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# Spend and Save

## Objectives

### Argumentation: The Basics of Argumentation

- Argumentation and persuasion defined
- Argumentation vs. exposition
- Argumentation and persuasion in everyday life
- Essential elements of argumentation
- What issue to choose
- What to do before you take a stand or make a claim
- The overall structure of argumentation

### The Use of Language: The Level of Formality

- The level of formality defined
- Characteristics of different levels of formality
- What level of formality to adopt for student writers



# Guidelines on the basics of argumentation

## Argumentation and persuasion defined

- ▶ Argumentation-persuasion is a type of writing in which writers try to encourage readers to accept a point of view on a controversial issue.
- ▶ In argumentation, writers use objective, logical reasoning and hard evidence to demonstrate the soundness of a position. Their purpose is to encourage readers to accept their view.
- ▶ In persuasion, writers use emotional language and dramatic appeals to readers' concerns, beliefs, and values, often in the hope of convincing them to take a specific action, besides encouraging their acceptance of an opinion.
- ▶ Argumentation and persuasion are frequently used together in an essay. Though slightly different, these two words are often used interchangeably.

## Argumentation vs. exposition

	What it involves	What it aims at
Argumentation	<ul style="list-style-type: none"><li>• assuming a controversy</li><li>• presenting a point of view</li><li>• explaining, clarifying, and illustrating the point of view</li><li>• supplying proof for the point of view</li><li>• refuting opposing views</li></ul>	<ul style="list-style-type: none"><li>• convincing readers that the point of view is sound</li><li>• encouraging readers to accept the point of view, and/or</li><li>• encouraging readers to take action</li></ul>
Exposition	<ul style="list-style-type: none"><li>• presenting a point of view</li><li>• explaining, clarifying and illustrating the point of view</li></ul>	<ul style="list-style-type: none"><li>• getting readers to understand the point of view</li></ul>

## Argumentation and persuasion in everyday life

- ▶ Argumentation and persuasion are part of everyday life. You argue or persuade to press home your opinions on trivial as well as important issues.
  - You try to talk your parents into letting you buy a new laptop.
  - Your classmates try to get you to run for a position in the Students' Union.
  - You try to win a company's support for the annual English Cultural Festival of your university.
  - The Students' Union tries to convince university authorities that another study room that stays open around the clock is needed.

## Essential elements of argumentation

- ▶ The issue: a controversy, a problem, or an idea about which people disagree and hold different points of view
- ▶ The claim: the point of view the writer tries to prove, which is usually the writer's view on that issue
- ▶ The support: the ideas and information meant to convince readers that the claim is sound or believable. Three common types of support are reasons, evidence, and emotional appeals.
- ▶ The refutation: the part of the writing that recognizes/acknowledges and argues against opposing views

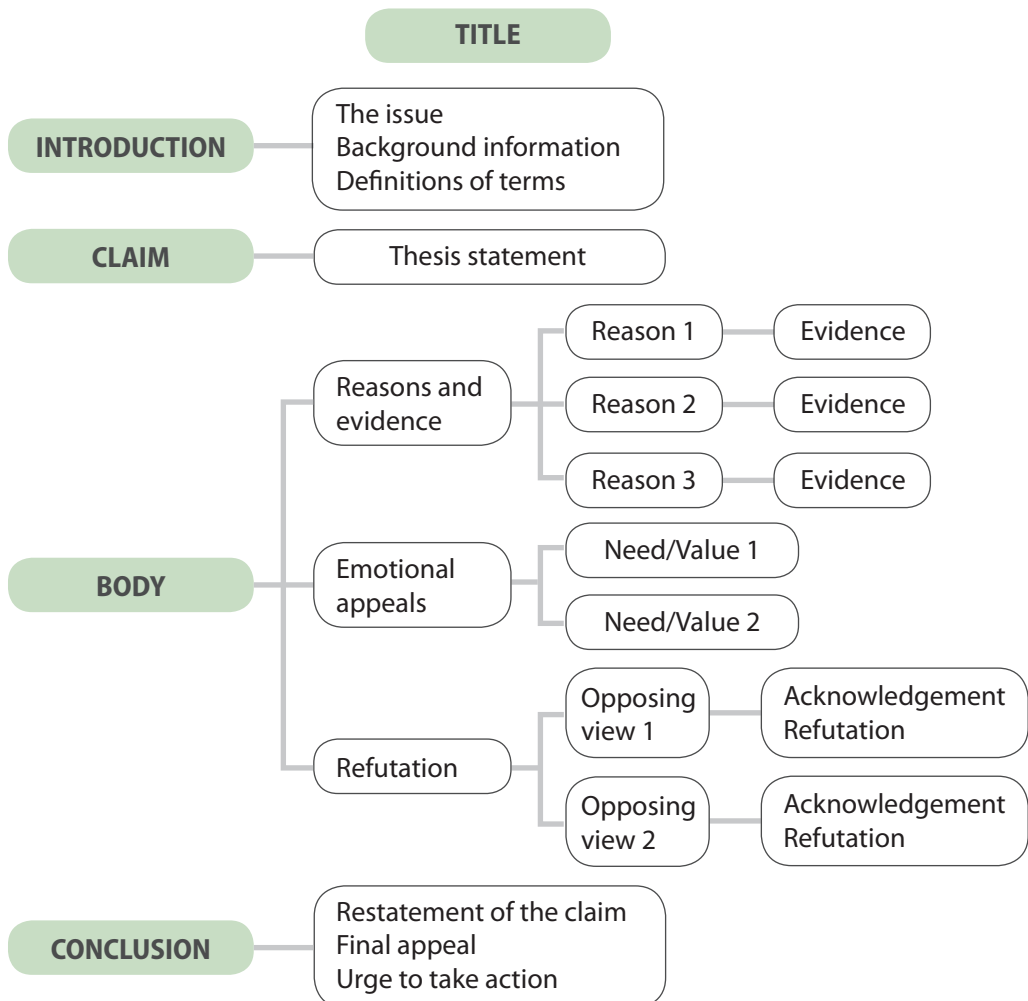
## What issue to choose

- ▶ It should be an arguable issue, that is, one on which people have obvious differences of opinion.
- ▶ It should be narrow enough that the argument can be made in a single essay.

