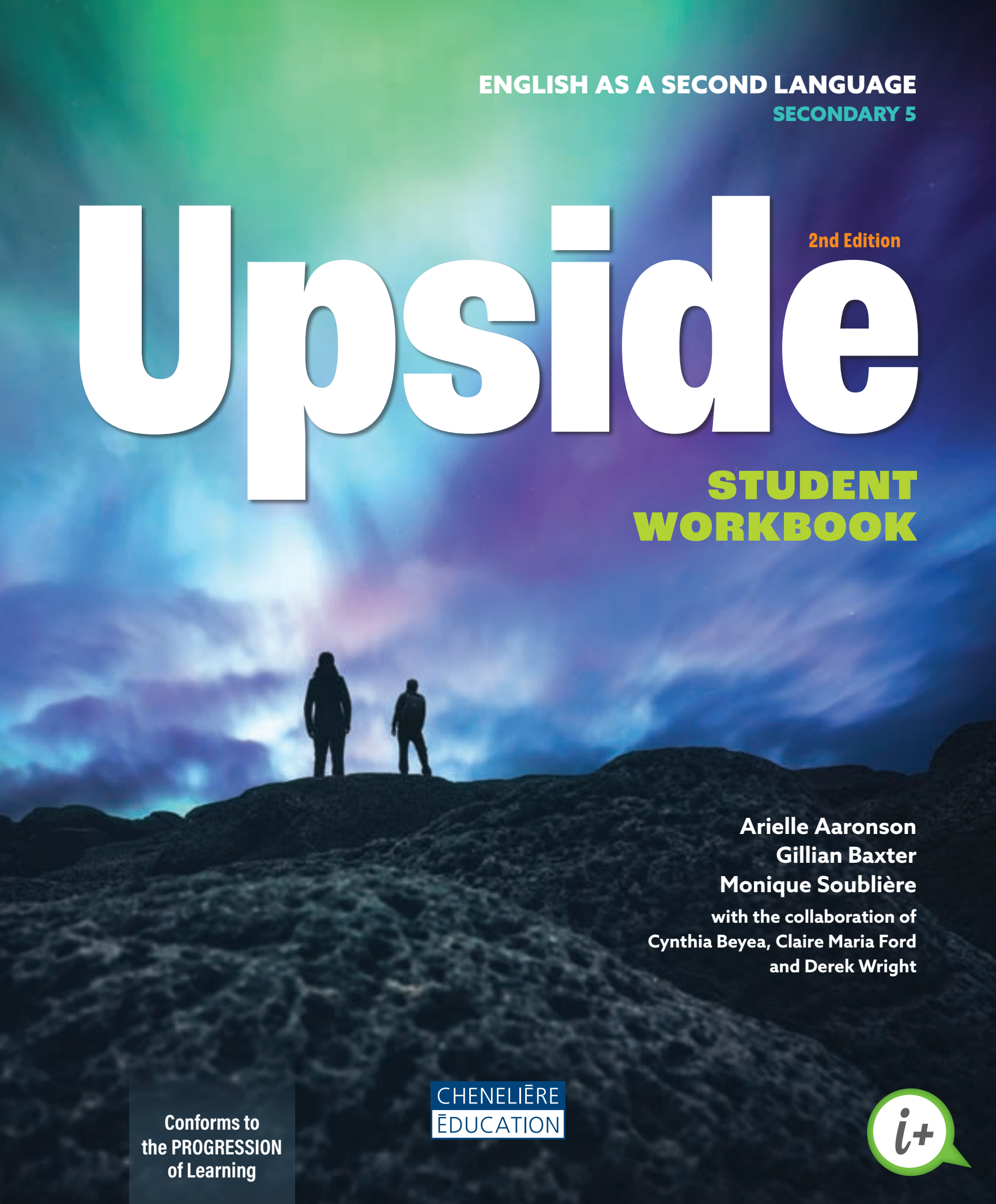


ENGLISH AS A SECOND LANGUAGE  
SECONDARY 5

# Upside

2nd Edition

**STUDENT  
WORKBOOK**



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Gillian Baxter  
Monique Soublière**  
with the collaboration of  
Cynthia Beyea, Claire Maria Ford  
and Derek Wright

Conforms to  
the PROGRESSION  
of Learning

CHENELIÈRE  
ÉDUCATION



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**M**ONEY IS EVERYWHERE WE LOOK. CAN MONEY LEAD TO HAPPINESS—OR IS IT JUST A SOURCE OF STRESS? LEARN THE BASICS OF SMART MONEY MANAGEMENT, AND YOU'LL BE WELL PREPARED FOR THE FUTURE.

# UNIT 2 MONEY MATTERS

**How can you better manage your money now and in the future?**

### IN THIS UNIT, YOU WILL:

- > CREATE a monthly budget for living on your own.
- > LEARN about good money-management techniques.
- > DISCUSS how far you would go to save money.
- > READ about different financial concerns for your future.
- > PRACTISE GRAMMAR: unreal conditionals; gerunds vs. infinitives.

### FINAL TASK:

- > WRITE a helpful listicle about money matters for your peers.



### ONE-MINUTE CHALLENGE

Make a list of the different things you spend your money on every day.

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# 1 What's Your Budget? C1

How would you spend \$2200 per month if you were living on your own? Consider which budgeting tips you could pass on to others in the final task.

1. Find a partner to be your "roommate" for the next year. Discuss your monthly budget. Circle one option in each category below. Divide the bills up where necessary. Remember that you each have only \$2200 to spend.

TOTAL INCOME:  
\$2200 per month

TOTAL EXPENSES:  
(calculate based on your answers)

\$

## Useful Language

- Absolutely. I see what you mean.
- Wait a minute—don't forget about...
- Are you sure that's a good idea?
- This will be a tough decision.
- I think we will have to compromise on this one.

### HOUSING

(total cost per month)

- a. Fully renovated 2-bedroom apartment with indoor gym. \$2200
- b. A shared apartment, but you do have a nice balcony. \$750
- c. Close to class and the action, but the kitchen is tiny. \$1200
- d. Spacious but it's far from town. \$900

### FOOD (per person, per month)

- a. Friday night dinners out and organic ingredients only! \$450
- b. Cook every meal and accept regular handouts from your parents. \$180
- c. Cheap take-out options. More variety that way! \$275

### Cellphone & Internet

(total cost per month—one phone)

- a. Unlimited high speed—data is your life. \$95
- b. A basic plan, and you use free public Wi-Fi when you're out. \$40

### TRANSPORTATION

(per person, per month)

- a. Your own car and your parents pay the insurance, but gas isn't cheap! \$250
- b. Monthly bus and metro pass. \$56
- c. Walk or bike everywhere. \$0

### ENTERTAINMENT & SHOPPING

(per person, per month)

- a. You're a bit of a shopaholic \$300
- b. You can never pass up an invitation to go out! \$250
- c. You shop at thrift stores and hang out with friends. \$125

### MISCELLANEOUS

- a. You like the kickboxing class your gym offers. \$100
- b. You may need new running shoes or a bike tune-up, but you're mostly self-sufficient. \$20
- c. Hair products at the pharmacy, gifts for a friend or family member ... there's always something unexpected that you have to spend money on. \$60

2. Review the list you created in the One-Minute Challenge on page 1. Compare your list and what you spend now to the budget you chose in Step 1. Can you afford to add anything to your budget in Step 1? If so, what would you add?

