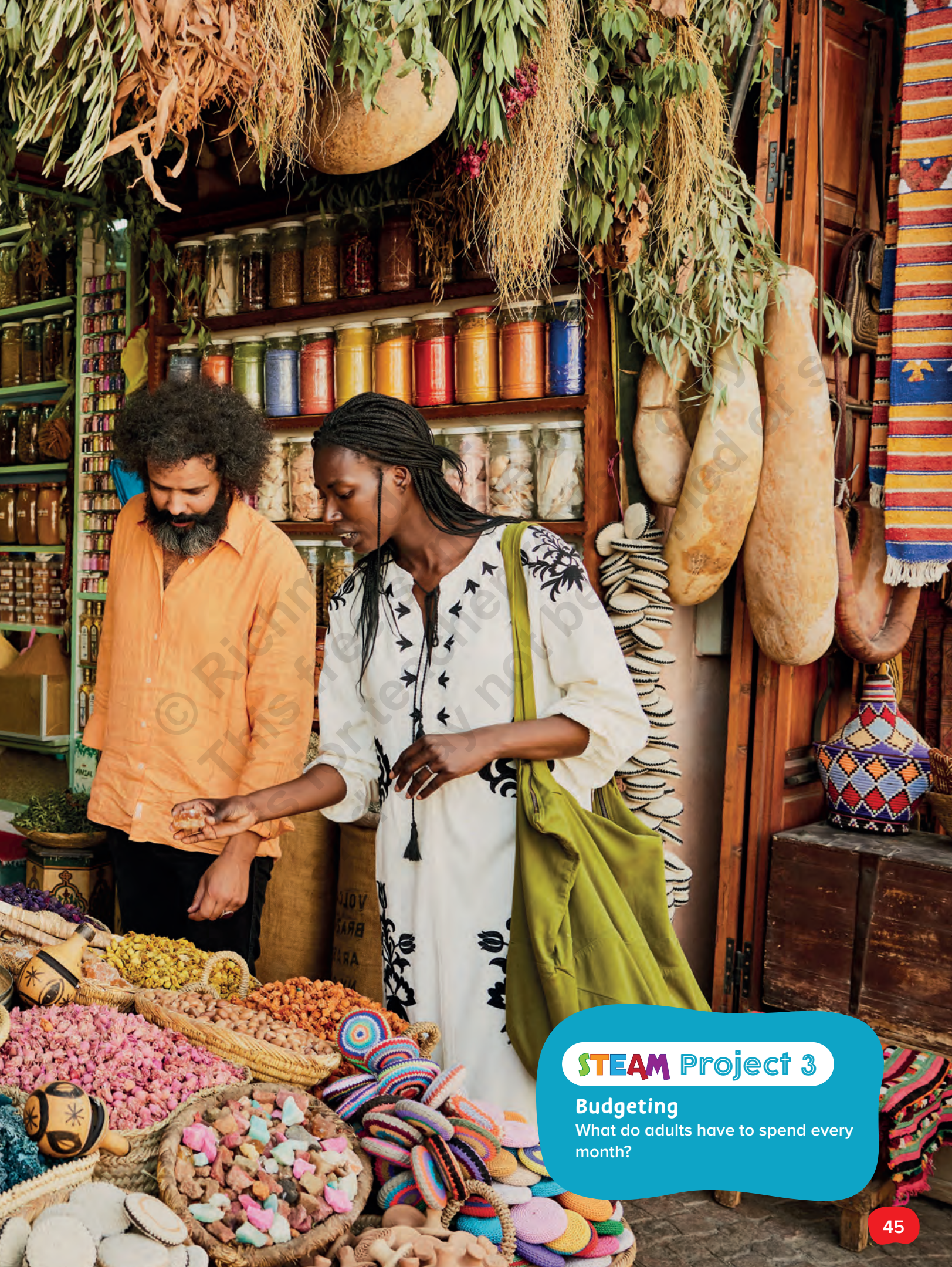
2 Discuss. How is a market different from a shopping mall?



