

Unit 3

Where did your money go?



After learning this unit, you will be able to:

- talk about money budgeting;
- ask for and give advice on money management;
- understand and make a budget sheet.

Look at the picture and discuss:

- 1 Where did your money go in the first few months at college?
- 2 Do you have a spending plan for each month?

Unit 3

Warming up

Discuss if it is a waste of money to...



buy a tablet



buy a smartphone



buy skincare products



get gym membership



eat out with friends



get an expensive haircut

Listening and Speaking

- 1 Listen to the dialogue between Mark and his mum about money. The first part of the dialogue is given. The following words and expressions may help you. 🎧

phone bill laundry eat out smartphone
laptop out of date tablet afford

Mark: Hey, Ma.

Mum: Hi, son! How's your first month at college?

Mark: Well, for the first time, I'm worried about money. I spent almost half my money for the whole term, this first month!

Mum: Wow, where did your money go?

...

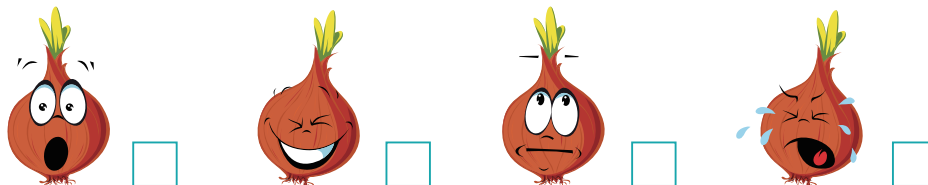
Tips

听对话时，要注意一些和主题相关的“细节”内容，例如本对话中的具体花销项目，必要时做笔记。

2 Listen again and choose where Mark's money went. 

- | | | |
|---------------------------------------|-------------------------------------|--|
| <input type="checkbox"/> movies | <input type="checkbox"/> eating out | <input type="checkbox"/> gifts for friends |
| <input type="checkbox"/> a smartphone | <input type="checkbox"/> a laptop | <input type="checkbox"/> a tablet |

3 Choose the possible expression in Mum's face after the telephone conversation.



4 Discuss in pairs and give your opinions on Mark's expenses.

5 Read the following words and expressions. Then listen to the dialogue between Mark and Lisa. 

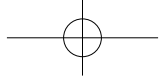
cut costs used textbook snack
be smart free activity budget

6 Listen again and write down Lisa's suggestions on cutting costs. 

Items	Lisa's suggestions
textbooks	
laundry	
transportation	
eating out/snacks	
clubs and activities	
others	

7 Work in pairs. Ask and answer the following questions.

1. Would Lisa buy a smartphone? Why?
2. What do you think of Lisa's suggestions on money budgeting?
3. If you were Mike, would you follow Lisa's suggestions? Why or why not?



Unit 3

Reading and Vocabulary

- 1 Read the passage about money budgeting with the help of the following words and expressions. 

furious be short of stick to inexpensive alternative
 go broke peer pressure entertainment
 reasonable comfort miss out on

Jack is now in trouble. It is only the middle of the term, but he has spent almost all his money. What can he do? Call home? Father would get furious. Borrow from classmates? No way! Because many of them are short of money, too. To solve the problem, students like Jack need to learn the lesson of budgeting.

The first thing is to make a spending plan and see where to cut costs. Choose what you need most, instead of what you want most, when deciding what to buy. Stick to your plan when it seems everyone else has or does something. There are almost always inexpensive alternatives for your wants. Remember you can have it all, just not all at once.

What's more, you may go broke if you always want to keep up with the Joneses. There's no need to give in to peer pressure if you don't have the money for entertainment. Tell them it's not within your budget! Try to find other ways to get into social groups, like ballgames, a picnic or a bike tour with classmates. If you really need

Tips

keep up with the Joneses: 与他人互相攀比。Jones是英语国家中很常见的姓，所以被用来指普通人。

more money to live in reasonable comfort, get a part-time job and save a little. In this way, you won't regret missing out on the best part of college by following too strict a budget.