## What to do before you take a stand or make a claim

- ▶ Identify and clearly define the controversy.
- ▶ Make sure your proposition is based on the public good, not simply on your personal interest. Having only personal interest in mind weakens your argument.
- ▶ Have discussions with those who disagree with you to test your position, and be willing to change your opinion if you find the other side has a stronger, more logical case.
- ▶ Make your proposition as specific as possible.

## The overall structure of argumentation





## Activity 1 Practicing guidelines on the basics of argumentation

- ▶ Identify (✓) the statements that can be developed as arguments. Explain why the others cannot.

- The generation gap between parents and their teenage children is widening.
- Smoking should be banned in the workplace.
- The greenhouse effect has significantly affected the environment.
- “Home” means different things to different people.
- More effective measures should be adopted to crack down on cybercrime.
- There should be stricter laws against fishing in city canals.
- Nelson Mandela was a universally-respected leader.
- People have different reasons for wanting to change jobs.
- Competent teachers shouldn’t be forced to retire at age 60.
- A better way of assessing students’ academic performance should be adopted.

- ▶ Narrow each of the following general statements into a clear, specific claim.

### Example:

**General:** Measures should be taken to protect children in day care centers.

**Specific:** Day care centers should employ guards to protect the children there.

1. College students should have more freedom.
2. The use of animals in testing should be prohibited.
3. Train fares are unreasonable during the Spring Festival.
4. Something should be done about harmful information on the Internet.
5. A driving license should be made a graduation requirement.
6. More writing assignments for college students are necessary.
7. College students should be required to be dressed decently in the classroom.
8. Buses should have priority over other road users.
9. Internet cafés should be safe places for children.
10. College students must do voluntary work.

- ▶ Compare the following two paragraphs and point out which one makes a better argument. Explain.

1. I am against closing the snack bars on the south side of campus and replacing them with vending machines. I am taking courses in business at Tsinghua University and I go there for lectures twice a week. When I come back to BFSU

(Beijing Foreign Studies University), though the canteens are closed, I can always buy something hot at one of the snack bars—meat dumplings or noodles. I don't like machine-vended food. I think it tastes awful. So, it will be a great personal inconvenience to me if the snack bars are closed. I think they should not be closed. If they are, I will frequently have to eat instant noodles for supper.

2. Closing the snack bars and replacing them with vending machines, as the logistics department proposes, will inconvenience many students who take courses or work part-time off campus. The department assumes that students prefer machines to snack bars. However, many do not. I have made a survey and at least 30 students said they would rather skip a meal than eat food purchased from a vending machine. Machine-vended food, no matter how quickly one can get it, does not taste as good as freshly-made dumplings or noodles. If the snack bars were closed, students who miss a meal in the canteen would probably have to eat instant noodles or go without dinner, which would surely affect their health. Therefore, I hope that the logistics department can reconsider the proposal.



# Guidelines on the level of formality

The use of language, especially the choice of words, is important because words can have impact. As student writers, you should work toward communicating your ideas not only clearly, but also effectively. Guidelines on the use of language are provided to help you use words appropriately, efficiently, and successfully. We will focus on the level of formality in this unit.

## The level of formality defined

- ▶ Formality means the state of being formal.
- ▶ The level of formality of a piece of writing is determined by the purpose, the audience, and the type of writing. A piece of writing can be classified as formal writing, informal writing, or writing of medium-level formality.

## Characteristics of different levels of formality

The level of formality roughly falls into three categories: the formal, the medium-level and the informal. The characteristics of each are shown in the following table.

	Level of formality		
	Formal	Medium-level	Informal
Tone	serious, impersonal	neither too serious nor too casual	relaxed, casual
Reader-writer distance	considerable	little	almost none
Sentence length	moderately long	varied	comparatively short

*(to be continued)*

(continued)

	Level of formality		
	Formal	Medium-level	Informal
Diction	frequent use of abstract and formal words	a mix of abstract and concrete words	concrete and vivid words
Verbs	few action verbs, frequent use of passive voice	a mix of action and non-action verbs	lively action verbs
Contractions	few to none	occasional use	frequent use
Personal references	few to none	occasional use	frequent use
Slang or colloquialisms	few to none	few, but appropriate	frequent use

### What level of formality to adopt for student writers

- ▶ For most college writing, e.g. assignments, term papers, and exams, use language of medium-level formality.
- ▶ For journal entries, letters, and notes to family and close friends, informal language is preferred.
- ▶ For application letters, use relatively formal language, but there is no need to be too formal.
- ▶ The language used in English writing today tends to be simple, straightforward, and relaxed no matter the purpose. Formal language is no longer much favored except in academic publications.



## Activity 2 Practicing guidelines on the level of formality

- Discuss in pairs or groups of three or four the level of formality of each passage, and give reasons for your conclusion.