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3. Everybody has their indulgences. Write three things that you absolutely couldn't live without, but don't actually need.

a. \_\_\_\_\_ b. \_\_\_\_\_ c. \_\_\_\_\_

4. A big part of learning to budget is learning to tell the difference between a want and a need. For instance, in the past, a smartphone was not considered a need. With your partner, discuss whether the expenses below are wants (W) or needs (N).

- |                                       |                          |                          |                          |
|---------------------------------------|--------------------------|--------------------------|--------------------------|
| a. paying off debt                    | <input type="checkbox"/> | f. gym membership        | <input type="checkbox"/> |
| b. TV or music streaming subscription | <input type="checkbox"/> | g. saving for the future | <input type="checkbox"/> |
| c. utilities (water, electricity)     | <input type="checkbox"/> | h. washing machine/dryer | <input type="checkbox"/> |
| d. insurance (car or health)          | <input type="checkbox"/> | i. video game console    | <input type="checkbox"/> |
| e. gifts                              | <input type="checkbox"/> | j. high-speed Internet   | <input type="checkbox"/> |

5. Imagine you are moving into your own apartment. What will you spend money on first? What can wait? With your partner, order your purchases from most important (1) to least important (10).

- \_\_\_ coffee maker
- \_\_\_ dishwasher
- \_\_\_ home Internet
- \_\_\_ new couch
- \_\_\_ TV
- \_\_\_ sound system
- \_\_\_ trip to the furniture store
- \_\_\_ new bed
- \_\_\_ stove/fridge
- \_\_\_ vacuum cleaner
- \_\_\_ \_\_\_\_\_
- \_\_\_ \_\_\_\_\_

## Discuss C1

- Which category of your budget was the easiest to agree on? The most difficult? Which of the items in Step 5 would you be willing to buy second-hand to save money? What does a classmate think is most important to purchase? Why? What advice would you give your future self on making a budget?

## Glossary

**indulgences** > things you do or have for pleasure, not because you need them

**FYI** Experts say you should always save 10 percent of your monthly income. How much money did you set aside to save?



## 2 One Couple's Finances C2

One day, you might be a young professional trying to make ends meet in one of Canada's most expensive cities. One Toronto couple has a few tips that you may want to consider for the final task.

1. In order to stay **out of the red**, you need to make sure that you have money coming in to replace all the money going out. **Think** about the different ways you gain and lose money. **Record** them below.

Money In	Money Out

### Glossary

**out of the red** > out of debt  
**hoard cash** > save money  
**misconception** > incorrect view or opinion

2. The basics of money management aren't complicated: You have to make sure that the "money in" balances the "money out." Why do so many people have problems with their finances and with debt?

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3. **Think** about your own money habits. Where does your money go?

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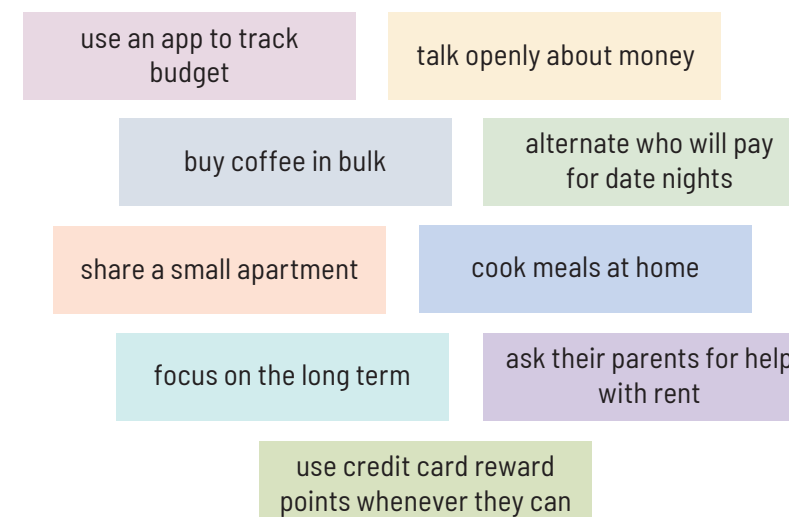
4. **Watch** the video about the young couple living in Toronto. **Complete** the portraits of Steph and Den below.

	Steph	Den
Age	_____	_____
Annual Income	_____	_____
Financial Background	_____ _____	_____ _____
Financial Goal	_____	_____

5. How did the COVID-19 pandemic affect what Steph and Den did with their money? **Name** three ways their financial habits changed.

- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_

6. **Circle** the different ways in which Steph and Den are smart when it comes to their finances.



7. In your own words, **explain** what Steph means when she says that "transparency is key" when it comes to money.

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8. Why is it important to keep track of how much money you spend?

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9. **Write** one **takeaway** that you will remember from the video.

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10. **Write** one question for Steph and Den about personal finances.

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### Glossary

**takeaway** > key point to learn from something

# 3 The Future of Money C2

Consider how our relationship to money might change in the future. You may want to include this topic in your listicle in the final task.

## Glossary

listicle > an article in list form

## WordBox

- > cash
- > credit card
- > debit card
- > mobile payment (smartphone)
- > e-transfer
- > cryptocurrency

## GRAMMAR

### Conditional Sentences (Unreal Conditions)

1. Read the sentences that express unreal conditions. For each, underline the condition that would make the sentence true. You will need this grammar later on in the unit!
  - a. If I didn't have enough money for a car, I might consider buying a bicycle.
  - b. My parents would lend me money if they knew how much school books cost.
2. Indicate the verb tense of the underlined verbs in the following sentences.
  - a. I would walk to school every day if I lived close enough.
  - b. If I had better grades in school, my insurance would be cheaper.
3. Complete the unreal conditional sentence.
  - a. I would bring my lunch to school if \_\_\_\_\_.
  - b. I would use a credit card if \_\_\_\_\_.

Go to page 185 of the Grammar Section for more practice and access to an interactive workshop.



## Cash, Credit or... Crypto?

"CASH OR CREDIT?" IS BECOMING A RELIC OF THE PAST AS DIFFERENT PAYMENT METHODS PROLIFERATE. AS MONEY CONTINUES TO EVOLVE, HOW WILL YOUR FINANCIAL HABITS EVOLVE?

When 16-year-old Kai Travis went to pay for his Gatorade and chips last week, he automatically reached for his phone. Travis can't even remember the last time he carried cash. "My parents helped me open a bank account when I was 12. At first, all I had was a debit card, but a few years later they agreed to co-sign a credit card for me. I know—crazy, right?"

Kai's credit card comes with a \$200 limit, and his parents insist that their son is learning valuable money-management tools for later in life. As a digital native, he is comfortable navigating the online banking system and is quick to whip out his phone for contactless payments. But—amazingly—many of his friends are wary of a complete migration to digital transactions.

