

# 5

# Money, Money, Money!

## Unit plan

### Reading:

multiple matching, identifying key words and underlining justification so you can check your answers

### Vocabulary:

words related to money and lifestyle, collocations & expressions, word formation, prepositions

### Grammar:

modals: ability, permission, requests, offers & suggestions, obligation, necessity, prohibition, possibility, deduction, advice & criticism

### Listening:

multiple choice (pictures), listening with an open mind and waiting for the question before answering

### Speaking:

choosing the best solution, talking about money, comparing options

### Writing:

article, using your notes, using questions to attract your reader's interest and including yourself in a description to make it more interesting

## Unit Opener (SB page 57)

- Ask students to look at the picture and describe what they see (*bundles of notes and loose coins in an hourglass*). Ask them what the purpose of an hourglass is (*to measure time*) and what they think the money in the hourglass represents (*time is money*). Ask them if they agree with the saying.
- Ask students to read the title of the unit and to tell you if they know where it is from (*The title is 'Money, Money, Money!' and it is the title of a song by ABBA, a Swedish pop group popular in the 1970s.*). Tell them/ Elicit that the lyrics include *'Money, money, money / Always sunny / In the rich man's world'* and ask them if they agree.

### 1

- Ask students to read the instructions and check that they understand what they have to do.
- Ask students to read the quotations and explain anything they don't understand. Explain/Elicit that Quotation 1 is philosophical in tone. It's probably something people come to realise as they get older. Quotation 2 is a comment on get-rich-quick schemes or con men who promise to double your money, only to disappear with it. Quotation 3 is possibly a comment on the irresponsible use of credit cards, which gets people into debt for all the wrong reasons.
- Students discuss whether they agree with the quotes in pairs before discussing as a class.

### Answers

Students' own answers

### 2

- Ask students to read the instructions and check that they understand what they have to do.
- Students discuss in pairs before discussing as a class.
- Monitor and help with vocabulary, but do not interrupt fluency.
- Make a note of any mistakes to go over with the class afterwards.

### Answers

Students' own answers

## Background information

Coins were invented in the 6th or 5th century BC, but we don't know where or when exactly this first happened. The production of coins is known as minting. According to the Greek historian, Herodotus, the Lydians, whose most famous king was Croesus, were the first to mint coins, while Aristotle claims this honour should go to the wife of King Midas of Phrygia. Numismatists (people who study coins) believe that the first coins were minted on the Greek island of Aegina. The first coins were made of electrum, which is a mixture of silver and gold. In China, around 200 BC, they began to use deerskin as notes. Once the Chinese invented paper, they were able to produce paper currency.

## TOP TIP

Use songs to generate discussion. Find songs with suitable topics and print out the lyrics for your students. Explain anything they don't understand and then play the song. Once students have listened to the song, begin a class discussion.

## Let's talk about it!

- It is said that money is the root of all evil. Do you agree? Why?/Why not?
- Do you think people value money too much?
- How responsible are you with money? Do you waste it?

## DVD 5

Summary of DVD 5: The video is titled 'Money emotions – The Money Advice Service'. It looks at the pressures teenagers might feel about spending money when trying to keep up with their friends. It mentions competition amongst friends to have the nicest clothes; the importance of image and of having well-known brands and the latest gadgets; peer pressure to own certain things; jealousy when teens can't afford what their friends have; the pressure to buy birthday presents for friends; the onus on spending rather

than saving money; the sense of letting friends down when they can't afford to go out with them; the ease of shopping with cards and how one can lose track of their spending. The video ends with comments on how to spend responsibly and how to save money.

**DVD link:** [http://www.youtube.com/watch?v=obGDTD\\_bm2c](http://www.youtube.com/watch?v=obGDTD_bm2c)

#### Answers

feeling scared, peer pressure, feeling jealous, panicking, letting friends down, being embarrassed

## Reading (SB pages 58-59)

### 1

- Ask students to read the instructions and check that they understand what they have to do.
- Ask students to read the idioms and explain anything they don't understand.
- Ask students if the same idioms exist in their language.
- Students work in pairs to figure out the meanings before checking answers as a class.

#### Answers

time is money (Time is valuable, so do not waste it.)  
 money is no object (It does not matter how much something costs.)  
 money talks (Money gives someone the power to get or do what he or she wants.)  
 have money to burn (Be very rich.)  
 money doesn't grow on trees (You have to work to earn money; it doesn't come easily or without effort.)  
 money burns a hole in your pocket (You are eager to spend your money, normally in a wasteful manner.)