1. Let me tell you one of the earliest disasters in my career as a teacher. It was January of 1940 and I was fresh out of graduate school starting my first semester at the University of Kansas City. Part of the student body was a beanpole with hair on top who came into my class, sat down, folded his arms, and looked at me as if to say “All right, teach me something.” Two weeks later we started *Hamlet*. Three weeks later he came into my office with his hands on his hips. “Look,” he said, “I came here to be a pharmacist. Why do I have to read this stuff?” And not having a book of his own to point to, he pointed to mine which was lying on the desk. (Excerpted from “Another School Year—What For?”, *Contemporary College English, Intensive Reading* [Second Edition], Book 2, Unit 1, Text A)
2. ... mature love is union under the condition of preserving one’s integrity, one’s individuality. Love is an active power in man; a power which breaks through the walls which separate a man from his fellow men, which unites him with others; love makes him overcome the sense of isolation and separateness, yet it permits him to be himself, to retain his integrity. In love the paradox occurs that two beings become one and yet remain two. (Excerpted from *The Art of Loving* by Erich Fromm)
3. The teacher handed the newcomer a worksheet and pencil, both of which the latter sent flying across the room. With jaw firmly set, the teacher placed the items on the desk again and asked me, “Would you work with him?”

Pulling my chair up to his desk, I greeted him calmly, “Good morning, may I help you with your math?”

“I ain’t doin’ nothin’!” he growled, throwing the paper to the floor. He crossed his arms in protest and stuck his chin out.

“Well,” I said, retrieving the worksheet, “if this paper gets any dirtier, we won’t be able to see the problems. Let’s see now.”

“I said, I ain’t doin’ nothin’!” he repeated vehemently with more volume. Only this time the paper and the pencil remained on the desk. (Excerpted from “Conversation with a Wise Guy” by Elizabeth T. Verbaas)

- What level of formality do you think would be appropriate for each of the following writing situations?
1. A letter to a visiting professor from Canada asking for permission to sit in on a course he or she is teaching
  2. A letter to a close friend of yours, an English major at a university abroad
  3. A book report on an American novel you have read
  4. A letter to the graduate school of a university asking for information
  5. An article for an English newspaper

# Readings on the topic

## In the Saving vs. Spending Debate It's Obvious Why We Need to Save More

Sam Pitts-Tucker

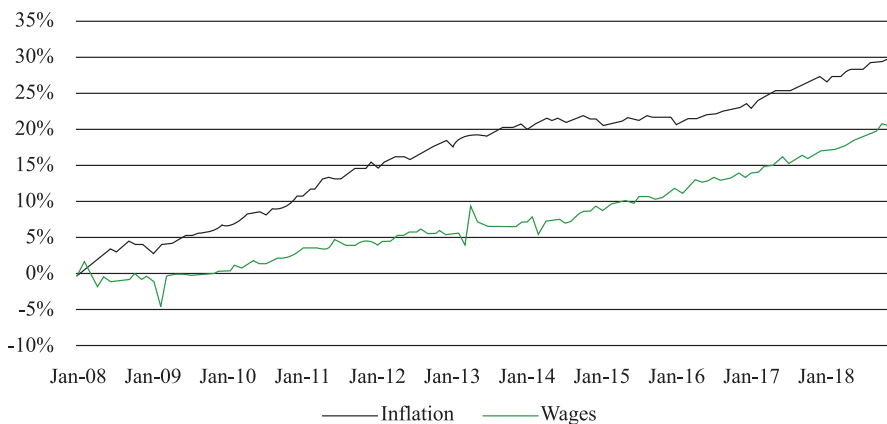
- 1 When we come into some extra money—whether through a dividend, a pay rise, or a work-related bonus—it is tempting to think about how we may spend the windfall<sup>1</sup>. But before we make plans to splash out<sup>2</sup>, we should consider how investing a meaningful part of it could make a significant difference to our future.

### Why we may need to save more now

- 2 The average real wage in the UK is lower than it was 10 years ago in 2008. This may come as a surprise to some, given<sup>3</sup> how many people are employed (the unemployment rate currently stands at 4%) and the strength of the latest wage growth statistics released by the Office for National Statistics (ONS) of 3.4% year on year.
- 3 Yet wages pretty much stalled<sup>4</sup> over a decade because in most years after the financial crisis of 2008 they have decreased in real terms when viewed against

- 1 **windfall:** an amount of money that you unexpectedly receive
- 2 **splash out:** to spend a lot of money on something
- 3 **given:** based upon, taking something into account
- 4 **stall:** to stop making progress or developing

A decade of inflation outpacing wage growth



Source: ONS

inflation, and after years of lackluster<sup>5</sup> growth have only really picked up in the last few years. This is because inflation has been positive throughout this period, particularly in the first five years after the financial crisis, peaking at 4.5% in 2011, which has decreased the effects of any nominal wage growth.

- 4 One noticeable implication of this drop in real wages is the fall in the UK household saving rate to 3.8%, even at a time when mortgage costs are at historically low levels. Combine this decline with our need to prepare for living longer, and it is vital we think hard about how much of our disposable income we should save versus how much we spend.
- 5 We all have non-discretionary spending<sup>6</sup> needs (such as groceries, transport, and housing), but it is our discretionary spending<sup>7</sup> habits (such as meals out, designer clothes, and holidays) which we should regularly review to keep them in check. By saving now you are giving up the immediate pleasures of spending today, but in doing so you can benefit from the fruits of your labor in the years to come.

