

# The Good Life

## Lesson A Vocabulary and Grammar

**A** Complete the text with the words in the box.

access afford balance career criteria income opportunity satisfaction value wealth

My older brother, Dave, has a brilliant (1) \_\_\_\_\_. He works for a bank. He has a big house, quite a lot of (2) \_\_\_\_\_, and can (3) \_\_\_\_\_ to buy really expensive stuff, but he works fourteen hours a day, including weekends. He no longer has time to see his best friend Aziz from high school.

Aziz is an artist. He gets great (4) \_\_\_\_\_ from painting, but he has no (5) \_\_\_\_\_ because his paintings don't sell. He says that's because he has no (6) \_\_\_\_\_ to sell them and no (7) \_\_\_\_\_ to art galleries, but I think the truth is that nobody likes them.

There must be a (8) \_\_\_\_\_ between these two extremes. Looking at Dave and Aziz, I've realized that what I (9) \_\_\_\_\_ is not possessions or self-expression but experience, and above all, shared experience. These need to be the main (10) \_\_\_\_\_ for the big decisions I'll have to make soon.

**B** Complete the paragraph with the correct form (infinitive or *-ing* form) of the verbs in parentheses.

I hope (1) \_\_\_\_\_ (go) to Europe next year, so I'm trying (2) \_\_\_\_\_ (save) enough money. I avoid (3) \_\_\_\_\_ (eat) out these days because I don't really need to. And I've given up (4) \_\_\_\_\_ (go) to the movies. So far, I've saved 100,000 yen—that's about \$1,000—but it's not enough. I want (5) \_\_\_\_\_ (stay) in Europe for at least a month, so I need a lot more money. I've asked my parents (6) \_\_\_\_\_ (let) me move back into their home, since my apartment is expensive, and they said yes. But my expenses are so high that it's still not enough. Maybe I need (7) \_\_\_\_\_ (reduce) the amount of money I spend on clothes, or I won't be able (8) \_\_\_\_\_ (afford) my trip to Europe.

**C** Circle the correct form in each sentence.

1. They agreed *to meet / meeting* again the following week.
2. He complained about *to pay / paying* too much for lunch.
3. We believe in *to solve / solving* problems by *to talk / talking*.
4. She promised *to call / calling* as soon as she got home.
5. He's not very good at *to listen / listening*.
6. I need *to ask / asking* you a big favor.
7. I'm sure you'll break the record if you keep on *to train / training* hard.
8. Do you know how *to fix / fixing* bicycles?

## Lesson B Listening

  **A**   **8** Listen to the speakers and circle the correct answers.

1. Who are the speakers?

- a. teachers
- b. students

2. What are they doing?

- a. presenting a project
- b. planning a project

  **B**   **8** Read the questions. Then listen again and circle the correct answers.

1. Which of these criteria was **not** mentioned by any of the students?

- a. medical care
- b. life / work balance
- c. safety

2. Which of these criteria was mentioned by almost all of the students?

- a. the environment
- b. love
- c. medical care

3. Which of these criteria was mentioned by all of the students?

- a. safety
- b. the environment
- c. love

4. Which of these criteria was mentioned by a few students?

- a. medical care
- b. safety
- c. the environment

 **C** Read the sentences and write *T* (true) or *F* (false). Correct the false sentences in your notebook.

- \_\_\_\_\_ 1. The students read about a study on happiness.
- \_\_\_\_\_ 2. They decided to use the same criteria as the study.
- \_\_\_\_\_ 3. To carry out their research, they did a lot of reading.
- \_\_\_\_\_ 4. They think that some of their results are surprising.
- \_\_\_\_\_ 5. There is at least one thing all students agree is very important.
- \_\_\_\_\_ 6. All students admire the older generation for the choices they made.
- \_\_\_\_\_ 7. A lot of students want to make a difference for the future.

  **D**   **8** Listen again and write a number to answer each question.

- \_\_\_\_\_ 1. How old are the students the team interviewed?
- \_\_\_\_\_ 2. How many students mentioned *love* as one of their criteria?
- \_\_\_\_\_ 3. How many students are sure they will never get what they want?
- \_\_\_\_\_ 4. How many students feel certain they will achieve what matters most to them in life?
- \_\_\_\_\_ 5. How many students are worried about violence and not feeling safe?
- \_\_\_\_\_ 6. How many students want to do something so that their children's lives will be better?

**A** Complete the blog post with words in the box.

bill donate loan purchase rent repay save spend

### The Next Step

Next year, I'm going to college. That's exciting, right? But I panicked when I realized I'll have to learn how to manage money. Since I live with my parents, I've never had to do that. I mean, I've been working weekends as a delivery person for the local store to earn enough money to pay my phone (1) \_\_\_\_\_, and I had to (2) \_\_\_\_\_ to be able to make the biggest (3) \_\_\_\_\_ I have ever made. I have even managed to (4) \_\_\_\_\_ a little money to good causes, like the local animal rescue. But financial planning?

