

Map of the book

Unit	Scenario	Active reading
1 Money smarts <i>P2</i>	Complete the finance unit in the student handbook for your university's international students <i>P3</i>	Text <i>P4</i> Look after yourself Analyzing writing techniques: Crafting a well-told story Sharing your ideas: Talk about your budget categories
2 A good read <i>P32</i>	Design a newsletter for your university's English Reading Club and recommend a book <i>P33</i>	Text <i>P34</i> Danger! Books may change your life Analyzing writing techniques: Using repetition and parallelism in writing Sharing your ideas: Talk about the benefits of reading
3 Inside the wardrobe <i>P64</i>	Post a photo of a clothing item with a description of it on Fancy Museum's online exhibition <i>P65</i>	Text <i>P66</i> Been there, done that, got the T-shirt Analyzing writing techniques: Introducing a topic with an anecdote Sharing your ideas: Talk about the functions of an item of clothing and share the story behind it
4 The age of AI <i>P94</i>	Contribute your opinion article about the challenges and opportunities of AI to your university's English magazine <i>P95</i>	Text <i>P96</i> How cities should prepare for artificial intelligence Analyzing writing techniques: Providing background information in an opinion article Sharing your ideas: Talk about the challenges posed by AI in the workplace and ways to overcome them
5 Toward a healthier world <i>P124</i>	Participate in an English-language feature story competition on the theme "Tales from the pandemic" <i>P125</i>	Text <i>P126</i> The first shot: Inside the Covid vaccine fast track Analyzing writing techniques: Using flashbacks in feature stories Sharing your ideas: Talk about an individual's contribution to the prevention of a pandemic
6 Past and present <i>P154</i>	Contribute your text about the Silk Road to the organizer of a Silk Road Youth Exchange Program <i>P155</i>	Text <i>P156</i> China's underwater history Analyzing writing techniques: Using evidence Sharing your ideas: Talk about the basic information about the Maritime Silk Road

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Why historians disagree

UNIT

1

Money smarts



Learning objectives

After completing this unit, you will be able to

- > explain how to make a budget
- > describe possible ways to reduce expenses and build savings
- > write a unit in a handbook to give international students financial advice

Scenario

The International Students' Service Center at your university provides academic and personal support for international students. The center is going to issue a handbook to help international students address problems of campus life. You are working as a volunteer at the center. You have been chosen to write the finance unit in this handbook to give international students advice on how to manage their money in China.



Try it out

- 1 Try to do the task above.
- 2 What difficulties did you experience while doing the task? List two or three major ones in English or Chinese in the following table.

	Aspects	Difficulties
Content	Giving advice on how to make a budget	
	Advising on ways to reduce expenses and build savings	
Language	Vocabulary / Sentence / Style	
Structure	Organizing my financial advice in a clear and logical way	
Communication	Giving advice in an acceptable way	

Active reading

Work in pairs and discuss the following questions.

- 1 Do you think it is a good idea to talk about money with your family openly and often? Why?
- 2 What kind of financial knowledge can parents pass down to children?

Improving our financial literacy is a lifelong endeavor. It starts when we first learn that money has value. Gradually, under the guidance of our family, we become more capable of managing our finances. Read the story and find out how a girl learned to be financially responsible from her father, and what she learned.

- 1 Imagine me as an eleven-year-old girl, growing up in London. My parents, my brother and I lived in a flat overlooking the river. While we weren't wealthy by any means, it was an exceedingly happy and harmonious childhood.
- 2 Now, happy kids don't know the meaning of sorrow. They can't imagine being unhappy, they take happiness for granted, and only want to be happier. My birthday was in a few weeks, and I had a somewhat unusual birthday present in mind which would make me very happy.
- 3 One day my daddy was seated at the dining room table, his forehead creased in concentration as he went through all sorts of papers and wrote out cheques to pay the household bills. My easy-going father always looked unnaturally sombre when he was doing the bills.
- 4 Let me tell you a bit about my daddy. He was born in St Lucia in the West Indies, one of eight children. I like to say that he ran away