16-year-old Mariela Garcia says she likes carrying around cash because it acts as a physical reminder. "At the end of the day, I know how much I've spent. That way I don't have to worry about overspending." 16-year-old Jacob Lin has logistical concerns. He wonders what would happen to all of the world's cash registers and math textbooks that teach arithmetic using coins of different values or denominations. "Plus," he adds, "I love finding money I'd forgotten about in my pants!"

Despite our attachment to cash, will it inevitably be replaced by different technology in the future?



16-year-old Mariela Garcia says she likes carrying around cash because it acts as a physical reminder. "At the end of the day, I know how much I've spent."

Credit cards are one alternative to cash that we are already familiar with. These plastic cards act as a promise to pay for your purchase at a later date. Every time you tap your credit card, you are borrowing money that you will need to repay. Users must apply to receive a credit card, and companies only issue them to people they identify as trustworthy. Debit cards and electronic bank transfers, on the other hand, are just a digital form of automatic money exchange: You make a purchase and the money is immediately withdrawn from your account. Anyone can use them, as long as they have a bank account.

My Notes

## Glossary

- relic > an object or custom from an earlier time
- proliferate > increase in number
- whip out > take out very quickly
- wary > cautious

My Notes

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Glossary

- upside > advantage
- volatile > unstable, unpredictable
- laundry > action of cleaning clothes
- level the playing field > give everyone a fair and equal chance to succeed
- in the works > in development
- sock away > save

These quick and efficient ways of exchanging money have another **upside**: Monthly statements keep track of all of your transactions, which can be very helpful for budgeting.

One alternative to cash that is just gaining popularity is cryptocurrency. Instead of being a tangible form of money, crypto (“hidden” or “secret” in Greek) is a digital currency whose ownership and transfer to other people are recorded in a database in the form of complex mathematical formulas that only one person has access to. This key can be transferred through secret codes. Cryptocurrencies like Bitcoin differ from regular money because they are decentralized. This means that there is no central authority, like a bank, that is keeping track of all of the transactions. Bitcoin users all over the world have to communicate with each other to verify that each transaction is correct. “Everyone is accountable, which makes everyone honest,” says cryptocurrency expert Douglas Rizwanah.

Because cryptocurrencies rely on the public in order to function, they are **volatile**—their value can increase and decrease a great deal in a short amount of time. But one big advantage is that anybody can belong to this online banking universe. While some banks won’t lend money to certain people, crypto does not discriminate. You just need to open an account and a digital eWallet.

Another alternative to traditional money on the rise is something called a *central bank digital currency*, or CBDC. Like cryptocurrency, this is a type of digital money that relies on computer programming to function. The difference is that CBDCs are *centralized*, meaning they are backed by the government and not by individuals. Governments all over the world are working on creating their own digital currencies. Why? For one thing, too much money gets lost in the **laundry** every day! For another, too many citizens lack access to ordinary financial services. Some may live in regions where banks aren’t accessible or reliable. Others lack the government-issued ID required to open a bank account or take out a loan. And there can be an even simpler explanation: Many don’t believe they have enough money to justify opening a bank account.

A digital currency, available wherever there is an Internet connection, may help **level the playing field**. “The goal with CBDCs,” Rizwanah says, “is to give consumers more privacy and more accessibility. Eliminating private corporations such as banks will give consumers more options at a lower cost.” Although the government of Canada has not issued a CBDC yet, one is definitely **in the works**.

If countries around the world are trying to make digital money, what does that mean for the money we already have? Should we rush to exchange cash for Bitcoin? Or should we **sock away** our cash in the hopes that one day it will be an antique worth billions? In the short



If the future of finance is digital, the next challenge will be to ensure that everyone has access to the necessary infrastructure.

Glossary

- poised > ready or prepared for
- a leg up > an advantage over other people

term, we’ll most likely see a hybrid system where people can use either paper money or digital money. Eventually, however, it is likely that digital money will replace cash.

There is one major concern with the switch to digital currency: What happens to the people who don’t have phones or a reliable Internet connection? If the future of finance is digital, the next challenge will be to ensure that everyone has access to the necessary infrastructure. Since this is a problem we have never encountered before, we must look to other countries and learn from their example. Currently, Sweden is **poised** to become the first country in the world to go cashless. How will the system hold up? And who will be left behind? Only time will tell.

Whether or not we leave cash behind, one thing is certain: Technology is changing the way we use money. Tools like savings calculators and budgeting apps allow people to manage their finances from the comfort of their own homes. Robo-advisers help users invest their money over the Internet, without going through a broker or other intermediary. Kai Travis and other digital natives have **a leg up** when it comes to using technology to manage their money. Their challenge will be to make smart decisions and learn how to implement them. At the end of the day, the only person responsible for your money is... you!

4. Complete the money matters cheat sheet based on your understanding of the text.

Payment Method	What is it?	Who can use it?	How do you use it?
Cash			
Debit Card / Electronic Transfer			
Credit Card			
Cryptocurrency			
CBDC			

**FYI**

The Bahamas was the first country to officially release a CBDC, known as the "Sand Dollar." Bahamian residents use mobile phones to transfer this new type of paperless money.

5. Name three reasons some people are excluded from the current banking system.

- a. \_\_\_\_\_
- b. \_\_\_\_\_
- c. \_\_\_\_\_

6. Although CBDCs and other digital currencies aim to make financial tools more accessible, they might be exclusionary. Write one key way.

\_\_\_\_\_

\_\_\_\_\_

7. Are you more like Kai or Mariela in your spending habits? Explain your answer.

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

8. Review the notes you made in Step 4. Would you be willing to participate in a cashless society? Why or why not? Explain your thoughts.

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_



**4 Financial Badassity** C1 C2

Listen to the money tips from a financial wizard who retired at age 30. You could include some of his advice in the final task.

1. How much of a financial rebel are you? With a partner or in small groups, discuss how far you might go to save a few dollars. Check the suggestions you would be willing to adopt.

Would you ever...	
... walk to pick up a takeout order if it saved you money on delivery?	
... bring a reusable coffee mug to the local café if it meant saving \$0.25 on every cup?	
... become a vegetarian if it saved you \$20 a week on groceries? \$50?	
... wait one month to receive a reserved library book, or would you just go out and buy a copy?	
... wear a tuque to bed if it saved money on heating?	
... take cold showers for a month if your utility bills got too high?	
... dumpster dive if you did not have enough money for groceries?	
... shop at a thrift store if your shopping budget did not have room for new clothes?	
... get a haircut from a student if it were half the cost of a normal cut?	
... wear an extra three layers of clothes onto the plane if your airport luggage were too heavy?	

2. With your group, write three tips for being frugal inspired by the suggestions above.

- a. \_\_\_\_\_
- b. \_\_\_\_\_
- c. \_\_\_\_\_



**Useful Language**

- Do you really think so? I think it depends...
- I was going to say the same thing!
- How do you know that's true? Can you give me an example?
- No way! Could you honestly do that?

**FYI**

The Canada Pension Plan (CPP) provides all workers who contribute to the plan over their career with money once they retire at 65. The Québec Pension Plan (QPP) provides similar benefits.



