

## ESL Lesson Plan

Pray for your students and yourself.

Date used:

Name of book, lesson title and/or number, pages:

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Lesson objective:

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Visual or teaching aids needed:

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### Devotion Time

(5 minutes: Scripture verse followed by prayer, presented at some point during class)

**Greeting** (5 minutes: warm-up activity, homework review, and/or topic introduction, followed by opening prayer)

**Introduce New Vocabulary** (15 minutes: 8-12 words, presented with visuals or mime, using TPR, repetition, and dictation drills)

**Sentences Using Vocabulary** (15 minutes: grammar explanation as needed, followed by repetition, substitution, question/answer and/or chain drills)

**Pronunciation Practice** (5 minutes for beginner, 10 minutes for intermediate/advanced)

**Communication Practice Activities** (40 minutes: include a minimum of five)

**Closing** (5 minutes: review new words and/or give homework assignment, ending with prayer)

gameboard

Start				
		Finish		

Unit 1, Lesson 1, CPA2

Directions: Choose one word from each set to create a sentence in either the simple present tense or present perfect tense. Create 4 sentences in each verb tense. Use the Parts of Speech Appendix for help with verb forms.

Verbs		Vocabulary Words		Time Words	
go	see	enthusiastic	reliable	last week	every week
visit	hit it off	mature	reserved	a few times	often
look for	find	outgoing	patient	twice	yesterday
connect	meet	lifelong	sensitive	three years ago	this morning
get together with	feel	considerate	connection	last year	for the last six months
am/is/are	share	new	acquaintance	for three weeks	for the last 20 years

Directions: Choose one word from each set to create a sentence in either the simple present tense or present perfect tense. Create 8 total sentences. Use the Parts of Speech Appendix for help with verb forms.

Verbs		Vocabulary Words		Time Words	
go	see	enthusiastic	reliable	last week	every week
visit	hit it off	mature	reserved	a few times	often
look for	find	outgoing	patient	twice	yesterday
connect	meet	lifelong	sensitive	three years ago	this morning
get together with	feel	considerate	connection	last year	for the last six months
am/is/are	share	new	acquaintance	for three weeks	for the last 20 years

**Sample Problem:**

Amaya and Nick have just moved to a new city. They don't have children and work from home on their computers, so they aren't sure how to meet new people. Amaya is very enthusiastic about cooking and an outgoing person, but she doesn't easily hit it off with people and move past being acquaintances. Nick is more reserved. He enjoys reading and playing tennis. He has two lifelong friends in their old city and he talks to them a few times a week. He isn't sure when he will have time to make new friends.

How can Nick and Amaya meet people? How can Amaya grow her relationships with people from acquaintances to friends?

**Problem #1:**

Uriah moved away from his family when he went to college. He just graduated and moved back in with his parents. All of his friends from high school are now living in other places, so he doesn't have friends in his hometown anymore. Uriah is currently looking for a job, but he feels impatient because it's taking a long time. He's feeling bored and lonely with all of his free time, since he's an outgoing person.

What can Uriah do to make some friends in his hometown before he gets a job? How can he make friends once he finds a job?

**Problem #2:**

Meg's husband passed away last year, so Meg just moved to a different city to live close to her daughter, son-in-law, and grandchildren. She is retired and takes care of the grandchildren two days per week, but she has a lot of free time on the other days. Meg was thinking about volunteering somewhere, because she's a very considerate and reliable person, but she isn't sure where she should try to volunteer. She loves reading, cats, children, and baking.

What could Meg do to make some connections in her new city? How could she spend her free time?

**Problem #3:**

Lucy and Ali are married and have two kids, Fatima and John. Lucy got a great job in another state, so the family moved there, and Ali is looking for a job. He has a few acquaintances from the gym. They'd like to meet some other families with kids, but they aren't sure what to do. They like to spend time outside and are also people of faith. Lucy and Ali's children are reserved and it takes them a long time to make friends. Lucy and Ali don't want to push them to make connections quickly when they meet people, but they also don't want to see their kids feeling lonely. Their daughter, Fatima, is more mature than other children her age, and sometimes she has a hard time making friends in her class.

What can Lucy and Ali do to find family friends? How can they help their son and daughter make friends?

### **Sample Conversation**

A: I'd like to get to know my new neighbors, but I don't know how. What do you think I should do?

B: You could take them some cookies. My neighbors brought me cookies when I moved in, and I thought it was so nice.

C: Or you could offer to help them move in. That could be really encouraging.

A: Hmm, maybe. I do think everyone loves cookies, and moving in is really tiring.

B: The important thing is to try to talk to them and show them that you're a positive person and that you're glad that they're there.

A: Well, I am definitely glad they are there. It's nice to have a new family on the street.

C: You ought to just stop by their house on Saturday and say hello.

B: It'll definitely be encouraging for them to know you're glad they are there!

### **Conversation Station 1**

A: [Person B], what do you think about our new boss?

B: He seems great! Even when we have a problem, he's always optimistic about it. I like that about people.

C: Oh, me too. I have such a hard time working with negative people.

A: Well, I like that he's positive, too. That's something that he has in common with our last boss.

B: Why did your last boss leave the company?

A: She got a great offer at another company. We actually are competing against that company, so some of my coworkers think she wasn't being loyal, but I understand why she would go.

C: Are you thinking of trying to get a job there, too?

A: No way! I'm happy where I am.

### **Conversation Station 2**

A: Thank you for coming to school for this meeting. I'm your daughter's math teacher.

B: Thank you for inviting us. Our daughter loves being in your class. She talks about how you always have wise advice for the students.

A: That's really encouraging to hear! Thank you.

C: How is she doing in the class?

A: She works very hard and is always positive. I can tell that math is difficult for her, but she keeps working at it, and I'm optimistic that she will keep getting better and better.

B: We've been helping her with math every night. We want to help her have a positive attitude that she can do anything if she tries hard.

A: Yes, I agree with that! We will work together at home and school to help her succeed. If you have any questions, please feel free to reach out to me at my school email. I will be glad to help you however I can.

### **Conversation Station 3**

A: [Person B], have you gotten to know the new teacher at the fitness center, Ariel?

B: Yes, I've spoken to her a few times. Why do you ask?

A: She's actually really famous! She has a lot of videos online and a million people follow her.

B: Oh, wow! Did you know about that, [Person C]?

C: No, I didn't know that either. But Ariel's a really humble person. I'm not surprised that she didn't say anything about it.

A: Well, that's humble, for sure! She's so reserved, too. I'm surprised to hear that she has a lot of popular videos.

C: I guess you really can't judge a book by its cover, can you?



**Conversation Station 4**

A: [Person B], you're a nurse, right? Do you know Dr. James?

B: I haven't gotten to know him well, but he seems very wise and helpful. Why do you ask?

A: I need some advice about my shoulder pain and I heard that he's the best doctor for that.

C: Well, Dr. James is great. He did shoulder surgery for my sister. She was really nervous, but he was so positive and encouraging, and it helped her stay calm.

B: So, I do know that his appointments are often full. [Person A], you should reach out to his office right away if you want to see him.

A: Yeah, I'd better do that. [Person C], do you have the number for his office?

C: Sure, I will text my sister and get that for you!

Find someone who...

1. tries to be positive when other people are negative.

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2. has something in common with you.

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3. can say something encouraging to you.

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4. has had a loyal pet.

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5. knows someone who gives wise advice.

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6. has a friend who seems optimistic even during hard times.

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7. can give an example of the idea, "You can't judge a book by its cover."

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8. knows a person who is very humble.

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9. has reached out to a new neighbor or coworker.

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Unit 1, Lesson 3, CPA5

Please encourage your students to respond in complete sentences.

**Partner A**

<b>Name</b>	<b>Positives with Family</b>	<b>Negatives with Family</b>
Brooks (he)	has built trust with his extended family	
Jake (he)		doesn't trust his stepmother
Suzy (she)		doesn't know her in-laws very well
Ruby (she)	has a close-knit extended family	
Mel (he)	has a close relationship with his stepfather	

**Partner B**

<b>Name</b>	<b>Positives with Family</b>	<b>Negatives with Family</b>
Brooks (he)		lives very far away from most of his relatives
Jake (he)	knows that he can rely on his siblings for help when he needs it	
Suzy (she)	quick to forgive her spouse	
Ruby (she)		mom and dad died when she was 11
Mel (he)		doesn't have any siblings and wishes he had some

### **Sample Problem Solving Situation**

Next month, Otto's family will have a family reunion. This is a special event in which extended family members gather to spend time together, share family news, and eat a meal together. Otto doesn't really like going to the reunion, but he goes every year because his mom asks him to go to see his relatives. Today, Otto found out that his best friend's birthday party will be at the same time as the reunion. He already told his mom that he would go, and he doesn't want to break the trust in their relationship, but he also knows his best friend would feel really upset if he didn't come to his party. What should Otto do?

### **Problem #1**

Laura is the oldest of four siblings. Laura's mother passed away when she was fourteen. Three years later, her father got married again. Haley is Laura's stepmother. Laura likes Haley, and she's glad that her father is happy and that he's no longer a single parent of four children. Laura will be graduating from high school in a few months. She misses her mom a lot, and she wants to do something special to honor her mom's memory at her graduation party. However, she also wants to do something nice for her stepmother to thank her for her help and kindness to her. What should Laura do?

### **Problem #2**

Art and Mariam have been married for six months. Mariam is happy to have a spouse and has been welcomed into Art's close-knit family. Recently, Mariam's mother-in-law, Amelia, has started asking her a lot of questions that make her uncomfortable, like, "When are you going to have a baby?" and "Did you gain weight?" Mariam doesn't like these questions and tries not to answer them, but Amelia keeps asking. Mariam wants to have a good relationship with her mother-in-law, but she also doesn't like when Amelia asks her very personal questions. What should Mariam do?

### **Problem #3**

John and Simona are twins. Like all siblings, they have had arguments, but they can work things out and forgive each other. Simona usually relies on John to help her when she has problems with her car. Last week, though, Simona's car broke down, and even though she tried to call John several times, he didn't call her back for two days! When he finally answered her call, he said, "Oh, sorry. I was busy." Simona was so angry with him that she almost shouted on the phone! John doesn't seem to understand that he has broken her trust. What should Simona do?

1. She will leave childhood when she becomes an adult. She will become an adult on her birthday in two weeks.
  2. He will call all of his grandparents on the phone. He will do this today and finish by tomorrow.
  3. The babysitter will watch over the children tonight. She will watch over them for four hours.
  4. He will stay home alone for a few hours for the first time in his life. He will do this today until this evening.
  5. She is learning how to read now, but she doesn't go to school yet. She will be able to read when she goes to her first day of school.
- 

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**Sample Story**

You take your kids to play at the park. While they are playing, you watch over them carefully. Suddenly, you see your son misbehaving. He pushes a little girl on the ground. The little girl's mother runs to help her, and you run over, too. What do you do?

**Story #1**

You are raising a very strong-willed little girl. One night, you tell her to go get ready for bed. Ten minutes later, you find her watching TV, and she hasn't yet put on her pajamas or brushed her teeth. What do you do?

**Story #2**

You are taking care of your grandson for the day. You ask him to go outside and bring in the mail. He said, "I'll do it later. I don't feel like it right now." Three hours later, you see that he still hasn't brought in the mail. You see that he did not respect your request to bring in the mail. What do you do?

**Story #3**

You live next door to a family with two girls who often stay home alone. One day, you come home to find that all of the flowers from the pots on your front porch are broken off. You don't have any flowers left. You see the little girls next door playing with your flowers in their yard. You worked very hard to take care of your flowers. What do you do?

**Story #4**

You have a granddaughter who loves to use her imagination. You try to engage her when you can and help her think of new ideas. One day, she tells you that she won a contest at school. You are very excited for her! Later, you find out that this was not true. When you ask her why she lied, she says, "I was just using my imagination." What do you do?

Unit 1, Lesson 5, CPA3



Armando



Adam



Karim



Mirzo



Sharif



Joseph



Luisa



Victoria



Zara



Hannah



Irina



Barbie

Unit 1, Lesson 5, CPA7

Set 1:

Partner A: You want to set up Partner B's sister on a blind date with a friend, but you don't know if she's going out with anyone. You want to find out.	Partner A: You want to set up Partner B's sister on a blind date with a friend, but you don't know if she's going out with anyone. You want to find out.	Partner A: You want to set up Partner B's sister on a blind date with a friend, but you don't know if she's going out with anyone. You want to find out.
Partner B: Your sister is going out with someone, but it's a secret. She asked you not to tell anyone.	Partner B: Your sister is going out with someone, but it's a secret. She asked you not to tell anyone.	Partner B: Your sister is going out with someone, but it's a secret. She asked you not to tell anyone.