3 Write lists of what you want and what you need.

▶ Discuss your lists.





STEAM Project 3

Budgeting

What do adults have to spend every month?



1 Find the words in the pictures and match.

▶ 3.1 Listen and check.

- | | | | |
|------------------------|-----------------------|---------------------------|-----------------------|
| 1 advertisement | ☐ | 9 receipt | ☐ |
| 2 bargain | ☐ | 10 sales assistant | ☐ |
| 3 cash register | ☐ | 11 secondhand | ☐ |
| 4 change | ☐ | 12 shop online | ☐ |
| 5 discount | ☐ | 13 stall | ☐ |
| 6 pay by card | ☐ | 14 store | ☐ |
| 7 pay in cash | ☐ | 15 try on | ☐ |
| 8 price | ☐ | | |

2 Use the shopping words to describe the pictures.

The boy is buying a secondhand book.

3 Discuss the questions.

- Do you try on clothes before you buy them?
- Do you usually pay in cash or by card?
- Do you keep receipts or throw them away?
- When did you last shop for something online?
- How often do you buy secondhand things?
- Do advertisements make you buy things?

Do you try on clothes before you buy them?

No, I don't. My mom always buys my clothes!



What are the advantages of shopping online, in a store or at a market? Which do you prefer?



1 3.2 Listen and follow. Read the sentences. Choose *T* (true) or *F* (false).

- | | | | |
|-------------------------------|-------|---|-------|
| 1 Alex has bought a lot. | T / F | 3 Alex tries on the second T-shirt. | T / F |
| 2 The first T-shirt is cheap. | T / F | 4 Alex's new T-shirt is the right size. | T / F |

2 Which words in the comic strip mean...

- more than we want or need? _____
- as much as we want or need? _____
- less than we want or need? _____



(not) enough, too much/many, too

You have **enough** clothes.

There **isn't enough** time.

I'm old **enough** to go shopping on my own.

You spend **too much** time shopping online.

There are **too many** people at the mall.

I'm **too** young to use a credit card.

3 Complete the sentences with your own ideas.

- If I can save enough money, I'll buy _____.
- I sometimes spend too much on _____.
- I don't have enough time to _____.
- I have too many _____.
- I'm too young to _____.
- I'm old enough to _____.

Imagine that you bought a shirt that is too big for you. Think of three things you could do with it.

► Compare your sentences. Do you have similar ideas?

1 Match the words with the definitions.

allowance bill own on sale

- 1 at a lower price than normal (adjective): _____
- 2 money given to children each week (noun): _____
- 3 paper money (noun): _____
- 4 to possess or have in your name (verb): _____

2 Read the title, look at the pictures and guess what happens.

▶ 3.3 Listen and follow. Check your guesses.

3 Read the story. Make inferences and explain your answers.

- 1 Why did Grandpa put a finger to his lips?

- 2 Why did Max kick the pile of leaves in the park?

- 3 How did Max get to the skateboard store?

- 4 Why did Max not meet his mother's eyes when he got home from the store?

- 5 Why did Max start jumping up and down?

4 Where did Max get his money?

- 1 \$51.69: _____
- 2 \$20: _____
- 3 \$20: _____
- 4 \$10: _____

5 Think of something you really wanted. Discuss the questions.

- 1 What did you want?
- 2 Why did you want it so much?
- 3 How much did it cost?
- 4 Did you get it?
- 5 Where did you get the money from?
- 6 Do you still have it?



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, *Max took a small box from a shelf in his bedroom [...] and started to count.* We can infer that the small box contains Max's savings.



THE SPECIAL OFFER



Max loved skateboarding, but his skateboard was very old and one of the wheels was broken. He wanted more than anything to own a new carbon-fiber skateboard, but they were too expensive. One Saturday, he was in the shopping mall when he saw one on sale. Instead of the normal price of \$200, it was a bargain at \$100! He still didn't have enough money, but maybe he could save for it. In the store, the sales assistant told him the discount was only for one day. Max needed to get \$100, and fast!

