

**PROPÓSITO:**

GUIA 4 11º : GOOD AND BAD MONEY MANAGEMENT

Expresa de manera oral su punto de vista acerca de un tema controversial previamente estudiado.

**MOTIVACIÓN:**

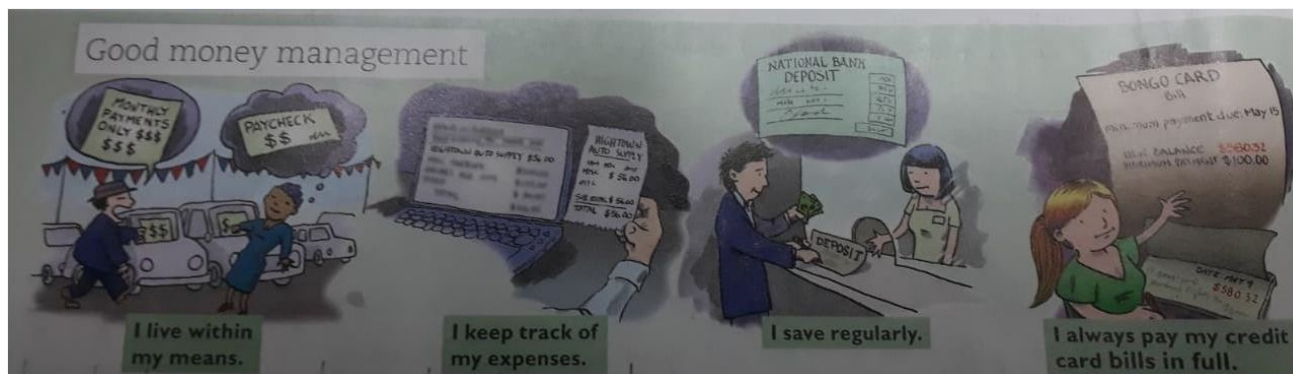


" MONEY DOES NOT BUY HAPPINESS ... BUT IT HELPS YOU TO REACH IT "

**RECYCLE THIS LANGUAGE**

- a big spender
- a cheapskate
- an impulse item
- stick to a budget
- save for a rainy day
- chip in
- way over my budget

**EXPLICACIÓN:**



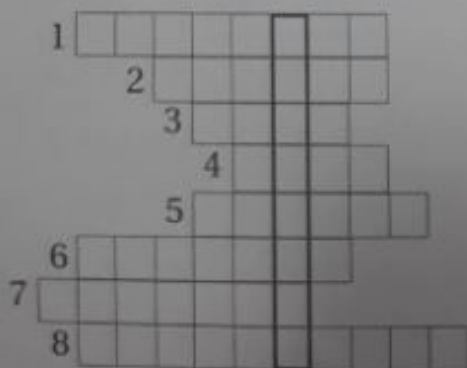


✓ 1 Which of the following banking services does the customer normally have to pay for ?

1. a cheque book
2. an overdraft
3. home banking
4. cash withdrawals
5. clearing a cheque
6. using a cash dispenser
7. a loan
8. a statement
9. a fund transfer
10. a savings account

✓ 2 Use the Spanish translations to find the eight horizontal words in the crossword. Translate the vertical word.

- |                            |                              |
|----------------------------|------------------------------|
| 1. <i>fianza</i>           | 2. <i>sucursal</i>           |
| 3. <i>tasas</i>            | 4. <i>prestar</i>            |
| 5. <i>tomar prestado</i>   | 6. <i>ventanilla (banco)</i> |
| 7. <i>gastos bancarios</i> | 8. <i>garantía</i>           |



✓ **3 Are the following statements true (T) or false (F)?**

1. A syndicated loan is one where several banks join together to lend money for a big project.
2. The maturity date on a bill is the date at which it must be paid.
3. The balance on your account is the amount left over after adding all credits and deducting all debits.
4. "To be in the red" is a synonym for being overdrawn.
5. The bearer of a letter of credit is the one who wrote it.
6. A bank will grant you a loan if it thinks you can repay it.
7. Developing countries which are having great difficulty repaying international loans often resort to debt rescheduling.
8. The payment of interest on current accounts in France is widespread.
9. A bank statement contains information about the state of your account.
10. It is less convenient to have an account at a branch near your home.