Set 2:

Partner A: Partner B is your grandparent. Your grandparent wants to know when your boyfriend/girlfriend is going to get engaged. You and your boyfriend/girlfriend are not ready to talk about that yet with other people.	Partner A: Partner B is your grandparent. Your grandparent wants to know when your boyfriend/girlfriend is going to get engaged. You and your boyfriend/girlfriend are not ready to talk about that yet with other people.	Partner A: Partner B is your grandparent. Your grandparent wants to know when your boyfriend/girlfriend is going to get engaged. You and your boyfriend/girlfriend are not ready to talk about that yet with other people.
Partner B: Partner A is your grandchild. You want to know when s/he is going to get engaged, because you want to give the couple a nice engagement present.	Partner B: Partner A is your grandchild. You want to know when s/he is going to get engaged, because you want to give the couple a nice engagement present.	Partner B: Partner A is your grandchild. You want to know when s/he is going to get engaged, because you want to give the couple a nice engagement present.



## Station 1: What is a Lien?

A **lien** is an official decision that a creditor (a person who **lends** you money) can take control of your property (house, car, land, or another **valuable** item) if you don't pay. If you have a lien on your property, you need to get rid of the lien before you can sell that property.

There are two kinds of liens: voluntary (that you choose) and involuntary (that you don't choose). A **voluntary lien** is often part of a home **mortgage** or a car loan. When you borrow the money to pay for your house or your car, you agree that if you don't pay it back, the bank or the person who lent you the money can take the house or car and sell it to get the money back. A judge in a court can put an **involuntary lien** on your property. This happens when you don't pay your bills and the creditor takes you to court. The government can also put an involuntary lien on your property if you don't pay your taxes.

Example: Mario bought a car two years ago. He took out a loan from his bank and paid money back every month. Then, he stopped paying the bank for two months. The bank put a lien on his car. Mario started paying the loan again, but he still owed for the two months that he missed. The bank said that the lien would stay on his car until he paid back those two months.

Mario decided that he wanted to sell his car. However, he couldn't sell it while he still had a lien. Mario asked his dad to lend him the money to **pay off** the lien. After he paid off the lien and sold the car, he was able to pay his dad back.

## Station 2: Types of Investments

An **investment** is a way to use your money now and wait for an increase in that money in the future. Investments are **assets**.

Here are a few main types of investments:

1. Stocks. A **stock** is part of a business. When you buy a stock, you become a (very small) part owner of that business. Stock values can go up or down over time. Buying a stock, waiting until its value increases, and then selling it is one way to make money.
2. Bonds. A **bond** is a part of a government or large business. When you buy a bond, you get interest payments. The bond has an ending date, and when you get to that date, you get the original amount of money back.
3. Real estate. This includes land and buildings. Some people buy houses, fix them up, and sell them or rent them to other people.
4. Savings accounts. When you put your money in the bank, you are giving the bank permission to use your money for their own investments. Each month, you will earn interest on your money, because you allowed the bank to use your money.

There are many other types of investments, as well.

### Station 3: How Banks Lend Money

Banks offer many types of loans, including personal loans, mortgages, car loans, business loans, and equipment loans.

If you'd like to borrow money from your bank for a loan or a **mortgage**, you will need to fill out a loan application. This includes information about your work, **investments** and **assets**, and the money you make, and how much money you'd like to borrow. Someone from your bank will let you know if they have decided to **lend** you the money. Then, you will need to read the contract carefully to understand the rules for the loan, such as if there will be **liens**, the interest rate, the size of the **installments** that you'll have to pay, and when you need to **pay off** the loan.

When you fill out a loan application, the bank will check your **financial** history. This is also called your credit score. They will use this information to decide if they think you can **pay off** the loan. If you don't have a strong history, the bank might ask you to have someone with a stronger financial history apply for the loan with you to make sure you can pay back the loan. This person is called a co-signer, because he or she signs the loan with you.

## Station 4: Financial Counseling, Planning, and Advising

Many people work with **financial** counselors to help them make decisions about their money. A financial counselor has training and experience to help you make short-term and long-term plans for your money. Even if you walk into a financial counselor's office and say, "**I'm broke**" or "I'm going **bankrupt**," you can get help to make a plan!

First, you will think about all of the **assets** you have, such as land, a home, a car, money, and investments. You will also think about how much money you earn. Then, you will look at the costs you have each month, such as whether you are paying **installments** on a loan, and your living costs. You will then talk about what you need to be able to do in the future and your goals, such as buying a car or home, saving for your child to go to college, or investing money for when you stop working.

There are many financial counselors who work for community organizations and can help you for a low cost or even for free. Financial planners and advisers usually want you to pay for services that they offer. Some financial advisers will help you get investments and will keep a percentage of what you earn or charge you a certain amount of money every month or year. It's a good idea to ask before you set up a meeting with a financial adviser or counselor to find out about the costs for their services and make sure they are **affordable** for you.

Recording Sheet: Write two things you learned from each station.

Station 1: What is a Lien?

1. \_\_\_\_\_

\_\_\_\_\_

2. \_\_\_\_\_

\_\_\_\_\_

Station 2: Types of Investments

1. \_\_\_\_\_

\_\_\_\_\_

2. \_\_\_\_\_

\_\_\_\_\_

Station 3: How Banks Lend Money

1. \_\_\_\_\_

\_\_\_\_\_

2. \_\_\_\_\_

\_\_\_\_\_

Station 4: Financial Counseling, Planning, and Advising

1. \_\_\_\_\_

\_\_\_\_\_

2. \_\_\_\_\_

\_\_\_\_\_

### **Sample Story**

Yasmine has been saving money for a year to buy her first car. She knows that she can afford to pay the installments until she pays off the car. She finds the car she wants at an affordable price online and starts the process to buy it, but then she finds out that the car has a lien. What should she do?

### **Story #1**

Karima and Salim are married. They have lived in apartments for a few years now, but they are ready to buy a house. They meet with a financial counselor to talk about the steps they need to take to get a mortgage. The counselor encourages them to pay off other debts they have before they start to buy the house so that the mortgage lender will give them a good rate. Karima and Salim have two valuable cars and several investments. What can they do to pay off their debts?

### **Story #2**

Hector is only 25, but he knows that one day, he will retire, and he wants to have money saved up for that time. He knows that it's a good idea to have different types of investments and assets, but he doesn't know what to do. What are some different ideas he can explore, and where can he get reliable information?

### **Story #3**

Rosa didn't know how to manage her money, and last year she went bankrupt. She felt so embarrassed when she had to admit to her family and friends that she was broke. Now, Rosa is trying to make smart financial decisions. What are some things she can do as she starts over?

### **Story #4**

Martina and Lizzie are sisters. Martina is very wise about managing her money, but Lizzie is unwise and often runs out of money before she gets her next paycheck. Yesterday, Lizzie asked Martina to lend her some money because she was broke. Martina doesn't trust that Lizzie will pay her back, but she also doesn't want to hurt her relationship with her sister. She wants to help Lizzie learn to take care of her money so that she doesn't have this problem anymore. What should she do?

1	The Internal Revenue Service, or <b>IRS</b> , is the <b>federal</b> government agency that is in charge of taxes. Some people follow the instructions on tax forms to <b>file</b> their own taxes, while others choose to pay <b>tax preparation services</b> to prepare their paperwork for them.
2	People often choose to e-file, or electronically file, over the <b>internet</b> through a tax preparation service. The IRS website has information to help people know <b>if</b> they must file their taxes.
3	You must file your taxes by <b>April 15</b> of the following year. If you need extra time, you may <b>request</b> an extension from the IRS.
4	If you are preparing to file your <b>taxes</b> , you should gather documents about your work, <b>income</b> , and personal information.
5	These might include your Social Security Number (SSN) or Individual Taxpayer Identification Number (ITIN), your <b>W-2</b> or other income reporting document (like a 1099) from your work, <b>receipts</b> of your charitable donations, and your <b>retirement fund</b> and bank interest information.
6	Each person has <b>different</b> information they need to include, so you should read all information carefully.
7	The government offers many tax <b>credits</b> that can help people get higher <b>tax refunds</b> . For example, if you have <b>children</b> who live at home and are under 18, you can usually get a tax credit for them.
8	Tax <b>preparation</b> services can help you find out about different tax credits that reduce your tax payment.

Filing Taxes in the United States	
1	The Internal Revenue Service, or _____, is the _____ government agency that is in charge of taxes. Some people follow the instructions on tax forms to _____ their own taxes, while others choose to pay _____ to prepare their paperwork for them.
2	People often choose to e-file, or electronically file, over the _____ through a tax preparation service. The IRS website has information to help people know _____ they must file their taxes.
3	You must file your taxes by _____ of the following year. If you need extra time, you may _____ an extension from the IRS.
4	If you are preparing to file your _____, you should gather documents about your work, _____, and personal information.
5	These might include your Social Security Number (SSN) or Individual Taxpayer Identification Number (ITIN), your _____ or other income reporting documents (like a 1099) from your work, _____ of your charitable donations, and your _____ and bank and investment interest information.
6	Each person has _____ information they need to include, so you should read all information carefully.
7	The government offers many tax _____ that can help people get higher _____. For example, if you have _____ who live at home and are under 18, you can usually get a tax credit for them.
8	Tax _____ services can help you find out about different tax credits that reduce your tax payment.



<b>Partner A (Receptionist)</b>
1. Hello, [business name]. How may I help you?
2. I'll need some more information first, please. <ul style="list-style-type: none"><li>• What kind of system do you have?</li><li>• What is the problem?</li><li>• Could you give me some more information?</li><li>• Have you [renovated/upgraded] your home recently?</li></ul>
3. Okay, thank you. What is your name and address?
4. Thank you. I can send someone [today/tomorrow]. You can expect a technician between [two times].

<b>Partner B (Person Needing Service)</b>
1. Hi, <ul style="list-style-type: none"><li>• I have a problem with my [heat pump/furnace].</li><li>• Could you send someone to look at my [porch/balcony]?</li><li>• My [electrical panel/circuit breaker] isn't working.</li></ul>
2. <ul style="list-style-type: none"><li>• I have a [heat pump/furnace].</li><li>• The wood is broken on the floor.</li><li>• My electricity isn't working.</li><li>• [Yes, we just upgraded our _____.] OR [No, we haven't.]</li></ul>
3. My name is [name] and my address is 112 Mill Street, Cityville, 29010.
4. Great. Thank you! I hope they can figure this problem out soon!

Unit 2, Lesson 8, CPA5

...the construction workers will fix our porch today. They said they'd fix it this afternoon.
...it won't rain tomorrow. The weather forecast said there's a 90% chance of sunshine.
...it won't rain tomorrow. The weather forecast said there's a 40% chance of rain.
...we can renovate our kitchen soon. We have saved half the money we need.
...when we upgrade our refrigerator, it will have more freezer space. The ones I see online all have big freezers, so it seems likely.
...the new appliances will be at the store by Tuesday. The store manager told me they'd come by Tuesday when I called him.
...we have enough wood for our fireplace. We are using wood fast and I don't know if we have enough.
...the hot water heater doesn't break, since we just replaced the furnace! We bought that hot water heater last year, so I think it will be okay.
...someone from Joe's Heating Service will be here between 2 and 4 to look at the heat pump. The receptionist told me they'd come at that time.
...using a hairdryer and a heater in the bathroom at the same time doesn't trip the breaker! It's a lot of electricity at one time!
...I can find the circuit breaker in the basement. There are a lot of boxes down there!
...we can upgrade our kitchen someday. I'm not sure when we can do it.
...we will upgrade our kitchen next year. We're saving money for it now.
...we can get a discount on our new appliances. I will ask the store manager.
...there isn't too much dust on the circuit breaker downstairs. I just cleaned it last week.
...we won't trip the breaker when we plug in all these things! It probably won't happen.
...the workers can fix our fireplace soon. I really want to have a fire on a rainy day, but I don't know when they'll be finished working on it.
...we can renovate our attic someday to have a guest room there. I have some ideas, but we don't have time to do it right now.

### **Sample Story**

Niko lives in a house that is over 100 years old. It is beautiful and interesting, but it has a problem. Whenever Niko uses more than two electrical appliances in the kitchen at the same time, it trips the breaker and he has to go to the basement and reset the circuit breaker. One time, he had to unplug his refrigerator for a minute just so he could use the oven and the microwave at the same time! What should he do?

### **Story #1**

Susan just started renting her apartment last month. She liked that the apartment was recently renovated and that it had a balcony. However, she has a problem. Every time it rains, the water from her upstairs neighbor's balcony runs through her balcony door and gets her carpet wet! What should she do?

### **Story #2**

Milen and Nadia recently bought their house. They really loved the fireplace when they looked at the house, and they are excited to be able to build fires to help keep the house warm in the winter. One day, Milen came home from work and thought that the house smelled strange. He went into the living room and saw dust and pieces of brick everywhere. The fireplace was in many little pieces on the floor! Milen was so glad that he hadn't been making a fire when it fell apart. What should he do?