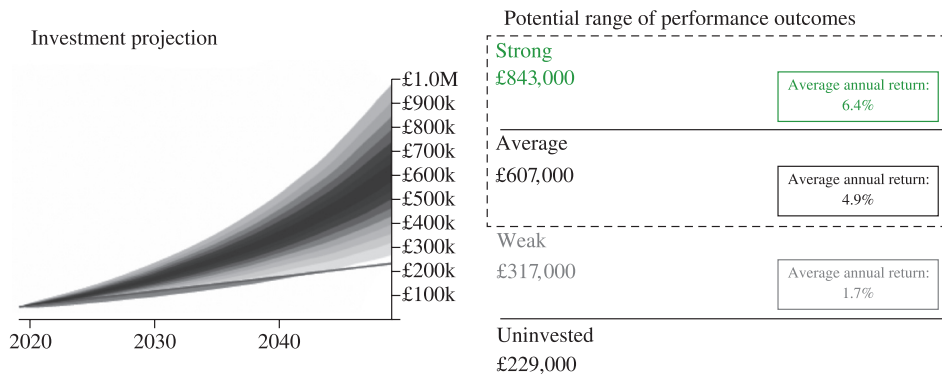
### How saving just a little each month can amount to a lot

- 6 Even if you save just £100 per month you would accrue<sup>8</sup> £36,000 over a period of 30 years. If you were to invest that £100 each month and receive an annual return of 5% you would accumulate £81,870. Depending on your circumstances and ability to save, you may wish to save more or less each month, but the point is the same: By making regular savings over a long period of time, you can benefit from the compounding of returns to achieve a significant sum.

#### Example investor profile

Age	35
ISA <sup>9</sup>	£50,000
Monthly saving	£500
Time period	30 years
Netwealth risk level	5

- 5 **lackluster:** not exciting, unimpressive
- 6 **non-discretionary spending:** money spent by consumers on essential needs such as food and housing
- 7 **discretionary spending:** money spent on non-essential purchases such as vacations or luxury items
- 8 **accrue:** to allow a sum of money to grow over a period of time
- 9 **ISA:** Individual Savings Account, a type of savings account in Britain on which you do not have to pay tax



Source: Netwealth

- 7 In this example, the investor sets aside £500 a month to supplement a £50,000 ISA pot<sup>10</sup>. The outcome means that in 30 years' time the money could be worth £607,000 based on an average projected annual return of 4.9%. Depending on your individual needs, this is not a bad amount to have as your retirement pot especially given the tax-free investment wrapper with tax-free withdrawals.
- 8 What is interesting to note is how a small change in the annual return figure can impact the value at the end. The 1.5% return difference shown here equates to £236,000, so it is worth making sure that your investments are being managed in a cost-efficient way to avoid unnecessary costs and charges. Even a 1% saving in fees can make a dramatic difference to an investment pot over time, as this article illustrates.

### To a great extent, you can shape your own future

- 9 Thinking hard about how much you should be saving, rather than spending, can have a dramatic impact on your ability to provide yourself with a sustainable retirement income.
- 10 You can enhance your prospects by optimizing<sup>11</sup> for the factors which are within your control when you invest—including reducing unnecessary costs and minimizing<sup>12</sup> tax by making use of tax allowances<sup>13</sup> such as ISAs and pensions.
- 11 But the key is really about making this choice: Do you want to spend more now, or do you want to live more comfortably for longer? (711 words)

- 10 **pot:** an amount of money
- 11 **optimize:** to make something as good as possible
- 12 **minimize:** to reduce something to the least possible level or amount
- 13 **tax allowance:** an amount of money that you can earn without paying tax on it



## Questions to think about

1. In what way is this an argumentative essay?  
\_\_\_\_\_
2. What is the thesis, or claim, of the essay? Is it stated or implied?  
\_\_\_\_\_
3. How does the writer support his stand on the controversy? Do you think the argument convincing?  
\_\_\_\_\_
4. What do you think of the introduction and the conclusion?  
\_\_\_\_\_
5. Is the language used in the essay largely formal, of medium-level formality, or informal? Explain.  
\_\_\_\_\_

# Why I'll Never Feel Bad about My Vacation Spending

Holly Johnson<sup>①</sup>

- 1 A few weeks ago, I spent seven nights in Cancún<sup>②</sup> with my little family of four. It was a fairly inexpensive trip, largely paid for by airline miles and hotel points. However, we did manage to spend over \$1,000 in seven nights' time, not just on food and drinks, but on airport transportation, a few key souvenirs, a car rental, and plenty of other random incidentals<sup>③</sup>.
- 2 Over the course of a week, we tried delicious new foods. We played in the largest swimming pool we had ever seen, and we looked for shells in some of the clearest water on earth. My daughter dumped me off my pool raft at least 28 times. I chased her and dunked her in revenge at least as many.
- 3 One day, we rented a car and drove around Mexico. We went to a water park. We made sand castles. We snorkeled and saw fish so large and colorful they terrified my children. Then we laughed and laughed, and the truth is, we're still laughing.

① **Holly Johnson:** an award-winning personal finance writer. Johnson shares her thoughts about frugality, budgeting, and travel on the website of Club Thrifty.

② **Cancún:** a city in southeast Mexico

③ **incidental:** (*usually plural*) a minor accompanying item or expense



### An investment in time

- 4 While my earnings have grown over the years, \$1,000 still represents a huge chunk of change. For my family, that's enough to pay for two months of grocery spending, more than two months of health insurance, a year of homeowner's insurance, or plenty of other important household expenses.
- 5 But I wouldn't consider the money a waste—not by a long shot<sup>4</sup>.
- 6 Over time, I've come to terms with<sup>5</sup> my family's vacation and travel spending. While it's true that the money we work so hard for is precious—and that it represents our life force—money itself isn't of any value. In reality, it's actually living that means something.
- 7 It's saving something for tomorrow, while also finding a way to live an exciting and fulfilling life today. Frugality is the engine that drives our financial goals, but enjoying ourselves is the real reward we seek. I want it all: the money required to live the lifestyle I want in the future, but also the kind of life I want to live now while my kids are still young. Because, as all parents know, they won't be young forever.