✓ **4 Match the verbs on the left with the nouns on the right.**

- |                  |                       |
|------------------|-----------------------|
| 1. withdraw      | a. interest           |
| 2. have          | b. a loan             |
| 3. be in         | c. a balance          |
| 4. carry forward | d. funds              |
| 5. earn          | e. cash               |
| 6. open          | f. debt               |
| 7. endorse       | g. an overdraft       |
| 8. repay         | h. an account         |
| 9. transfer      | i. an agreement       |
| 10. sign         | j. a bill of exchange |

**EJERCICIOS:**

## E X E R C I S E S

1. Some people say Mr. And Mrs. Strong are trifty. They don't spend too much, and they always have money in the bank for a rainy day.  
Mr. and Ms Strong.....
2. Andrew earns a small salary, but he's a big spender, so he is always out of cash.  
Andrew.....
3. The Wilsons spend everything they earn and have almost no savings in the bank.  
The Wilsons.....
4. When Katherine's credit card statement comes each month she writes a check for the full balance.  
Katherine.....
5. Sam acts if she thinks money grows on trees. He can't remember where he spent this week's allowance.  
Sam.....
6. Every month, Melanie pays a lot of interest and a late fee on her credit card bill. She can't sleep at night because of all that debt.  
Melanie.....
7. Martha and Bill have everything they need and never spend more than they earn.  
Martha and Bill.....
8. Sally always knows where they goes. Every day she writes down everything she has bought.  
Sally.....

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READING COMPREHENSION ICFES EXERCISE:

Read the selection. choose the word or phrase that best completes each statement:

**Compulsive Shopping: the Problem and the Solution**

In the last hundred years, the way in which we consume material goods has changed radically. ....<sup>1</sup>, for our grandparents, shopping was for buying things that were necessary to satisfy physical needs. Today, ....<sup>2</sup>, although we continue to buy necessities, we now ..... additionally to indulge ourselves in luxuries,<sup>2</sup> such as expensive gym shoes or the latest electronic and digital technology.<sup>3</sup> ....<sup>4</sup>, shopping itself has for many of us become entertainment. While there is no harm in being entertained,<sup>4</sup> some people have unfortunately gone entirely overboard. ....<sup>5</sup> for most people an occasional indulgence may cause them to come up a bit short at the end of the month, for others spending becomes a catastrophe with extremely troubling consequences. Such people cannot resist temptation, and they often buy merely to acquire. Then .....<sup>6</sup> do they find themselves in considerable debt, but they sink into psychological distress .....<sup>7</sup>. Recent studies suggest that extreme impulse buying is on the increase, affecting an estimated 5 to 10 percent of the adult population in many countries. ....<sup>8</sup>, what can or should be done about this growing worldwide problem? Some say that .....<sup>9</sup> compulsive shoppers shop to avoid or hide their feelings of anxiety or loneliness, the only way to combat the problem is with psychological counseling and self-awareness. ....<sup>10</sup> experts, problem shoppers need to learn that "you can't buy happiness."

- |    |                |                     |                  |                  |
|----|----------------|---------------------|------------------|------------------|
| 1  | A Likewise     | B To begin with     | C Secondly       | D Similarly      |
| 2  | A whereas      | B furthermore       | C in contrast    | D following that |
| 3  | A entertain    | B travel            | C work           | D shop           |
| 4  | A Third        | B Least importantly | C Secondly       | D Even though    |
| 5  | A Because      | B When              | C Finally        | D Whereas        |
| 6  | A while        | B furthermore       | C not only       | D in addition    |
| 7  | A since        | B as well           | C didn't either  | D however        |
| 8  | A Finally      | B For instance      | C Therefore      | D For one thing  |
| 9  | A yet          | B because           | C like           | D however        |
| 10 | A According to | B Whereas           | C In contrast to | D Not only       |

**EVALUACIÓN:**

30% Asistencia y Participación en los grupos.

30% Realización de las actividades de la clase y Tareas de Afianzamiento.

40% AAUTOEVALUACIÓN

**BIBLIOGRAFÍA:**

ASCHER, Allen and SASLOW Joan. SUMMIT 1. Pearson. Third Edition.

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