Max ran home and took a small box from a shelf in his bedroom. He opened it and started to count all the notes and coins. In total, there was \$51.69—quite a lot of money, but not enough. He went downstairs and told his mother about the skateboard.

"I'm sorry, Max," his mom said. "But I can't just give you fifty dollars. It's too much!"

"I know," said Max, and then he looked up and added, "but maybe I can get my allowance early this week."

Mom smiled. "OK, here's ten dollars" Then she added, "And if you clean the car, I'll give you ten dollars more!"

"Thanks, Mom!" Max replied, and immediately started to fill a bucket with soapy water. Two hours later, Max was sitting on his bed. Outside, his mom's car was sparkling clean, and Max had another ten-dollar bill in his pocket. There was a knock on the door.

"Max?" It was his grandpa. "I hear you need a little help," said Grandpa, and he put a twenty-dollar

bill into Max's hands. Max's eyes lit up. Grandpa smiled and put a finger to his lips.

"Thank you!" Max called quietly after him. Max started doing the math in his head. He was very grateful, so he couldn't tell his grandpa that he still didn't have enough money. He put all the money together—\$91.69—and went to the park.

He walked along the path with his head down. It was already half past five, and the store closed at six o'clock. There was a pile of leaves next to a tree, and he ran and gave it a big kick. The leaves flew everywhere, but he also noticed some paper hidden among them. He picked it up and saw it was... a ten-dollar bill! He had enough money! But did he have enough time?

He was breathing hard and sweating when he arrived back at the store at 5:54. "I've come for the skateboard," he said. "I have enough cash already!"

"I'm sorry," replied the sales assistant. "But we just sold the last one."

Max held his head in his hands. He felt like crying. When he got home, his mother opened the door and smiled. "We've been waiting for you. Where were you?" she said.

"I just went for a walk," he said quietly, not meeting her eyes.

"Well, come into the living room," she said. "Grandpa has a surprise for you." Max followed his mom, and then he saw it, in the middle of the room—a brand-new carbon-fiber skateboard!

"Your mom told me the price," said Grandpa, smiling, "and I knew you didn't have enough money."

"Oh! Thank you!" said Max, jumping up and down.

"You're welcome, Max. It was the last one in the store!" replied Grandpa, laughing. "Now, let's go to the park. I'm having the first turn!"



Listening

1 3.4 Listen to four interviews. What did they buy today?



2 Look at the sentences and predict what type of information you need.

- 1 Catalina bought the ball for _____.
- 2 Carlos was at the mall with his _____.
- 3 Carlos didn't buy _____ because it cost too much.
- 4 Ezra's dad will keep the plant in his _____.
- 5 Ezra bought the book _____ ago.
- 6 Charlotte is worried her new shirt might be too _____.

► 3.4 Listen again and complete the sentences.

3 Discuss the questions.

- 1 Where is your nearest shopping mall?
- 2 How often do you go there?
- 3 What do you buy there?



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 the answers.



Write a similar dialogue and act it out.





- 1 3.5 Listen to Cara in a clothing store and answer the questions. How many hoodies does she try on?

- 2 Match the exchanges between Cara and the sales assistant. Then write C (Cara) or SA (Sales Assistant).

- | | |
|---|---|
| 1 Can I help you? _____ | a I'm looking for a hoodie. _____ |
| 2 How much is it? _____ | b I'm not sure. If you wait here, I'll check for you. _____ |
| 3 Do you have this one in black? _____ | c This one is 100 dollars. _____ |
| 4 Can I try it on? _____ | d No, that's all for now. _____ |
| 5 Is there anything else I can help you with? _____ | e Yes, of course. The dressing rooms are over there. _____ |

- 3.5 Listen again and check.

- 3 Take turns asking and answering the questions.

- 4 Act out a similar conversation between a customer and a sales assistant.



Going 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!

Sales Assistant

Ask the customer if they need help.

Say you don't sell them but show where similar items are.