### **Story #3**

Sally and Kevin are making a plan to renovate their kitchen. Right now, their dishwasher is white, their refrigerator is silver, and their oven is black. The dishwasher and refrigerator aren't very old, but the oven needs to be replaced. They like the idea of having their appliances match, but they aren't sure if they should spend the money to upgrade their dishwasher and refrigerator if they aren't actually broken. What should they do?

### **Story #4**

Mia and her kids just got home from a long weekend camping trip. They are all dirty and exhausted. They're ready to get showers and go to bed!

However, when the first kid goes to take a shower, he discovers that the water in the shower is cold and won't get warm. Mia calls her brother, who lives down the street. He comes, checks her hot water heater, and says he thinks it's broken. Mia needs to get the kids cleaned up and in bed. What should she do?

Unit 2, Lesson 9, CPA3

I have to work in customer service tonight, so I can't hang out with my friends.
I was planning to return the merchandise today, but now I can't find the receipt.
That backpack was half off last week, but now it's back to full price.
Those pants are only available from the catalog. They don't sell them in the store.
They're out of the water bottle I wanted to buy. They don't know when they'll get more in the store.
The store manager didn't know all of the information about the warranty. He said I'll have to go to the company's website and read the fine print, but I don't have time right now.
The store only has a 30-day guarantee, but I bought these socks 31 days ago. I'd like to return them.
The company's warranty only covers their merchandise for three years, but it broke after three and a half years.

I have to work in customer service tonight, so I can't hang out with my friends.
I was planning to return the merchandise today, but now I can't find the receipt.
That backpack was half off last week, but now it's back to full price.
Those pants are only available from the catalog. They don't sell them in the store.
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The store only has a 30-day guarantee, but I bought these socks 31 days ago. I'd like to return them.
The company's warranty only covers their merchandise for three years, but it broke after three and a half years.

## “Have you ever...?” [“What happened?”]

1. Find someone who has gone to customer service.

\_\_\_\_\_

2. Find someone who has bought merchandise with a warranty.

\_\_\_\_\_

3. Find someone who has read the fine print on a document.

\_\_\_\_\_

4. Find someone who has entered a raffle.

\_\_\_\_\_

5. Find someone who has returned something with a guarantee.

\_\_\_\_\_

6. Find someone who has bought merchandise on clearance.

\_\_\_\_\_

7. Find someone who hasn't been able to buy something because it was sold out.

\_\_\_\_\_

8. Find someone who has looked at a catalog.

\_\_\_\_\_

9. Find someone who has bought something during a BOGO sale.

\_\_\_\_\_

10. Find someone who has bought merchandise that was half off.

\_\_\_\_\_

You are friends. You walked to your favorite sports store because it's having a buy one, get one free sale on many items today. However, now it's pouring down rain outside and they don't sell umbrellas. At the end of the conversation, both of you say, "I wish..."

**Person A:** You call Person B to say that you entered a raffle and won a big prize - a new bike!

**Person B:** You had wanted to enter the raffle, but forgot to go to the store until after it had ended. You're glad your friend won, but you would like a new bike, too, so you can ride together. At the end of the conversation, you say, "I wish..."

**Person A:** You recently bought a tennis racket. Today, when you were playing tennis, it broke. It has a warranty, but you didn't read it and send it in, so you call the tennis racket company to ask if they will replace it.

**Person B:** You work at the tennis racket company. The fine print of the warranty information says that the tennis racket will not be replaced if it gets broken during normal use, like playing tennis.

At the end of the conversation, Person A says, "I wish..."

**Person A:** You work at a store. The store has a guarantee for people to return merchandise within 30 days of buying it, but only if they have a receipt.

**Person B:** You bought a bike two weeks ago, but you've decided that it's not comfortable and you want to return it. You can't find the receipt. At the end of the conversation, you say, "I wish..."

**Person A:** You want to buy a new pair of roller skates for your child. The store is out of skates in your child's size.

**Person B:** You work in the store. You sold the last pair of roller skates in that size this morning.

At the end of the conversation, Person A says, "I wish..."

### Warranty Claim Form

Name:		Today's Date:
Address:		
Product:	Description of Problem:	
Store where Product was Bought:		

### Warranty Claim Form

Name:		Today's Date:
Address:		
Product:	Description of Problem:	
Store where Product was Bought:		



You bought a pair of shoes five weeks ago on clearance from Sporting Goods World and you kept the receipt. You have only worn them inside your house and they are still clean. Today, the bottom part of the left shoe broke off. The shoes don't have a warranty. What can you do?

You bought a baseball bat last week at Sporting Goods World. You registered it for a three-month warranty and kept your receipt. Today, when you were playing baseball with the bat, it broke. What can you do?

You bought a tent two weeks ago at Joe's Outdoor Store. Today, you opened the tent, and it had a huge hole in the top! It doesn't have a warranty. You can't find the receipt. What can you do?

You bought some boots for fishing at Sporting Goods World four days ago and you kept the receipt. When you wore them to go fishing for the first time, the boots filled up with water right away. They don't have a warranty. What can you do?

You bought a soccer ball at Joe's Outdoor Store five weeks ago. When you brought it home, you registered for the warranty. You still have the receipt. Yesterday, when you took the soccer ball outside to play with it, you found that it had a big hole in it. What can you do?

### Product Review

Title of Your Review:		
Rating: ☆☆☆☆☆		
Your Name:		
What Did You Think?		
Would you recommend this product to a friend?	Yes	No

### Product Review

Title of Your Review:		
Rating: ☆☆☆☆☆		
Your Name:		
What Did You Think?		
Would you recommend this product to a friend?	Yes	No

**Jacket #1: Mack's Jackets Brand Fleece Zip-Up Jacket - \$52.50**

Title of Your Review: <b>Nice Jacket, but Disappointed with the Customer Service</b>		
Rating: ☆☆☆ - 3 stars		
Your Name: <b>Henri N.</b>		
What Did You Think?  <b>It's a really nice jacket, but it took three months to get to me because it was on backorder. I wish the company would have told me that the jacket wasn't in stock when I ordered it so I could have gotten something else. By the time it came, it was summer already!</b>		
Would you recommend this product to a friend?	Yes	<b>No</b>

Title of Your Review: <b>Comfortable, but Runs Big</b>		
Rating: ☆☆☆☆ - 4 stars		
Your Name: <b>Liliana S.</b>		
What Did You Think?  <b>At first, I bought a size medium, but it was very big on me, so I exchanged it for a small. Now, it fits great. I bought it during a 20% promotion. It was a bargain! I'm very happy with my purchase.</b>		
Would you recommend this product to a friend?	<b>Yes</b>	No

**Jacket #2: WinterCozy Brand Fleece Half-Zip Jacket - \$59.95**

Title of Your Review: <b>Comfortable, but Not a Great Zipper</b>		
Rating: ☆☆☆ - 3 stars		
Your Name: <b>Liesel J.</b>		
What Did You Think?  <b>This jacket is very warm and comfortable on cooler days. However, a few weeks after I bought it, the zipper got stuck. I have a hard time using it now, but I need this jacket and don't want to take the time to exchange it.</b>		
Would you recommend this product to a friend?	<b>Yes</b>	<b>No</b>

Title of Your Review: <b>So Warm!</b>		
Rating: ☆☆☆☆ - 5 stars		
Your Name: <b>Enrique M.</b>		
What Did You Think?  <b>I work outside and needed something to add another layer over my work clothes. This jacket is perfect. I plan to order it in multiple colors.</b>		
Would you recommend this product to a friend?	<b>Yes</b>	<b>No</b>

**Jacket #3: CoolStyle Brand Fleece Jacket with Zip - \$42.95**

Title of Your Review: <b>It's a Bargain!</b>		
Rating: ☆☆☆☆ - 5 stars		
Your Name: <b>Manuel R.</b>		
What Did You Think?  <b>I got this jacket as a gift for my birthday, and I really like it. Now that the company is having a buy one, get one half off promotion, I plan to buy another one. It's warm, but not too hot, and the colors look great with many outfits. It's definitely a good value for the price!</b>		
Would you recommend this product to a friend?	<b>Yes</b>	No

Title of Your Review: <b>It Looks Like a Steal...But Think Again.</b>		
Rating: ☆☆ - 2 stars		
Your Name: <b>Rima I.</b>		
What Did You Think?  <b>I got this jacket for my husband, and we are so disappointed. It fits really strangely. The sleeves are too short, but the part around the waist is huge. The fabric isn't soft at all, either. I am not even going to try to exchange it. I will just return it for a refund or store credit.</b>		
Would you recommend this product to a friend?	Yes	<b>No</b>

I signed up for a subscription service for online movies last year, and I love it!
I read the ratings before I chose a pair of shoes.
I noticed that shirt was on backorder.
I used my store credit to buy a new hat.
I bought that shirt in multiple colors because I liked it so much.
I saw the promotion that the company was offering.

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I bought that shirt in multiple colors because I liked it so much.
I saw the promotion that the company was offering.

Directions: There are 10 passive voice verbs in this story. Circle each one.

### **At the Grocery Store**

Arnold's car was broken, so he was given a ride to the grocery store by his friend, Mario. When they got to the door of the store, the door was opened by an employee who was coming out. "Thanks," Arnold said to the employee.

As they went inside, Arnold got a shopping cart. It was placed just inside the door to make it easy to find. Then, he and Mario started to look at the signs hanging from the ceiling to know where to find the different food products.

Arnold checked his list. "I need to get toothpaste, milk, flour, black beans, and a cabbage," he said. "Do you know where I can find the flour?"

"I'd guess that the flour is with the other staples, like sugar and rice," said Mario. "They're in Aisle 3."

"Sounds great," said Arnold. "Let's go there."

Arnold found the flour and continued to browse. He went to the produce department for cabbage and found some out-of-season strawberries that looked delicious. He decided to buy them. "Strawberries are not written on my shopping list, but my daughter loves them, so I think I'll get them and surprise her," he told Mario.

As his shopping cart was pushed through the aisles, more items were added, like a pie from the baked goods section and some organic salmon from the seafood counter. When a box of candy was placed in the cart, Mario said, "Wow, Arnold, I didn't realize you had such a sweet tooth."

"It's for my niece and nephew," said Arnold. "I promise!"

"Okay," laughed Mario. "What's next on the list?"

"Toothpaste," said Arnold. "My favorite name brand toothpaste isn't carried by this store anymore, so I think I'll try the store brand. Have you tried it before?"

"No, I haven't," said Mario. "Let me know if you like it!"

Finally, the two men finished shopping. They decided to use the self-checkout. The items were put in bags by Mario while the bill was paid by Arnold.

"Thanks again for bringing me," said Arnold.

"Glad to help!" replied Mario.

## Recording Sheet

Directions: At each station, work together with your partner to choose items that both of you are most likely to buy, filling in the blanks next to each section.

**Produce Department** (choose one of each):

In-Season Produce: \_\_\_\_\_

Out-of-Season Produce: \_\_\_\_\_

**Staples** (choose two):

1. \_\_\_\_\_

2. \_\_\_\_\_

**Junk Food** (choose one): \_\_\_\_\_

**Baked Goods** (choose one): \_\_\_\_\_

**Name Brand or Store Brand Options:**

Choose one for each row:

1. name brand pain reliever OR store brand pain reliever
2. name brand toothpaste OR store brand toothpaste
3. name brand toilet paper OR store brand toilet paper
4. name brand condiments (mustard, ketchup, or mayonnaise) OR  
store brand condiments



**Produce Department**  
In-Season Produce Options  
Choose one item:

- 1.
- 2.
- 3.
- 4.

Out-of-Season Produce Options  
Choose one item:

- 1.
- 2.
- 3.
- 4.

---

**Staples**

Choose two items:

1. flour
2. sugar
3. sice
4. eggs
5. butter
6. milk

## **Junk Food**

Choose one item:

1. cookies
  2. potato chips
  3. soda
  4. candy
  5. cupcakes
- 

## **Baked Goods**

Choose one item:

1. bread
  2. pie
  3. pastries
  4. bagels
  5. cake
- 

## **Name Brands and Store Brands**

Choose one from each row:

1. name brand pain reliever OR store brand pain reliever
2. name brand toothpaste OR store brand toothpaste
3. name brand toilet paper OR store brand toilet paper
4. name brand condiments (mustard, ketchup, or mayonnaise) OR store brand condiments

Unit 3, Lesson 11, CPA6a

Directions: Politely ask your partner the location of items that are missing using one of the polite sentences in Culture Box A. Answer your partner's questions using a polite complete sentence.