Look after yourself

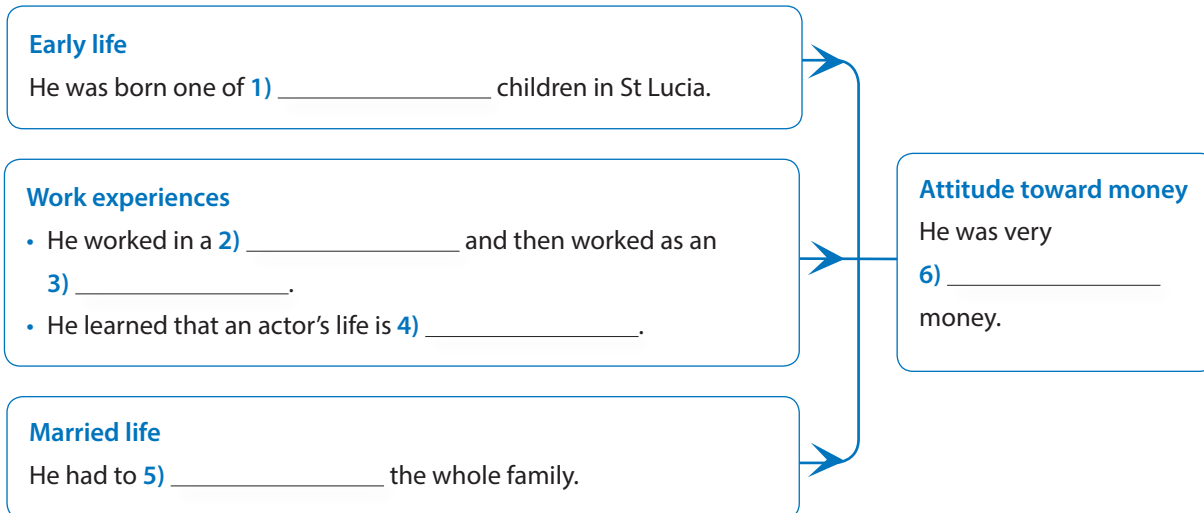
to the circus, learnt to ride the elephants, and became a clown. But in fact, although he did work in a circus for a while, he was spotted by a film producer who hired him as an actor.

- 5 After a few years, he decided to come to England and try his luck as an actor here. Although this was in the days when there were few black actors, he found work and appeared in a number of films, usually playing small roles. He learnt that the life of an actor is precarious, and people never know when they're going to be offered their next role. This made him very respectful of money and he realized he needed to look after himself.
- 6 Then he met my mummy, a beautiful white Englishwoman, and married her. Mixed marriages were unusual and frowned on at the time, and I always admired their tremendous courage as much as their love for each other. He always said that when he married, he had to look after not just himself, but my mother and, in due time, two children as well.
- 7 Anyway, back to my birthday present. I took a deep breath.
- 8 "Daddy?"
- 9 He looked up slowly from his papers, his mind still occupied with numbers.
- 10 "Hello, precious," he replied.
- 11 "It's my birthday soon, and I was wondering if I could have a puppy this year."
- 12 "A puppy?" There was a long pause. He looked at me seriously. He told me how much my mummy and he earned. Then he showed me our expenditure on household bills. Things like insurance, rent, heating, plumbing ... He said that before we could spend money on fun things, like puppies, we had to pay all the bills. And what was left over, we couldn't spend all at once, because we had to keep some savings "for a rainy day," those times when he didn't have any work.

