

I Pronunciation

Read the sentences and mark the intonation using ↗ (fall-rise intonation) or ↘ (falling intonation). Then practise saying them.

1. Could you please tell me where to buy self-study materials?
2. Shall we now talk about methods of learning vocabulary?
3. Would you like to borrow my computer for your online class?
4. Sit down and be quiet for a few minutes.
5. Would you like to join the life skills workshop?
6. Why don't you take notes of the teacher's instructions?
7. Make use of the time-management app to complete all your tasks.
8. Could you please show me how to use this washing machine?

II Vocabulary

1 Complete the sentences using the correct forms of the words and phrases in the box.

confidence	responsibility	trust	life skill
get into the habit	come up with	study plan	independent

1. Even as a child, Nga was very _____. She always preferred to do things by herself.
2. She knows how to set her own learning goals and create good _____ to achieve them.
3. Children can earn their parents' _____ by being honest with them.
4. Learners can boost their _____ by completing tasks and solving problems on their own.
5. After a long discussion, we _____ some amazing ideas for our school party.
6. It is important not to _____ of staying up late.
7. My sister takes her _____ as a primary teacher very seriously.
8. Getting around by yourself using public transport, walking, or cycling is one of the basic _____.

2 Choose the correct word or phrase to complete each sentence.

1. If you're **self-study/self-motivated**, you can study and achieve good results without pressure from others.
2. Good **decision-making skills/life skills** involve identifying the problem, and then coming up with as many solutions as possible.
3. Some people are never able to **get around/carry out** their plans.
4. Lack of sleep can affect teenage **brain development/skills development**.
5. Students who study online may have difficulty **developing relationships/managing money** with their classmates.
6. Learning to make **decisions/money** is part of growing up.
7. You can better organise your school activities by **making use of/carrying out** time-management tools, such as apps or diaries.
8. Students should **gain work experience/schedule enough time** to relax and sleep to be healthy.

3 Choose the best answers to complete the sentences.

1. Independent _____ plan their learning and set their own goals.
A. teachers **B.** learners **C.** parents **D.** neighbours
2. Is becoming independent as _____ as we may think?
A. challenging **B.** curious **C.** responsible **D.** academic
3. Self-study gives learners more _____ as they can decide what and when they should study.
A. challenge **B.** freedom
C. difficulty **D.** confidence
4. My parents have always allowed me some _____.
A. self-study **B.** confidence
C. responsibility **D.** independence
5. I've gained my parents' trust, and they believe that I'm _____ when I'm out and about.
A. interesting **B.** dependent
C. self-motivated **D.** responsible
6. They do part-time jobs to gain work experience and learn how to _____ money.
A. manage **B.** lose **C.** plan **D.** provide
7. Babysitting and dog walking are good _____ for teenagers.
A. well-paid jobs **B.** chores **C.** part-time jobs **D.** life skills
8. This _____ app helps me create to-do lists and organise my tasks.
A. time-management **B.** money-management
C. skill-development **D.** self-study

III Grammar

1 Choose the best answer to complete each sentence.

1. It is Viet/Viet uses a time-management app to plan his schedule every week.
2. It was the time-management/The time-management app that Viet used to plan his schedule.
3. It was last week/Last week, Viet decided to start using a time-management app.
4. It wasn't his father/His father didn't who recommended the time-management app to Viet.
5. It was Mike/Mike had the confidence to deal with difficult situations at school.
6. It was at school/At school that Mike had to deal with difficult situations.
7. It was a difficult classmate/A difficult classmate that Mike had to deal with at school.
8. It is Mai who/Mai wants to become independent from her parents after she leaves school.