**Partner A**

<b>Item</b>	<b>Area of Store</b>
Fish	
Bread	In the Baked Goods section
Potato chips	
Chewing gum	Next to the self-checkout
The shopping carts	
Dried beans	With the staples on Aisle 7
Organic snacks	
In-season produce	In the Produce Department
Dinner rolls	
Cookies	With the junk food on Aisle 2
Out-of-season produce	
Eggs	Next to the Meat and Seafood Counter

Directions: Politely ask your partner the location of items that are missing using one of the polite sentences in Culture Box A. Answer your partner's questions using a polite complete sentence.

### Partner B

Item	Area of Store
Fish	At the Meat and Seafood Counter in the back of the store
Bread	
Potato chips	With the junk food on Aisle 2
Chewing gum	
The shopping carts	In front of the self-checkout
Dried beans	
Organic snacks	On Aisle 3
In-season produce	
Dinner rolls	In the Baked Goods section
Cookies	
Out-of-season produce	In the Produce Department
Eggs	

“Have you ever...?”

1. Find someone who has eaten meat that was cooked rare or undercooked.  
\_\_\_\_\_
2. Find someone who has gotten a separate check at a restaurant.  
\_\_\_\_\_
3. Find someone who has been on a waitlist.  
\_\_\_\_\_
4. Find someone who has devoured a portion of food.  
\_\_\_\_\_
5. Find someone who has cooked food that was tender.  
\_\_\_\_\_
6. Find someone who has been seated outside at a restaurant.  
\_\_\_\_\_
7. Find someone who has been full of his/her favorite food.  
\_\_\_\_\_
8. Find someone who has eaten a very flavorful dessert.  
\_\_\_\_\_
9. Find someone who prefers savory foods over sweet foods.  
\_\_\_\_\_
10. Find someone who sometimes overcooks his/her food and serves it well done.  
\_\_\_\_\_

<b>everything</b>	<b>something</b>	<b>anything</b>
“I’m full now,” he said. “I don’t want to eat _____ else.”		
“Do you want _____ to drink while your name is on the waitlist?” she asked.		
He’s so hungry that he would devour _____ that we gave him to eat.		
“Do you want _____ to drink while your name is on the waitlist?” she asked.		
I’m hungry and I want _____ to eat, but I don’t know what I want...maybe something savory.		
“You look hungry and cold. Can I bring you _____ warm to drink?” asked the waiter.		
I have tried _____ on the menu, and I think this dish is the most flavorful.		
He was so hungry that he devoured _____ on the table.		
“I’ll pay for _____,” she said. “It’s on me.”		

## Neighbor City Restaurant

*Our food is so good, we know you'll devour it!*

### Starters

Beef Meatballs

Tender Fried Chicken Pieces

Hummus and Pita Chips

*Vegan*

---

### Entrees

*Each entree comes with one choice of side.*

Tender Ribeye Steak

Flavorful New York Strip

Small Portion Steak

*Steaks may be cooked rare, medium, or well done.\**

Garlic Tomato Pasta

*Vegetarian*

Lentil Soup with Crusty Sourdough Bread

*Vegan*

---

### Sides

*Sides may be ordered separately for an additional cost.*

Savory Potato Fries

*Vegan*

Garden Salad

*Vegan*

Roasted Broccoli with Cream Sauce

*Vegetarian*

Grilled Asparagus with Tomatoes and Parmesan

*Vegetarian*

---

*\*Eating raw or undercooked foods such as beef, eggs, fish, lamb, pork, poultry, or shellfish may have an increased risk of foodborne illness.*

### **Desserts**

Cherry Cheesecake

Chocolate Fudge Cake

Baklava

*Vegan*

---

### **Drinks**

Iced Tea

Soft Drinks

*Pepsi, Diet Pepsi, Dr. Pepper, Sprite*

Hot Coffee

Hot Tea

*All drinks come with free refills*



Directions: Get information from your partner about each food item. Then, discuss your completed charts and decide which items to keep and which items to throw away. Answer in complete sentences.

## Partner A

Item	Expiration Date	How Does It Look/Smell?	Keep or Throw Away?
a box of eggs		looks normal	
milk	two days ago		
mustard	in three months		
raw ground meat		smells normal	
raw poultry		smells off	
a package of sliced lunch meat (contains ham and turkey)	next week		
a bag of lettuce		looks inedible	
jar of olives	in three days		

Directions: Get information from your partner about each food item. Then, discuss your completed charts and decide which items to keep and which items to throw away. Answer in complete sentences.

### Partner B

Item	Expiration Date	How Does It Look/Smell?	Keep or Throw Away?
a box of eggs	next week		
milk		smells spoiled	
mustard		looks normal	
raw ground meat	tomorrow		
raw poultry	yesterday		
a package of sliced lunch meat (contains ham and turkey)		smells normal	
a bag of lettuce	today		
jar of olives		smells normal	

## Neighbor's Market

Safe handling instructions  
Raw meat may contain bacteria  
that could cause illness if the  
product is not handled properly.  
For your safety, please follow  
these instructions.

Keep refrigerated or frozen until  
ready to cook. Will become  
inedible if left out for more than  
two hours.

Cook thoroughly.

Wash working surfaces after  
handling, including cutting boards,  
utensils, and hands.

# 100% natural beef

### BEEF STEAK

### INGREDIENTS

beef: 85 percent lean,  
15 percent fat.

### NET WEIGHT

0.97 LB

### UNIT PRICE

\$9.99 LB

### EXPIRATION DATE

3/12/20XX

### TOTAL PRICE

\$9.69 LB



# Market Foods Breaded Chicken

Fully cooked portioned breaded poultry

## Nutrition Facts

5 servings per bag

Serving Size 1 piece

Amount per serving

**Calories**

**180**  
% Daily value

<b>Total fat</b> 8g	<b>10%</b>
Saturated Fat 1.5g	<b>8%</b>
Trans Fat 0g	<b>0%</b>
<b>Cholesterol</b> 35mg	<b>12%</b>
<b>Sodium</b> 380mg	<b>17%</b>
<b>Protein</b> 13g	<b>26%</b>

## INGREDIENTS

Boneless, skinless  
chicken, wheat flour,  
water, garlic power, salt,  
spices, yeast

**CONTAINS: WHEAT**

## HEATING INSTRUCTIONS

Heat in oven at 425F for  
18 minutes or until  
internal temperature is  
165F



123 Anywhere St., Any City,  
ST 12345

MARKET FOODS

BLACK BEANS



ALL NATURAL

GOOD SOURCE OF FIBER

INGREDIENTS

black beans, water, sea salt

Nutrition Facts

3.5 servings

Serving Size 1/2 cup

Amount per serving

Calories110

% Daily value

Total fat	0g	0%
Saturated Fat	0g	0%
Trans Fat	0g	0%
Cholesterol	0mg	0%
Sodium	1300mg	8%
Protein	7g	18%

EXPIRATION DATE:

02-12-20XX





**8 servings per container**

**Serving size 1 cup**

# ORGANIC MILK

64 fl oz  
1 1/2 gal

**Must be refrigerated.**

This product will spoil if left out for more than 2 hours.

**Risk of bacteria  
growth increases  
after this time.**

## Recording Sheet A

### 1. beef steak

a. What is the expiration date?

---

b. What could happen if you leave this out of the refrigerator or freezer for more than two hours?

---

c. What kind of meat may contain bacteria?

---

### 2. breaded chicken

a. What does this product contain that some people are allergic to?

---

b. What should the internal temperature of the meat be when you stop cooking it?

---

c. At what temperature should you heat the piece of chicken in the oven?

---

## Recording Sheet B

### 3. black beans

a. What are the ingredients in this product?

---

b. What is the expiration date?

---

c. What is the name of the brand?

---

### 4. organic milk

a. What will happen if this product is left out for more than two hours?

---

b. What might grow if the milk is left out for more than two hours?

---

c. How much milk is in this container?

---



### **Sample Story**

Your grandma can't drive, so you drive her to the grocery store every Monday to buy everything she needs. Lately, she's told you that a few times she had to throw away meat that smelled off or looked spoiled by the time she was ready to cook it. When you asked her what happened, she said she had kept the meat in her refrigerator for six days before cooking it. You tell her that you're afraid that she's going to get food poisoning and that she shouldn't keep meat in the refrigerator for that long before cooking it, but she says that she doesn't have the energy to go shopping more than once per week. What should you suggest for her to do?

### **Story 1**

This morning, you bought two packs of chicken breasts at the grocery store. The packages say that the expiration date is three days from now. When you opened the packages to cook the chicken, one smelled fine, but the other one smelled off. You're afraid it's spoiled, but you're not sure, because you usually don't like the smell of raw meat or poultry. You don't want to cook meat that is inedible, but you're also not sure if you can trust your nose. What should you do?

## **Story 2**

You have recently started buying more fresh fruit for your family to eat because you know it's important for everyone's health. Usually, your family loves fruit and it gets eaten quickly. However, you recently bought a huge bag of oranges on sale, but your spouse and kids didn't eat them very fast. Now, some of the oranges are rotten, and others are getting close to being inedible. Your family members say that they don't like peeling oranges and that they make a mess. You still have six oranges in the bag and they will need to be eaten quickly. What should you do?

## **Story 3**

You recently got a new job working in a restaurant kitchen. You took a course on food safety and are trying to be careful to follow all safety rules required by the law. However, your boss keeps telling you that you are too slow. He doesn't want you to check the internal temperature of poultry with a meat thermometer or to wash all cutting boards that have touched raw meat with hot, soapy water to kill bacteria. You're afraid that you will give someone food poisoning, but you also don't want to lose your job. What should you do?

## **Story 4**

Your son has a very bad allergy to eggs. He cannot eat any food that contains even a little bit of egg, or he will get very sick to his stomach. Today, he's going to a birthday party at a friend's house. You know they will probably serve cake with egg in it, and you don't want your son to miss the fun at the party, but you also know that it's very important for him not to eat anything containing egg. What should you do?

Directions: Get information from your partner about each patient at the clinic. First, ask and answer questions about each person's symptoms. Then, ask and answer questions about the length of time and treatments so far. Answer in complete sentences.

### Partner A

Name	Symptoms or Problems	Length of Time	Treatment So Far
Helena (she)	lost her voice		drinking hot tea with honey
Mitch (he)		for two weeks	
Liam (he)	has a temperature		acetaminophen
Albena (she)		four days ago	
Lin (she)	very sick to her stomach and can hardly drink water		an injection
Ahmad (he)			none, specialist appointment tomorrow

Directions: Get information from your partner about each patient at the clinic. First, ask and answer questions about each person's symptoms. Then, ask and answer questions about the length of time and treatments so far. Answer in complete sentences.

### Partner B

<b>Name</b>	<b>Symptoms or Problems</b>	<b>Length of Time</b>	<b>Treatment So Far</b>
Helena (she)	lost her voice	two days ago	
Mitch (he)	bacterial infection in his hand		antibiotics
Liam (he)		since Monday	
Albena (she)	has a huge bruise on her back because she fell		rest and acetaminophen
Lin (she)		since yesterday	
Ahmad (he)	very bad stomach pain	for three days	

1. Every month, you pay your premium to your insurance provider.

2. One day, you go to an appointment at your doctor's office. You might need to pay a co-pay.

3. Your doctor's office sends a bill to your insurance provider. The bill tells the provider all of the costs of the appointment.

4. Your insurance provider decides what parts of the bill are covered by your insurance plan and how much they are responsible to pay. This depends on many factors, including how much your deductible is, your out-of-pocket costs for the year so far, and whether the doctor's office is in-network or out-of-network.

5. Your insurance provider sends you an Explanation of Benefits to tell you what they will pay for your appointment and what you have to pay to your doctor's office.

6. Your insurance provider pays their part of your bill to your doctor's office.

7. Your doctor's office sends you a bill for the balance of the cost of your appointment.

8. You pay the rest of the bill to the doctor's office.

**\*\*Sometimes, your doctor might recommend a treatment or test that is more expensive. The doctor's office will request for your insurance provider to cover that cost. If your insurance provider approves the treatment or test, they will pay part or all of the cost. If they refuse to approve it, you may have to pay the whole cost, or your doctor might suggest a different treatment or test. You can ask for an estimate to know how much it will cost.**

### Student Worksheet

1. Every month, you pay your \_\_\_\_\_ to your insurance provider.

2. One day, you go to an appointment at your doctor's office. You might need to pay a \_\_\_\_\_.

3. Your doctor's office sends a bill to your \_\_\_\_\_. The bill tells the provider all of the costs of the appointment.

4. Your insurance provider decides what parts of the bill are \_\_\_\_\_ by your insurance plan and how much they are responsible to pay. This depends on many factors, including how much your \_\_\_\_\_ is, your \_\_\_\_\_ costs for the year so far, and whether the doctor's office is \_\_\_\_\_ or \_\_\_\_\_.

5. Your insurance provider sends you an \_\_\_\_\_ to tell you what they will pay for your appointment and what you have to pay to your doctor's office.