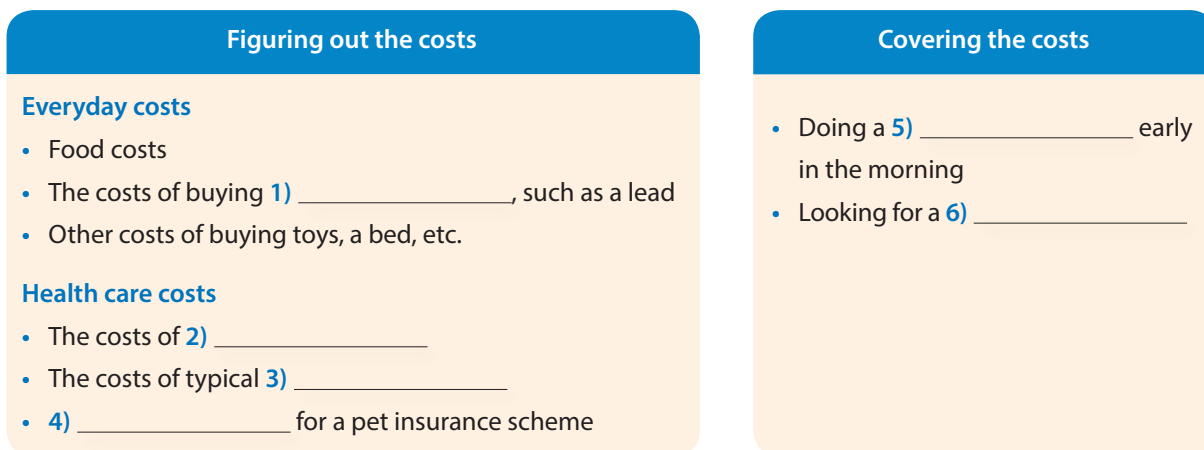
- 13 So I started to work out all the costs over the dog's life. First of all, I reckoned how much it would cost to feed. I went to the supermarket to ascertain the price of dog food. I'd sort of learnt that the dog would need to eat twice a day, and on the tins of dog food, there was information about how much to give different breeds of dogs at each meal. Then I calculated the food costs for a week and then a year, and then over the average lifespan of the breed I wanted – more or less twelve years.
- 14 I ploughed on and found out what it would cost to buy a few accessories, such as a lead for when I took it out on the streets, some dog toys, and perhaps even a bed.
- 15 Already it looked like a very sizeable amount of money. But I decided to persevere. I told my father what I'd done so far, and he nodded carefully, but then said, "And what about health care?" The vet's fees! What if my dog became ill? Even if it wasn't ill, it would doubtless need injections and other regular medications.
- 16 So I went to the local vet, and asked about fees. The receptionist enlightened me on the cost of consultations and typical medications. But she then said, "Or you might like to think about this," and handed me a brochure containing information about a pet insurance scheme. The regular premiums were really quite small if you began the scheme while the dog was very young. So at least I could make an informed prediction about vet's fees.
- 17 But where was I going to get the money for all of this? Clearly, it was crucial to earn some. I worked out that if I found a job, something like a paper round, delivering early morning newspapers in the neighbourhood, I'd help pay some of the bills, and take my puppy with me for a long walk before I went to school. I also decided to look for a Saturday job in a shop, which would earn me more money.
- 18 Well, I must have satisfied my parents that I could take care of all the expenses, because on my birthday, my mummy and daddy and my brother were waiting for me downstairs with the most endearing gift you've ever seen. This was Benny the puppy, who became Benny the dog, and who lived many happy years with us.
- 19 Today is Father's Day, and I'm 54 years old now. My daddy died many years ago, but on this day I always think of him and thank him for everything he taught me and did for me. I learnt how to look after my finances and care for my own three sons. And I remember my father's last words to me before he died.
- 20 "Look after yourself!"

Getting the idea

- 1 Complete the following notes to figure out the father's attitude toward money and how his life experiences shaped his attitude.



- 2 Complete the following notes about the costs of keeping a dog and ways to cover the costs.



- 3 Answer the following questions.

- 1 How do you understand the title of the text?
- 2 In what way did the father help the girl understand the truth of “look after yourself”?
- 3 The father became respectful of money because of his hard life and precarious work situation. What is your attitude to money? Why do you have this attitude?

Analyzing writing techniques

Crafting a well-told story

When making a point, it is often more effective to tell a story than to state dry facts. A well-told story is more likely to capture the reader's attention, arouse their empathy, and make the point more thought-provoking. In the text, the author crafts her own story using the following techniques.

Give a short backstory

A backstory describes a character's previous life and experiences. It provides background information about the characters in the story to support the unfolding plot.

Use foreshadowing

Foreshadowing is used to hint at what will happen later in the story. For example, the scene where the girl's father "went through all sorts of papers and wrote out cheques to pay the household bills" described in Paragraph 3 hints that the father

may use the household bills as a justification for turning down the girl's request.

Use details

The author uses a series of concrete details to describe actions, thoughts, and feelings. These details show the reader something, rather than arguing or teaching a point. They point toward and support the lesson of the story in the process of it being revealed to the reader.

Do some reflection

The author ends the story by reflecting on what she learned from her father. Thus, the author reiterates the main idea of the story and gives the reader a feeling of closure.



Find details from the text to illustrate how the author crafts her story.