I don't even know where to start. Wait, I do know where to start: with the money I'll have. I've taken out a student (5) \_\_\_\_\_, which I will have to (6) \_\_\_\_\_ when I start working. It won't be enough for everything, so I'll have to find part-time work. Luckily, I won't have to pay (7) \_\_\_\_\_ during the first year, because I'll have a room in a college dorm. But I will have to be very careful about how I (8) \_\_\_\_\_ the money. Comments and advice welcome!

**B** Circle the correct form of the verb in each sentence.

- Your loan application *has been approved* / *has approved*.
- With all the money you *have been saved* / *have saved*, you can buy me a really nice gift.
- Is rent paid* / *Does rent pay* at the beginning or the end of the month?
- A lot of money *is being saved* / *is saving* now that the building *is had* / *has* energy-efficient insulation.
- More money *will be saved* / *will save* after the lightbulbs *are replaced* / *replace*.
- They are being filmed* / *are filming* the movie near here.
- The money for the movie *hadn't been found* / *had found* when the actors *were being cast* / *were casting*.
- Producers *were repaid* / *repaid* the loan quickly because the movie *was made* / *made* a lot of money.

**C** Complete the sentences with the correct active or passive form of the verbs in parentheses.

- Amazing special effects \_\_\_\_\_ (create) with this technology every day.
- He \_\_\_\_\_ (leave) because he felt he \_\_\_\_\_ (not value) by his manager.
- Yesterday, they \_\_\_\_\_ (detect) high levels of carbon dioxide.
- Now we \_\_\_\_\_ (know) that children's behavior \_\_\_\_\_ (affect) by sugar.
- The two islands \_\_\_\_\_ (connect) by a tunnel by the end of this year.
- Last week, while the investigation \_\_\_\_\_ (conduct) in the building nobody \_\_\_\_\_ (allow) to leave.

# Money Jungle

If you have an idea and you need money to develop it, it may be difficult to find that money. Unless your family can and wants to **fund** your project, you may have limited choices.

One option is to borrow money from a bank in the form of a loan.

The expression "borrow money from a bank" is a bit **misleading**, though. If I ask you, "May I borrow your pen?" and you say, "Yes, sure," we make the following **agreement**: I can take your pen, I will use it for a certain amount of time, and then I will give it back to you. If I give you the pen back, our agreement is satisfied. The agreement is the same if I borrow ten dollars from you because I left my wallet at home. However, when you "borrow" money from a bank, you can't just take it, use it, and give it back the way I did with your pen or your ten dollars. When you borrow money from a bank, you take a certain amount of money, and then you have to give back *more* money than you took. The difference between the money you took and the money you must give back is called **interest**. In practice, you don't *borrow* money, you *buy* money.

Some people are uncomfortable with taking a loan from friends, relatives, or banks. They worry that things may go wrong, and they may not be able to pay the money back. That's understandable.

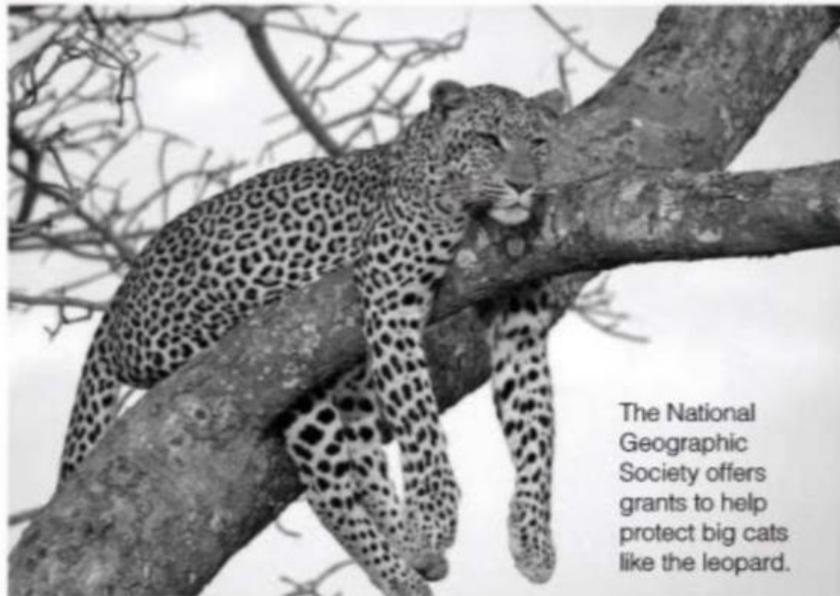
But if your idea is something that will benefit society, then with a really good project and a little bit of luck, you may be able to get something better than a loan: a grant.