### 2

- Ask students to read the instructions and check that they understand what they have to do.
- Discuss as a class.
- Ask them if they know any more idioms about money in English. If so, write them on the board (*For example, a fool and his money are soon parted = if a person acts unwisely with money, he or she will soon lose it; pour money down the drain = to waste money; rolling in money = to have lots of money*). Then ask them about 'money' idioms in their language.

#### Answers

Students' own answers

### 3

- Ask students to read the instructions and check that they understand what they have to do.
- Ask students to skim read the text and look for the verbs that can go with the word *money*.
- Explain to students that they do not need to read in detail at this stage as they will have the opportunity to do so later.
- Students do the task individually, but check answers as a class.

#### Answers

In the text: manage, save, waste, deposit, withdraw, borrow, pay back  
 Others: spend, lend, use, donate, give, etc

### DOWNLOAD

- Ask students to read the information in *Download*.
- Choose a student to explain the tip in his/her own words.
- Explain to students that when dealing with multiple-matching tasks, it's a good idea to underline key words in the questions and then look for the same idea expressed differently in the texts. Then they should underline the justification in the text as this will enable them to double-check their answers later. Point out that in Question 1, the words 'organisation' and 'operates' are reflected in text B as 'banks' and 'work'.

### 4

- Ask students to read the instructions and check that they understand what they have to do.
- Ask students to read the questions and explain anything they don't understand.
- Remind students to look in the texts for the same ideas expressed in the questions and to underline the justification for each answer.
- Students work individually to complete the task.
- They then check their answers in pairs before checking as a class.

#### Answers

- 1B** ... *how banks work*. Basically, you entrust them with your money, they use it and return it to you with interest. The interest rate, or the amount of interest, will vary depending on the type of account you have.
- 2A** *Savvy shoppers don't waste their money*. They can distinguish between needs (things we can't do without) and wants (things which are often unnecessary); they are aware of advertising tactics and are careful not to be taken in; and they know how to compare when shopping rather than buying the first thing they see.
- 3C** *If you make your monthly credit card repayments on time and avoid debt, you will build creditworthiness*. When you eventually apply for a loan, to buy a car or a house, for example, the bank will take your good credit rating ...
- 4C** ... *credit isn't yours*. When you use a credit card, you are borrowing money with the responsibility of paying it back.
- 5A** *Saving money for a specific purpose ...*
- 6D** ... *do consider the economic benefits of a university education*. It has been shown that over a lifetime, bachelor's degree holders can earn far more than those with just a secondary-school education.
- 7B** *A savings account ... A current account ...*
- 8D** *A part-time job while you're still in school will give you some financial independence ...*
- 9C** ... *you are borrowing money with the responsibility of paying it back*.
- 10A** *Saving money for ... a rainy day should be a habit ...*

5

- Ask students to read the instructions and check that they understand what they have to do.
- Ask students to read the sentences and explain anything they don't understand.
- Elicit that all of the words needed to complete the sentences are in the texts.
- Students work individually to complete the task.
- They then check their answers in pairs before checking as a class.
- Once answers have been checked, check pronunciation by saying each of the words to the students and asking them to repeat after you. Correct where necessary.

**Answers**

- |            |             |
|------------|-------------|
| 1 wallet   | 5 account   |
| 2 interest | 6 loan      |
| 3 debt     | 7 repayment |
| 4 finance  | 8 profit    |

**EXTENSION ACTIVITY**

Ask students to write two or three of their own sentences with vocabulary from the texts. They can either write gapped sentences or provide the first letter of the word, as in 5. Monitor and help with vocabulary and grammar if necessary. When students are ready, they swap with a partner to complete their sentences or they can write them on the board for the class to complete.

6

- Ask students to read the instructions and check that they understand what they have to do.
- Make sure they know how to make suggestions by asking them for phrases and writing them on the board (*We could ...*, *How about + -ing ...?*, *Why don't we ...?*). Elicit that the four pictures show *babysitting / child minding*, *offering private lessons*, *mowing lawns / gardening*.
- Students work in pairs to complete the task.
- Monitor and help with vocabulary and grammar if necessary.
- Make a note of any mistakes to go over with the class afterwards.
- Ask one pair to come to the front of the class and discuss their business suggestions.

**Answers**

Students' own answers

**Vocabulary 1** (SB page 60)

1

- Ask students to read the instructions and check that they understand what they have to do. Elicit that there are two parts to the task. First, they must decide which lifestyle each item is associated with and then they need to say which of the three lifestyles they would prefer, and why.
- Ask students to read the items and explain anything they don't understand.
- Check pronunciation by saying each of the items to the students and asking them to repeat after you. Correct where necessary.