Give a backstory

Use foreshadowing

Use details to describe actions, thoughts, and feelings

Reflect on what has been learned

Building your language

1 Complete the following sentences with the correct form of the expressions in the box.

regular premium calculate the cost of keep some savings
 medication cost a sizeable amount of informed prediction

- As a result of the recent health care reforms, _____ for patients have dropped significantly, making treatments more accessible and affordable for them.
- The couple realized they needed to cut unnecessary spending and _____ to prepare themselves for uncertain times.
- After years of extremely hard work and diligence, he finally saved _____ money in his bank account.
- Financial advisors provide their customers with relevant and timely advice, helping them make _____ about future trends in the finance sector.
- The _____ for pet insurance can be a little expensive, but will save you money if your dog is injured.
- Before embarking on a major trip overseas, we need to _____ transportation, housing, food, and other necessities.

2 Complete the following sentences with correct prepositions or adverbs.

- Mom and Dad frowned _____ my brother's spending habits, because they thought he should be saving more.
- Let's go _____ the numbers together and see if a workable deal is possible based on all the previous efforts we have made.
- It's not _____ any means certain that they'll get enough money to fund this construction project.
- Young people should establish a sense of independence, and shouldn't take their parents' financial support _____ granted.
- Let's be practical and work _____ how much we will spend on running a car before making a purchase decision.
- The young couple felt content because there was money left _____ after they paid off all the household bills and essentials.

- 3 Translate the following paragraph into English with the words and expressions in the box.

household bill for a rainy day
 spend money on reckon look after one's finances

勤劳节俭 (frugality) 是中华民族的传统美德。小时候, 父母为我树立了榜样。他们每月初会做财务规划, 确保本月收入足以支付家用开支, 同时还能攒一些钱, 以备不时之需。为此, 他们很少买不必要的东西。在他们的指导下, 我学会了记账, 试着估算自己的日常花费。现在, 我也能妥善打理个人财务了。

Sharing your ideas

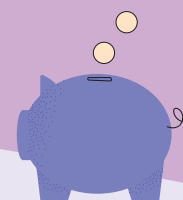
When the author categorized the expenses of owning a dog and calculated the expenses within each category, she was unintentionally making a budget. To use money wisely, setting budgets is a critical process. As a university student, how will you budget your money? Work in groups and share with your group members your budget categories as well as the percentage of each category in total spending.

Category	Percentage
Food	
Transportation	
...	

Further exploration

The *Active reading* text has taught us how to make a budget. Once we've created a budget, we should make an effort to stick to it by reducing unnecessary expenses and avoiding overspending. In addition, we also need some other strategies to be good at money management and finally achieve our personal and financial goals. This section gives us detailed instructions on these strategies.

Enjoy studying in China on a budget



- 1 Learning how to study and live on a budget in China is actually quite simple, and you certainly don't need an accountant. It involves only minor lifestyle changes. Try squeezing two or three of them into your routine and watch your change jar fill up.
- 2 To get an idea of what you may be able to cut out, use an app, a spreadsheet, or a simple notebook to track your daily spending. For those who enjoy 21st-century technology and convenience, there are plenty of apps and programs that will help you to keep track of your spending in real time. Many vendors in China today prefer to be paid with apps, which makes it easier to keep track of your spending on your smartphone.
- 3 If you are living in a dorm, check out some convenience stores on campus, and other services that offer special discounts for students and faculty. Alternatively, if you are