## Glossary

**badassity** > being extreme  
**falling through the cracks** > being forgotten by the government system  
**shaving** > reducing  
**stumbled** > fell upon  
**seek out** > try to obtain  
**legion** > a great number of  
**pampering** > indulging  
**outlier** > exception

## 3. Match the finance vocabulary words to their definitions.

Word	Definition
a. broke	1. a loan for buying a house
b. coffers	2. hiding something away in a secret place
c. dividends	3. the amount of money to be contributed to the CPP
d. handouts	4. regular payments you get from investments
e. mortgage	5. money paid to you at the time of your retirement
f. pension	6. money given for free
g. premium	7. reserves of money
h. stashing	8. having no money

## 4. Listen to the interview once to familiarize yourself with the text. Then, listen to the interview a second time and fill in the chart below.

How does the CPP differ from Peter's advice?	_____
What is the key to saving money?	_____
What is Peter's advice about impulse buying?	_____
What does "there is joy in self-control" mean?	_____
How can embracing hardship save you money?	_____

## 5. Being a financial badass often means having to forgo, or live without, certain conveniences. Consider what would be worth the sacrifices below. Complete the unreal conditional sentences. Add a fourth sentence.

- I would avoid takeout dinner if \_\_\_\_\_
- I would stop buying new clothes if \_\_\_\_\_
- I would stop taking hot showers if \_\_\_\_\_
- \_\_\_\_\_

## 5 In the Know C2

Read this listicle and learn how your everyday habits can influence your finances. You will write an article like this in the final task.

## 1. Read the following statements and discuss them with a partner. Then, write whether you think they are a myth or a fact.

	Myth or Fact?
a. You have to be rich to start saving.	_____
b. Using credit is like taking out a loan.	_____
c. I'm a student, so I don't have to pay taxes.	_____
d. The best time to start saving is after graduation.	_____
e. The board game Monopoly can be very educational.	_____

## 2. Fill in the blanks with the vocabulary from the Word Box.

- I'm always surprised to learn that my \_\_\_\_\_ is really only about half of my \_\_\_\_\_!
- The secret to maintaining good \_\_\_\_\_ is to pay off your \_\_\_\_\_ as soon as possible every month.
- The principle of \_\_\_\_\_ means that my money will grow!



## WordBox

- > balance
- > compound interest
- > credit
- > gross pay
- > net pay

## GRAMMAR

## Gerunds and Infinitives

**Gerunds and infinitives** are verbs that act as nouns. Some verbs can only be followed by gerunds, some can only be followed by infinitives, and still others can be followed by either.

## ANALYZE &amp; PRACTISE

- Underline** the gerund in the following sentences.
  - Saving part of your paycheque can be smart in the long run. \_\_\_\_\_
  - Do you prefer paying with cash or credit? \_\_\_\_\_
- Underline** the infinitive in the following sentences.
  - To hope money will grow on trees is foolish. \_\_\_\_\_
  - Nobody can expect to get rich overnight. \_\_\_\_\_
- Indicate** whether the gerunds and infinitives are the subject of the sentence (S) or the object (O).
- Underline** all of the gerunds you see in the text on pages 44 and 45.

→ Go to page 190 of the Grammar Section for more practice and access to an interactive workshop.

## Text Features

## LISTICLE

**Topic:** money management

**Language:** clear and concise

**Purpose:** to inform using an annotated list format

**Audience:** general

## TEXT COMPONENTS

1. Catchy title

2. Subheadings address different topics

3. Short paragraphs for each subheading

## My Notes

## Glossary

**make a dent in** > reduce the amount of

**judicious** > careful, well-advised

**outstanding** > remaining

**dial back** > reduce

**prompt** > punctual



## 5 Things Life Taught Me About Money

### 1 Saying no goes a long way.

CEGEP is exciting, with everyone trying to go out and make friends! But you might not realize that accepting every invitation can really **make a dent in** your wallet. All of the late-night snacks add up, not to mention the ride shares and gas money spent getting from place to place. While you should take advantage of the many opportunities available to you, it's a good idea to be **judicious** about how you spend your money. Suggest staying in to make pizzas one night, or propose an activity with a smaller price tag. Declining an invitation can be difficult, especially when there are so many new things to experience. Just remember that you aren't the only one who has to stay home and study. The next time you say no to a night out, your friends—and your wallet—might just thank you for it!

### 2 Your paycheque is not as big as you thought.

Who else was surprised, and maybe even a little disappointed, by their first paycheque? That's because there's often quite a big difference between what our salary promises us—gross pay—and what we actually take home—net pay. It's important to remember that in Canada several items get deducted from your monthly salary. Everyone must pay income tax, which means that part of what you earn goes to the government to pay for things like hospitals, schools, highway and bridge infrastructure and more. You will also contribute to Employment Insurance (EI), which protects you if you ever lose your job, and the Canada/Québec Pension Plan, which sets aside money for your retirement. So technically you may see this money again, but it won't get to your pocket for a long time! Employers may also deduct money for private healthcare insurance, vacation pay or a number of other programs. Ask your employer if you have any questions concerning your paycheque.

### 3 Credit (and debt) is just borrowed money.

Credit cards are a magical thing—just tap the screen, and whatever you wanted to buy is yours! Except it doesn't actually work that way. Buying on credit means borrowing the money now and paying it back later. You usually have a month to pay off your credit card, after which you'll be charged interest on any **outstanding** debt. The bigger the balance on your credit card, the more interest you'll accumulate. It's easy to let debt spiral out of control—even adults who have been using credit cards for years can get into trouble. If this happens to you, don't panic! **Dial back** your expenses and focus on paying off your credit card as soon as possible. And while debt can be scary, it's also very useful. Having good credit can signify that you are responsible with your money, and this is something banks like to see. Knowing you are **prompt** about debt repayment will make banks more

willing to lend you money in the future—say, for a car or a business loan. Credit cards can be very useful to have, for a variety of reasons. Just remember: The next time you go to use your credit card, ask yourself if you can afford what you are about to purchase. You want to avoid spending **beyond your means**.

### 4 When it comes to saving money, sooner is better.

A good **rule of thumb** when it comes to finances is this: It's never too early to start saving. **Squirrelling away** even as little as \$20 each month can really pay off **in the long run**. First, this will lay the groundwork for developing a healthy savings habit. If you start saving money now, chances are you'll continue doing so throughout your life. Second, your money will benefit from the principle of compound interest. This term can be explained as “interest on interest”—meaning that you earn interest on your savings, and then the next month you earn interest on your savings and the interest you earned the previous month. The longer you have to compound your interest, the more money you end up with! Students **strapped for cash** may have a hard time putting aside money for the future. The best thing to do is to start an automatic savings plan (ASP) that automatically transfers money from your bank account into a savings account. You'll be surprised by how easy it is to save money without thinking about it! If you get into the habit of saving money in CEGEP, you'll be thanking your younger self in a few years.

### 5 Play more Monopoly.

The next time you host a game night, you might want to break out Monopoly. Though the strategy game was first developed nearly 100 years ago, its life lessons are still very relevant today. Have you ever noticed how the person who owns the most hotels usually wins? That's because they can **kick back** and collect rent—which is exactly what people who own investment property do. Do you remember landing on the Community Chest square and getting to collect \$10 in birthday money from every player but then having to pay \$100 in hospital fees the very next turn? Life is pretty much a constant game of Monopoly with gifts and expenses popping up all over the place. There are a few different ways to succeed in Monopoly, as there are in life. In the end, just make sure you pick a strategy and stick to it... and avoid going **bankrupt**!