6. Your insurance provider pays \_\_\_\_\_ of your bill to your doctor's office.

7. Your doctor's office sends you a bill for the \_\_\_\_\_ of the cost of your appointment.

8. You pay the \_\_\_\_\_ of the bill to the doctor's office.

**\*\*Sometimes, your doctor might recommend a treatment or test that is more expensive. The doctor's office will \_\_\_\_\_ for your insurance provider to cover that cost. If your insurance provider \_\_\_\_\_ the treatment or test, they will pay part or all of the cost. If they refuse to approve it, you may have to pay the whole cost, or your doctor might suggest a different treatment or test. You can ask for an \_\_\_\_\_ to know how much it will cost.**

**Pacific Coast Health Insurance**

232 Coastal Hwy,  
Neighbor City, WA 90797

**Explanation of Benefits**

**THIS IS NOT A BILL**

For questions, call 555-000-8888

Member Details	Statement Summary
Insured: Simone Rossi Member #: 4669721 Group Name: ABC, Inc. Group #: HL3490	Statement Date: 12/14/20XX Total Amount Billed: \$565.57 Total Amount Paid by PCHI: \$155.57 Total Co-Pay: \$45.00 Total Deductible: \$0.00
	<b>Balance You May Owe: \$75.41</b>

Patient Name: Simone Rossi Claim #: 907976				Member ID: 4669721 Health Provider: Dr. Lucia Alvarez			
Date of Service:	Services Provided and Code:	Amount Billed:	In-Network Discount:	We Paid Provider:	Deductible Amount:	Co-Pay Amount:	You May Owe:
11/1	Preventative - 09081	\$367.34	\$193.23	\$100.21	\$0.00	\$20.00	\$53.90

Patient Name: Simone Rossi Claim #: 907977				Member ID: 4669721 Health Provider: Lab Test, Inc.			
Date of Service:	Services Provided and Code:	Amount Billed:	In-Network Discount:	We Paid Provider:	Deductible Amount:	Co-Pay Amount:	You May Owe:
11/1	Blood test - 4398	\$198.23	\$96.36	\$55.36	\$0.00	\$25.00	\$21.51

**Total Amount You May Owe: \$75.41**

Patient Benefit Summary
Patient Name: Simone Rossi Period: 1/1/20XX - 12/31/20XX You have paid 83% of your \$1,500 annual maximum individual deductible. \$75.41 has been applied to your \$4,000 individual out-of-pocket limit.
Please refer to your benefit guide for further information.

**HealthGuard Plus Insurance**

81 Winsome Way,  
Neighborville, AL 20087

**Explanation of Benefits**

**THIS IS NOT A BILL**

For questions, call 555-000-1111

Subscriber Details	Statement Summary
<b>Insured:</b> Kenji Tanaka <b>Member #:</b> 2367795369 <b>Group Name:</b> Kobayashi Electronics <b>Group #:</b> A9087B	Statement Date: 6/24/20XX Total Amount Billed: \$847.87 Total Amount We Paid: \$358.78 Total Deductible: \$0.00 Total Co-Pay: \$50.00  <b>Balance You May Owe: \$224.94</b>

Patient Name: Yuki Tanaka Member Status: Dependent			Health Provider: Valley Children's Hospital Claim #: 1084689				
Date of Service:	Services Provided and Code:	Amount Billed:	In-Network Discount:	We Paid Provider:	Deductible Amount:	Co-Pay Amount:	You May Owe:
4/30	ER visit - 9980	\$580.90	\$120.34	\$250.20	\$0.00	\$50.00	\$160.36
4/30	Breathing treatment - 6721	\$230.99	\$75.03	98.36	\$0.00	\$0.00	\$57.60
4/30	Flu test - 0865	\$35.98	\$18.78	\$10.22	\$0.00	\$0.00	\$6.98
Totals:		\$847.87	\$214.15	\$358.78	\$0.00	\$50.00	<b>\$224.94</b>

**You May Owe: \$224.94**

Patient Benefit Summary
Patient Name: Yuki Tanaka Period: 1/1/20XX - 12/31/20XX You have paid 30% of your \$1,500 annual maximum individual deductible. \$224.94 has been applied to your \$3,500 individual out-of-pocket limit.
Please refer to your benefit guide for further information.



<b>Problems</b>	<b>Answers</b>
my deductible amount	\$2,000/year
co-pays for different types of appointments	<ul style="list-style-type: none"> <li>- primary care doctor: \$25</li> <li>- specialist: \$50</li> <li>- other treatments: \$30</li> </ul>
out-of-pocket costs this year	\$384.56 so far
monthly premium	\$500/month
finding out if a treatment is covered	yes, no, or waiting to see if it will be approved
Is a doctor/hospital in-network?	yes, in-network or no, out-of-network
understanding how much to pay from the EOB	Read your final balance and wait for a bill from your doctor's office.

<b>Problems</b>	<b>Answers</b>
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## **Boarding Schools**

Boarding schools are a type of private school. Families pay for their children to live and study at the school, usually from the ninth through the twelfth grades, and go home for school breaks. Students and their parents must apply and have interviews for boarding schools. At many schools, only a small number of students are accepted. Some boarding schools are only for boys or only for girls, while some accept both. Boarding schools are expensive. Some provide financial assistance for families who need it.

Boarding schools generally focus on having strong academic programs to help students prepare for college. They have challenging classes, some of which can be taken for college credit, and also often offer classes that are unique and interesting to students.

At boarding schools, the students live in dormitories. Many schools require students to help with chores like serving food or cleaning. In addition to their classes, students also play sports, participate in community service, learn art and music, and participate in clubs. Since boarding schools often have large areas of land around them, some of them offer special outdoor activities like horseback riding or camping. Some boarding schools are religious and require students to attend church services, while others are secular. Some schools have special areas of focus, like the military.

Families choose to send their children to boarding schools for different reasons. Some families want to make sure their children will be able to attend very high-level universities when they graduate, and they believe that boarding school will prepare them well. Others want their children to learn to be independent and try new things. Some families have a tradition of children in their family attending boarding school.

Attending a boarding school is not for everyone, but it is a unique choice that some families choose for their children.

## **Virtual Schools**

A virtual school is a school which offers all of its classes online. In the U.S., there are both private and public virtual schools offering classes for students from kindergarten through twelfth grade. Students learn on the computer from home but may also occasionally attend daytime field trips to other locations. Virtual schools offer credits in the same kinds of classes that students take in physical schools and also may offer courses on different topics. There are both religious and secular virtual schools.

Families may choose to enroll their children in virtual schools for a variety of reasons. For example, virtual schools can offer more flexible scheduling, which can work well for students who are in intense sports training or have careers at a young age, such as in acting. Other families might choose to send a child to virtual school if the child or a family member has a serious health condition and they want to keep them away from viruses and bacteria. Some families choose virtual schooling as a type of homeschooling because they would prefer to keep their children at home during the day.

Virtual school classes can take different forms. Sometimes, students watch videos and complete assignments on the computer. Other times, they participate in video calls with a teacher and other students. A parent or other caregiver is expected to make sure the student participates in learning each day.

Public virtual schools must provide special education services to any student who needs them. If a teacher or parent thinks that a virtual school student might have a learning disability, the child can be evaluated for special education services.

Some virtual schooling programs allow students to just take one or a few courses for credit each year, while others have students take all of their courses within the program. When students graduate from virtual schools, they receive diplomas and can then go on to work, a trade school, or college.

## **Private Schools**

A private school is a school that requires students' families to pay for the students to attend. In the U.S., there are private schools from preschool through twelfth grade.

To attend a private school, students and their families need to fill out application forms and attend at least one interview. If they are accepted, they can enroll in the school. Many private schools are expensive, but some also offer financial assistance for families who need it. At many private schools, students are required to wear uniforms to show that they are part of the school community.

Many private schools offer high-level academics to help prepare students for college. They usually offer courses for college credit. However, some private schools also evaluate students and offer special education services to help with special learning needs. At religious private schools, students may also attend religious services and learn about the history and major beliefs of the school's religion, while in secular schools, students will probably only learn information about different religions as part of history or social studies classes.

Private schools usually offer sports and clubs in which students can participate. Many private schools also take students on field trips or longer travel experiences. They usually have smaller class sizes so that teachers are able to give special attention to each student. Some private schools pick up their students on a school bus, while others require the parents to take their children to and from school until they are old enough to go by themselves.

Families who choose to send their children to private schools may do so because they want their children to learn from a certain religious viewpoint, because they want them to go to a good college, or because they want their children to have small class sizes and special attention to make sure they succeed.

## **Homeschooling**

Families who choose to educate their children at home do this for a variety of reasons. Some families prefer to teach their children at home so that they will learn in a certain way or from a certain viewpoint, like a religious viewpoint. Others want to have flexibility for their family to travel or participate in sports, and they like being able to decide when and where to have school. Some families want to give their children opportunities to choose what they want to learn.

Homeschooling is legal in all 50 U.S. states, but the states have different rules about how it works. In many states, parents must tell the state or local school board that they will be teaching their children at home. In some places, they are also required to give their children a standardized test once per year and send the results to the state to show that the children are learning.

Homeschooling families teach their children in different ways. Some families join groups of other homeschoolers in their area for friendship, clubs, and classes together. Some families purchase one or more of the many curriculum options available for homeschooling families and one or both parents teach the children. Homeschooling parents also sometimes choose to enroll their children in a virtual school for one or more classes. Many parents like that they have the ability to choose from different kinds of programs to find which program works best for their children in each subject. Children who really enjoy learning are able to move quickly through grades or spend additional time on learning subjects that are the most interesting to them.

In some states, even if a student is homeschooled, s/he can participate in sports, arts, or music programs in the local public school. Some kinds of special education services are also available for homeschooled students who qualify.

Each state has rules about what a homeschooler has to do to graduate from high school. Some students choose to get a GED, while others receive a diploma.

1. Sydney and Omar went to a secular school for two years. Last month, they enrolled in a religious school.

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2. Ben and Morgan homeschooled their son for a month. Then, they decided to send him to public school.

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3. Jen graduated from the boarding school. After she graduated, I started going to the boarding school.

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4. I hit the books all night, and the next day, I felt tired.

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5. During high school, we took classes for college credit. When we started college, we didn't have to take as many classes as the other students.

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take classes	have a discussion
take a test	have a hard time
take a course	have a problem
take notes	have time
take a break	have an appointment
take advice	have an opportunity
take your time	have a busy day
take care of	have a talk

take classes	have a discussion
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take notes	have time
take a break	have an appointment
take advice	have an opportunity
take your time	have a busy day
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## **Neighbor City Higher Education Center**

We offer virtual, evening, and weekend courses in partnership with a few area colleges and universities so that every adult in Neighbor City has the chance to advance his or her education!

We do not offer housing, so there are no room and board costs.

All classes are in person unless otherwise noted. Programs marked with \* are virtual. Programs marked with \*\* can be taken at an accelerated pace to finish more quickly.

### **Associate's Degree Majors:**

*In partnership with Blue Hills Community College. Full-time: 2 years. Part-time: 3-4 years.*

Accounting\*

Automotive Repair

Business Management\*

Choose a concentration: Agriculture, Bank Services, Construction, Office, Small Business, or Supervising

Computer and Electronics Technology\*

Early Childhood Development\*\*

Emergency Medical Services

Engineering

Manufacturing Technology\*\*

Nursing Assistant

### **Bachelor's Degree Majors:**

*In partnership with Neighbor State University and City College. Full-time: 4 years. Part-time: 6-8 years.*

*Note: If you have an Associate's Degree already in a related field, your program may be reduced by up to one-half.*

Business\*\*

Criminal Justice\*\*

Computer Science\*

Economics

Elementary Education\*\*

Emergency Services\*



## Engineering

Choose a concentration: Civil, Electrical, Industrial, or Logistical

## Healthcare Administration\*

## Nursing

## Public Health\*

## Social Work\*

## **Master's Degree Programs:**

*In partnership with Neighbor State University. Part-time programs only, 2-4 years.*

## Business Administration\*

## Civil and Environmental Engineering\*

## Criminal Justice\*

## Cybersecurity\*

## Educational Leadership

## Electrical and Computer Engineering\*

## Industrial and Systems Engineering\*

## Literacy Education\*

## Mathematics\*

## Nursing Administration\*

## **How to Apply**

*Feel free to set up a meeting at any time with our admissions counselor!*

1. Fill out an application form on our website and submit your application fee.
2. Have your transcripts sent to us:
  - a. For Associate's Degree programs, your high school transcript or a GED
  - b. For Bachelor's Degree programs, your high school transcript or a GED and an Associate's Degree transcript, if you have one
  - c. For Master's Degree programs, your Bachelor's Degree transcript
3. We will be in touch soon!