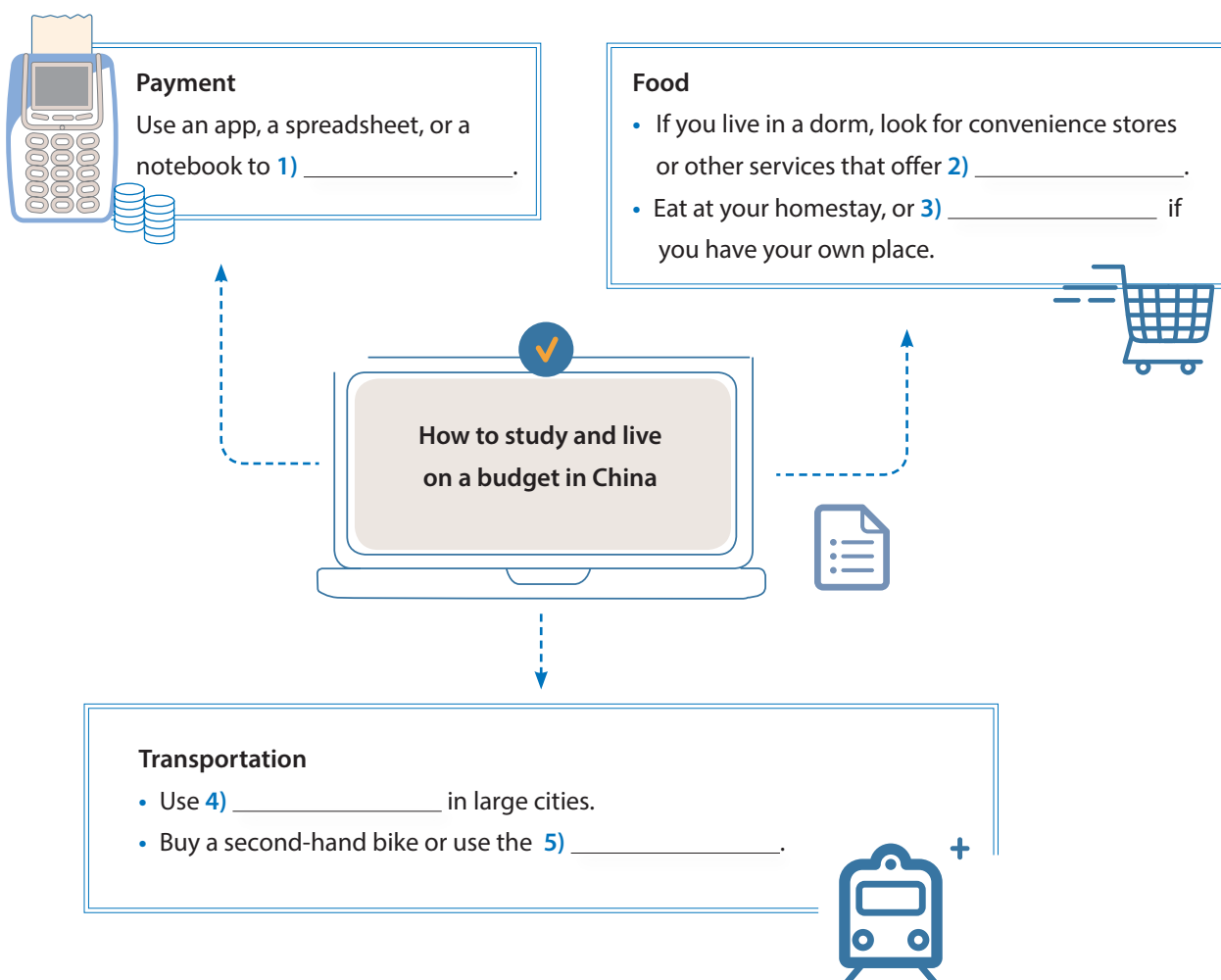




living in a homestay, you can take advantage of your host's hospitality, or cook your own food if you have your own place. Local grocery stores carry an abundance of fresh produce rich in vitamins and minerals, as well as prepared foods that you may not see in your hometown's supermarket. This makes for a great opportunity to learn about health and saving money in a completely new way. Most homestay families have at least one great chef who can more than adequately provide you with all the essential nutrients while you are preoccupied with your assignments or working at your internship.

- 4 In China, you should learn to take advantage of budget-friendly transit options. It will save you precious cash, with the bonus of allowing you to immerse yourself in the dynamics of your town or city. Taxis can be convenient but, although not prohibitive, they are pricier than some of the public transportation that is available in large cities all over China. As well as being cheap, the bus system is also widespread and has many routes that will take you right to your destination. The subway systems in most major Chinese cities are very reliable and are being expanded with new lines all the time. Similarly, the train system in China is one of the world's most advanced and efficient systems of transportation and will get you to most places throughout the country.
- 5 For the greatest amount of freedom for the least amount of money, try buying a second-hand bike and biking around town. If you don't want to own a bike or don't have room for it, China has bike-sharing systems. They can be found everywhere, and each ride will cost around 1.5 yuan for every half hour.
- 6 Necessities do not cost much, and by being economical and planning carefully, you could build up a substantial nest egg. While living and studying in China can be more affordable than in other countries, it pays to know how to bargain and to gain some inside knowledge of how to live like a local.