- Remind students that more than one answer will sometimes be possible.
- Students work individually to complete the task.
- They then check their answers in pairs before checking as a class.
- Once answers have been checked, ask students to tell you which lifestyle they would prefer and to explain why.

**Suggested answers**

- |       |       |        |
|-------|-------|--------|
| 1 L   | 5 H/S | 9 S    |
| 2 H   | 6 L   | 10 L   |
| 3 H/S | 7 H/L | 11 H/S |
| 4 S   | 8 L   | 12 H/L |
- Students' own answers

2

- Ask students to read the instructions and check that they understand what they have to do. Elicit that one word in each set does not have a similar meaning to the other two.
- Ask students to read the words and explain anything they don't understand.
- Check pronunciation by saying each of the words to the students and asking them to repeat after you. Correct where necessary.
- Students work individually to complete the task.
- They then check their answers in pairs before checking as a class.
- Once the answers have been checked, ask students to tell you what the words which they didn't circle in each set have in common.

**Answers**

- 1 broke (*rich* and *wealthy* both mean having lots of money)
- 2 owe (*withdraw* and *deposit* refer to movement of money, out of and into a bank, respectively)
- 3 cheque (a *mortgage* and a *loan* both involve borrowing money)
- 4 receipt (*finance* and *economics* both refer to the study of money)
- 5 worker (an *entrepreneur* and a *businessman* work for themselves, they do not have a boss)

3

- Ask students to read the instructions and check that they understand what they have to do.
- Ask students to read the words and explain anything they don't understand.
- Students work individually to complete the task.
- They then check their answers in pairs before checking as a class.
- Once answers have been checked, check pronunciation by saying each of the compound nouns to the students and asking them to repeat after you. Correct where necessary.

**Answers**

- |           |           |
|-----------|-----------|
| 1 credit  | 4 account |
| 2 account | 5 rate    |
| 3 rate    | 6 credit  |

4

- Ask students to read the instructions and check that they understand what they have to do.
- Ask students to read the sentences and explain anything they don't understand.

- Students work individually to complete the sentences.
- They then check their answers in pairs before checking as a class.

#### Answers

- 1 tax rate
- 2 credit rating
- 3 interest rate
- 4 current account
- 5 savings account
- 6 credit card

#### ▶ EXTENSION ACTIVITY

Ask students to work in pairs or small groups and add to the items for the three different lifestyles in 1. Help with vocabulary if necessary. When students are ready, they can read out their items and the class must decide which lifestyle to group them with.

#### Extra Task (for early finishers)

See photocopiable material on page 149.

## ⚙ Grammar 1 (SB page 61)

#### Before you read the Grammar box

- Revise modal verbs. Ask students for examples of modal verbs and write them on the board. Explain that modals are used to express different things such as ability, permission, suggestions, etc.
- Remind students that some modals use different forms when they refer to the past and that some modals can also be more formal than others even though they have the same use.

#### 1

- Read through the grammar theory with the class.
- Read out the following sentences one by one. After each one, ask individual students to identify the modals and tell you which function they are performing.

- 1 He can speak French fluently. (ability)
- 2 Shall I lend you the money you need? (offer)
- 3 Could I borrow your calculator, please? (permission)
- 4 Would you like me to call the manager? (offer)
- 5 Billy broke his leg and isn't able to walk. (ability)
- 6 Can you change this twenty for two tens, please? (request)
- 7 No, you may not borrow any more money. (permission)
- 8 We could try a different bank for the loan. (suggestion)
- 9 They were able to buy the house they wanted. (ability, past)
- 10 You won't be allowed to open an account unless you're 18. (permission, future)

#### 2

- Ask students to read the instructions and check that they understand what they have to do. Elicit that they need to identify the modal and look at the meaning of the sentence in order to determine what is being expressed. Explain that they also need to find out what the modals have in common.
- Students work individually to complete the task.

- They then check their answers in pairs before checking as a class.

#### Answers

- a Could
  - b Would
- They both express requests. They are both formal requests.

Read 5.1-5.4 of the Grammar Reference on page 167 with your students.

#### 3

- Ask students to read the instructions and check that they understand what they have to do.
- Ask students to read the sentences and explain anything they don't understand.
- Ask them to think about the functions expressed by the modals in the sentences and to make a note of them.
- Encourage students to look back at the grammar theory for help.
- Students work individually to complete the task.
- They then check their answers in pairs before checking as a class. Ask students to tell you which functions are being expressed by the modals in the sentences.