## **Financial Information**

We know that putting yourself through school can be stressful! Stop by our Financial Aid office to get information on grants, scholarships, and loans to help you pay for your tuition costs. Find out more about costs per credit hour for each of these programs at our website.

1. Yesterday, he said, "I'm going to apply for financial aid next week."
2. Last week, you said, "The tuition at this university is very expensive."
3. Last month, he said, "Next year, I will start a bachelor's degree program in business."
4. This morning, we said, "We can't wait to start taking classes in our major!"
5. Last week, she said, "Tomorrow I'm going to start my new job to put myself through school."
6. Last year, they said, "Soon we will graduate with master's degrees in education."
7. Last month, she said, "I'm going to community college so I don't have to pay room and board."
8. Last week, you said, "Today I have an interview to try to get a scholarship."

## Recording Sheet

1.
2.
3.
4.
5.
6.
7.
8.

### **Person 1**

Irene has a high school diploma and is thinking about going back to school. She has been working at a clothing store for three years. She enjoys making schedules, planning orders, and helping people. She plans to study part-time and put herself through school, but she's not sure what career field to choose. She enjoys working in a store, but she's also very interested in healthcare.

### **Person 2**

Nicholas just got his GED and wants to make a long-term plan for higher education. He plans to start studying at community college in a few months and needs to pick a major. He knows that someday, he wants to get a master's degree and maybe even a doctoral degree. Nicholas is interested in healthcare and education.

### **Person 3**

Natalya recently completed her associate's degree in Manufacturing Technology. She wants to continue her education and get a degree as quickly as she can so that she can get a good job. She was good at her classes in manufacturing, but felt that they were a bit boring. She wonders if she should find a different area of focus. She likes solving problems and working on a team.

### **Person 4**

Ibrahim really enjoys doing car repair and is thinking about getting his associate's degree in that field. However, his family is encouraging him to get a bachelor's degree. He isn't sure what to pick and what will give him the best opportunities for the future.

## **Neighbor City Trade Institute Catalog**

Your path to a new career or promotion in the trades starts here!

### Construction

#### **FUN101 – Fundamentals of the Trades**

All trainees must begin with this course to learn about the basics of the trades and basic construction knowledge and skills. Topics include Safety, Construction Math, Materials, Tools, and Problem Solving. No prerequisites.

### Plumbing

#### **PLU201 – Introduction to Plumbing**

For trainees interested in studying plumbing as a skilled trade. Topics include Safety, Plastic, Copper, Steel, Iron, and Metal Pipes, Fixtures, and Faucets.

Prerequisite: FUN101

#### **PLU 202 – Intermediate Plumbing**

For trainees interested in studying plumbing as a skilled trade. Topics include Commercial Drawings, Installing Drains, Basic Electricity, and Water Heaters.

Prerequisites: FUN101, PLU202

### Electrical

#### **ELE201 – Introduction to Electrical**

For trainees interested in studying electrical as a skilled trade. Topics include Safety, Circuits, Cables, Basic Construction Drawings, and Test Equipment.

Prerequisite: FUN101

#### **ELE202 – Intermediate Electrical**

For trainees interested in studying electrical as a skilled trade. Topics include Lighting, Grounding and Bonding, Circuit Breakers, and Control Systems. Prerequisite:

FUN101, ELE202

### Heating & Cooling

#### **HVAC201 – Introduction to HVAC**

For trainees interested in studying heating and cooling systems as a skilled trade. Topics include Introduction to Heating and Cooling Systems, Basic Electricity, Air Distribution Systems, and Piping. Prerequisite: FUN101

## **HVAC202 – Intermediate HVAC**

For trainees interested in studying heating and cooling systems as a skilled trade. Topics include Refrigerants, Compressors, Chimneys, and Duct Systems.

Prerequisite: FUN101, HVAC201

## Carpentry

### **CAR201 – Introduction to Carpentry**

For trainees interested in studying carpentry as a skilled trade. Topics include Building Materials, Construction Drawings, Tools, Floors, Walls, and Ceilings.

Prerequisite: FUN101

### **CAR202 – Intermediate Carpentry**

For trainees interested in studying carpentry as a skilled trade. Topics include Commercial Drawings, Exterior Finishing, Drywall, Trim, Doors, and Cabinets.

Prerequisites: FUN101, CAR202

## Professional Development

### **PD101 – Construction Management**

For trainees interested in having leadership roles in their trades. Topics include Safety, Supervision, Documents, Leading an Orientation, and Qualities of an Instructor. No prerequisites.

### **PD102 – Project Management**

For trainees who are beginning to manage construction projects. Topics include Safety, Leadership Skills, Scheduling, and Conflict Resolution. No prerequisites.

### **PD103 – Work Skills**

For trainees who want to improve their workplace skills. Topics include Punctuality, Conflict Resolution, and Professionalism. No prerequisites.

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**About Neighbor City Trade Institute:** We are a non-profit organization helping Neighbor City residents grow in their skills, get certified in new areas, and become well-rounded and competent in the trades. Our instructors have many years of experience in their fields of expertise and are passionate about helping each of our trainees not only develop their skills, but also pass with flying colors. For this reason, we require all trainees to attend all classes or attend makeup sessions when they must miss a class.

We offer scholarships and financial aid to trainees who qualify. Call our Financial Aid director, Marvin Lewis, at 444-000-9243 to learn more.

Unit 5, Lesson 19, CPA4

If I got certified in a few areas...	I would be a lot more well-rounded.
If she became a trainee...	she would qualify for a scholarship in the training program.
If he attended the orientation for the trade school...	he would know all of the instructors.
If they developed their plumbing skills some more...	they would grow in their expertise.
If we passed our exams with flying colors...	we would all be more likely to get promotions.

If I got certified in a few areas...	I would be a lot more well-rounded.
If she became a trainee...	she would qualify for a scholarship in the training program.
If he attended the orientation for the trade school...	he would know all of the instructors.
If they developed their plumbing skills some more...	they would grow in their expertise.
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If he attended the orientation for the trade school...	he would know all of the instructors.
If they developed their plumbing skills some more...	they would grow in their expertise.
If we passed our exams with flying colors...	we would all be more likely to get promotions.

Unit 5, Lesson 19, CPA6

Directions: Ask your classmates the questions. Write down the person's name and answer for each question. Answer in complete sentences and give details when you can.

1. If you got certified in a new skill, what would you get certified in? Why?  
\_\_\_\_\_
2. If you had to pick one thing you're competent in, what would it be? Why?  
\_\_\_\_\_
3. If you could have expertise in any area, what would you choose? Why?  
\_\_\_\_\_
4. If you became an instructor in a skill, what would you teach? Why?  
\_\_\_\_\_
5. If you could be a trainee in any job, what job would you choose? Why?  
\_\_\_\_\_
6. If you planned an orientation for our English program, what would you tell new students? Why?  
\_\_\_\_\_
7. If you gave a promotion to someone, what qualities would you look for? Why?  
\_\_\_\_\_
8. If you could learn any trade, what would you learn? Why?  
\_\_\_\_\_
9. If you qualified for a skills competition, what skill would it be for? Why?  
\_\_\_\_\_
10. If you wanted to become more well-rounded, what would you learn first? Why?  
\_\_\_\_\_



### **Story 1**

Rodrigo owns a construction business. Last year, he hired a graduate from a different trade school, but he had to fire him just one month after his orientation. That person was not competent at all and made a lot of safety errors, which were dangerous to the whole construction team. Now, Rodrigo wants to hire a trainee from Neighbor City Trade Institute. He wants to know how to prevent the problems he had last time and find a qualified employee. What is your advice?

### **Story 2**

Sherrie wants to get certified as an electrician, but she works a lot and some of her work shifts are during the classes. She won't be able to attend all of the classes, but she's a pretty good student, so she thinks she can skip some of them and just read the notes from her classmates. She might not pass with flying colors, but she will pass the class, and then she will develop expertise on the job. What is your advice?

### **Story 3**

Eli works for a handyman business. He really wants to get a promotion at work this year, and his boss said that he needs to be more well-rounded to get promoted. He has already taken the basic fundamentals class (FUN101) at Neighbor City Trade Institute. He knows that he only has the time and money to take two more courses this year. What is your advice?

## **Ursula Miller**

335 Holloway Lane, Neighborton, VA 24981 | (988) 000-7893 | [u.miller@email.com](mailto:u.miller@email.com)  
Organized, punctual, and trustworthy administrative assistant. 13 years of experience.

### **Professional Experience**

#### **Lead Administrative Assistant, Mayflower Investment Firm**

March 20XX-present

Responsibilities include:

- Leading a team of four administrative assistants at the firm and running daily meetings
- Organizing and scheduling meetings and appointments
- Maintaining and updating contact lists
- Running the firm's social media pages
- Organizing and scheduling secure financial transactions
- Coordinating investment professionals and support staff at the firm

#### **Administrative Assistance Team Member, Mayflower Investment Firm**

January 20XX - March 20XX

Responsibilities included:

- Answering and directing calls to main office number
- Scheduling appointments and meetings
- Making calls and sending emails to clients

### **Education**

- Financial Administration Course, offered by National Association of Financial Administrative Assistants. January - April 20XX.
- Associate's Degree, Business Management with Office concentration, Blue Hills Community College. Graduated July 20XX with high honors.

### **Licensing and Certifications**

- Licensed notary public in Virginia
- Certified Financial Administrator, National Association of Financial Administrative Assistants

### **Additional Skills**

- Microsoft Office products: Word, Excel, Outlook, PowerPoint
- Quickbooks

335 Holloway Lane  
Neighborton, VA 24981  
(988) 000-7893  
u.miller@email.com

January 21, 20XX

Ms. Amelia Lorenzo  
Human Resources Department  
Williamson Investment Associates  
6678 Cloverton Way, Suite 17  
Neighborton, VA 24983

Dear Ms. Lorenzo,

I am writing to express my interest in the position of office manager at Williamson Investment Associates. I have 13 years of experience working as an administrative assistant, with five of those years as a lead administrative assistant. I have learned a lot at my current position at Mayflower Investment Firm and am now looking for a new challenge to grow even further in my administrative and leadership abilities.

Over the last five years at Mayflower Investment Firm, I have helped to onboard and train new administrative assistants, created a more intuitive filing system for documents, and helped the whole firm begin to use an online database to store our contacts. This has helped us to retain current clients and have better follow-up with new and prospective clients.

I have worked with sensitive financial information for many years and have proven that I am trustworthy. I am punctual and responsible. I am also open-minded to consider new ideas, discussing them with the firm's leadership to determine what processes and products make the firm most effective and efficient. I always do my best and welcome feedback from my colleagues.

I hope that you will think of me as you take potential hires under consideration. I look forward to being in touch soon.

Sincerely,  
***Ursula Miller***  
Ursula Miller

Unit 6, Lesson 21, CPA6

Our company encourages employees to speak up if they notice any issues.	At our business, we focus on supporting employees in all positions.
We have a policy that each employee earns one day of sick leave per month.	We encourage our employees to communicate with their supervisors about issues at work.
Our business is looking for people who can interpret between English and a few different languages.	If you have an issue, please speak with your HR representative.
If you'd be interested in joining our management team, you can fill out an application.	We have an expectation for all employees to arrive at work on time.
Our business offers up to one month of paternity leave for new fathers.	If you need to call in sick, please do so as early in the day as possible so that we can find someone else for your position that day.

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Our business offers up to one month of paternity leave for new fathers.	If you need to call in sick, please do so as early in the day as possible so that we can find someone else for your position that day.

### **Sample Story**

You are working at Lane's Auto Shop. Your coworker, Gary, called in sick yesterday, and there was a lot more work for you and the other staff to take care of since he was gone. You thought Gary really was sick, but when you got off work, you saw him playing basketball with your neighbors, and he seemed fine! This morning, Gary called in sick again and said that he is so sick that he can't get out of bed. You want to speak up, but also don't want to cause a problem. What should you do?

### **Story 1**

You're a member of the management team at Joe's Stuff Mart. Meg, one of the cashiers, is pregnant, and she's planning to go on unpaid maternity leave for a few months after the baby is born. You recently heard Joe, the owner, telling someone else that he might just fire Meg now and find someone to take her position, because it would be easier than trying to find someone for just a few months. You believe this is wrong and you wonder if it might even be illegal, although you aren't sure. What should you do?

### **Story 2**

You recently got a position at Divine Designs Flower Shop. You really enjoy working with flowers and you know that your best friend, Alisa, also loves them. Alisa has been looking for a job for awhile, but it's been hard for her to find one because she doesn't speak English very well yet. You are willing to interpret for her for a job interview, but you know that you won't always be able to work at the same time because your children have different childcare schedules. You'd like to help Alisa get a position, but you don't know how she will communicate. What should you do?

### **Story 3**

You're the newest member of the management team at Jensen's Groceries. Before moving up to management, you worked at the cash register for three years and also put products on shelves. You worked hard to get your new position and you're trying to focus on doing your job well.