2 Complete the answers to these questions using cleft sentences focusing on the word or phrases in brackets.

1. Does your father want you to contact him from time to time while you're out? (my mother)
→ No. It _____ from time to time while I'm out.
2. Did the students make their study plans at home? (at school)
→ No. It _____ made their study plans.
3. Did your parents think you didn't have the confidence to deal with difficult situations? (my grandparents)
→ No. It _____ have the confidence to deal with difficult situations.
4. Would you like to include all your activities in your weekly schedule? (all my responsibilities)
→ No. It _____ like to include in my weekly schedule.
5. Did your group give a presentation on how to develop life skills yesterday? (the day before yesterday)
→ No. It _____ a presentation on how to develop life skills.
6. Does Tung know how to get around by himself using public transport? (Tuan)
→ No. It _____ how to get around by himself using public transport.
7. Does the course in decision-making skills start this week? (next week)
→ No. It _____ the course in decision-making skills starts.
8. Did they prepare their group presentation in the school library? (in the classroom)
→ No. It _____ their group presentation.

3 There is a mistake in each sentence. Find the mistake and correct it. Some mistakes involve removing or adding a word.

1. It was yesterday who Mai taught Nam how to cook rice.
2. It was Nam when Mai taught how to cook rice yesterday.
3. It was rice where Mai taught Nam how to cook yesterday.
4. It was cooking rice when Mai taught Nam yesterday.
5. My sister who started taking the bus to school alone when she was ten.
6. It wasn't my brother started taking the bus to school alone at the age of ten.
7. It was to school which my sister started taking the bus alone when she was ten.
8. It is at the sports club we will attend a talk about a healthy lifestyle.

IV Reading

1 Read the text. Match the headings (A-F) below with the paragraphs (1-4). There are TWO extra headings.

- A. Planning how to use your money
- B. Learning valuable lessons
- C. The importance of saving money
- D. Opening a bank account
- E. Saving your pocket money for university
- F. Earning money as a teenager

How to earn and manage money

1. _____

You probably get some pocket money from your parents by doing nothing. But you can tell them that you'll be happy to earn the money by doing chores for them. It's also good to work for someone else, such as a neighbour or grandparent, to earn more money. Doing a part-time job at a family-run café is not a bad idea.

2. _____

Once you have earned some money, think about having a bank account. Generally, teenagers can't open bank accounts by themselves, so their parents will need to help. By having them as co-owners, you'll learn valuable lessons from your parents about how to keep track of spending and balance your account.

3. _____

While earning money is difficult, spending it is very easy. As a teenager, you should learn how to manage your money carefully so that you can become a responsible and independent adult. Always plan what to buy and how much you can afford to spend on it. For example, if you buy something for yourself or a family member, think about its price and where to buy it. Don't spend more than you earn.

4. _____

People often say 'A penny saved is a penny earned' meaning that it's important to save the money you already have. You can use your savings for bigger things, such as school trips or university fees. Once you start earning a salary, follow the 50/30/20 rule: 50 per cent for needs, 30 per cent for wants, and 20 per cent for savings.

2 Read the text and choose the best answers.

Bank accounts for teens

To become independent, teens need to learn about financial responsibility. Managing a bank account provides first-hand (1) _____ and valuable lessons about saving and spending money.

First, do some (2) _____ on banks in your area and choose one. Go to its website to find out the different types of bank accounts and what you can use them for. Get some (3) _____ from your parents as well. Then call the bank to make a(n) (4) _____ during office hours and go there to discuss your bank account and fill in an application form. You will also need proof of your (5) _____ and some money to put in your new account. If you're under 18, you may also consider having a joint account with a parent. This way, your parents will be kept (6) _____ about any activity in the bank account.

A bank account can teach you how to save and spend money. You'll learn the value of money and get into the habit of saving money. Try to regularly put pocket money, (7) _____ gifts received for birthdays, or any earnings from part-time jobs into your account, and watch your savings (8) _____.

Experts say having a bank account is a great way to learn about banking services and apps and to (9) _____ your financial abilities. Building your money knowledge, skills, and (10) _____ can prepare you for independent living.