## FYI

Physics genius Albert Einstein reportedly once said: “Compound interest is the eighth wonder of the world. He who understands it, earns it... he who doesn't, pays it.”

## My Notes

## Glossary

**beyond your means** > more than you can afford to spend

**rule of thumb** > guideline  
**squirrelling away** > putting in a safe place for future use

**in the long run** > over time  
**strapped for cash** > have little money

**kick back** > relax  
**bankrupt** > having no money left to pay for life expenses



3. Name three habits that will benefit you financially.

- a. \_\_\_\_\_
- b. \_\_\_\_\_
- c. \_\_\_\_\_

4. When deductions come out of your paycheque, where does that money go?

\_\_\_\_\_

5. Explain why credit cards can be both dangerous and useful.

Dangerous	Useful
_____	_____
_____	_____
_____	_____

6. Why is it important to start saving your money early?

\_\_\_\_\_  
\_\_\_\_\_

7. Explain in your own words how the game of Monopoly mimics life.

\_\_\_\_\_  
\_\_\_\_\_

8. Review the gerunds you underlined in the text. Then, identify some healthy and unhealthy financial habits you know and complete the chart below using gerunds.

Healthy Financial Habits	Unhealthy Financial Habits
_____	_____
_____	_____
_____	_____
_____	_____

9. Compare answers with a partner and add to your list where necessary.

**Useful Language**

- The same thing happened to me.
- That's a great idea!
- Do you have any suggestions?
- If this happened to me, I would...
- What would you do in this situation?
- I'm not sure what I would do.
- That's a tricky one.
- You could...

10. Managing your money will be an important part of your next steps. Read the real-world situations below and discuss them with your classmates. Consider your options and write down a common response.

a. Your car breaks down and the repairs are much more expensive than you expected.

\_\_\_\_\_  
\_\_\_\_\_

b. You win \$500 playing an online game.

\_\_\_\_\_  
\_\_\_\_\_



c. You're throwing a party, but chips aren't cheap and the only thing on sale is apples.

\_\_\_\_\_  
\_\_\_\_\_



d. Your favourite clothing store offers you 20 percent off your total purchase if you sign up for a credit card that comes with exclusive offers.

\_\_\_\_\_  
\_\_\_\_\_

e. You fall for a scam! An online retailer advises you to "update your payment method" and now your credit card has purchases on it that you didn't make!

\_\_\_\_\_  
\_\_\_\_\_



f. Your friend is \$100 short on rent for the month and asks you for a loan.

\_\_\_\_\_  
\_\_\_\_\_

g. You're offered \$200 for a modelling gig over the weekend. There aren't too many details, but it sounds exciting.

\_\_\_\_\_  
\_\_\_\_\_



# 6 On the Money C1

Reflect on the unit's tasks so far. What role does money play in your life?

1. Watch the video about three students discussing paying rent after graduation. Then, answer the following questions.

a. Explain Lauren's problem in your own words.

---



---

b. Which of the teenagers agrees with Lauren's parents charging her rent if she lives at home while attending CEGEP?

Karim     Cameron

c. What do Lauren's parents mean when they say that charging rent is about the "principle"?

---



---

d. Karim said "No way!" in order to

show agreement.                       ask for clarification.  
 react.                                       build on what the other person said.

e. According to the friends' discussion, how could Lauren earn money to pay her parents rent during CEGEP?

---



---

f. What language do Lauren's friends use to show support for her throughout the discussion?

Don't you think that's crazy?                       I'm not so sure...  
 No way!     ...if you ask me.

g. Review the listicle in Task 5 on pages 44 and 45. Choose two of the recommendations and explain how the information will help Lauren navigate her next steps.

Number:	<hr/> <hr/>
Number:	<hr/> <hr/>



2. Think about the issues brought up in the friends' discussion and in the unit. Take notes on a separate sheet of paper on what you've learned so far.

Things That Surprised You	Things You Agree With	Things You Disagree With	Questions You Have
<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>

3. EXAMPREP In groups of four, demonstrate competency in interacting orally in English by participating in a discussion on issues related to finance.

a. Select a question or statement from your card. Take turns initiating a discussion by giving your opinion. Keep the discussion going for 15 minutes by answering more questions if necessary.

b. To interact, you may:

- agree and disagree with what your classmates say;
- build on and add details to what your classmates say;
- react to and comment on their opinions;
- express opinions and ideas that are related to the issues and also to what your classmates say;
- ask questions or ask for clarification about what they say.

STUDENT A

- Is it a good idea for teens to get a credit card? Why or why not?
- Should the same job offer the same salary everywhere in the country? The world?
- Should the government limit the amount of debt a person can accumulate? Why or why not?

STUDENT B

- What changes could you make to your daily life in order to lower your monthly costs? Would it be easy to make these changes?
- Teenagers should pay rent to their parents if they still live at home after they finish high school.
- Should there be a minimum wage for all jobs across Canada? If so, what should it be?

STUDENT C

- It is more important to pay off your debt quickly than it is to save for the future.
- Happiness increases with the quantity of material possessions you have.
- Would you use an app to help you track your financial habits? Why or why not?

STUDENT D

- Do you see us moving away from physical money in the future? What are the benefits of a cashless society? The drawbacks?
- Has this unit changed your financial habits? Explain your answer with examples.
- How does the principle of compound interest benefit young people specifically?

→ Refer to Workshop A: Group Discussion Skills on page 25 and the functional language on page 236 of the Reference Section for help.

# 7 My Money Smarts C2 C3

**What do you think people your age should know about money? Write a listicle—an article written in list form—to inform others.**

### Strategy

#### Use your resources

Refer to the model listicle on pages 44 and 45 in the unit. Use this model to help you write and/or improve your own listicle.

**1. Begin** by looking back through the information provided in Tasks 1 to 5 about money management techniques and what your peers should know about the world of finance. **Choose** five topics that you now know more about to include in your listicle.

**2. Create** a unique subheading for each topic, then **take notes** on the important information related to the topic. **Make sure** that what you say is accurate. **Organize** your topics in a logical order.

Title

**1. Subheading:** \_\_\_\_\_  
**Text:** \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

**2. Subheading:** \_\_\_\_\_  
**Text:** \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

**3. Subheading:** \_\_\_\_\_  
**Text:** \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

**4. Subheading:** \_\_\_\_\_  
**Text:** \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

**5. Subheading:** \_\_\_\_\_  
**Text:** \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

**3. Write** a draft of your listicle. Refer to the model on pages 44 and 45. Use the unreal conditional along with infinitives and gerunds wherever possible.

**4. Revise and edit** your listicle. Use the writing checklist.

**5. Exchange** drafts with a partner. Ask for feedback.

**6. Write** your final copy. Integrate feedback, changes and corrections.

**7. Publish** your work. Read and discuss your classmates' listicles.



### WRITING checklist

- My subheadings clearly state each topic to be covered.
- All information in the text is accurate.
- The language is simple and concise.
- I checked my work for spelling and punctuation.
- I correctly used the unreal conditional along with infinitives and gerunds whenever possible.