#### Answers

- 1a (ability, past)
- 2a (request, future)
- 3a (permission, past)
- 4c (offer)
- 5a (ability)
- 6b (ability, past)

#### ▶ EXTENSION ACTIVITY

Ask students to write five sentences expressing ability, permission, a request, an offer and a suggestion. Help with vocabulary if necessary. When students are ready, ask some of them to read out their sentences and the rest of the class must say which function is being expressed.

#### Extra Task (for early finishers)

See photocopiable material on page 149.

## ⌘-Z Vocabulary 2 (SB page 62)

#### 1

- Ask students to read the instructions and check that they understand what they have to do. Elicit that there are two parts to the task. First, students must complete the expressions in the sentences and then they have to work out what the expressions mean.
- Ask students to read the words in the orange box and the sentences and explain anything they don't understand.
- Students work individually to complete the sentences.
- They then check their answers in pairs before checking as a class.
- Once the answers have been checked, ask students what the expressions mean.

### Answers

- 1 dollars (feel like a million dollars: feel very well and healthy)
- 2 money (not made of money: not be wealthy)
- 3 cash (strapped for cash: not have enough money to do something)
- 4 cents (haven't got two cents to rub together: not have much money)
- 5 penny, pound (in for a penny, in for a pound = if you're going to take a risk at all, you might as well take a big risk)

### 2

- Before students look at the task, ask them to tell you some endings for nouns and adjectives. Write them on the board and then ask students to give you examples of nouns and adjectives with some of those endings.
- Ask students to read the instructions and check that they understand what they have to do (*form verbs, nouns or adjectives from the words given*).
- Ask students to read the words in the table and explain anything they don't understand.
- Students work individually to complete the table.
- They then check their answers in pairs before checking as a class.
- Once answers have been given, check pronunciation by saying each of the words in the table to the students and asking them to repeat after you. Correct where necessary.

### Answers

- |              |             |
|--------------|-------------|
| 1 economical | 4 risk      |
| 2 luxury     | 5 operation |
| 3 financial  | 6 withdraw  |

### 3

- Ask students to read the instructions and check that they understand what they have to do.
- Ask students to read the sentences and explain anything they don't understand.
- Ask students to look at each sentence and decide if a verb, a noun or an adjective is required for the gap.
- Students work individually to complete the sentences.
- They then check their answers in pairs before checking as a class.

### Answers

- |             |              |
|-------------|--------------|
| 1 operation | 4 withdrawal |
| 2 financial | 5 luxurious  |
| 3 economise | 6 risk       |

### 4

- Ask students to read the instructions and check that they understand what they have to do.
- Ask students to read the sentences and explain anything they don't understand.
- Elicit that the phrases to be completed are all formed with nouns and that the prepositions come before the nouns.
- Students work individually to complete the sentences.
- They then check their answers in pairs before checking as a class.

### Answers

- |      |      |      |
|------|------|------|
| 1 at | 4 in | 7 at |
| 2 in | 5 on | 8 at |
| 3 In | 6 On | 9 on |

### ▶ EXTENSION ACTIVITY

Ask students to look through the Reading texts and to find six words that can form derivatives. Ask them to draw a table like the one in 2 and fill it in with the words from the texts. They then swap with a partner and try to complete the other parts of speech in the table. (eg *finance (v, n) / financial / financially; benefit (v, n) / beneficial / beneficially; distinguish / distinguishable; advertise / advertising, advertisement; compare / comparison / comparable; withdraw / withdrawal / withdrawn; manage / manager, management; bank (v, n) / banker / bankable, banking; independence / independent / independently; risk (v, n) / risky; repay / repayment; economy / economic, economical / economically; except / exception / exceptional / exceptionally*)

### Extra Task (for early finishers)

See photocopiable material on page 149.

## Grammar 2 (SB page 63)

### Before you read the Grammar box

- Revise modal verbs. Tell students they will be looking at some more modals in this lesson.
- Ask students what we use modals for and elicit that we use them to express different things. On the board, write the functions from Grammar 1 (*ability, permission, requests, offers, suggestions*) and tell students that there are other functions that we can express with modals. Ask students if they can think of any other functions.