A grant is money that is given to you to fund a project in exchange for the use of the results. For example, the National Geographic

Society offers grants to fund projects in the fields of **conservation**, education, research, **storytelling**, and technology. Here's how it works: Imagine you have an idea about using storytelling and education to teach people about human migrations, about how to reduce plastic pollution before it reaches the sea, or about how to stop the **extinction of endangered** animals like tigers. If you do, and you can produce a very **detailed** plan on how you will achieve your aim, how the money will be used, and how long the project will take, you can apply for a grant. If your project is considered to have a good chance of success, the National Geographic Society will give you the money. In return, it will have the **exclusive rights** to your results, to make, for example, a documentary.

Of course, there are strict rules for projects to **qualify**, and at the end of the project, you have to show that you did what you said in your plan. But if your plan is good, and good for everyone, then you don't need to be rich to make Earth a better place.

**fund** provide money for a purpose



The National Geographic Society offers grants to help protect big cats like the leopard.

 **A** Skim the article and circle the best description of its purpose.

1. To tell people how to make money from storytelling
2. To discourage people from borrowing money
3. To explain ways to fund projects

 **B** Read the article again. Write the words and phrases in bold next to the definitions.

1. \_\_\_\_\_: giving a lot of information
2. \_\_\_\_\_: the situation after the last animal or plant of a certain species dies
3. \_\_\_\_\_: that makes people think something different from the truth
4. \_\_\_\_\_: the cost of money
5. \_\_\_\_\_: be allowed to apply or take part in something
6. \_\_\_\_\_: permission/ability to be the only one allowed to use something
7. \_\_\_\_\_: a plan about how something will happen
8. \_\_\_\_\_: at risk of no longer existing
9. \_\_\_\_\_: the activity of writing or telling stories
10. \_\_\_\_\_: the protection of plants and animals in natural areas

 **C** Read the article again and check the correct answers.

1. Why is the phrase "borrow money from a bank" misleading?  
 a. Banks don't borrow money.  
 b. You can't just give back what you took.  
 c. Banks give you interest.
2. Why are some people worried about borrowing?  
 a. If they don't pay the loan back, they will be in trouble.  
 b. They don't want to pay interest.  
 c. Their families may not have money to lend them.
3. If you take photos for a project funded by the National Geographic Society, who can you sell them to?  
 a. nobody  
 b. anybody  
 c. the National Geographic Society
4. If you get a grant for a project, what do you have to do at the end of the project?  
 a. You have to pay back the exact amount of money you received.  
 b. You have to qualify for the grant.  
 c. You have to show that your work matches your plan.

**D** Read the third and sixth paragraphs again. Use different colors to highlight the topic sentence, the sentences that support the topic sentence, the sentences that give more information about the supporting sentences, and the conclusion.

## Review

**A** Complete the sentences with the correct form of the words in the box.

access    afford    balance    satisfaction    value

- You need a more \_\_\_\_\_ diet.
- I'm sure she can make a \_\_\_\_\_ contribution to the project.
- This building needs to be made \_\_\_\_\_ to wheelchairs.
- I'm \_\_\_\_\_ with my bronze medal.
- According to a study of the cost of living, my city is the least \_\_\_\_\_.
- I can't \_\_\_\_\_ the internet—is the router working properly?
- I'm finding it difficult to \_\_\_\_\_ homework and basketball practice.
- I'm afraid your application doesn't \_\_\_\_\_ all the requirements for this job.
- Do you know what the \_\_\_\_\_ of this diamond is?

**B** Decide if the sentences are correct (C) or incorrect (I). Correct the incorrect sentences in your notebook.

- \_\_\_\_\_ 1. He asked Pedro to help him move the sofa.
- \_\_\_\_\_ 2. I got to where I am today by to work hard.
- \_\_\_\_\_ 3. It's too cold going outside today.
- \_\_\_\_\_ 4. I need to borrow your car getting to work.
- \_\_\_\_\_ 5. I need to get better at reading my teacher's feedback.
- \_\_\_\_\_ 6. It's difficult finding the time to exercise these days.

**C** Rewrite the sentences in the passive. If the agent is not needed, do not include it.

- They're not answering phone calls.  
\_\_\_\_\_
- The Mayor will attend the ceremony.  
\_\_\_\_\_
- People donated large amounts of money to help the survivors.  
\_\_\_\_\_
- They will never repay this loan.  
\_\_\_\_\_
- The police officer was investigating the accident.  
\_\_\_\_\_
- They didn't set aside enough money for emergencies.  
\_\_\_\_\_
- They encourage people to make their homes energy-efficient.  
\_\_\_\_\_
- The local TV station interviewed her.  
\_\_\_\_\_