Scope and Sequence

#	Title	Topics	Functions	Grammar
	Teacher's Guide Page III	♦ Learning principles ♦ Roles of the teacher and of the students ♦ Pronunciation ♦ How to use th[illegible]ok ♦ Review and ext[illegible] ♦ Answer key	The teacher will understand the learning principles of the book and how each page in the chapters is intended [illegible] used. There are also su[illegible]stions for extra activi-ti[illegible]e answer key gives th[illegible]nswers to all the fill-in-the-blank exercises.	
1	**Saving Money** Page 1	♦ Vocabulary ♦ Checking acco[illegible] ♦ Savings account ♦ Investments ♦ Interest ♦ Reading sectio[illegible]	Students will learn about bank accounts and investments. They will understand how to calculate interest and to protect themselves against scammers.	♦ Simple present tense with questions ♦ Present continuous tense with questions
2	**Borrowing Money** Page 9	♦ Vocabulary ♦ Loans ♦ Interest ♦ Credit [illegible] ♦ Reading sectio[illegible] Credit Car[illegible] Nightmare"	Students will learn about loans, credit ratings, and credit cards. They will also calculate interest on loans.	♦ Past, present, and future tenses ♦ Questions in past, present, and future tenses
3	**Smart Spending** Page 17	♦ Vocabulary ♦ Expenses: Need[illegible] ♦ Comparing prices and offers ♦ Reading sectio[illegible] ♦ Making a budg[illegible]	Students will learn how to [illegible]re prices, make wise purchasing choices, cut back on expenses and make a budget.	♦ "Too" and "very" ♦ Comparative adjectives
4	**Renting or Buying** Page 25	♦ Vocabulary ♦ Renting pros and cons ♦ Buying pros and cons ♦ What is involved in buying a house ♦ Comparing house listings ♦ Reading section "Renting or Buying"	Students will consider pros and cons for buying and renting a home, understand what is involved in buying a home, look at house ads and compare listings.	♦ Comparing using "either", "neither", "both" ♦ Review compara-tive adjectives

Sample

#	Title	Topics	Functions	Grammar
5	**Socializing** Page 33	♦Vocabulary ♦Invitations ♦Cultural issues ♦Small talk	Students will consider cultural differences in social settings and what is acceptable in the American culture. They will practice inviting peo- ple and using small talk.	♦Gerunds with "looking forward to" and "thank you for" ♦Polite requests
6	**Insurance** Page 41	♦Vocabulary ♦Home owner's i… ♦Car insurance ♦Life insurance ♦Medical insurance ♦Reading sectio… New Life" ♦Comparing ins…	Students will learn about the most common types of insurance and the advantages of being insured. They will com- pare different insurance plans.	♦"Although"/"though"/ "even though" ♦"Despite"/"in spite of" ♦"However"
7	**Healthcare** Page 49	♦Vocabulary ♦Types of health-care services ♦Speci… ♦Reading sectio… …isha's Health Problem…	Students will learn about different health-care services and understand better how the health- care system works.	♦First conditional ♦Third conditional
8	**Healthy Living** Page 57	♦Vocabulary ♦Healthy food ♦Exercise ♦Mental health … hab… ♦Reading section "Changing Habits"	… will consider how to live healthy lives by exercising, eating balanced meals with the proper nutrients, and changing habits. They will express regrets, possibili- ties and give advice.	♦"Would"/"would have" ♦"Should"/"should have" ♦"Could"/"could have"
9	**Appendix** Page 66	♦Grammar		♦Common past tense verbs with infinitive, simple past and past participle

Sample

Chapter

1

Saving Money

Sections in this Chapter

- Vocabulary
- Checking account
- Savings account
- Investments
- Interest
- Simple present and present continuous tense
- Reading section: “Scammed”

Idiom

“Money doesn't grow on trees”

You have to work hard in America because money doesn't grow on trees.

Watch the video about bank accounts. Then discuss the questions below.

“Going to the Bank-Everyday English Dialogues.” *You Tube*, uploaded by Ellii.

Do you have a bank account?

What is the difference between a checking account and a savings account?

What do you want to learn about banking and finances?

Sample

Vocabulary

1. **A. Read the vocabulary words and the example sentences. Open the QR code below to see the definitions.** (Pronunciation tips: The emphasized/stressed syllable in each word is in bold print.)