### 1

- Read through the grammar theory with the class.
- Read out the following sentences one by one. After each one, ask individual students to identify the modals and tell you which function they are performing.
  - 1 You must pay interest on your credit card to the bank. (*must, obligation*)
  - 2 Fred may decide to buy a motorbike instead of a car. (*may, possibility*)
  - 3 Bank employees mustn't give out your personal information. (*mustn't, prohibition*)
  - 4 The government shouldn't increase taxes. (*shouldn't, criticism*)
  - 5 You ought to save at least 10% of your salary. (*ought to, advice*)
  - 6 All of the banks are closed; there must be a strike. (*must, deduction*)
  - 7 You don't have to pay me back until next month. (*don't have to, lack of necessity*)
  - 8 They shouldn't have spent so much money on a holiday. (*shouldn't have, criticism in the past*)
  - 9 He might not have had enough money to go out. (*might not have, possibility in the past*)
  - 10 You needn't have bought a new car as the old one still works. (*needn't have, lack of necessity in the past*)

### 2

- Ask students to read the instructions and check that they understand what they have to do. Elicit that they need to identify the modal and look at the meaning of the sentence in order to determine what is being expressed. Explain that they also need to decide which sentence is incorrect and explain why.

- Students work individually to complete the task.
- They then check their answers in pairs before checking as a class.

#### Answers

- a** couldn't  
**b** could

Sentence a expresses deduction and sentence b expresses possibility.

Sentence a is incorrect because we use *can't* not *couldn't* to show that we are almost certain that something is or is not true in the present.

Read 5.5-5.10 of the Grammar Reference on pages 167-168 with your students.

#### 3

- Ask students to read the instructions and check that they understand what they have to do.
- Ask students to read the sentences and explain anything they don't understand.
- Ask students to read the sentences again and think about which functions are being expressed. Explain that this will help them to choose the correct modal.
- Encourage students to look back at the examples in the grammar theory to help them.
- Students work individually to complete the task.
- They then check their answers in pairs before checking as a class.

#### Answers

- 1a** must  
**1b** could  
**2a** needn't have  
**2b** ought not to  
**3a** should  
**3b** may  
**4a** don't  
**4b** can't  
**5a** must  
**5b** ought to

#### ▶ EXTENSION ACTIVITY

Role play. Ask students to work in pairs. One is a teenager who needs more pocket money and the other is their parent. The teenager must explain why they need their pocket money to be increased; the parent must disagree and explain they should be more careful with their money. Tell students they can use the modals in Grammar 1 and 2. Ask a pair to act out their role play in front of the class.

#### Extra Task (for early finishers)

See photocopiable material on page 149.

### Listening (SB page 64)

#### 1

- Ask students to read the instructions and check that they understand what they have to do. Elicit that they must decide what the three pictures have in common, what the subject of a conversation about them might be, and what words they would expect to hear in such a conversation.

- First, ask them to identify what the pictures show (*a hotel, a man standing outside a tent in the countryside, a woman sunbathing in a garden*) and then think about the content of the dialogue and the words they would expect to hear.
- Students work in pairs before checking as a class.

#### Answers

Students' own answers

#### 2

- Ask students to read the instructions and check that they understand what they have to do. Explain that they will listen to the conversation that accompanies the pictures in 1 and discuss aspects of it with their partner. Stress that they are not listening in order to identify the correct picture and that they will have an opportunity to do this in 3.
- Ask students to read the questions and explain anything they don't understand.
- Play the recording and ask students to note down their answers and discuss in pairs.
- Play the recording again if necessary, and check answers as a class.

#### Answers

- 1 Students' own answers, but possible topic: holiday accommodation, kind of holiday.
- 2 Two: pictures A and B. *Sunbathing* was also mentioned, but not in the context of picture C.
- 3 Students' own answers, but possible answers include: holiday, camping, hotel, sunbathing.
- 4 No, they referred to all three.
- 5 Students' own answers

See the recording script on page 137.

#### 3

- Ask students to read the instructions and check that they understand what they have to do. Elicit that they will hear the same conversation and a question about it, and that they must answer the question by choosing one of the pictures in 1.
- Students work individually to complete the task.
- They then check their answer in pairs before checking as a class.

#### Answer

Picture A (*A 5-star hotel? You must be kidding! I'm not made of money, you know!*)

See the recording script on page 137.

#### DOWNLOAD

- Ask students to read the information in *Download*.
- Choose a student to explain the tip in his/her own words.
- Explain to students that although it is a good tactic to try to predict the topic of the dialogue by looking at the pictures, they should listen with an open mind in order not to make any mistakes. Tell them they must wait until they hear the question before they make their choice.