### How my money philosophy has changed

- 8 I haven't always had this philosophy about money. When we dove headfirst into frugality many years ago, I lived and died by every penny I spent. I agonized over trivial costs, resented people in my life who asked me to spend money, and basically refused to do anything fun.
- 9 But over the course of our early jobs in the funeral industry, we started to adopt a different approach. We learned to see ourselves in others, and we became wary of lost opportunities.
- 10 These lessons were hard learned, and only realized after seeing the harsh realities of life unfold for those around us: We buried people who retired and dropped dead the next day, young parents who were taken in freak<sup>6</sup> car accidents, and 30-year-olds with terminal cancer. We saw babies hug their dead fathers for the last time and parents drop to their knees at the sight of their departed children. We listened to them cry, and sometimes we cried with them.
- 11 We learned to look at our lives in a new way—to be thankful we were still together. And we learned to look at the time we have on this earth, together as a family, as something more precious than diamonds or gold.

- 4 **not by a long shot:** not at all
- 5 **come to terms with:** to become adjusted emotionally or intellectually to something
- 6 **freak:** unexpected and very unusual

- 12 We learned that money isn't everything—not even close<sup>7</sup>. In reality, time is the real currency—the one thing you cannot buy, barter, or steal.

### What travel means to me

- 13 A vacation to Cancún isn't necessarily “travel,” but for me, it represents something else. It represents seven full days with my children where we did nothing but spend time together. It's a camera roll of hilarious pictures we took that we can look back on and laugh at.
- 14 It represents a week's worth of shared memories we'll always have—places we've been and things we've seen that no one else got to experience. It represents a bubble of time where nothing else in this world existed but us—not work, not Facebook, and not the nightly news, the dishes, or the laundry.
- 15 Forget about money! I'm not waiting until I'm old to experience these moments because, by then, it will be too late. My children are young now. We have our health now. And with our frugal lifestyle and the right tools, affordable travel and vacation options abound.
- 16 One day, I know I'll look back and wonder if I made the most of the time I had on this earth. And when I do, I want the answer to be a resounding<sup>8</sup> yes. I want to know for a fact<sup>9</sup> that I gave my children more than a roof over their heads and plenty to eat—I want to know I gave them a piece of myself.

### Final thoughts

- 17 Our world is stressful, fast-paced, and fraught<sup>10</sup> with complexity, but the moments I spend alone with my family take all of us to another place, one where living is first and making a living plays second fiddle<sup>11</sup>.
- 18 That's why I refuse to apologize for the money I spend on travel with my family—and why I won't wait until I'm old to experience the world firsthand. I might die first, but that's not the only reason. If I focused too much on saving money, I might look back one day and realize I had never truly lived. That's not good enough for me, and it's not good enough for my children, either.

- 7 **not even close:** used to emphasize that something is wrong
- 8 **resounding:** loud
- 9 **know for a fact:** to be certain
- 10 **fraught:** full of unpleasant things such as problems or dangers
- 11 **play second fiddle:** to be less important

- 19 So I'll keep buying us this precious vacation time, whatever the cost. I have never regretted a single cent, and I never will. (1,038 words)



## Questions to think about

1. How does the writer organize the essay? Work out an informal outline to help you track the writer's train of thought and understand the main idea of the essay.  
\_\_\_\_\_
2. Why does the writer begin with an account of her recent seven-day family trip?  
\_\_\_\_\_
3. Why does the writer think the money spent on the trip was worth it?  
\_\_\_\_\_
4. How did the writer's philosophy about money change?  
\_\_\_\_\_
5. Is the language style of this essay different from that of the previous one? Explain.  
\_\_\_\_\_

## College Spending Money (Excerpts)

*Diane Schwemm*

- 1 A big question parents of new high school graduates have is: How much spending money do kids in college need these days? Hand in hand with this is the question of who is responsible for this amount.
- 2 Parents of continuing students also need to revisit spending needs each year (and sometimes mid-year).
- 3 Families almost universally agree that students should be responsible for earning and saving money for at least some of the "extras" they will need in college. "I am a firm believer in having students contribute as much as reasonably possible so that they don't take their education for granted, and learn to budget, and can take pride in their success," Beth, a parent, observes.

### Start with a conversation

- 4 The first step is to talk about who will pay for what (beyond tuition, room, and board) for the next four years. For example, "We said we would pay for textbooks freshman year, but after that they know what to expect and have to cover those expenses," says Laura, a parent of two in college. "We sent them off to college

well-stocked with clothing, but after that they paid for their own clothes except for a few special items (an interview suit, a nice dress, winter coats).”

- 5 “Making things clear—what we were willing to pay for and why—has helped,” Laura reflects. “It also helped to talk about financial matters as they were growing up. There are choices involved in everything.”

### The summer before college: work, save, plan

- 6 Now that you’ve discussed how much they may need each semester, you can help your college-bound children set a goal for their summer earnings. Some students have already been working and/or saving gift money and have built up robust bank accounts by the time they graduate from high school. Others are just getting started. A summer job should allow them to earn more.
- 7 As your student evaluates what’s in their savings/checking accounts, you can talk about the advantages of maintaining a level of savings throughout college. It’s a good idea for them to always have a cushion<sup>❶</sup> in case of an unexpected expense. They should also aim to graduate with a healthy balance in the account.

### Allowances and parental supervision of spending

- 8 Some families give their students a monthly allowance, ranging from \$75–\$225, to supplement the student’s own savings. After the first year, especially for students making good money through summer employment, an allowance may no longer be necessary.
- 9 Cathy recommends a student checking account linked to the parent’s account. “They use their ATM card as needed but you can see everything they spend money on.” Her daughter receives a \$200/month allowance which is easy to set up as an automatic transfer; they can both view her spending habits and increase the allowance if needed for legitimate expenditures “or cut back if she’s eating too much fast food.”
- 10 Scott has a similar approach: “I deposit a monthly allowance directly into my daughter’s bank account and that money is hers to spend or save. We decided on an amount before she started school and reviewed it after her first semester and first year, agreeing on any changes.”
- 11 Some parents help their students budget by taking charge of the student’s own earnings and then doling it out in monthly installments as an allowance. Others put their students on their own credit card accounts—again, they can see the charges and talk about it.