1 Complete the author's financial advice for international students in China.



2 Check (✓) the true statements and correct the false ones.

- 1 Studying and living on a budget in China is quite an effort for international students.
- 2 At homestays, students can be guaranteed economical diets.
- 3 Taxis, buses, subways, and trains are budget-friendly transit options in China.
- 4 Biking around town will save you money but will reduce your freedom.
- 5 Learning some money-saving tips helps international students live like a local.



Steps to better money management

New words

misconception /ˌmɪskən'sepʃən/

n. 错误认识; 误解

overspend /ˌəʊvə'spend/ *v.* 超支;

支出超过(自己的财力)

allot /ə'ləʊt/ *vt.* 分配; 拨出

curveball /'kɜːvbɔːl/ *n.* 意外行动
(事件)

timeline /'taɪmlaɪn/ *n.* 时间表

occasionally /ə'keɪʒənəli/ *ad.*

偶尔; 间或

down payment *n.* (分期付款购物的) 首付款



1 Listen to the audio and complete the following notes about the major steps to manage money.

Step 1

Create and stick to a
1) _____

- It is your guide to reaching your 2) _____ goals.
- It can help you avoid 3) _____.

Step 2

Set 4) _____
goals

- Start with building up an emergency fund to cover 5) _____.
- Figure out some 6) _____.

Step 3

Tackle any
7) _____

- Stop adding to 8) _____.
- Know how much your debt is costing you each month.
- Create a plan to reduce your debt, and eventually 9) _____.

2 Listen to the audio again and answer the following questions.

- 1 Why can a budget help you avoid overspending?
- 2 Why will having a budget help you build your savings?
- 3 How will an emergency fund benefit you when life throws you a curveball?
- 4 How should you manage your debt when you build your savings?
- 5 How do these three steps work together?



Sharing your ideas

This section has provided some useful advice on how to reduce living expenses and how to build savings. What is your own way of reducing living expenses? What is your savings goal? Work in groups and share your ideas with your group members.

Writing guide



Giving advice in a student handbook



A handbook for students is a book that gives them advice and instructions about their academic and social lives. It is a great way to provide students with essential information and a resource they can constantly refer to if they have any questions.

The following guidance may help you organize your ideas when you give advice in a unit of a handbook.

State the topic and significance

At the beginning of the unit, you can directly state the topic and the significance of what you are writing. For example, the text “Enjoy studying in China on a budget” begins with “Learning how to study and live on a budget in China is actually quite simple ... Try squeezing two or three of them into your routine and watch your change jar fill up.” This opening introduces the topic of the passage and gives the reader a reason to care about it.

Give advice

Next, you are expected to give advice. Make sure the tips you offer are different but each relates to the same topic. For instance, in the audio “Steps to better money management,” three independent but related steps of managing money are provided.

In this part, instead of putting all the pieces of advice into one paragraph, you can categorize your advice and present different pieces in different paragraphs. In this way, you reorganize complicated information into reader-friendly chunks and avoid creating the dreaded “wall of text” in your handbook.

Every paragraph can be a piece of advice composed of a topic sentence and further explanation. To help students quickly locate the advice, you can highlight the topic sentence of each paragraph using a different color or a clear, readable font. To further elaborate on your advice, you can incorporate some personal experiences. For example, you can ask some university seniors to share how they create a budget for a month’s living expenses when giving advice on making a budget.