#### 4

- Ask students to read the instructions and check that they understand what they have to do. Elicit that

they must choose the picture option that answers the question. Remind them to think about how the pictures in each set are connected, what question might be asked and to listen carefully for the actual question.

- Play the recording and ask students to circle their answers. Then ask students to discuss their answers with a partner and to justify any answers that are different.
- Play the recording again if necessary, and check answers as a class.

### Answers

- 1C** ... you can charge the other twenty.  
**2A** ... I don't get car sick.  
**3C** You can sweep up all the dead leaves in the garden.  
**4B** It's ancient!  
**5C** ... I'm using one and I'm renting out the other two to help with the mortgage.  
**6A** ... I'd been meaning to use it as deposit on a new car, but now I'm having second thoughts.  
**7C** ... a shirt and a pair of jeans like his.  
**8B** ... maybe an extreme sport like paragliding ... Those things cost money, you know! Joining the local gym is as much as we can afford at the moment.

See the recording script on pages 137-138.

## Speaking (SB page 65)

### 1

- Ask students to read the three questions and answer any queries they may have about them.
- Students work in pairs to ask and answer the questions.
- Monitor and help with vocabulary, but do not interrupt fluency. Make a note of any mistakes to go over with the class afterwards.
- Ask each pair to ask and answer one of the questions and continue around the class until each pair has had a turn.
- Deal with any language mistakes and pronunciation problems that come up.

### Answers

Students' own answers

### TOP TIP

Help students to build their confidence for this task by creating opportunities for them to compare two options that are not exam task related. For example, tell them you don't know whether to go to a museum or on a picnic this weekend, and ask them for their opinion.

### 2

- Ask students to read the instructions and check that they understand what they have to do. Elicit that they will compare two options for a given situation and must decide jointly which option is best.
- Ask students to read the situation and the options and explain anything they don't understand.
- Go through the *Language Bank* with the students and

make sure they understand the phrases and how to use them when comparing options.

- Students work in pairs to complete the task.
- Monitor and help with vocabulary, but do not interrupt fluency. Make a note of any mistakes to go over with the class afterwards.
- Ask one pair to demonstrate the task in front of the class.
- Time permitting, repeat until all pairs have had a turn.

### Answers

Students' own answers

### DOWNLOAD

- Ask students to read the information in *Download*.
- Choose a student to explain the tip in his/her own words.
- Tell students that in this task, they need to compare two solutions and decide which is best to solve a problem. Explain that they will be told what the disadvantages of each solution are and that they must give advice on the best solution and justify their choice by explaining why the solution they have chosen is better.

### 3

- Go quickly through the *Language Bank* with the students again and make sure they understand the phrases and how to use them.
- Ask students to read the instructions and check that they understand what they have to do. (*Student A has a problem and will use the information on page 189 to explain the situation to Student B. Student B will find out what the situation is by asking the questions on page 65. Student A must tell Student B three things: what the problem is, what some possible solutions are and the disadvantages of each solution. Once Student B has received all of the information from Student A, he/she must give Student A advice on the best solution and also say why it is the best solution. In addition, Student B must explain why he/she rejected the other solution.*) Make sure students understand the mechanics of the task as it is quite difficult to grasp at first. If necessary, ask a strong student to explain in L1.
- Stress the importance of listening carefully to Student A because the information Student B requires in order to do the task is provided by Student A.
- Students work in pairs to complete the task.
- Monitor and help with vocabulary, but do not interrupt fluency. Make a note of any mistakes to go over with the class afterwards.
- Ask one pair to demonstrate the task in front of the class.
- Time permitting, repeat until all pairs have had a turn.

### Answers

Students' own answers

### 4

- Ask students to read the instructions and check that they understand what they have to do. Elicit that Student A will now play the role of Student B and vice versa. The pictures for the task are on page 189 and the information about the problem is on page 191. (*Student B has a problem and will use the information on page 191 to explain the situation to Student A. Student A will find out what the situation is*

by asking the questions on page 189. Student B must tell Student A three things: what the problem is, what some possible solutions are and the disadvantages of each solution. Once Student A has received all of the information from Student B, he/she must give Student B advice on the best solution and also say why it is the best solution. In addition, Student A must explain why he/she rejected the other solution.)

- Stress the importance of listening carefully to Student B because the information Student A requires in order to do the task is provided by Student B.
- Remind students to use words and expressions from the *Language Bank*.
- Students work in pairs to complete the task.
- Monitor and help with vocabulary, but do not interrupt fluency. Make a note of any mistakes to go over with the class afterwards.
- Ask one pair to demonstrate the task in front of the class.
- Time permitting, repeat until all pairs have had a turn.