❶ **cushion:** something, especially money, that prevents you from being immediately affected by a bad situation

## Working during the school year

- 12 To keep money coming in, many students get campus jobs, even if for just a few hours a week. Some parents prefer their students to settle in and wait until second semester freshman year, or sophomore year, to get a campus job. Your student may qualify for work study as part of their financial aid package, but even for students without work study there should be plenty of employment opportunities.
- 13 Beth’s two sons, soon to be juniors, have each held multiple jobs in areas that are both meaningful and fun (recycling truck driver, writing tutor, climbing wall instructor, research assistant, and tool shop proctor, to name a few!). One started working freshman year to supplement his allowance and the other waited until sophomore year. “They have enjoyed the jobs and like earning money,” says Beth.
- 14 They didn’t need an allowance after freshman year because of campus employment and solid summer earnings. But Beth observes, “If our kids were college athletes or heavily involved in non-paid extracurricular activities such as the school paper or student government, we would have to help them.”
- 15 Parents agree that it’s important to prioritize studies and extracurriculars. Laura says of her daughter, who has had several campus jobs—some résumé-building (tutoring, TA<sup>2</sup>) and some not—“She likes to make money and she likes to be busy. As she has gotten more involved in campus activities, she has cut back on her jobs.”
- 16 Many students do not work during the academic year, or work minimally, and there are good reasons for that, too. Scott says, “We’ve taken the position that our daughter’s job is school... In general, we’re trying to give her four years of experiences that will help her grow as a person and find a direction for her career. She’ll be working for a long time after college!” (948 words)

<sup>2</sup> TA: teaching assistant



## Questions to think about

1. What issue does the essay discuss?  
\_\_\_\_\_
2. What point of view do most parents agree on concerning this issue?  
\_\_\_\_\_
3. Classify the parents based on their ways of offering financial support to their children.  
\_\_\_\_\_

4. What do you think of the language used in this essay compared with the two previous essays?

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5. Do you think college students here in China should pay partly for their education, at least be responsible for their spending money? Explain.

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## The Real Difference Between “Wants” and “Needs”

*Inez D. Stein*

- 1 As Henry David Thoreau<sup>①</sup> said, “The price of anything is the amount of life you exchange for it.”
- 2 Unless you were born wealthy or have unlimited resources<sup>②</sup>, you are required to spend some time working to acquire the funds to pay for the things you buy.
- 3 Though we all hope that our work life is satisfying, the fact is that most of us work because we have to in order to support ourselves. How much we work, how much money we have to make is determined in large part by how many things we want to have, and how upmarket<sup>③</sup> we want to get when purchasing things.
- 4 We all have choices about how long we will work before we retire, and how hard we will work.
- 5 For everything that you must have, you give up your time—a portion of your life—to work for it.
- 6 When you are home, take a look around you. Look at the stuff you have acquired over the years. Imagine that you are moving far away, and can only take a limited number of things with you. Is that piece of pottery that important? Could you

live without it? Certainly being surrounded by beautiful things makes life more enjoyable, but do you know how much time (life) you have given up in order to have those things? Every time you are about to purchase something, ask yourself: Do I really need it? How much do I want it? How often will I use it, wear it, or look at it? Will it just

- ① **Henry David Thoreau:** an American essayist, poet, and practical philosopher
- ② **resources:** (*plural*) all the money, property, skills, etc. that you have available to use when you need them
- ③ **upmarket:** (*BrE*) (*AmE upscale*) relating to people from a high social class who have a lot of money

remain in the closet or drawer or sit on the shelf collecting dust?

- 7 My husband and I have lived this way for most of our lives. We have not wanted for much. We live in a nice home in Massachusetts, go on vacations, and make our purchases. We work at our professions, but have not overworked ourselves. We live beneath our means<sup>4</sup>. We saved and have substantial retirement assets<sup>5</sup>. We paid off our mortgage and paid cash for our cars. We are debt-free because we asked ourselves these questions, and we know the true cost of any purchase—our time.
- 8 Because we didn't want much "stuff," we were able to spend a year in Hawaii, on a working vacation. In doing so, we still did not abandon questioning our purchases. There were so many things to do that were free or inexpensive: going for walks, swimming, biking, gardening, sightseeing, and reading. There were many ways to buy our necessities that reduced the price of the item: online purchasing, bulk stores, discount stores. We managed to live in Hawaii for about what it cost us to live in Massachusetts. And we had fun doing it!
- 9 We will probably work at our professions for a good while; not because we have to, but because we want to. With our savings we should be able to work as little or as much as we want.
- 10 If you want to impart this message to your children, invite them to look around their rooms and ask themselves: How often have I played with that toy, looked at that "treasure"? Would I miss not having it? Try putting one of their toys away in the attic or basement and see if they miss it or forget they even own it. In order for them to grasp the concept of working for and giving up their time in exchange for that purchase, you can offer an allowance in exchange for their help around the house. Have them keep a record of how much time they work for how much money they receive. Then when they want to purchase something, help them figure out how much time they worked to earn the funds in order to make that purchase.
- 11 It is all about choices. If you do or have something now, what did you have to give up in order to get it? And what will you have to do later, because you spend those resources now? Your current decisions will affect your future decisions. (700 words)