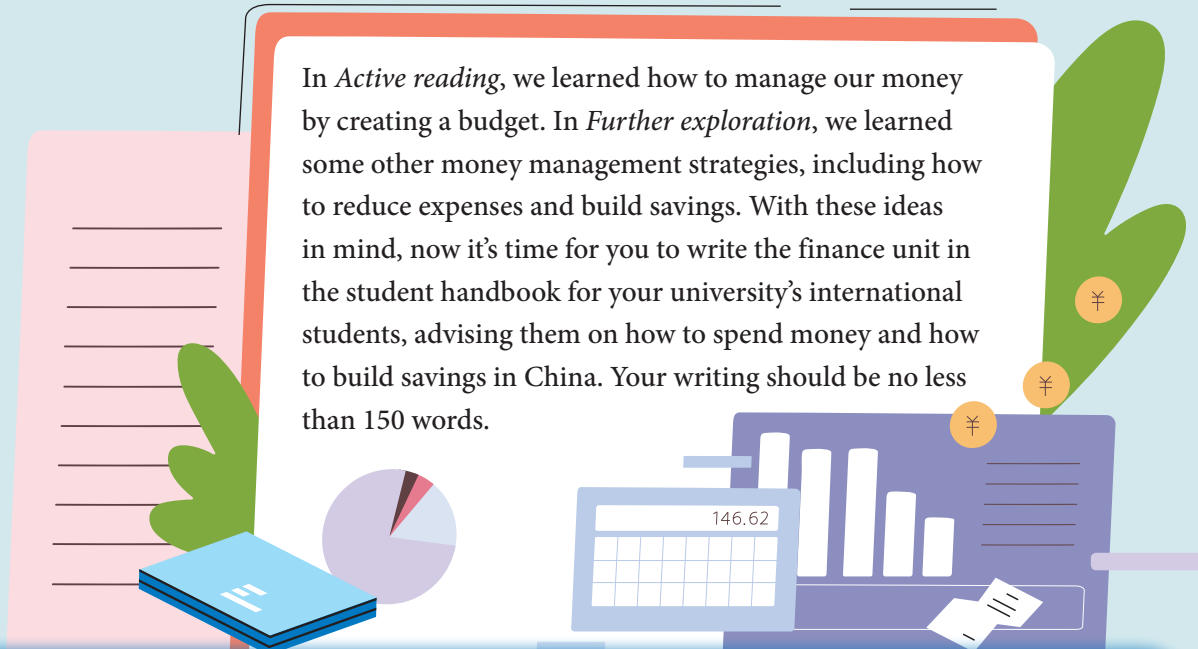
Make a summary

At the end, you can briefly summarize your advice to help students get your point more efficiently.

In addition to the structure, you may also think about the language and the tone of your writing. To facilitate the integration of the international students and to foster a feeling of belonging, write your handbook in easy-to-understand language and use a friendly, upbeat, and fun tone.



Write the finance unit in a student handbook: How to better look after your finances



In *Active reading*, we learned how to manage our money by creating a budget. In *Further exploration*, we learned some other money management strategies, including how to reduce expenses and build savings. With these ideas in mind, now it's time for you to write the finance unit in the student handbook for your university's international students, advising them on how to spend money and how to build savings in China. Your writing should be no less than 150 words.

Giving advice in an acceptable way

In everyday life, giving advice in an acceptable way is a practical communication skill you can apply to great effect. To make your financial advice acceptable to the international students, you need to use a polite tone and convey your message clearly. The following tips may help you achieve the desired effect.

Use proper verbs

The most common way of giving advice in English is to use modal verbs such as "should," "could," "would," or "ought to." If you want to make a more formal suggestion, you can use such verbs as "suggest," "recommend," "ask," or "insist."

Use questions

There are times when giving direct advice is not appropriate. In order to show politeness, you can

turn it into a question. For example, instead of saying "You should take the next step," the audio of this unit uses a question: "Now that you have an understanding of the basics, why not take the next step?" In this way, the speaker gives advice more gently and indirectly.

Use narratives

Plain information and statistics do not always inspire people to make a change or pay attention. Storytelling can make your advice more relatable to the reader and more realistic. For example, the text "Look after yourself" conveys a message about how to be financially responsible by telling an interesting story about the author's childhood.



STEP
1

Develop your ideas

Based on what you learned in this unit, brainstorm some money management strategies that you may include in the student handbook. You may refer to the following points.

- Setting a budget
- Adhering to the budget by reducing spending
- Building savings

STEP
2

Organize your ideas

After formulating your ideas, plan ways to support those ideas, and think about the best ways to structure and organize your writing. You may follow the basic outline given below.

Outline

State the topic and highlight its significance

Topic: _____

Significance: _____

Give specific advice

○ Advice on making a budget

• Topic sentence: _____

• Further explanation: _____

○ Advice on reducing expenses

• Topic sentence: _____

• Further explanation: _____

○ Advice on building savings

• Topic sentence: _____

• Further explanation: _____

○ Added advice (if any)

• Topic sentence: _____

• Further explanation: _____

Summarize your points and explain the benefits