Emil is the newest employee at Jensen's Groceries. He's also your cousin. He often arrives at work 10 minutes late, even though you've told him multiple times that the expectation is for him to arrive early or at least on time. He says it's not his fault that the bus arrives late. You know that the policy at work is that he should get a written warning, but you haven't wanted to make it a big issue, so you haven't done it yet. What should you do?

Unit 6, Lesson 22, CPA3

Your team been makin' good decisions at work lately?	Has your team been making ethical decisions at work recently?
Ya know we can't talk about this stuff, right?	Do you understand that this information is confidential?
He's really been tryin' to do better about gettin' to work on time.	He's been making an effort to arrive at work on time.
Sorry, but I've gotta work tonight, so I can't hang out.	I'm sorry that I can't attend the party tonight, but I'm on duty.
Wow, that question was not okay to ask the boss!	That was an inappropriate question to ask the manager.
Yikes. That outfit definitely is not okay for work.	That clothing does not pass the dress code for our office.
She told me that she's gonna quit next week. She's done with this job.	She let me know that she plans to resign from her position next week.

Your team been makin' good decisions at work lately?	Has your team been making ethical decisions at work recently?
Ya know we can't talk about this stuff, right?	Do you understand that this information is confidential?
He's really been tryin' to do better about gettin' to work on time.	He's been making an effort to arrive at work on time.
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Wow, that question was not okay to ask the boss!	That was an inappropriate question to ask the manager.
Yikes. That outfit definitely is not okay for work.	That clothing does not pass the dress code for our office.
She told me that she's gonna quit next week. She's done with this job.	She let me know that she plans to resign from her position next week.

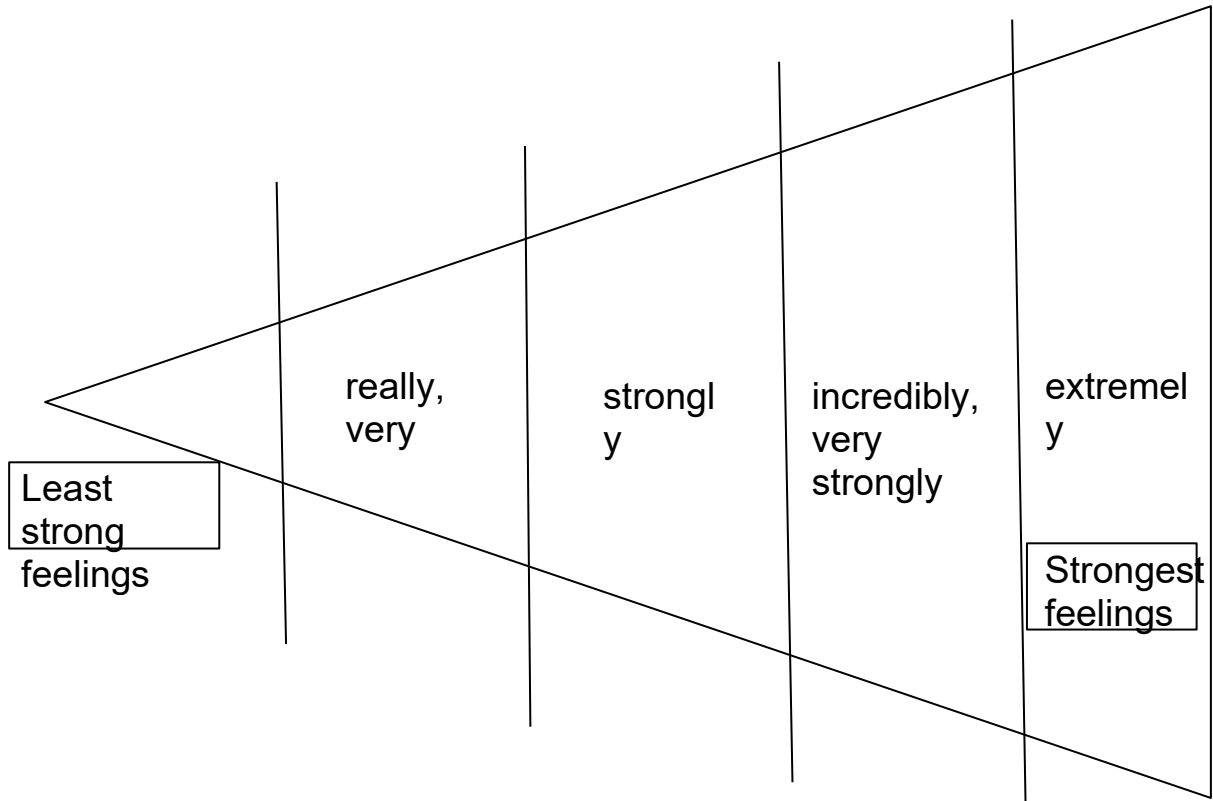
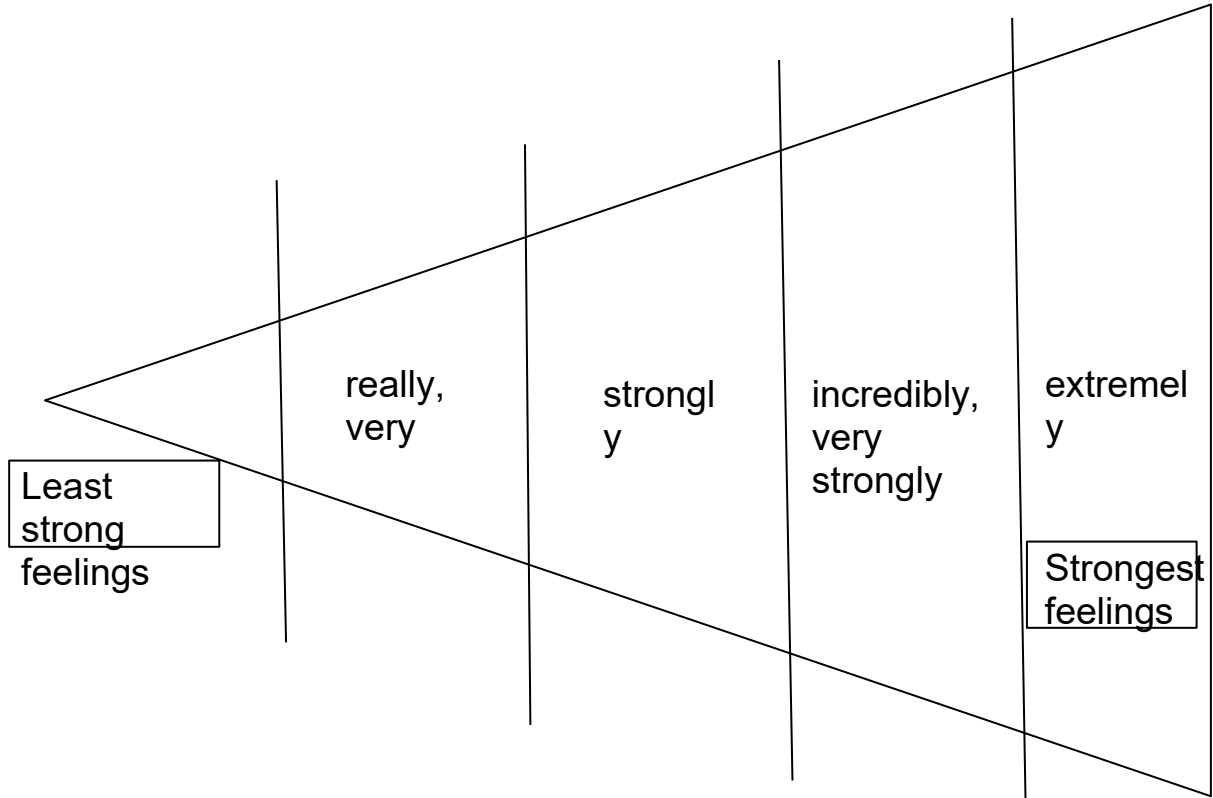
Directions: Read the list of bad habits in the workplace. Add any other bad habits you can think of. Choose a workplace. Choose the five worst habits in that workplace and why they are the worst.

### **Bad Habits in the Workplace**

1. Talking too much to coworkers (wasting time)
2. Complaining
3. Being late
4. Looking at your phone all the time (for personal use, not for work)
5. Not keeping private information confidential
6. Dressing inappropriately
7. Using rude language
8. Not using time efficiently
9. Being unprepared for work
10. Not keeping yourself or your work area clean
11. Waiting until the last moment to get work done
12. Not working well with coworkers or clients
13. Taking too many or too long breaks
14. Working when you should be off duty
15. \_\_\_\_\_

Our workplace: \_\_\_\_\_

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_





***Neighbor City Bank***

1 Neighbor City Circle  
Neighbor City, NC 34912

Dear Client of Neighbor City Bank,

You may have seen information in the news lately regarding identity theft. This problem, unfortunately, is quite common and continues to grow throughout the country. At Neighbor City Bank, we want to provide you with information and resources to prevent identity theft and to know what to do if it does happen to you.

⇒⇒⇒ **What is identity theft?**

Identity theft is when a person takes your personal information and uses it to impersonate you. That personal information might include your name, address, bank account information, Social Security number, or credit card number, PIN, and security code. The thief might also use other personal information, like your mother's maiden name, to try to confirm his/her identity as you. This is why it is important to protect all of this information.

The thief might use this information to buy things in your name, get new credit cards or loans, open accounts, get medical care, take your tax refund, or otherwise pretend to be you. This can happen quickly or over a long period of time.

⇒⇒⇒ **How do I prevent identity theft?**

Be careful to only share your personal information in private and with the right people. Do not share your Social Security number on the phone with anyone, even if the person knows the last four numbers already. If someone calls you to ask for your personal information, hang up the phone, look up the phone number for his/her company, and then call them back to check if the call was real. Keep your birth certificate, Social Security card, tax documents, and any other documents with personal information in a safe place. If you need to get rid of any of these documents, shred them before throwing them away.

Consider freezing your credit. This is free and prevents anyone from opening any

new accounts in your name. If you decide you want to open an account, you can end the credit freeze. You can freeze your credit by contacting the three credit bureaus.

Keep an eye on your bills and bank statements. Make sure you recognize each charge, and contact your bank if there is a charge or withdrawal you don't recognize.

### ⇒⇒⇒ **What are the signs that someone has stolen my identity?**

You might notice one or more of the following:

- Your credit report has changed. A credit report is official information from one of the three national credit bureaus about your history of borrowing and paying back money. You can legally request your credit report once per year from each credit bureau.
- You have a change on a bill or bank statement. You might receive a bill in the mail for something that you never bought, or even a letter from an employer that isn't yours. You also might have a charge on your bank statement or credit card bill for something you didn't buy. You might even stop receiving a bill that you usually get regularly.

### ⇒⇒⇒ **I think someone stole my identity. What do I do now?**

If you see a loan or credit card on the credit report that you did not take out, call the loan or credit card company right away and tell them that someone has stolen your identity. (Another word for this is fraud.) Contact the credit bureau and ask them to put a fraud alert on your account and to freeze your credit.

If someone has used your bank account or credit card without your permission, call the bank or credit card company and tell them that someone has committed fraud. Change your passwords and PIN numbers immediately.

Finally, contact our staff at Neighbor City Bank. We will help you secure your accounts, make a report to the Federal Trade Commission, and make a plan for what to do next. We are always here to serve you!

Best regards,

***Alisa Jozwiak***

Alisa Jozwiak, Vice President for Community Care, Neighbor City Bank

Use the *Neighbor City Bank* letter to answer each question.

1. Write two things that someone who steals your identity might use your personal information to do:
  - a. \_\_\_\_\_
  - b. \_\_\_\_\_
2. How much does it cost to place a credit freeze?  
\_\_\_\_\_
3. What should you do with documents with personal information before you throw them away?  
\_\_\_\_\_
4. What should you look for on your bank account statements?  
\_\_\_\_\_
5. What are two signs that someone might have stolen your identity?
  - a. \_\_\_\_\_
  - b. \_\_\_\_\_
6. What should you look for on your credit report?  
\_\_\_\_\_
7. What kind of changes to your bills/ bank statements could be from identity theft?  
\_\_\_\_\_
8. Who are some people you should call if you think someone has stolen your identity?
  - a. \_\_\_\_\_
  - b. \_\_\_\_\_

Please leave me alone.	I'd rather not say.	No, I'm not going to share that information.
I'm not going to tell you anything!	I don't feel comfortable giving that information.	I'd prefer to keep that information private.

Please leave me alone.	I'd rather not say.	No, I'm not going to share that information.
I'm not going to tell you anything!	I don't feel comfortable giving that information.	I'd prefer to keep that information private.