Remember, you go to college to prepare yourself for your future. So, why not develop good habits now? By learning to budget, you will feel more confident about your ability to take responsibility for yourself, and become the master of your own life.

2 Read again and sum up the main points for money budgeting.

1. Make a spending plan. _____
2. _____
3. _____
4. _____

3 Discuss in groups and find the inexpensive alternatives for your wants.



have a Cappuccino while hanging out with friends ¥36

¥_____



go to the concert of your favourite singer ¥380

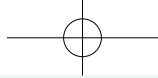
¥_____



go to KTV after the final examination ¥150

¥_____

Compare your answers to see which group can have more fun with less money.



Unit 3

- 4 Budgeting is like a coin that has two sides. Work in groups and find the words or expressions to describe the two sides of budgeting. How would you deal with the unhappy side?



Grammar for Use

祈使句

读下面的句子，看看它们都有哪些共同的特点？

1. Try to cut costs.
2. Buy used textbooks, do your own laundry, and use a bike.
3. Tell them it's not within your budget!
4. Remember you can have it all, just not all at once.
5. Don't see your roommates as strangers.

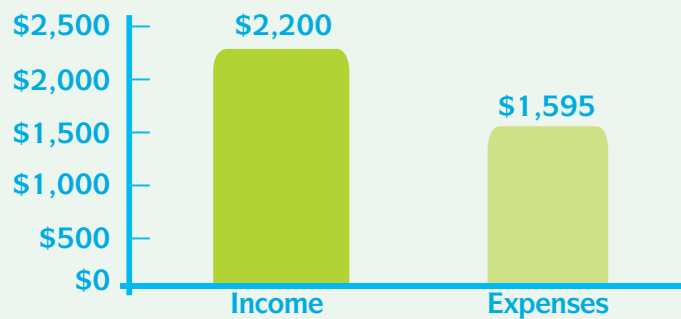
上面这些句子用于表示请求、命令、建议和劝告等，叫做“祈使句”。祈使句的第二人称主语 you 通常不表示出来，肯定句以动词原形开头，否定句常以 Don't 开头。



Practical Reading

1 Read Michael's monthly budget.

Building a monthly budget is the first step in controlling your money and making both ends meet. The following is a monthly budget made by Michael, an American college student.



Percent of Income Spent

73%

Monthly Income

\$2,200

Monthly Expenses

\$1,595

Balance

\$605

Monthly Income

Item	Amount
Money from parents	\$1,200
Financial aid	\$500
Part-time job	\$500
Total	\$2,200

Monthly Expenses

Item	Amount
Rent	\$700
Utilities	\$50
Cellphone	\$60
Groceries	\$260
Auto expenses	\$150
Books	\$125
Transportation	\$20
Health insurance	\$120
Haircut	\$40
Gym	\$30
Entertainment	\$40
Total	\$1,595

2 Read the budget again and choose the true statements.

- Michael spends more than he gets each month.
- The money from Michael's parents is enough to pay for his rent and groceries.
- Rent is the major expense for Michael each month.
- Michael can save more than \$600 each month.

Unit 3

Practical Writing

The period of a budget can be a month, a term or a year. A budget worksheet can take different forms according to how detailed you want it to be. Generally it should include all income and expenses.

- 1 Make your monthly budget by completing the worksheet below. Add or delete some items if necessary.

Budget Worksheet for College Students			
Income			
		Monthly	
From part-time jobs			
From parents/family			
Total income			
Expenses			
	Monthly		Monthly
Food and drinks		Books and magazines	
Cellphone bills		Entertainment	
Utilities		Transportation	
Eating out		Internet access	
Clothing		Others	
Total expenses			
Savings:			

- 2 Compare your budget with Michael's in Practical Reading. Find the differences and explain the reasons.

Project

Who needs a bigger budget, a boy or a girl?