Vocabulary Words	Example Sentences
teller	The bank teller serves customers.
with**draw**	If you need c[illegible] you m[illegible]ithdraw money from your account.
de**po**sit	You may de[illegible]it cas[illegible] c[illegible] into your account.
overdraft fee	The overdra[illegible]35.
ac**count ba**lance	Mark checked his account balance before he purchased the car.
en**dorse**	Make sure y[illegible]e t[illegible]check before you deposit it.
transfer (verb) tran**sac**tion (noun)	She transferr[illegible] $10[illegible]om[illegible] checking account to her savings account. The bank di[illegible]he transaction.
residency	Their residency is in Pennsylvania.
i**ni**tial	When she st[illegible]account, the initial deposit was $25.
di**rect** de**po**sit	Aziz's employer pays his w[illegible]es via direct deposit into his bank account.
interest	A savings ac[illegible]erest.
fee	If you don't have money [illegible]our account to pay for your purchase, you might have [illegible]
compromised	Someone has gotten into your bank account. It has been compromised.
re**lieved**	She [illegible]y didn't steal her money.
de**ceived**	Many peop[illegible]re deceiv[illegible] by scammers.

[illegible]ctice the vocabulary words at home.

B. Fill in the blanks with vocabulary [illegible]

1. Most employees set up ________________ ________________ to their checking account.
2. You need to know the truth, so you [illegible]n't g[illegible] ________________________.
3. You can ________________________ m[illegible]n one account to another.
4. You need to check how much ________________________ your savings account yields.
5. If you make a purchase using your debit card, and you don't have enough money in your account, you may get an ______________________ __________.
6. You can go to an ATM and ___________________________ cash.
7. Aziz was so ___________________________ that the scammers didn't get his money.
8. Because you gave too much personal information, your account is _________________________.
9. You need to ________________________ the check before you cash it.

Sample

Bank accounts

2. A. Read the information below.

Documents Required to Open a Bank Account

Personal identification (ID card/driver's license/passport)

Social security number

Proof of [illegible]

Proof of reside[illegible]

Initial deposit

Sample

Checking Account

A checking account is a bank account for money that is available to use right away. Often people receive their wages through direct deposit from their employer, so that the money they earn goes directly into their checking account. You can withdraw money as many times as you like without paying a fee. With a debit card, you can withdraw money at an ATM. You can also use the debit card when you purchase an item in the store. Another option is to use checks to pay for purchases, and the money will be withdrawn from your checking account. It is important to keep track of your balance. If you spend more money than you have in your account, you will get an overdraft fee.

A debit card or checks can be ordered from your bank.

Savings Account

A savings account is a bank account where you keep money to use later. It is always good to have savings. You might need savings for emergencies or for larger purchases like a house or a car. The bank pays you for keeping your money in a savings account. This is called interest. Interest is a percentage of the amount you have in your savings account. A savings account has limited withdrawals each month. If you withdr[illegible] you might have to pay a fee.

B. Work with a partner. One person explains to his/her partner what a checking account is. The other person explains to his/her partner what a savings account is.

C. Discuss the following questions with a partner or in a small group.

1. What is the difference between a checking account and a savings account?
2. Do you think it is important to have savings? Why or why not?
3. What is overdraft? How can you avoid an overdraft fee?

Investments

Investing means to put money into a financial product (bonds, stocks, real estate, etc.) with the hope that the value of the product will increase. If you buy shares of stock in a company, you own a small part of the company. When the company makes money, the value of your stock shares goes up.

Investments have risks and rewards. You risk losing money if the company you own stock in doesn't make a profit. You make money if the company does well. High risk investments have the potential of high rewards and high losses. Low risk investments have the potential of lower rewards and lower losses. Some companies will pay a dividend several times each year to those who own stock in their company. The dividend is a small amount of money taken from the compan[illegible]rofit.

Many investments of money are held for a[illegible]er t[illegible] Comm[illegible]nvestments are made for retirement funds and children's college funds. You can get a[illegible] advisor [illegible]elp you make good financial decisions.

Sample

[illegible]ere[illegible]

Interest is the money you earn when you sa[illegible]vings account. The bank pays you interest for keeping your m[illegible]erest rate is measured by percentage. For savings accounts, interest comes in the form of annual percentage yield (APY). The interest rate varies ac[illegible]onal economy. The more money you have in your savings account, the more [illegible]erest you get.

3. **A. Research the banks below a[illegible]PY rate for savings accounts. Then discuss the three questions.**

Bank	APY rate Standard Saving[illegible]	AP[illegible] rate High Yield [illegible]unt
PNC	0.02%	4.36[illegible]
Citizens Bank		
Members 1st		
Santander		

1. What kind of savings account do you have?
2. What is your APY?
3. What could you change to get a higher APY?

Percentage means per hundred.

