

Unit 05

Saving Money



Warm-Up

Hãy cùng bạn học trả lời các câu hỏi dưới đây.

- 1 What do you spend your money on?
- 2 Do you have your own bank account?
- 3 Do you save money?

Introducing the Topic

There are times when we have extra money after paying for our basic needs. How should this extra money be used? Should it be spent on luxuries now or saved for a rainy day? Learning how to spend money well is an important skill. The amount of money we spend or save now can have a big effect on our futures.

Learning about the Topic

Should people save money for the future?



Đọc và gạch chân các lập luận hỗ trợ trong đoạn 2 và đoạn 3.

Money is one of the most important things in the world today. The amount of money we earn is important, but how we spend our money also matters. Some people feel that we should save our money for the future. Others think it is okay to spend as much money as we want now. Which opinion is better?

Save Money for the Future

First, saving money makes the future more **stable**. If you save money, you will not have to totally depend on your salary to live. If you have saved money, you will feel more secure and not worry about losing your job or having enough money



in the future. Saved money can be your rainy-day fund in an **emergency**. Next, saving money lets us make more money. We can save money in the bank and earn interest. We can also invest money in successful businesses. These ways help our money grow more quickly, giving us even more financial security.

Spend Money Now

First, we should spend more money for the sake of the **economy**. Spending money is **essential** for businesses. When businesses become successful, they can provide new jobs. This can make the economy healthy. If people do not spend enough money, the economy could be harmed in the long term. Next, spending money makes us happier. Studies show that people get enjoyment from **memorable** experiences, such as going on vacation and seeing performances at the theater. Having fun now is better than saving money since we may not be able to use our savings later.



Answers: p 119

Vocabulary Check

Chọn từ thích hợp để hoàn thành các câu sau.

memorable emergency essential economy stable

1. If there is a(n) _____, you should call the police.
2. The movie was so _____ that I can't stop thinking about it.
3. Children need a(n) _____ home life to grow up happy.
4. The president worked to make sure the _____ remained strong.
5. Water is _____ for life. Every living thing needs water to survive.

Answers: p. 119

Comprehension Questions

Chọn câu trả lời đúng cho từng câu hỏi dưới đây.

1. How does saving money make your future more stable?
 - a. You do not have to worry about money for any emergencies.
 - b. You can afford more expensive things that will make you happier.
2. How can saving money increase your fortune?
 - a. We can start our own businesses with saved money.
 - b. Saved money earns interest in the bank.
3. How can spending money benefit businesses?
 - a. Spending money helps start new companies.
 - b. Spending money helps make the economy strong.
4. Why is it better to enjoy our money now?
 - a. Because we may not be able to spend our money later
 - b. Because our savings might not be enough in the future

Answers: p. 119