Say you'll check and then come back with the item.

Say where the dressing rooms are and ask if the customer needs anything else.

Customer

Ask if the store sells a specific item.

Ask for the item in a different size or color.

Ask if you can try on the item.

Say you don't need anything and thank the sales assistant.



Act out a shopping scene for the class. Use props and pretend money.



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 questions. What are the differences between an article and a story?

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 Favorite Possession

- What is your favorite possession?
- Where and when did you get it?
- Did you buy it or was it a present?
- Why do you like it?

Write an article answering these questions and we'll publish it in the school magazine!

Question 2

Your English teacher has asked you to write a story.
Your story must begin with this sentence.

Maria looked down at the ground and saw a twenty-dollar bill.

Write your **story**.

2 Read the article a student wrote. Answer the questions.

- 1 Did the student answer all the questions? _____
- 2 Is there any unnecessary information? _____
- 3 Is the answer the correct length? _____

My favorite possession is a stuffed animal, Fluffy Bunny. He's a plush rabbit. He's light blue with a white belly and a red collar. I got him on my eighth birthday from my grandma. She knows I love soft toys. It was a special gift from her. My grandma says I already have too many of them, but I don't think so. I can never have enough!

I love Fluffy Bunny because he's always there for me. When I'm sad or scared, I hug him, and it makes me feel better. He always sleeps in my bed beside me. He's like a loyal friend. Plus, he's really cute and makes me smile!



3 Choose one of the questions in activity 1. Write your article or story.





It's better to spend money on material things than on experiences.

- 1 Look at the pictures and discuss. Do you prefer to spend money on objects or on experiences?
- 2 Read the topic and the essay. Does the writer agree or disagree with the topic?
- 3 Read the essay again and answer the questions.
 - 1 Why do some people think you shouldn't spend money on experiences?
 - 2 What two reasons does the writer give for why we spend money on objects?
 - 3 What example of an experience does the writer give?
 - 4 Why does the writer think experiences are worth more than material things?
- 4 Complete the sentences with as many ideas as you can.
 - 1 People buy things they do not need...
 - 2 People enjoy shopping...
 - 3 There is a lot of advertising on social media. ...
 - 4 Experiences are often expensive. ...
- 5 Do you agree or disagree with the essay? Discuss and give reasons.

Some people think that experiences such as going to theme parks are a waste of money because after you have had them, you do not own anything. Other people believe these experiences are worth much more than material things.

In my opinion, people spend too much money on objects. I believe this is due to envy and advertising. People envy their friends and want to have the same things. There is also pressure to buy things because of too much advertising. As a result, many of us own things that we do not need.

Experiences are not a waste of money. I will never forget the time I went to a theme park for my friend's birthday. It is a really important memory for me. Also, we usually have experiences with friends and our friendship usually gets stronger as a result. Therefore, I think it is better to spend money on experiences than on things.

In conclusion, a phone or a T-shirt will get old or go out of fashion, but exciting experiences give us memories that last forever.



Giving Reasons

*Experiences are a waste of money **because** you don't own anything afterward.*

*I believe this is **due to/because of** envy.*

***Therefore/As a result**, many of us own too much stuff.*

COMPASS Pod Kids

Season 5, Episode 1

▶ Money Problems

Do you get an allowance?
Do you earn any money?
Is it enough? How do
you spend it?

Today we listen to
three young people
with money problems.



1 Discuss the questions in the ad for the podcast.

2 3.6 Listen to the podcast. Write the names.

- 1 _____ doesn't want to spend any money now.
- 2 _____ wants to give money to other people.
- 3 _____ gave money to someone and can't get it back.

3 3.6 Listen again and complete the problems with the money verbs.

afford borrow buy cost donate earn lend pay back pay for save spend waste

I have a weekend job, so I
1 _____ money
every week. My parents tell
me to 2 _____ it on
fun things, but I don't want to
3 _____ it on stuff I
don't need. So I have decided
to 4 _____ some of
the money. But who to? Help!