- | | | | |
|-------------------|-----------------|-------------------|----------------|
| 1. A. library | B. independence | C. responsibility | D. experience |
| 2. A. learning | B. studying | C. research | D. planning |
| 3. A. help | B. advice | C. books | D. decision |
| 4. A. appointment | B. plan | C. meeting | D. decision |
| 5. A. identity | B. information | C. birthday | D. character |
| 6. A. learnt | B. informed | C. curious | D. managed |
| 7. A. card | B. valuable | C. family | D. cash |
| 8. A. carry out | B. decrease | C. grow | D. develop |
| 9. A. gain | B. boost | C. earn | D. better |
| 10. A. habits | B. routine | C. to-do lists | D. development |

V Speaking

1 Complete the conversations by circling the best answers. Then practise reading them.

Conversation 1

Nam: Mum, I was offered a part-time job in the café nearby during the summer holiday.
(1) *Can I take it?/Can I go there?*

Mum: Yes, of course. (2) *Well done./Best wishes,* Nam. It's a great idea to earn some pocket money.

Conversation 2

Nam: Dad, I got paid 100 dollars today. I don't think there is space for the money in my piggy bank. (3) *How should I spend it?/What should I do?*

Dad: (4) *Best of luck./Congratulations* on receiving your first salary. I think it's time for you to open a bank account.

Conversation 3

Nam: Ms Ha, I'm afraid I'm not feeling well. Can I leave school early today?

Ms Ha: Yes, of course. Hope (5) *you feel better/wish you luck* tomorrow.

Nam: (6) *Thanks so much./The same to you.*

Conversation 4

Nam: (7) *Did you hear?/Guess what?* I'm going to the bank to apply for a savings account. It'll not only keep my money safe, but it'll also earn me more money.

Mai: Sounds great! I hope you get your bank account quickly. (8) *Good luck./Best wishes.*

Conversation 5

Mark: Tet is coming. Mai, (9) *I wish you a healthy new year./I hope you feel better soon.*

Mai: (10) *Thanks so much./You're welcome,* Mark.

2 Give instructions on how to open a bank account using some of the ideas in the box. You can start with the sentences on page 75.

- do some research and choose a bank
- make an appointment
- go to the bank with proof of identity and address, and some money or a cheque
- choose a suitable account (current or savings)
- fill in an application form
- submit the form
- put some money into the account

Notes:

Current account – allows you to manage your day-to-day spending

Savings account – designed to keep money for long-term goals and allows you to earn some interest

'It's important to learn about banking services to become independent. Follow these simple steps to open a bank account. First, ...'

VI Writing

1 Rewrite the sentences without changing their meanings.

1. Secondary school students can earn extra pocket money by taking part-time jobs.
→ Taking part-time jobs can help _____ money.
2. Teenagers can buy some of the things they need or want with the money they earn.
→ The money teenagers earn can be used to _____.
3. Teenagers are forced to learn how to manage their time better when they have part-time jobs.
→ Having part-time jobs forces teenagers _____ better.
4. Students have to be more efficient at working and studying.
→ Students have to _____ efficiently.
5. Students have to make better use of their time.
→ Students have to be _____.
6. Teenagers can develop communication skills by interacting with different people.
→ Interaction with different people can help _____.
7. Students can become aware of cultural differences in the workplace.
→ Students can become familiar _____ the workplace.
8. Having a part-time job can help a teenager gain work experience.
→ A teenager can _____ by having a part-time job.

2 Use the words and phrases below, and add some words where necessary to make meaningful sentences. You may need to change the forms of some nouns and verbs.

1. Secondary school student / who take / part-time job / may become tired / stressed.

2. Teen / work / be often very busy / have less time / rest and study.

3. Teenagers / work / study / the same time / may not / get enough sleep.

4. lack / sleep / can cause / tiredness / illnesses / such / the common cold / the flu.

5. When / exam / get nearer, working teen / may feel more stressed / because / the need / study.

6. Working teen / may not / be able / good grades / if they fail / balance / work / study.

7. Working / student / should / keep in mind / that studying / always / come first.

8. Part-time job / may force / student / ignore their studies / drop out of school.

3 Write an article (150–180 words) about the pros and cons of teens getting part-time jobs. Use the suggested ideas in the table, and in 1 and 2 to help you and/or your own ideas.

Pros	Cons
• Extra pocket money • Learn time-management skills • Develop communication skills	• May feel stressed • May not get enough sleep • Less time for homework

Teenagers may want to work part-time while still in school. Let's look at the pros and cons of teens having part-time jobs.

First,