#### Answers

Students' own answers

5

- Ask students to read the questions and explain anything they don't understand.
- Students work in pairs to ask and answer the questions.
- Monitor and help with vocabulary, but do not interrupt fluency. Make a note of any mistakes to go over with the class afterwards.
- Time permitting, you may want to discuss the questions more extensively as a class.

#### Answers

Students' own answers

## Writing (SB pages 66-67)

### Article: Using your notes

- Ask students to read the information on articles and using their notes.
- Explain to students the importance of brainstorming in order to get their ideas down quickly before they forget them. Then tell them that once they have all their notes, they should choose just a few to write about in more detail.
- Stress that by including too many ideas in their article, the reader can become confused and bored.

1

- Ask students to read the instructions and check that they understand what they have to do. Elicit that they will answer questions about a paragraph from an article to see how the writer has used their notes.
- Ask students to read the notes, the paragraph and the questions, and explain anything they don't understand.
- Students work individually to complete the task.
- Check answers as a class.

#### Answers

- 3
- No
- Yes
- Students should circle *would* and *might*.

2

- Ask students to read the instructions and check that they understand what they have to do. Elicit that they will make notes on a topic and then choose just a few of them to write a paragraph, as the writer in 1 has done.
- Remind students to use *would* and *might* for an imaginary situation.
- Students work individually to complete the task.
- Make sure students have plenty of time to complete the task. Monitor and help with vocabulary and grammar if necessary.
- When students are ready, ask them to read out their paragraphs for the class so that they can compare their answers.

#### Answers

Students' own answers

3

- Ask students to read the instructions and check that they understand what they have to do. Elicit that they must underline the topic and what they need to make notes about.
- Ask students to read the writing task and explain anything they don't understand.
- Students work individually to complete the task.
- They then check their answers in pairs before checking as a class.

#### Answers

Students should underline: *ideal lifestyles* (topic) and *how would you choose to live your life and where you would live and what you would do* (what they must make notes about).

4

- Ask students to read the instructions and check that they understand what they have to do.
- Ask a strong student to read the options and the article aloud, and explain anything they don't understand.
- Explain that the article was written in response to the question in 3. Ask students if they think it is a good article. If yes, elicit why.
- Remind students that a good article must engage the reader. Point out that when writing an article, the writer can get the reader's attention by using direct questions and that options a-c are direct questions.
- Ask students to read the opening paragraph again and circle their answer.
- They then check their answer in pairs before checking as a class.

#### Answer

**b** (they aren't what you might expect = plans)

5

- Ask students to read the instructions and check that they understand what they have to do. Elicit that they will answer some additional questions about the model article in 4. Point out that these questions will help them to analyse the task.
- Ask students to read the questions and explain anything they don't understand.
- Students work individually to answer the questions.
- They then check their answers in pairs before checking as a class.

### Answers

Students should circle the following:

- 1 semi-formal
- 2 introduce the topic in a chatty friendly way
- 3 think about the statement in the question
- 4 sociable, generous, ambitious, being in different places, their own company

6

- Ask students to read the instructions and check that they understand what they have to do. Point out that when writing about imaginary places, it's a good idea to include themselves and say what they would do there. Explain that this makes the description more interesting and colourful, in addition to providing some information about themselves for the reader. Remind students that we use *would* and *might* when talking about hypothetical or imaginary situations.
- Ask students to read the sentences and explain anything they don't understand.
- Students work individually to complete the task.
- They then compare their answers in pairs before discussing as a class.

### Possible answers

- 1 I love having friends and family to stay
- 2 could light a fire on the cold winter evenings to keep warm
- 3 cooking, to have a large, well-equipped kitchen
- 4 play tennis, I'd have a tennis court built at the bottom of the garden

### LANGUAGE BANK

- Draw students' attention to the *Language Bank*. Go through the words and phrases, and explain anything students don't understand.
- Remind students to use questions and tags to engage the reader. Also remind them that question tags are used in spoken English, but can be used in an article to make it more personal for the reader.
- Remind them also that when describing a place, they should use suitable adjectives to give colour and life to their descriptions.

### ▶ EXTENSION ACTIVITY

Time permitting, ask students about their ideal lifestyle. Ask them to think about their ideal job or if they would rather not work at all, where they would live, and how they would spend their time.

7

- Read the task out to students and explain anything they don't understand.
- Remind them to underline the topic and what they must make notes about.
- Go over the *Plan* with the students.
- Ask students to write short notes for each paragraph and go round checking as they write.
- Assign the writing task for homework.