A friend wants me to join
an art class with her, but
it will 5 _____
a lot each week. I can
6 _____ to go, but I
prefer to 7 _____ my
money for a new laptop. Now,
her parents have offered to
8 _____ me to go to
the class! What should I do?

My little brother asked to
9 _____ some
money to 10 _____
a new T-shirt. I decided to
11 _____ him ten
dollars, but now he won't
12 _____ the money
and he won't show me the
T-shirt either! Should I tell
my parents?

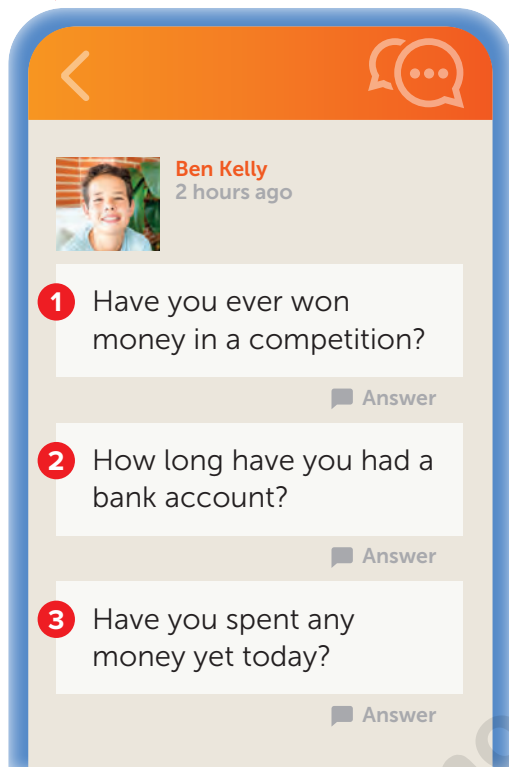
4 Discuss. What should Karla, Barney and Leila do?

I think Leila should
tell her parents.

I agree. Her brother
is hiding something.

Imagine you just won one
million dollars. List all the
things you could do
with the money.

1 Match the questions with the answers.



a

Yes, I have. I've already spent three fifty for lunch... and the day hasn't finished yet! I might buy a snack this afternoon. 🍪



b

I've had a bank account since I was eight. I put all my allowance there. I also cut my neighbor's grass every weekend, so I can save that money, too. 💰



c

No, I haven't. I've never won anything! But my sister has won some money in a writing competition. She won \$50 for a poem! 📝



2 Read the messages again. Answer the questions.

- 1 Which question asks about a life experience?
- 2 Which asks about a recent action?
- 3 Which asks about the duration of an unfinished situation?

3 Ask and answer the questions in the chat forum.

4 Complete the sentences with your own ideas.

- 1 I have never _____.
- 2 My class hasn't _____ yet.
- 3 I'm only _____ years old, and I have already _____.
- 4 I've been at this school since _____.
- 5 I've had _____ since I was _____ years old.

➤ Compare your answers.



Present Perfect Simple

Have you **ever** shopped online?

Yes, I have. / No, I haven't.
I've **never** shopped online.

Have you bought the ticket **yet**?

Yes, I've **already** bought it.
No, I haven't bought it **yet**.

How long have you been here?

I've been in the mall **since** ten o'clock.
I've been in the mall **for** two hours.



Ask three questions about experiences with money.



1 Read the article and choose the best title.

☐ **The Climate Crisis**
—a Problem That Won't Go Away

☐ **How to Save the Planet**
(and Some Money!)

☐ **A Guide to...**
Spending Less Money at the Store

2 Find the words in the text. Are they nouns, adjectives, verbs or adverbs?

- | | |
|-------------|-------|
| 1 tools | _____ |
| 2 currently | _____ |
| 3 rarely | _____ |
| 4 huge | _____ |
| 5 solve | _____ |
| 6 consumers | _____ |
| 7 damaged | _____ |
| 8 swap | _____ |



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.

➤ Guess the meaning of the words.