### EVALUATION GUIDELINES

**Review** the evaluation grid with your teacher. Use what you learned from the unit's texts and **make sure** your information is accurate. **Personalize** your text. **Integrate** feedback from peers. **Include** all the components of a listicle. **Eliminate** errors.

# Rising Food Costs Explained C2

The term *inflation* makes consumers very nervous, but what does it mean—and how does it occur?

1. List a few grocery purchases that you or your family have made recently, along with their approximate cost.

List	_____	_____
	_____	_____
	_____	_____
	_____	_____
	_____	_____

2. Choose two items from Step 1 to compare. Was one more expensive than the other, or were they about the same price? Why do you think that is? Explain your answer.

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

3. Define the following economic terms in your own words.

**Cost:** \_\_\_\_\_

**Price:** \_\_\_\_\_

**Wage:** \_\_\_\_\_

4. Watch the video about rising food costs in Canada. As you watch, order the roles of people involved in the food supply chain.

Consumer	_____
Farmer	_____
Eater	_____
Retailer	_____
Wholesaler	_____
Apple picker	_____



## Glossary

**dig in** > get into something more deeply

**gaps** > spaces

**grades (fruit)** > determines the quality

**being wasteful** > using something carelessly

**struggle** > work hard

**soup kitchen** > like a restaurant but where you don't have to pay for food

5. Write three reasons food prices have been increasing according to the video.

a. \_\_\_\_\_

\_\_\_\_\_

b. \_\_\_\_\_

\_\_\_\_\_

c. \_\_\_\_\_

\_\_\_\_\_

6. Typically, who are most affected by higher food costs?

\_\_\_\_\_

7. Explain the concept of food insecurity.

\_\_\_\_\_

\_\_\_\_\_

8. List two solutions for rising food costs.

a. \_\_\_\_\_

b. \_\_\_\_\_

9. What kinds of changes can you make to your own food shopping habits in order to fight rising costs? What can you reduce, reuse or cut out completely?

\_\_\_\_\_

\_\_\_\_\_

10. In Step 4, you outlined the basics of a process called a "supply chain." When costs rise within the supply chain, prices go up. Revisit one of the items you chose in Step 2, and describe what you imagine its supply chain to be. How did it get to you, and how does that explain its price?

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

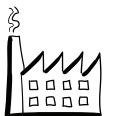
Supply Chain



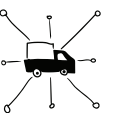
Raw Material



Supplier



Manufacturer



Distributor



Retailer









Consumer

# Money Talk

Idiomatic expressions or idioms are informal expressions that have a different meaning from the words that make up the expression.

1. Work with a partner to guess the money idioms below based on the illustrations.

<p>a. I was asked what I thought, so I _____</p>		<p>_____</p>
<p>b. Abdullah's latest technology purchase just about _____</p>		<p>_____</p>
<p>c. My cousin just got a promotion, so she has _____</p>		<p>_____</p>
<p>d. In the business world, people are always saying that _____</p>		<p>_____</p>
<p>e. You have to work hard for your money; it doesn't just _____</p>		<p>_____</p>
<p>f. I was just hired at La Ronde! I'm going to be able to _____</p>		<p>_____</p>

2. Match the correct definition to each idiom above.

- |   |                                       |
|---|---------------------------------------|
| a. your time is valuable and should be paid for | d. money to spend any way she chooses |
| b. provide money; earn a living                 | e. used up all the money he had       |
| c. gave my opinion                              | f. act as an infinite resource        |

3. On a separate sheet of paper, write your own sentences using each idiom.

THE LIVES OF HUMANS AND ANIMALS ARE INTIMATELY LINKED ON THIS SHARED PLANET. CONSIDER THE EVERYDAY CHOICES YOU MAKE AND HOW THEY AFFECT THE PLANET'S WELL-BEING, INCLUDING OUR OWN. HOW DOES HUMAN SURVIVAL DEPEND ON ANIMALS?



WORKSHOP

# C WORLDS COLLIDE

How does human survival depend on animals?

PREPARATION FOR THE MINISTRY EXAMINATION:

> LEARN about the purpose and structure of opinion pieces.



ONE-MINUTE CHALLENGE

Make a list of the ways you rely on animals or animal products every day.

IN THIS WORKSHOP:

- > ANALYZE the components of an opinion piece.
- > LEARN some writing techniques.
- > PRACTISE writing:
  - Introductions
  - Supporting paragraphs
  - Conclusions
- > WRITE your own opinion piece.

---



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# 1 Model Of An Opinion Piece C2



An effective **opinion piece** has an organized structure and convincing arguments. Writers must plan their texts carefully and keep in mind the following:

- The **purpose** of an opinion piece is for the writer to express an informed, personal opinion on an issue and to convince readers to agree with that position.
- Writers should address their **audience**, using arguments that it can relate to. Writers should consider that the audience may have little knowledge about the topic. Therefore, arguments should be expressed clearly and concisely.

1. **Read** the opinion piece on vegetarianism on page 91. **Pay close attention** to its different parts and components.
2. **Underline and label** the following sentences in the opinion piece:
  - a. the opening statement
  - b. the position statement in the introduction
  - c. the topic sentence in each supporting paragraph
  - d. the reformulation of the writer’s opinion in the conclusion
  - e. the closing statement in the conclusion

3. **Explain** the writer’s purpose in “Meat: To Eat or Not to Eat.”

---



---



---

4. Who is the writer’s audience? How do you know?

---



---



---

5. Where do you think you might find this text?

---



---



---

## Meat: To Eat or Not to Eat

Meat has been a part of the human diet for so long that most people do not even question the practice. However, vegetarian diets are increasingly popular, as people consider the impact of meat consumption on our health, on the environment and on the lives of animals. In my opinion, adopting a vegetarian or near-vegetarian diet has benefits and should be encouraged.

First of all, vegetarianism can contribute to maintaining good health. Not eating red meat can significantly reduce a person’s risk of suffering from heart disease, cancer, Type 2 diabetes and obesity. Vegetarianism forces us to come up with alternative ways to get essential nutrients; this in turn contributes to a healthy digestive system.

Secondly, reducing meat intake can have a positive impact on the environment. Raising animals for human consumption requires a large quantity of natural resources. Also, cattle produce large amounts of methane gas, a greenhouse gas that contributes to global warming. Exportation necessitates the use of trucks and boats which travel great distances, further contributing to environmental decline.

Finally, vegetarianism has ethical benefits. Animals raised on factory farms are often kept in dark, cramped quarters and packed tightly into cages. Often, they can go their entire lives and never see sunlight, breathe fresh air or walk freely. They are also separated from their young. These barbaric practices turn animals into products, rather than living beings.

In conclusion, while I understand that it may be difficult to change a diet humans have kept for thousands of years, I believe that we should at least try to reduce our meat consumption. The benefits for our health and the environment, as well as the ethical treatment of animals, are far more important than our preference for a juicy burger.



