

# Unit 04

## Money and Relationships



### Warm-Up

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

- 1 Do you ever get money from your parents?
- 2 Have you ever borrowed money from your friends?
- 3 Have you ever lent money to your friends?

### Introducing the Topic

One survey says that two-thirds of people lend money to family and friends but never get it back. Most of the time, the borrowers do not pay the money back on time. Even so, people still lend money to their family and friends. They often do this to help their family and friends solve serious money problems.



## Learning about the Topic

Does borrowing money damage a relationship?



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

People often ask their family and friends for help or advice. Sometimes, this means borrowing money from them. Can borrowing money damage a relationship?

### Borrowing Money Hurts Relationships

For one, borrowing money makes relationships **unequal**. If you get a loan from someone, you might feel like you need to make that person happy. You will treat that person more nicely because you **owe** him or her money. As a result,



the person who lends the money has more power. Second, the friend who borrows money can become too comfortable asking for money. That person might ask for more money later. Or that person might not pay it back on time. Over time, this **process** can continue and hurt the relationship.

### Borrowing Money Does Not Hurt Relationships

First, family and friends understand your **financial** situation. For example, they would know that you need a little extra money because you need to fix your car. Your family and friends will gladly give you the money you need. This can help build a strong relationship. People can also borrow money responsibly from their friends. When people lend money to their friends, they can get the **terms** in writing. This is less risky for the lender and the borrower. They can be clear about how much to give and when to repay the money. This way, they will not harm their relationships.



Answers: p 116



## Vocabulary Check

Chọn từ thích hợp để hoàn thành các câu sau.

financial      process      unequal      owed      terms

1. People complained about \_\_\_\_\_ treatment.
2. Please check the \_\_\_\_\_ of the contract before you sign.
3. My brother \_\_\_\_\_ me \$10 and still hasn't paid me back.
4. The company has \_\_\_\_\_ problems and cannot pay its workers.
5. Getting a college degree is a long and hard \_\_\_\_\_.

Answers: p 116

## Comprehension Questions

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

1. Why does borrowing money make a relationship unequal?
  - a. Because the person who lends the money has more control
  - b. Because the borrower and the lender have the same power
2. What can happen when a person keeps asking to borrow money?
  - a. The person will start to feel bad about borrowing money from his or her friends.
  - b. The person can become too used to asking his or her friends for money.
3. How does borrowing money help build stronger relationships?
  - a. It shows that family and friends are willing to help you during difficult times.
  - b. It means that your family and friends do not expect you to repay the money.
4. How can people lend money to their family and friends responsibly?
  - a. They can lend them small amounts of money first.
  - b. They can write down when to repay the money.

Answers: p 116