➤ Match the words with the definitions.

- | | |
|-------------------------------------|-------|
| 1 very big | _____ |
| 2 to exchange one thing for another | _____ |
| 3 people who buy goods or services | _____ |
| 4 at the present time | _____ |

- | | |
|------------------------------------|-------|
| 5 not often | _____ |
| 6 objects that you use to do a job | _____ |
| 7 in bad condition | _____ |
| 8 to find an answer to a problem | _____ |

3 Read the article again. Read the sentences and choose *T* (true) or *F* (false).

- | | | | |
|--|-------|---|-------|
| 1 There aren't enough natural resources for all the people in the world. | T / F | 4 Only governments can solve the problems discussed in the article. | T / F |
| 2 The climate crisis is caused by using too much wood and oil. | T / F | 5 It's a good idea to buy cheap goods because it saves money. | T / F |
| 3 Many modern products are only used for a short period of time. | T / F | 6 At a swap party, people exchange things they don't want for things they need. | T / F |

4 Discuss. What other actions do you normally take to save the planet?

I turn off the faucet while brushing my teeth.

I take part in neighborhood clean-up activities.



Humans have always used Earth's natural resources. For thousands of years, we have used animals and plants for food and to make clothes, we have cut down trees and used wood to build things, and we have taken stone and metal from the ground to make tools, art and jewelry. For a long time, this was not a problem. There was more than enough for everyone.

Today, even with eight billion people in the world, there are still enough resources. However, we are currently using them at a much faster rate than they can be replaced. We have already cut down too many trees and taken too much oil from the ground. As we use these resources, we produce gases that trap heat in the atmosphere and cause the climate crisis.

There is also the issue of waste. Nowadays, people are buying more and more products, and these things rarely last more than a few years. We often buy something, use it for a short time and then throw it away because it breaks or because there is a newer, better version available. This is causing huge problems for the environment: as well as creating garbage that pollutes the ground and water, even more resources are used up to produce all the new products.

To solve these problems, governments need to take action. However, as individual consumers we can also have an impact. Start by asking yourself some questions before you buy something:

"Do I really need this, or do I just want it?"

"How often will I use it?"

"Would it make a difference if I didn't get it?"

And if you decide you do need it, remember these tips:

- ✓ **Buy good quality**—We sometimes buy cheap goods because we think it saves us money but that is often not true. Good-quality clothing or tools can last ten times longer than cheap, poor-quality ones. This means that in the end, you save money, and you use up fewer resources.
- ✓ **Buy secondhand**—Not everything has to be new. You can buy used products that are in very good condition from many places such as market stalls, secondhand stores, garage sales or online. These products work just as well as new versions, and they're usually a lot cheaper.
- ✓ **Repair**—Even if you buy good-quality products, they sometimes break. However, don't throw your damaged clothes or broken electronic devices away! Instead of buying new products, you can usually find someone in your area who can repair them cheaply.
- ✓ **Borrow or swap**—Imagine one of your friends has something you need and you have something your friend needs. You can swap! You could even organize a swap party, where people go to swap things they don't want anymore!

If you follow these tips, you will save money and help protect the planet for future generations!



Listening



1 Look at the rooms. How are they similar and different? Which room is more similar to your bedroom?

2 3.7 Listen to a conversation and choose the main idea.

- 1 It is important to keep your room neat and clean. ☐
- 2 Losing your phone can be a big problem. ☐
- 3 You don't need a lot of possessions to be happy. ☐



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.

► Listen again. Number the supporting information in order.

- a Fumio Sasaki wrote a book about minimalism. ☐
- b Minimalism is about living with less stuff. ☐
- c You can get rid of things and become a minimalist slowly. ☐
- d Family, friends and hobbies are more important than possessions. ☐

3 Discuss the questions.

- 1 How often do you pick up your bedroom?
- 2 What are the advantages of being a minimalist?
- 3 What are the disadvantages of being a minimalist?
- 4 Do you find it difficult to get rid of your old possessions?