1% = 1/100 = 0.01

B. Calculate the interest.

1. What is the interest for one year if you have $5,000 in a standard savings account in PNC?
   5,000 x 0.0002 = ________________________
2. What is the interest for one year if you have $5,000 in a high yield savings account in PNC?
   5,000 x 0.0436 = ______________________________
3. What is the interest for one year if you have $20,000 in a standard savings account in PNC?
   20,000 x 0.0002 = ________________________
4. What is the interest for one year if you have $20,000 in a high yield savings account in PNC?
   20,000 x 0.0436 = _______________________________

Present Simple Tense and Present Continuous Tense

Watch this video about present simple tense and present continuous tense.

"Present Simple & Present Continuous: Using the Right Tense." *YouTube*, uploaded by Easy Teaching.

Present Simple Tense **(base verb (+ s))**	
general statements routine/repeated actions	Tom drives to work. T… s every day.
scheduled events	…e bus …ves at 5:30 (every day).
facts	Babie… …p a lot. She lives with her sister.
stative verbs (be, like, love, feel, want, n… , etc	S… ants a new car. He… eds to go to bed right now.

Present Continuo… (be (am/is/are) **+ base verb + ing)**	
happening right now	…s driving right now.
temporary actions	T… can't answer the phone because he is driving.
one-time events	…bus is arriving at 5:30 today because it is delayed.
temporary	T… and Sue are living with their sister this week.
future (planned and arranged)	… meeting my brother after work.

Sample

4. **A. Fill in the blanks with the pres… simple o… e present continuous verb tense.**

1. Jack (check) ______________________ the balance in his checking account every week.
2. Maria and Mario (meet) ______________________ their daughter at a restaurant on Sunday.
3. Their daughter (visit) ______________________ once a week.
4. Savings accounts (yield) ______________________ more interest than checking accounts.
5. People (invest) ______________________ …oney for the future.
6. Right now the interest rate (go) ______________________ up.
7. I can't help you at the moment because I (cook) ______________________ .
8. Maria (like, not) ______________________ cats.
9. My husband usually (come) ______________________ home from work at 4:30 pm.
10. Today my husband is delayed, so he (come) ______________________ home at 7:30 pm.
11. This week it (rain) ______________________ a lot.
12. Don't disturb me. I (endorse) ______________________ a check.

Questions with Present Simple Tense and Present Continuous Tense

Present Simple Tense			
Yes/No Question	**Answer**	**Question**	**Statement**
Does Tom drive a van?	Yes, he does/No, he doesn't.	What does Tom drive?	He drives a van.
Do Tom and Sue work on the weekend?	Yes, they do/No, they don't.	What do Tom and Sue do on the weekend?	They work on the weekend.
Do you feel sick?	Yes, I do/No, I do[illegible]	[illegible]u feel?	I feel sick.

Pres[illegible]ntinuou[illegible]nse			
Yes/No Question	**Answer**	**Question**	**Statement**
Is Tom driving?	Yes, he is/No, he i[illegible]	W[illegible] is Tom doing?	He is driving.
Are you working?	Yes, I am/No, I am[illegible]	[illegible]at are you doing?	I am working.
Are Tom and Sue eating?	Yes, they are/No, they aren't.	What are Tom and Sue doing?	They are eating.

Sample

B. Complete the sentences using the present si[illegible]e or the present continuous verb tense.

1. What ____________________ you no[illegible] ____________________ on the weekend?
2. ____________________ the children (go)____________________ to school tomorrow? No, they ____________
3. What interest rate ____________________ [illegible] (have)____________________ ?
4. ____________________ she (open) ____________________ a bank account this afternoon? Yes, she ______
5. I heard your children were sick. How ____________________ they (feel) ____________________ today?
6. ____________________ the money (g[illegible]) ____________________ according to the interest rate? Yes, it ____
7. How much money ____________________ you (withdraw)____________________ from the ATM tonight?
8. How much money ____________________ [illegible]draw)____________________ from the ATM?
9. I can't help you at the moment because I (cook) ___________________________ .

C. Write questions to the answers be[illegible]w.

1. ____?

   Yes, he deposits money into his account two times a month.

2. ____?

   They have a checking account and a savings account.

3. ____?

   He is driving to the bank at the moment.

4. ____?

   I have $10,000 in my savings account.

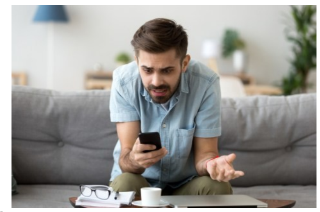
5.

A. Cover the text. Look at the pictures and listen as the teacher reads the story.
B. Take turns reading the story aloud. Talk about the story and any new words.

"Book 3B Chapter 1: Scammed." *YouTube*, uploaded by New in America.

Practice at home.
Watch the video and listen.