4 **live beneath one's means:** to spend less money than one receives as income

5 **asset:** (*usually plural*) the entire property a person or company owns



## Questions to think about

1. In what way is this essay related to the discussion of spending vs. saving?  
\_\_\_\_\_
2. What is the thesis of the essay? Is it stated or implied?  
\_\_\_\_\_
3. What do you think is the primary purpose of the writer?
  - a. To advise readers to budget sensibly.
  - b. To urge readers to say no to irrational purchasing.
  - c. To get readers to balance their “needs” with their “wants.”
  - d. To try to persuade readers to adopt her way of managing money.\_\_\_\_\_



# Readings written by your peers

## Spend More Rationally

*Zhu Lin*

- 1 Once upon a time, Chinese people understood the principle of deferred gratification. “Saving for a rainy day” is the right thing while “living in debt” has long been regarded as a disgrace. However, this belief has been shaken with the development of economy. “Overdraft” and “loan” have prevailed among young people. As the luring consumption information—about big houses, fashionable cars, top-class clothes, etc.—injects people with desire for a higher living standard, more and more people, young people living in big cities being the mainstream, start to enter into the “age of living in debt.”
- 2 It is reported that the ratio of household debt to disposable income of China reached 117.2% in 2018, while the ratio of the US dropped to 101%. These statistics may be startling; it is also a loud alarm.
- 3 Chinese people should spend rationally, because excess debts will cause serious problems.
- 4 In the first place, there is a potential financial danger for those who overdraw. For many people “living in debt” means it is beyond their ability to pay off the debts. There is no consummate social security system or sound personal credit system, at least at this stage, that can help people out when their financial crisis occurs.
- 5 Besides the hazard to ordinary people, banks and financial institutions may fall victim when people fail to pay their debts. Although, theoretically, banks can take a home or apartment mortgage and sell it through auction, in practice it might be hard to do so because citizens’ property rights are subordinate to people’s subsistence rights. Therefore, in most cases, banks cannot get all their money back. A great deal of such losses in the financial system will affect the country’s socioeconomic development.
- 6 Along with the above problems, there is a social impact caused by overdrafts. As a researcher with the Chinese Academy of Social Sciences points out, it

- is abnormal for a nation to have too many debt-ridden people, because debt problems, like unemployment, will greatly impact the person, his or her family, and the whole society. High debt rates will lead up to the abnormal sensitivity of urban families to unemployment and interest rate variation, which goes against social stability. Those who fail to pay off their debts will add to the elements of social instability.
- 7 China is a country rich in resources but poor in resources per capita, which may be depleted if the prevailing over-consumption continues, making it impossible for our country to prosper. Appropriate debt levels indicate social progress, which is beneficial to the improvement of life quality, but excess debts will lead to the opposite.
  - 8 Therefore, it is necessary to cool this hot phenomenon and help consumers build up a reasonable consumption concept, for the good of both the people and the country. (483 words)

## Chinese Senior Citizens, Spend and Enjoy Yourselves

*Wang Yingchong*

- 1 In China, thrift has long been a “national virtue.” Nonetheless, many old people misinterpret the word “thrifty” as “miserly.” They save all their lives and spend as little as possible. However, time is changing, and this attitude toward spending and saving should also change. Old people should spend more, and by doing so, they will benefit themselves, their children, and their country’s economy as well.
- 2 First, senior citizens should spend their hard-earned money to enjoy the remaining days of their lives. They have worked hard and saved hard all their lives, and it is time for them to live a fuller life—a reward they deserve. After all, who doesn’t want to eat well and dress well and travel abroad if they can afford it? And as the living standard of people has been considerably improved, they have more money in their pockets than ever before. Now that their children have grown up, they can allow themselves a bit of “luxury.” Otherwise, they forgo their right to enjoy life fully.
- 3 Second, senior citizens should realize that spending for a happy old age benefits

their children in the long run. They have saved for their children's education, weddings, etc. for most of their lives. If they go on doing so when their children can make a living on their own, their children may become too dependent on them and suffer more later when their aging parents can no longer help them financially. Furthermore, it is the children's turn to save for the parents, to repay their parents for what they have done for them.

- 4 Last but not least, spending should be encouraged among old people so as to boost the country's economy, as they constitute a growing proportion of China's population. Therefore, if they cling to the belief that "a penny saved is a penny gained," it will certainly hinder consumption and economic development. As a rule of the market economy, consumption encourages production and promises a booming market. So, for the country, a penny spent is a penny gained.
- 5 It is true that thrift is still valued in our country, but Chinese old people already have this virtue. So for them, spending, not saving, should be encouraged. They should learn to use what they have saved to live a life of higher quality. They totally deserve it. (417 words)

## Spending Should Be Encouraged

*Li Na*

- 1 Spending and saving are two different ways people deal with their income. For individuals, "saving for a rainy day" is necessary and advisable. But at present, for our country, we should encourage spending. Here are the reasons.
- 2 First, as is known in economics, consumption and production affect each other: Production is the foundation; consumption the motivation. Consumption boosts production, not the other way around. If we all save much but spend little, many manufacturers would close down and the country's economy would suffer. Then the government would not have sufficient money to improve people's living conditions, not to mention achieving the nation's ambition to explore outer space. Therefore, spending is essential to the economy.
- 3 Increased production stimulated by consumption in turn will help reduce unemployment. To meet the needs of consumers, manufacturers expand production and develop new products, thus creating more job opportunities.

When the unemployment rate is brought down, social stability will result. When unemployed people get jobs and earn money, they surely will buy what they need, which will contribute to the country's economic growth. In this way society benefits from consumption.

