

Review

- A** Imagine that your family of four has \$3,700 to live on per month. How would you budget your money? Fill in the chart.

Monthly Expense	Budgeted Amount
Rent / Mortgage Payment	
Utilities	
Auto: Car Payment / Gas / Insurance	
Food	
Medical	
Commute	
Entertainment	
TOTAL	\$3,700

- B** Look at the budget. Calculate the differences and totals.

	Monthly Expense	Budgeted Amount	Actual Amount Spent	Difference
Auto	Car Payment	\$404.00	\$404.00	
	Insurance	\$72.39	\$72.39	
	Gas	\$180.00	\$179.90	
	Maintenance	\$100.00	\$29.99	
Housing	House Payment	\$1,490.00	\$1,490.00	
	Utilities	\$400.00	\$365.22	
	Cell and Internet Bundle	\$150.00	\$230.00	
Food	Groceries	\$350.00	\$345.00	
	Eating Out	\$200.00	\$215.00	
Other	Commute	\$350.00	\$224.59	
	Entertainment	\$300.00	\$315.03	
	Medical	\$100.00	\$40.00	
	TOTAL			

- C** What are three things you can do to be a smart consumer?

- _____
- _____
- _____

Learner Log

I can calculate expenses.

☐ Yes ☐ No ☐ Maybe

I know how to be a smart consumer.

☐ Yes ☐ No ☐ Maybe

- D** Imagine that you have just inherited \$100,000 from a relative. What would you do with it? Write three conditional statements about the possibilities. Then share your answers with the class.

1. If I inherited \$100,000, I would _____
2. _____
3. _____

- E** Write *credit card*, *loan*, or *both* for each statement.

1. You need to apply for this. _____
2. This can be used to buy an expensive item. _____
3. You need collateral for this. _____
4. This often has an annual fee. _____
5. Sometimes this has an introductory offer. _____
6. You will pay a penalty if your payment is late. _____
7. This has an interest rate that affects your payments. _____
8. You can get this from the bank. _____

- F** List three advertising techniques that are used to get you to buy a product.

1. _____
2. _____
3. _____

- G** Imagine that you are writing an advertisement for a product. What information should be included in your ad? Make a list and share it with the class.

Learner Log

I can interpret credit card and loan information.
☐ Yes ☐ No ☐ Maybe

I can analyze advertising techniques.
☐ Yes ☐ No ☐ Maybe

Review

H Complete each sentence with the passive form of the verb in parentheses.

1. Tablets _____ (sell) at electronics stores.
2. Advertisements _____ (create) to sell products.
3. Advertisers _____ (pay) to convince you to buy certain products.
4. Sometimes an ad _____ (write) to confuse you.

I What four things should be included in a complaint email?

1. _____
2. _____
3. _____
4. _____

J Write *True* or *False* next to each statement. If the statement is false, rewrite it to make it true.

- ____ 1. A smart consumer asks a lot of questions about a product before buying it.

- ____ 2. Advertisements always tell you everything about the product.

- ____ 3. Budgets are only for people with a lot of money.

- ____ 4. It is better to pay cash for something if you can.

- ____ 5. Sometimes credit cards carry high interest rates.

K Make your own dictionary of the new words that you are learning in this class. Make a list of 12 words that were new to you. Put them in alphabetical order in your notebook.

1. Buy a ruled notebook.
2. Divide the notebook into 26 sections—one for each letter of the alphabet.
3. As you learn new words, write them in your dictionary in the correct section.
4. After each word, write the page number where the word appears in your book, the definition, and an example sentence.

Learner Log

I can write a complaint email.
☐ Yes ☐ No ☐ Maybe