### Text Features

#### PARTS OF AN OPINION PIECE

##### A catchy title

##### The introduction:

- presents the topic
- captures the reader’s interest with a strong **opening statement**
- provides background information on the topic
- contains a **position statement** (the writer’s opinion)

##### Supporting paragraphs:

- contain a **topic sentence** that supports the position statement
- provide strong arguments that support the writer’s opinion
- use a variety of writing techniques and include transition words

##### The conclusion:

- reformulates the writer’s opinion
- summarizes the main arguments
- ends with an engaging **closing statement**



## 2 The Introduction C2

### Language for topic sentences

- **Verbs:** *be, think, feel, believe*
- **Adverbs:** *strongly, firmly, clearly, definitely*
- **Expressions:** *in my opinion, without a doubt*

### FYI

Veganism is the practice of eating only food not derived from animals and avoiding the use of all animal products (in clothing, bedding, furniture, car upholstery, etc.).

### Introduction

Vegetarianism and veganism are growing trends with people of all ages. I believe that, if everybody made an effort to reduce their meat consumption, the world would be a better place. What can you do to convince people to follow the trend and reduce the negative impact that excessive meat consumption has on our planet?

The **introduction** is the first paragraph of an opinion piece.

- It starts with a strong opening statement to engage the reader.
- It then briefly introduces the topic and gives some background information.
- It finishes with a **position statement**.

The **position statement** is the most important sentence in an opinion piece. It summarizes the writer's opinion on the topic. It also limits the scope of the topic.

### Elements of a Good Position Statement

- It is limited to a single controlling idea.
- It expresses an opinion, not a fact.
- It is a statement, written as a complete sentence, not a question.

1. **Explain** what is wrong with the position statements below and then **correct** them.

a. Meat consumption continues to rise throughout the world.

---



---

b. Vegetarianism: The healthier diet for humans and the planet.

---



---

c. Is a predominantly meat-based diet destroying our planet?

---



---

d. Some people think eating meat is an essential part of healthy living, but others think you can have a well-balanced diet without eating meat.

---



---

2. **Improve** the position statement by using the corrected position statements above.

---



---



---

## 5 Putting It All Together C3

Now it's your turn to write a complete opinion piece.

**Write** an opinion piece for a high-school newspaper or website. **Explain** your opinion on the following question:

**Is it possible for humans to survive without relying on animals?**



### Instructions

- **Use** your own ideas. **Do** research as necessary to find supporting material.
- **Plan** your text using the chart on this page and on page 100.
- **Write** a rough draft of your opinion piece on a separate sheet of paper.
- **Use** the writing checklist to verify your text and **make** any necessary changes.
- **Get** feedback from peers or your teacher.
- **Integrate** feedback and **write** the final copy. **Give** it a catchy title.

### Introduction

Opening statement: \_\_\_\_\_

\_\_\_\_\_

Information about the topic: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Position statement: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

### Supporting paragraph 1

Topic sentence: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Supporting arguments: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

### WRITING checklist

My opinion text includes:

#### An introduction

- It presents the topic in an engaging way.
- It takes a firm position on the question.
- It addresses the target audience.

#### Supporting paragraphs

- Topic sentences are clear. They support the position statement.
- Arguments are convincing and coherent.
- Paragraphs are well organized.

#### A conclusion

- The position statement is reformulated.
- Main arguments are summarized.
- The closing sentence makes an impression.

**Supporting paragraph 2**

Topic sentence: \_\_\_\_\_

\_\_\_\_\_

Supporting arguments: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**Supporting paragraph 3**

Topic sentence: \_\_\_\_\_

\_\_\_\_\_

Supporting arguments: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**Conclusion**

Reformulation of the position statement: \_\_\_\_\_

\_\_\_\_\_

Summary of the main arguments: \_\_\_\_\_

\_\_\_\_\_

Closing statement: \_\_\_\_\_

\_\_\_\_\_



# GRAMMAR AND REFERENCE SECTIONS

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# Gerunds and Infinitives

## GRAMMAR

### Check ✓

Read the online forum. **Highlight** the gerunds and **underline** the infinitives. Look at the information below for help.

## We see graphic images and read about horrific tragedies in the news. Should we consider filtering our access to information?

**Amir:** I think we need to have access to all information. Ignoring tragic events would be like hiding from the real world. We need to wake up and understand how the rest of the world lives!

**Lauren:** I agree that it is important to be aware of the plights of other countries. However, showing the suffering that occurs in refugee camps in the name of entertainment is wrong.

**Wendy:** Who said anything about entertainment? Showing other people's reality is educational!

**Andres:** News in real time is a privilege. From our rooms, we can choose to travel anywhere. Imagine learning about countries that our parents have never even heard of!

**Tionda:** Maybe, but I feel that we need to consider our role as a consumer of information. The news helps us to learn about our world, but it is important to remember that there are real stories behind the images. Imagine being in that person's shoes. Perhaps they wouldn't want us to see their reality.



**Gerunds and infinitives** are verb forms acting as nouns. They can both be used:

> As the subject of a sentence  
They can both be used.

- **Driving** while texting has become a social plague.
- **To write** well is a goal that many have but few achieve.

> As the object of a verb  
They can both be used.

- Do you prefer **going** out or **staying** in?
- Do you prefer **to deal** with your own problems or **to get** help?

**Gerunds** can be used after a preposition:

- Many people change dramatically after **having** a near-death experience.
- Some people learn better by **doing** than by **watching**.
- He's not very good at **speaking** in public.

**Infinitives** can be used after certain adjectives (*angry, excited, happy, sad, worried, etc.*):

- The cyclists were angry **to hear** that it would rain.
- Claudia was happy **to learn** that she had won.
- They are excited **to join** the band.

### TIPS

Don't mix gerunds and infinitives in the same sentence.  
*Ed loves **skiing** and **playing** the guitar.*  
*Ed loves **to ski** and **to play** guitar.*

## Gerunds or Infinitives?

> Some verbs can only be followed by gerunds, some can only be followed by infinitives, and others can be followed by either gerunds or infinitives.

Gerunds		Both		Infinitives	
admit	finish	allow	love	agree	learn
appreciate	imagine	begin	prefer	ask	plan
avoid	mind	continue	regret	choose	promise
consider	practise	forget	remember	decide	seem
deny	risk	hate	start	expect	want
enjoy	suggest	like	try	hope	wish
<i>Gene avoided <b>going</b> outside in the rain.</i>		<i>Gene hates <b>playing</b> in the rain. Gene hates <b>to play</b> in the rain.</i>		<i>Gene wanted <b>to go</b> inside because it was raining.</i>	

➔ For a more complete list of verbs followed by gerunds or infinitives, see page 246 of the Reference Section.