- 4 Last but not least, for consumers, what they purchase is not only certain items, but also convenience and comfort, which are well worth their money. It is human nature to pursue a better life. Even when we save money in the bank, our ultimate purpose is to spend it one day in the future. Money would lose its basic function of exchanging for goods or services when it remains in the bank all the time. As our income has considerably increased, why shouldn't we spend some of it to live more comfortably? After all, a rising standard of living is an important aspect of social progress. There is nothing wrong with spending as much as necessary within our present economic power. Even the lifestyle of "spend today, pay tomorrow" is not such a bad idea, because it will motivate us to work even harder to pay for what we have bought.
- 5 From the reasons mentioned above, we can see the positive and significant role spending plays in the development of economy, the stability of society, and the improvement of our lives. (383 words)

## Budget Means More

*Hu Chap*

- 1 Nowadays in China the so-called *yueguangzu*, people who live paycheck to paycheck and spend all their salary by the end of each month, ignite hot debates in the mass media. As *yueguangzu* are mainly young professionals, many are starting to wonder: "Are college students going to join this group or clan in the future, deserting the traditional value of being thrifty?" In my opinion, for us college students, it is necessary to budget our money, for it is no longer as simple as a matter of overspending or being thrifty, but a matter, which is more important, of what we can learn from setting and sticking to a budget plan.
- 2 Running a good budget is no easy work. Because with a limited amount of money, say every month, you have to make both ends meet while you still have some money left for saving.

- 3 Many students, especially freshmen, tend to be *yueguangzu*. You are always astonished at how much you have spent in a month without knowing it. Gradually, you will learn that spending money without any plan can lead to disaster, just like many other things in your life—study, work, and even a diet to lose weight—which all need a specific, efficient plan if you want to succeed.
- 4 Calming down from astonishment, you begin to track your spending to find out what items have taken your money. Through this process, you will learn what kind of person you actually are. You may find that as an adult, you are still a snack food junkie, you still cannot resist those delicious crabs in the commercial promotions, and you are gaining weight by overeating. Actually, you are what you spend.
- 5 As soon as you have mapped out a budget, you are confronted with a severe challenge—whether you are firm enough to resist all the temptations and stick to your budget. While expensive items, such as going out for a big dinner, are easy to avoid, maybe it's the little things, like a cute mobile phone ornament or a bite of your favorite dessert after lunch, that are irresistible. Fighting this challenge and overcoming it will help shape your personality into a much stronger, more persevering one.
- 6 Keeping a budget also shows your sense of responsibility. Since you are probably financially supported by your family, you are not supposed to be only responsible for yourself, but more importantly, you should act responsibly toward your parents.
- 7 In conclusion, for us college students, running a budget is not merely an economic strategy but also a positive mental process of finding oneself, shaping oneself, and realizing oneself. A good budget contributes to a steady life both for ourselves and for our families. In this sense, I do hope that college students start budgeting, learning about how to be rational about money and about other important things in life. (486 words)



## Questions to think about

1. What issues do the writers of the four essays bring up? Do you think these issues are arguable?
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2. What claims do the writers try to prove? Do you think each claim can make a strong argument?

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3. What types of support do the writers use to convince readers? Do you think they are effective?

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4. Is the conclusion of each essay strong or weak?

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# Writing assignment

## Topics

Write an argumentative essay of 450–500 words on any of the topics or a topic of your own which relates to the subject of this unit.

- Should thrift be encouraged now that our personal income has considerably increased?
- Should spending be encouraged to boost our country's economy?
- To what extent should we encourage spending or saving?
- Why is it necessary for college students to learn to budget their money?
- Should college students contribute financially to their education?
- Is it necessary for everyone, even those in debt, to save for the future?
- To solve their money problems, what solution should college students chiefly rely on: increasing money coming in or decreasing money out?

## Procedure

### Pre-writing: choosing a topic and exploring ideas

- ↓ Discuss, in groups of three or four, the different sides of the issue you have decided on; try to find out why people disagree, and think of the reasons and evidence that support various viewpoints.
- ↓ Make a tentative claim, and list the reasons that support the claim. Then switch sides, state an opposing claim, and brainstorm to discover the reasons and corresponding supporting evidence.
- ↓ Conduct a mock argument in the group and take notes, especially on the reasons and evidence you are likely to use to support your position.
- ↓ Make a two-column list of pros and cons about the issue, listing arguments for (pros) in one column and arguments against (cons) in the other.
- ↓ Examine the issue by answering the following questions.
  - What is the issue? How can I define it?

- Is it an arguable issue? How can I narrow the issue for an essay-length argument?
- What are my views on the issue? How can I state my claim?
- What evidence supports my claim?

↓ Research the issue.

- Use library sources.
- Do research on the Internet.
- If possible, talk with people who have experience with the issue.
- If possible, discuss the issue with an expert and ask questions.

**Organizing and drafting: getting your ideas on paper**

↓ Develop your thesis or make a claim about the issue.

↓ Choose a line of reasoning and a method of organization.

↓ Write an effective introduction.

- Identify the issue.
- Provide necessary background information.
- Define the terms to be used in the argument.

↓ State clearly your reasons along with the evidence for the claim.

↓ Cite the sources of your evidence.

↓ Use effective transitions.

↓ Write a satisfying conclusion reinforcing your claim.

**Analyzing and revising: strengthening your draft**

↓ Put your draft aside for a day or two before rereading and revising it.

↓ Read your draft carefully and objectively, taking into consideration your instructor's comments and the suggestions from peer evaluations.

↓ Make sure your claim is specific.

↓ Examine each reason and piece of evidence and see to it that they are convincing.

**Editing and proofreading: eliminating technical errors**

↓ Check your spelling and grammar.

↓ Make sure you have used correct punctuation and spacing.



## Quotations

Spend not where you may save; spare not where you must spend.

—English proverb

Do not all you can; spend not all you have;  
believe not all you hear; and tell not all you know.

—English proverb

You don't write because you want to say something;  
you write because you've got something to say.

—F. Scott Fitzgerald