In the evening.

Natalie: Look, Alesya! I've got only I pence left – just a penny. I **(9.** *be***)** as rich as Croesus in the morning and now I'm as poor as a church mouse. I've got no cash! And the stuff I've bought for myself is such a waste!

Alesya: You must learn how to budget and cut down your expenses or you'll have to make ends meet next month.

Natalie: Yes, you are right. I must be more responsible. Oh, I know! I **(10.** *sell***)** my Barbie dolls collection on the Internet!

Alesya: Oh, Natalie...

2c. Find all the new words from the unit in the conversation. Which of the new words of the unit haven't been used?

2d. Role-play the conversation.

3. 👥 **Compare your ideas with your partner's. Give a summary of your answers to the class. Listen to each other and answer: What are the most popular presents? What are the most unusual presents? What are the most expensive presents?**

What presents do you usually buy your friends for Christmas and New Year? What presents do you usually get? How do you get money for holiday or birthday shopping?

4. 📝 **Write about the presents you're going to buy your relatives and friends for Christmas and the New Year.**

Lesson 7. Money in words and figures

1a. 👥 **Ask and answer.**

1. Have you ever taken any English exams? Are you planning to? 2. Do you know anyone who has taken such an exam? What did they have to do?

1b. 🔊 🎧 **Listen to a fragment from a radio programme. What does it tell you about one of the international English exams?**

106

2a. Study the graph below. What can you make of it? Does anything surprise you?

How the Poor, the Middle class and the Rich spend their money

Type of spending	Household income		
	$15,000–19,999	$50,000–69,999	Above $150,000
Food at home	10.2%	7.7%	5.4%
Food at restaurants, etc.	4.7%	5.4%	5.4%
Housing	29.2%	26.7%	27.5%
Utilities (коммунальные услуги)	11.1%	8.2%	4.8%
Clothes & shoes	3.6%	3.2%	3.7%
Transportation & gasoline	20.4%	21.3%	15.5%
Health care & health insurance	8.2%	7.1%	4.5%
Entertainment	4.8%	5.1%	5.7%
Education	1.5%	1.3%	4.4%
Saving for retirement	2.6%	9.6%	15.9%

2b. Read the description below and compare with your ideas.

The graph shows how Americans spend their money and how budgets change with the change of income[1].

The visual demonstrates what money is spent on in three income categories – 1) the poor – people who just make ends meet, 2) people in the middle of the income range and 3) the rich. Both the similarities and the differences are striking[2].

_____

[1] **income** [ˈɪnkʌm] – доход; [2] **striking** [ˈstraɪkɪŋ] – впечатляющий

Everyone spends a much larger part of their budget on housing – getting somewhere to live. With all the three categories – the poor, middle class and rich families – the same amount of money goes on clothing and shoes, and food outside the home.

But the poor spend a much larger part of their budget on basic things such as food at home, utilities (electricity, gas, train service, etc.) and health care. Rich people can afford to invest a much bigger amount of money in education, and to spend a very large part of their income on saving for retirement – the period in their life when they have stopped working.

Do you also find the similarities and differences striking?

2c. Read the description again and find words that are used instead of the following:

1) the graph,   3) money,
2) people,   4) spend money.

3. Answer the questions.

What do you think most of your family income is spent on? Do you think it is a good idea to invest money in education?

4a. 👥 **Look at the data below. Study the pie charts. Does any statistic surprise you? In pairs, decide what kind of conclusions you can draw from the visuals.**

Average household expenditure, fig. 1

108

Average household expenditure, fig. 2

Thailand — Sweden

Food, Housing, Travel, Health care, Education, Leisure, Other
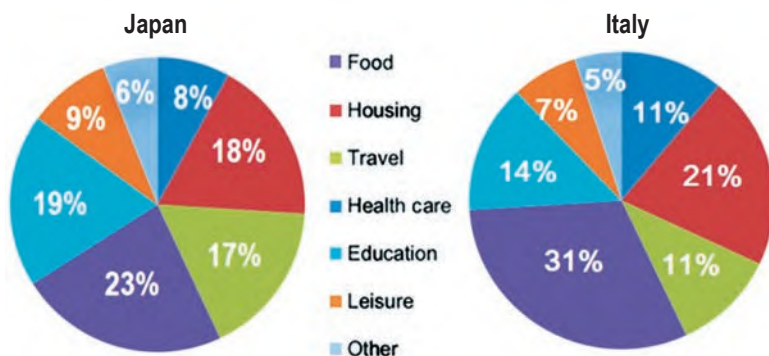
4b. **Why do you think the visual is called a pie chart?**

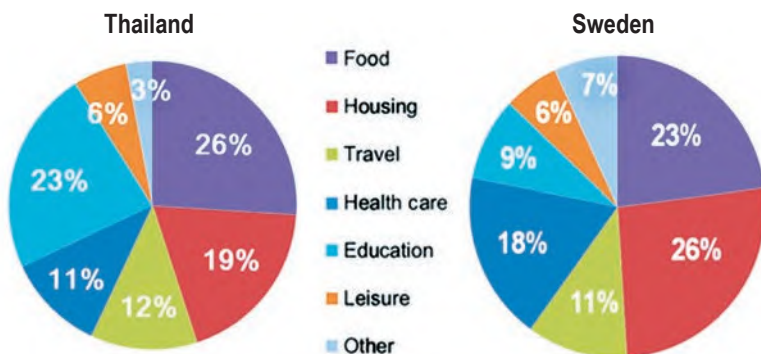**4c.** 👥 **Talk on how you could present the information in the visuals in writing.**

✓ Think what words you could use to speak about spending money, about people who spend money, the amount of money spent and the types of expenses.

✓ Decide what tense should be used: past or present. Why?

5. 📝 **Write your comments about the visuals. Before you write, plan**

a) the main ideas you would like to point out;
b) the number of paragraphs;
c) the words you will use to avoid repetition;
d) the tense: Present or Past Simple.

Lesson 8. Project: Debate

1. **Choose a motion for your debate.**

I. Children should get paid for the chores.
II. Teenagers should get a lot of pocket money.

2. **Work in two groups. One should be opposing the motion; the other should be proposing the motion.**

1. Brainstorm the main points of your speech. Think of facts to support your ideas.

109