Make four lists of your possessions: to keep, to sell, to donate and to throw away.

1 3.2 Watch the conversation. What question are they discussing?

1 Should friends lend each other money?

2 Does money make you happy?

3 Can you have too much money?



Sara



Oliver



Rob



Alice

2 3.2 Watch again and write the names.

- 1 _____ thinks the best things in life are free.
- 2 _____ says you need money to be happy.
- 3 _____ starts the discussion about money.
- 4 _____ finds it hard to give an opinion at first.



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 Complete the sentences from the video.

about mean opinion say suppose think (x2)

- 1 Does money make you happy? What do you _____?
- 2 I _____ money makes you happy.
- 3 I _____ you use money to buy fun things, right?
- 4 What's your _____, Alice?
- 5 I'd _____ money doesn't make you happy.
- 6 Think _____ it. What makes you really happy?
- 7 I _____ money helps make you happy.

3.2 Watch again and check.

4 Discuss. Remember to express your opinions.

- 1 Does money make you happy?
- 2 Is it important to save money?
- 3 Are designer goods a waste of money?
- 4 Should children have bank accounts?



Imagine a life with only enough money for food, clothes and shelter. Could you be happy?

1 Match the values with the examples.

- 1 compassion
- 2 courage
- 3 generosity
- 4 gratitude
- 5 honesty
- 6 justice

- a I am thankful for everything I have.
- b I always say what I think and tell the truth.
- c I share my time and things with others.
- d I am empathetic with others.
- e I can tell right from wrong.
- f I am not afraid of doing the right thing.

2 Read the text. Choose *T* (true) or *F* (false).

Values and Ethical Choices

Each of us has our own set of values. Compassion, courage, generosity, gratitude, honesty and justice are part of a long list of values that may rule our actions. Our values are our positive beliefs that are important to us. They accompany us throughout our lives and are like a compass that guides us when we are faced with a difficult choice or decision.

When making an ethical choice, we choose to do the right thing based on our values and principles. When in doubt, ask yourself what a person you admire would do in that situation. That's when your values come into play. They help you decide between right and wrong.

Being true to our values and making ethical choices might not always be easy. So, be kind, be honest, and let your values be your compass as you navigate life.



How to Use Values

Values affect how you behave, and they help you choose what to do in different situations. Here's a list of tips on how to use them.

- Identify the values that are part of you.
- Think of different scenarios and imagine how your values would guide you to respond.
- Spend time with people whose values are similar to your own.

- 1 Our personal set of values affects the decisions we make.
- 2 Values can be both positive and negative.
- 3 Ethical choices don't require values.
- 4 Sticking to your values may sometimes be challenging.

T / F

T / F

T / F

T / F

3 Read and discuss. What would you do in each situation?

- 1 You're going into a store. A man is sitting outside asking for money. He says he is poor and has nowhere to sleep.



- 2 You are playing in the park with your friends. You find an envelope on the ground with "Ruby" on it. There are 100 dollars inside.



- 3 There are cheap T-shirts for sale online, but you don't know who makes them. A local company makes similar T-shirts, but they are more expensive.



► Share how your values influence what you would do in each situation.

1 Choose how well you can do these skills.

	I can do this well.	I'm OK at this.	I need more practice.
1 I can use information in a text to guess what is happening.			
2 I can listen for specific information, for the main idea and for supporting information.			
3 I can work out the meaning of new words.			
4 I can give my opinion with reasons and examples.			

2 Answer the quiz.

1 List five items you can find in a clothing store.

2 Share a time when you saved enough money to buy something you wanted.

3 Recall five money verbs.

4 Talk about a time when you have wasted money.

5 Say three questions you can ask a sales assistant when shopping.

3 Discuss the questions.

- 1 Should there be a balance between spending money on material things and experiences?
- 2 What are two positive aspects of minimalism?
- 3 How can we save the planet while saving money?
- 4 When can possessions have a sentimental value for us?

4 Answer the big question.

How important is money?