1. **Complete** the sentences with the gerund or the infinitive form of the verb in parentheses. **Highlight** the preposition, adjective or verb that justifies your response.
  - a. Our greatest glory is not in never (*fall*) \_\_\_\_\_, but in (*get*) \_\_\_\_\_ up every time. —Confucius
  - b. There's a power in (*allow*) \_\_\_\_\_ yourself to be known and heard, in (*own*) \_\_\_\_\_ your unique story, in (*use*) \_\_\_\_\_ your authentic voice. —Michelle Obama
  - c. Setting an example is not the main means of (*influence*) \_\_\_\_\_ others; it is the only means. —Albert Einstein
  - d. We must learn (*live*) \_\_\_\_\_ together as brothers or perish together as fools. —Martin Luther King, Jr.
  - e. You must be the change you wish (*see*) \_\_\_\_\_ in the world. —Gandhi
  - f. You gain strength, courage, and confidence by every experience in which you really choose (*look*) \_\_\_\_\_ fear in the face. —Eleanor Roosevelt
  - g. Trust yourself. Create the kind of self that you will be happy (*live*) \_\_\_\_\_ with all your life. —Golda Meir
  - h. The possibilities are numerous once we decide (*act*) \_\_\_\_\_ and not react. —George Bernard Shaw

2. Circle the gerund or infinitive to complete the text. Use the verb chart on page 191 for help.

This is it! I just have to finish ( to pack / packing ) and I'm off! A month in Spain—I can't forget ( to take / taking ) my camera. I always wanted ( to travel / travelling ) to Europe, but I had never actually considered ( to go / going ). That all changed when my best friend Katarina decided ( to study / studying ) in Madrid for her Secondary Five. I promised ( to visit / visiting ) her over the summer so she wouldn't be lonely. Katarina and I have stayed in touch by ( to write / writing ) emails and ( to talk / talking ) on the phone. She says that she's excited ( to see / seeing ) me and that I will love Madrid. We plan ( to meet / meeting ) at the airport and then begin our adventure together. Although I am scared ( to fly / flying ), I know it will be worth it. After all, ( to reconnect / reconnecting ) with Katarina will be incredible. I expect ( to have / having ) difficulty understanding Spanish, but I hope ( to communicate / communicating ) using some English as well. My mother suggested ( to download / downloading ) a dictionary on my phone, but I plan ( to ask / asking ) Katarina for help. I can't wait to see her again! It's been forever!



3. Complete the following sentences with a gerund or an infinitive.

- a. Every morning, Mona enjoys (gerund) \_\_\_\_\_.
- b. Before you leave, you must finish (gerund) \_\_\_\_\_.
- c. The best way to learn English is by (gerund) \_\_\_\_\_.
- d. In my Secondary Five year, I plan (infinitive) \_\_\_\_\_.
- e. The hockey players were excited (infinitive) \_\_\_\_\_.
- f. If you travel abroad, you should avoid (gerund) \_\_\_\_\_.
- g. My English teacher expects us (infinitive) \_\_\_\_\_.

4. After Secondary Five, what do you hope to accomplish? Do you plan to travel or to study? What would you consider doing, or what would you avoid? Will you continue playing sports or will you try writing a book? On a separate sheet of paper, write a short text describing your future hopes and plans. Include five gerunds and five infinitives, underlining each.

Giving Your Opinion

When you give an opinion, use this model:  
OPINION + REASON + EXAMPLE.

*I think we should wear uniforms at school + because it makes everybody more equal. + For example, because we all wear the same thing, nobody looks more stylish than anyone else.*

Expressing Opinions and Ideas

- In my opinion...*
- I think that... because...*
- I'm for / against... because...*
- I believe this because...*
- For example...*

Discourse Markers

<i>First of all, Firstly, First, It started / began when... In the beginning...</i>	<i>Second, Third, Then, Next, After that, In addition... Plus... On the other hand, However, Furthermore,</i>	<i>Finally, Lastly, In conclusion, To sum up</i>
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Agreeing and Disagreeing

- I agree. I think you're right because...*
- I disagree. I think you're wrong because...*
- Exactly. That's what I was thinking.*
- That's a good point because...*
- That's not entirely true because...*
- In my opinion...*
- Are you for or against the decision?*
- Based on the text...*
- Why do you have that opinion?*
- What are your arguments / reasons?*

Reacting and Commenting

- What do you think about...?*
- Can you explain your opinion?*
- Give me an example.*
- Has that ever happened to you?*
- Why would you say that?*
- What do you mean when you say...?*
- I didn't know that...*
- On the other hand...*
- I think we should also consider...*
- That reminds me of...*
- It's really interesting that...*

Building On and Adding Details

- In addition, ...*
- Plus, ...*
- Did you know that...?*
- I heard that...*
- You know what?*

Asking Questions and Asking For Clarification

- What do you think about...?*
- Why do you think that?*
- What do you mean when you say...?*
- Can you explain...?*
- Do you have an example or a reason to support that?*

Stalling for Time

- Let me think about it.*
- Can I have a minute?*
- Hold on a second.*
- I mean...*
- I'm thinking about it...*

## Strategies for Oral Interaction

- > Set short-term and long-term goals and objectives to improve your English. Remind yourself that you are improving every day.
- > If you have difficulties speaking, you can:
  - gesture;
  - stall for time;
  - substitute different words;
  - use movements to clarify your message;
  - use less precise words to describe what you mean.
- > Self-monitor and self-evaluate while you are speaking. Pay attention to the language you're using and correct your mistakes.
- > Don't be afraid to ask questions to get feedback about how you are doing. Ask friends to rephrase their ideas using different words if you don't understand the first time.
- > Practise speaking English outside of class as often as you can. Encourage yourself and others to speak English as often as possible.
- > If you hear mistakes, don't be afraid to correct your classmates. You can help others learn, too!
- > Remember that language learning involves taking risks, and that it's okay to make mistakes!
- > Develop your cultural understanding of native English speakers to fully understand the language. Learn jokes and watch English TV and movies to actively participate in anglophone culture.



## READING, LISTENING, WATCHING C2

### Strategies for Understanding Texts

- > Focus your attention and avoid distractions. Plan which information you will need to pay attention to. This will help lower anxiety. You will not understand everything, but that's normal when learning a new language!
- > Activate your prior knowledge. Think about what you already know about the subject that may be helpful.
- > Skim the text to get the general idea. Then, scan it to look for the information you need.
- > It may help to organize the ideas in the text visually. Charts and graphic organizers can help show the relationships among ideas. Compare texts so you can focus on similarities and differences. Make sure to take notes and write down important information.
- > Predict what will happen. Make intelligent guesses based on what you know. Remember to infer or make deductions from context clues.
- > Don't be afraid to ask questions if your resources cannot help you.
- > Practise! Read and listen to English outside the classroom—from cereal boxes to TV shows.

## WRITING AND PRODUCING C3

### Strategies for Writing Texts

- > Before beginning to write, focus your attention and avoid distractions. Pay attention to model texts when they are available.
- > Plan your work: Think about the steps needed to produce your text or project. Include all of the necessary elements. Follow the phases of the writing or production process.
- > Activate your prior knowledge. Think about what you already know about the subject that may be helpful.
- > Learn new grammar points and transfer them to your text. Recombine language or ideas to give your text a fresh or interesting new perspective.
- > Cooperate with classmates to complete your project together. Ask questions if your resources cannot help you, or ask others for feedback on your draft.
- > Pay attention to how you're doing by self-monitoring and self-evaluating. Check and correct your own work and reflect on what you've learned.