1

Work in groups of four and survey how boys and girls (10 boys and 10 girls) in your grade spend their money each month. Use the sheet you have developed in Practical Writing.

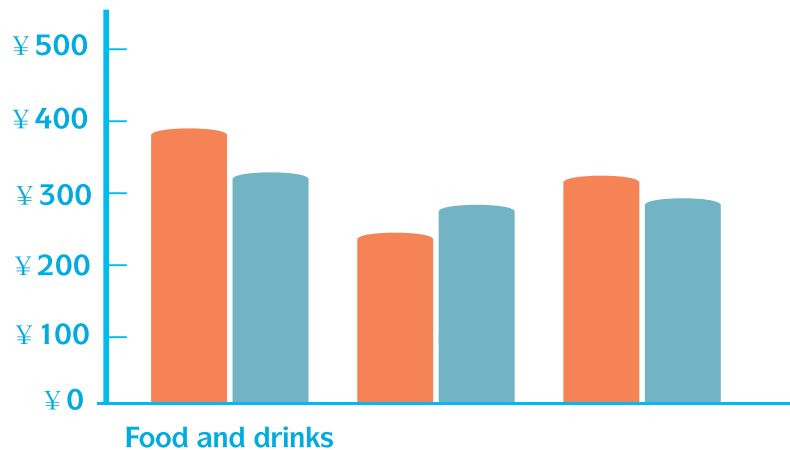
2

Make a bar chart like the one below according to the data collected.

3

Write a short report to explain the chart. The following questions may help you:

- In what way are their spending habits different?
- What expenses are less important and could be cut for each group?
- What is the average cost for each group to live in reasonable comfort? Who needs a bigger budget, a boy or a girl?



Unit 3

Around the World

Many Western students choose to help pay for college by working part time, on campus or off campus. On-campus jobs are usually much friendlier to students' needs than off-campus ones. Luckily, colleges and universities depend on students working on campus to keep the place running. It means that students have many campus jobs to choose from. Here are some great on-campus job places for you:

1. the campus coffee shop
2. the library
3. the volunteer service centre
4. the student activities centre
5. the mailroom
6. the admission office
7. the career centre
8. the peer tutoring centre



Do you find any one interesting? The truth is that there's no such a thing as "the best job" that works well for everyone. Some jobs may seem much easier than others, but try to keep them in context. Doing jobs like these will bring you some money... And what else?

My Progress Check

Listening Comprehension

1 Listen to the dialogue and choose the information you hear. 🎧

- David had an argument with his mum.
- Lily is not satisfied with the pocket money she gets.
- Lily's pocket money is less than her friends'.
- Lily has to buy her music things with her pocket money.

2 How do you spend your pocket money?

1. buy things for school
2. _____
3. _____
4. _____

Vocabulary and Structure

1 Complete the sentences with the proper form of the given words or expressions.

stick to keep up with budget
master afford eat out

1. I can't _____ to take a vacation this year.
2. This is my first time to make a monthly _____.
3. Have you been _____ your diet?
4. If you want to save money, you may try to _____ less often.
5. They don't think they must _____ their neighbours.
6. Mary wants to be the _____ of her own life.

Unit 3

2 Complete the sentences with the proper form of the given words. Some words may be used more than once.

be have let enjoy do

1. _____ careful.
2. _____ a coffee, please.
3. _____ worry.
4. _____ late again next time.
5. _____ me try.
6. _____ yourselves.

Translation

Translate the sentences into English using the given words or expressions.

1. 如果你不学习理财，就有可能破产。(go broke)
2. 我们应该想想在哪些地方可以缩减开支。(cut costs)
3. 我没有这项活动的预算。(budget)
4. 不要错过大学里最美好的部分。(miss out on)

Reading and Writing

Read the paragraph and write down your understanding of the underlined part in about 50 words.

Choose what you need most, instead of what you want most, when deciding what to buy. Stick to your plan when it seems everyone else has or does something. There are almost always inexpensive alternatives for your wants. Remember you can have it all, just not all at once.