### Answers

Students' own answers

### DOWNLOAD

- Read out the information in the *Download* box.
- Choose a student to explain the tips in his/her own words.
- Remind students to make a list of notes and then choose just a few to write about so that they can go into more detail. Tell them to describe people and activities as this will make their articles colourful and interesting. Tell them also to engage and attract the reader with direct questions that will make them think. Finally, remind students to use *would* and *might* to describe imaginary situations.

## 🔄 Reload 5 (SB page 68)

### Objectives

- To revise vocabulary and grammar from Unit 5.

### Revision

- Tell students that Reload 5 revises the material they saw in Unit 5.
- Explain to students that they can ask you for help with the questions or refer back to the relevant sections of the unit if they're not sure about an answer. Stress that the Reload section is not a test.
- Decide how the review will be carried out. Students could do the vocabulary items first and then correct them immediately, or they could do all the items together and correct them at the end.
- Give students about 20 minutes to complete the review. Reduce this progressively as you work through the book.
- Tell students to answer every question. When checking their answers, make a note of any problem areas in vocabulary and grammar they still have. Assign some time to deal with these areas.

### Vocabulary Revision

#### Vocabulary 1

- 1: Revise lifestyles by writing 'luxurious', 'healthy' and 'simple' on the board and then reading out the items one by one and asking individual students to tell you what they are and what kind of lifestyle they are associated with.
- 2: Revise the words for money and business by writing them all on the board (in mixed up order) and asking students to find the pairs that are similar in meaning. Ask them to use the odd words out in sentences.
- 3 and 4: Revise the compound nouns by writing them on the board and asking individual students to tell you what they mean and using them in sentences.

#### Vocabulary 2

- 1: Practise collocations and expressions. Write the expressions on the board and ask students to tell you what they mean. Once the meanings have been given, ask students to use the expressions in sentences.
- 2 and 3: Practise word formation. Replicate the table from page 62 of the Student's Book on the board, including the three headings (Verb, Noun, Adjective) and one each of the words in any group. Ask individual students to complete the groups of words.
- 4: Practise prepositions. Write the nouns on the board and ask students which prepositions they go with to form the prepositional phrases. Once answers have been checked, ask students to use the phrases in sentences.  
(*at a profit, in luck, in practice, in debt, on credit, on average, at a loss, at risk, on loan*)

## Grammar Revision

### Grammar 1

Practise modals of ability, permission, requests, offers and suggestions.

• Revise the modals by writing these sentences on the board and asking students to choose the correct modal. Ask them also to say which functions are expressed.

- 1 I couldn't/wouldn't see very well in the dark. (*couldn't; ability in the past*)
- 2 You can't/won't enter a bank while wearing a helmet. (*can't; permission*)
- 3 May/Might I speak with the manager, please? (*May; permission*)
- 4 Would/Shall I drive you to the bank? (*Shall; offer*)
- 5 He would/could try getting a second job. (*could; suggestion*)
- 6 We wouldn't/weren't allowed to spend all our money. (*weren't allowed; permission in the past*)
- 7 Can/May you give me some advice? (*Can; request*)
- 8 No, you might not/may not pay by credit card. (*may not; permission*)

### Grammar 2

Practise modals of obligation, necessity, prohibition, possibility, deduction, advice and criticism.

• Write these sentences on the board and ask students to complete them with the correct modal and the verb given.

- 1 He        (buy) a car; he hasn't got any money. (*can't have bought*)
- 2 Bob        (quit) his job, but he's not sure. (*may/might/could quit*)

3 You        (pay) for it now; it isn't necessary. (*don't have to pay*)

4 You        (speak) like that; it was rude. (*shouldn't have spoken*)

5 She        (won) the lottery because she bought a new house. (*must have won*)

6 We        (worry); it was all right in the end. (*needn't have worried*)

7 You        (steal); it's against the law. (*mustn't steal*)

8 They        (spend) less money if they haven't got enough. (*should/ought to spend*)

9 I'm unemployed; I        (look) for work. (*must/have to/need to look*)

10 He's spending a lot of money; he        (be) a millionaire. (*must be*)

- Students are now ready to do Reload 5.
- Set a time limit and let students know every so often how much time they have left to complete the questions.
- Check answers as a class.

### Answers Vocabulary

1b 2d 3a 4d 5a 6c 7a 8b 9d

### Grammar

1a 2c 3a 4a 5d 6c 7a 8a 9d