Scammed



Aziz is from Iraq. He has lived in America for five years. When he first came, he opened a bank account at a local bank. He has a checking account and a savings account. Recently, he realized that his savings accou[illegible]dn't yiel[illegible]terest. He talked with a financial advisor at the bank. The advisor r[illegible]mmend[illegible]his money into a high yield savings account. However, this type o[illegible]ount[illegible]ly ava[illegible]e for online banking. Aziz had never done online banking and was[illegible]w to do[illegible]he financial advisor gave him instructions. "Wow, this is easy," thought Aziz, "I don't even have to go to the bank. I can do everything from my laptop." [illegible]p direct deposit to go into his checking account. He decided to save some money from e[illegible] paycheck. He goes online and transfers $1,000 from his checking acco[illegible] to his high[illegible]ld savings account every month. He also downloaded a bank app on[illegible]he can do the transactions as well. In the beginning, it was difficult to remember his login information. Therefore, he wrote the username and password in a litt[illegible]pt it in a safe place.

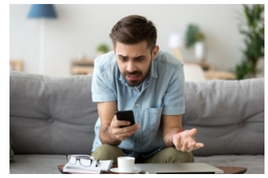
One day Aziz was on his laptop doi[illegible]uddenly, the laptop froze and an alarm sounded. On the screen it said: "Your computer is at risk. Call this n[illegible]er to resolve the issue." Aziz hurried up and called the number. He heard a voice that said, "T[illegible]support team. Please follow my instructions and type in the information I tell you. I can see[illegible]rious problem with your bank account. It has been compromised and someone is trying to withdraw $5,000.[illegible]se follow my instructions carefully. We need to act quickly to save your money. Someone i[illegible]phone and listening to your calls, so it is important that you don't hang up and mak[illegible]calls. I will transfer this call to your bank, and they will resolve the issue for you. Please give me the name of your bank." Aziz gave the name of his bank, and the call was transferred to the bank teller.[illegible] personal information and asked him to log into his bank account. Aziz was very nervous. He[illegible]t want[illegible]ose the money he had worked hard to save. Money doesn't grow on trees. Just then his friend[illegible], came in.[illegible]o are you talking to? You look all worked up," said Adil. Aziz quickly explained to him what wa[illegible]f the phone right now," Adil said. "This is a scam. The same thing happened to my friend a week ago. They are trying to get your money." "No, my account is hacked, and they are trying to help me," said Aziz. Adil grabbed the phone and hung up. He explained to his friend that scammers try to scare you. The[illegible]ve limited time, and that they are the only ones that can resolve the issue. He explained that he was not talking to the bank but to scammers. If you want to talk to your bank, you have to call the offic[illegible]he bank will never ask for your login information. Aziz felt awful. But he was relieved that Adil ha[illegible]pe[illegible]rstand how the scammers had deceived him. Thankfully, he had not given them his logi[illegible]orma[illegible]n or[illegible]Social Security number.

The next day, Aziz received an ema[illegible]om h[illegible]was titled "How to protect yourself from scammers." Aziz read it carefully. Here are the main points:

- get a security software program for your computer
- check your bank accounts regularly
- have a long and complex password
- use a two-step verification when logging into your account (a passcode is sent in a text or an email)
- never give information to the bank unless you have called the official number
- never click on links or open attachments from people you don't know
- hang up any suspicious phone calls
- never give your Social Security number on the phone

Sample

C. Work with a partner. Look at the pictures below and retell the story "Scammed".



D. Discuss the following questions in small groups.

1. Why did Aziz talk to a financial adv[illegible] at the [illegible]?
2. How do you make financial decisio[illegible]
3. Aziz decided to save some money from each paycheck. Many financial advisors say you should always put an amount of your inco[illegible] savi[illegible] right away. They call it "pay yourself first". Do you think this is a good idea? W[illegible] or w[illegible] no[illegible]
4. What is the advantage of doing on[illegible] [illegible]o you use online banking?
5. Aziz struggled to keep track of his login information. What advice would you give him?
6. In what ways do scammers try to g[illegible] people?
7. Have you ever been scammed? Tell the group a[illegible]ut it.
8. What should you do to protect you[illegible] [illegible]ammers?

Sample

6. Write sentences using the vocab[illegible] page 2.

1. ______________________________
2. ______________________________
3. ______________________________
4. ______________________________
5. ______________________________

7. Correct the sentences below.

1. Maria is driving to work whenever it is raini[illegible]

   ____
2. Carlos lives with his brother this week. ______________________________
3. Has she a bank account? ______________________________
4. Aziz is transferring money right now? ______________________________
5. Are Aziz and Adil work on the weekend? ______________________________