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Please leave me alone.	I'd rather not say.	No, I'm not going to share that information.
I'm not going to tell you anything!	I don't feel comfortable giving that information.	I'd prefer to keep that information private.

Unit 7, Lesson 24, CPA4b

1. Every day at work, one of your coworkers keeps bothering you to talk, even though you have a lot of work to do and you're very busy. You've already tried to politely ask him to stop interrupting you, but he didn't listen. Today, he interrupted your work five times in one hour, and he just came back again. What do you say?

2. Your neighbor sits on her front porch for most of the day, every day, and watches everyone in the neighborhood. When you walk by, she always asks you where you're going and what you're doing. Today, you are going on a date, but you don't want to let her know, because she will tell the whole neighborhood. When you walk by, she asks, "Where are you going? What are you doing?" What do you say?

Unit 7, Lesson 24, CPA4d

3. You recently were a victim of identity theft, so you are being very careful about the information you share. You are registering to take some classes at the community college today, and you don't know why they are asking you for a photocopy of your birth certificate and your mother's maiden name. When you ask, the receptionist tells you that you don't have to give that information, but they would like it if you did. What do you say?

Unit 7, Lesson 24, CPA4e

4. Tomorrow is your brother's birthday. Your family has planned a surprise party for him. Your brother knows they are planning something, but he doesn't know what. He hates having to wait, though, so he keeps bothering you to tell him. He even used your dad's phone to call you, trying to impersonate your dad so that you would confirm something about the plans, but you figured it out. What do you say to him before you hang up the phone?



Unit 7, Lesson 24, CPA4f

5. You get a phone call asking you to participate in a survey. The person says that if you complete the survey, they will enter you in a sweepstakes to win \$500. You answer the survey questions, but then the person asks you to confirm your name and address, and to give your Social Security number. You hold your tongue and don't answer those questions. What do you say instead?

Unit 7, Lesson 24, CPA4g

6. Your cousin loves to shop online. She calls you and says that she's trying to buy some clothes, but she is having an issue with her credit card. She asks if you can tell her your credit card number and security code so that she can buy the clothes, and then she'll pay you back later. What do you say?

Melinda has two credit cards. She pays the bills on time every month. Last week, she got a strange bill in the mail from a different credit card, and she knew that she never opened an account there. At first, she wondered if it was a mistake, but then she realized that she could be a victim of identity theft.

Today, she checked her credit information from one of the credit bureaus (national organizations that keep track of people's credit), and she saw that there were four credit cards taken out in her name. She knows that she never opened two of them and she is very concerned that someone is impersonating her. She doesn't know how they could have gotten her information, but she is afraid that they might even have her Social Security number. She is sure that this is fraud.

What should she do?

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_

Other ideas:

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<p align="center"><b><u>Message A</u></b></p> <p align="center"><b>Is It Authentic or Fake?</b></p> <ul style="list-style-type: none"> <li>• organization name/email spelled incorrectly</li> <li>• message has spelling/grammar errors</li> <li>• strange or misspelled website link</li> <li>• strong words push you to act fast</li> <li>• A stranger requests money or gift cards, or promises to give you money.</li> <li>• a suspicious message that says it's from someone you know</li> <li>• using emotions to get you to do something</li> </ul> <p><b>Spam or phishing?</b> <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Not sure</p>	<p align="center"><b><u>Message B</u></b></p> <p align="center"><b>Is It Authentic or Fake?</b></p> <ul style="list-style-type: none"> <li>• organization name/email spelled incorrectly</li> <li>• message has spelling/grammar errors</li> <li>• strange or misspelled website link</li> <li>• strong words push you to act fast</li> <li>• A stranger requests money or gift cards, or promises to give you money.</li> <li>• a suspicious message that says it's from someone you know</li> <li>• using emotions to get you to do something</li> </ul> <p><b>Spam or phishing?</b> <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Not sure</p>
<p align="center"><b><u>Message C</u></b></p> <p align="center"><b>Is It Authentic or Fake?</b></p> <ul style="list-style-type: none"> <li>• organization name/email spelled incorrectly</li> <li>• message has spelling/grammar errors</li> <li>• strange or misspelled website link</li> <li>• strong words push you to act fast</li> <li>• A stranger requests money or gift cards, or promises to give you money.</li> <li>• a suspicious message that says it's from someone you know</li> <li>• using emotions to get you to do something</li> </ul> <p><b>Spam or phishing?</b> <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Not sure</p>	<p align="center"><b><u>Message D</u></b></p> <p align="center"><b>Is It Authentic or Fake?</b></p> <ul style="list-style-type: none"> <li>• organization name/email spelled incorrectly</li> <li>• message has spelling/grammar errors</li> <li>• strange or misspelled website link</li> <li>• strong words push you to act fast</li> <li>• A stranger requests money or gift cards, or promises to give you money.</li> <li>• a suspicious message that says it's from someone you know</li> <li>• using emotions to get you to do something</li> </ul> <p><b>Spam or phishing?</b> <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Not sure</p>
<p align="center"><b><u>Message E</u></b></p> <p align="center"><b>Is It Authentic or Fake?</b></p> <ul style="list-style-type: none"> <li>• organization name/email spelled incorrectly</li> <li>• message has spelling/grammar errors</li> <li>• strange or misspelled website link</li> <li>• strong words push you to act fast</li> <li>• A stranger requests money or gift cards, or promises to give you money.</li> <li>• a suspicious message that says it's from someone you know</li> <li>• using emotions to get you to do something</li> </ul> <p><b>Spam or phishing?</b> <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Not sure</p>	<p align="center"><b><u>Message F</u></b></p> <p align="center"><b>Is It Authentic or Fake?</b></p> <ul style="list-style-type: none"> <li>• organization name/email spelled incorrectly</li> <li>• message has spelling/grammar errors</li> <li>• strange or misspelled website link</li> <li>• strong words push you to act fast</li> <li>• A stranger requests money or gift cards, or promises to give you money.</li> <li>• a suspicious message that says it's from someone you know</li> <li>• using emotions to get you to do something</li> </ul> <p><b>Spam or phishing?</b> <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Not sure</p>

Message A: a text message from an unknown number

Dear client of Neighbor City Bank: We have send an important update to your messages. Log in to your account at:  
<https://shriyanshun.com/neighborcitybank>

Message B: a text message from an unknown number

Hey, I borrowed Susan's phone to text you because my battery died. Just letting you know that I made it to her house okay. Love you.

Message C: email from an unknown person

email from [jinkinchow1180@gmail.com](mailto:jinkinchow1180@gmail.com)

Dear friend,  
I must write to you to aks for help because I need. I wonned lottery for \$11 million USD but cannot access because where I live. I needd US bank account. If you send your account number, I send you all moneys and then you send back to me later when is safe. I give you \$300,000 for your help. Please response today or I give to other person.  
Kindest regards,  
Jin Kin Chow

Message D: email from [lulu2209@yahoo.com](mailto:lulu2209@yahoo.com) - your granddaughter's email address

Hey Grandma! I'm in Toronto! I know it's a surprise but I had a chance to join a school trip and I decided to go. But I lost my bank card on the flight. Can you send me \$1,000 for the trip right now? I don't want to tell Mom, because she'll be mad. Will you help me? Thanks! Lulu

Message E: email from an unknown person
email from <a href="mailto:mswansen@neighborcityschools.com">mswansen@neighborcityschools.com</a>
Dear Parent,
I am the registrar at Neighbor City High School. Our records show that your child is registered as a student with us. We need some additional information from you about your child's academic records. Please give us a call at 822-000-3249 at your earliest convenience.
Thank you, Meredith Swansen

Message F: text conversation from an unknown number	
messages from unknown number	your answers
Hey, I'm on my way over.	
	Sorry, who is this?
Oh, it's the wrong number! My bad. But you're so nice! I'm so sorry I bothered you.	
	Okay, no problem.
Thank you so very much. You are just the sweetest person. I'd love to get to know you more. Want to chat sometime?	

### Partner A

Name	What Happened?	Why Did It Happen?
Aleks (he)		Some people are trying to hack his account.
Fabian (he)	He was ripped off.	
Larisa (she)	She can't open her bank account.	
Sandra (she)		She is afraid that she could be ripped off.
Jakob (he)		He is tired of getting so much spam every day.

### Partner B

Name	What Happened?	Why Did It Happen?
Aleks (he)	His account is blocked.	
Fabian (he)		He was buying clothes from a suspicious website.
Larisa (she)		She was the victim of a phishing scam.
Sandra (she)	She won't give out her personal information.	
Jakob (he)	He is reporting spam emails.	

### **Sample Story**

Maurice has a hard time remembering passwords, so he usually makes his passwords something very simple. His passwords aren't unique at all, and he has only a few passwords that he uses for everything. One day, someone hacked his Instagram account. After that, his Facebook account was hacked, too, and then his email account. Maurice realized that he had used the same password for all of those accounts.

### **Story #1**

Chad got an email that looked like it was from his bank, Neighbor City Bank. The email said, "Dear customer, please confirm your online account password at this link: [neighboorcitybankk.co](http://neighboorcitybankk.co)." Chad didn't look at the link carefully, but just clicked on the link and typed in his username and password. After that, the page went blank. He thought it was strange, but maybe he had an Internet problem. However, the next day, when he tried to log in to his bank account online, he couldn't log in. He called his bank and they asked if he had gotten any suspicious messages. He told them about the email he had gotten the day before and that he had typed in his username and password. The bank blocked his account until he could go to their office and confirm his personal information to reset the account. When he went to the bank, they told him that they had prevented someone from transferring \$5,000 out of his account the day before.

### **Story #2**

Amelia decided to order a new vacuum cleaner online. She'd never heard of the company, but the vacuum cleaner was for sale at an amazing price, so she thought she'd try it. However, when the vacuum cleaner arrived, it was terrible. It hardly worked and was extremely loud. When Amelia tried to contact the company to get her money back, the phone number on the website didn't work, and no one replied to her emails. "They ripped me off!" said Amelia angrily.



### **Story #3**

One day, Benny got a text message from a number he didn't know. The text message said, "I want to tell you about an amazing job opportunity. You can earn up to \$2,000 every day!" Benny texted back to get more information, and the person asked him to send his resume with his personal information. Benny usually didn't give out that information to strangers, but since it was for a job, he thought it would be safe. Later, they offered him a job, and Benny filled out some more forms with his personal information, including his Social Security number. After that, he never heard anything else from the company, but his identity was stolen. He figured out too late that the company was fake.

### **Story #4**

Juanita's privacy settings on Facebook are set to public, so anyone can see her posts and comment on them. One day, a man she has never met comments on her profile picture and says that she is beautiful. He starts writing to her and says that he's in love with her. Juanita is lonely, and his messages make her feel like someone cares about her. She believes the man. Then, he says that he wants to visit her, but he doesn't have money. He asks her to send him \$1,000 so that he can fly to her city. Juanita sends the money, but the man never comes. She is brokenhearted.

Topics for Your Party's Platform  
Choose the five that are most important to you.

<ul style="list-style-type: none"><li>● protecting the environment</li><li>● reducing crime</li><li>● lowering income taxes</li><li>● supporting Social Security</li><li>● balancing the government's budget</li><li>● providing financial aid for education</li><li>● providing government-paid maternity leave</li><li>● supporting small business owners</li><li>● supporting early education and childcare programs</li></ul>	<ul style="list-style-type: none"><li>● improving education</li><li>● lowering healthcare costs</li><li>● providing health insurance for everyone</li><li>● reducing unemployment</li><li>● supporting affordable housing programs</li><li>● supporting alternative energy (for example, solar or wind)</li><li>● supporting national security</li><li>● putting regulations on social media</li><li>● improving public transportation services</li></ul>
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## **Johnson County Parks and Recreation Services**

The wellness of our residents is one of our top priorities, so we offer a variety of parks and recreation services to serve you in both mind and body. Here are some of the programs we provide:

### **Healthy Living**

- **Gym and Fitness Center** available for residents. Just show proof of address at the front desk to sign up for a membership. *\$10/month for individuals, \$25/month for families.*
- **Exercise Classes** held daily. See the front desk for the latest schedule.
- **Healthy Cooking Classes** for teens and adults. Learn about having a balanced diet, cooking with in-season produce, and exchanging less healthy foods for those that are healthier. First Saturday of each month, 3 pm. *\$15/person*. Pre-registration is required at the front desk.

### **Children & Family**

- **Family Movie Nights** every Friday night on the lawn, May - August. Bring your own chair or blanket. *Movie is free; popcorn boxes are \$3 each.*
- **Family Nature Walks**, first Saturday of each month March-October, 10-11 am. *\$5/person*. Wear comfortable shoes.

### **Youth Sports (ages 7-11) – Call for Registration and Cost Information**

- **Boys' Baseball**, August - October
- **Girls' Softball**, August - October
- **Boys' and Girls' Soccer**, March - May

### **Adult Sports (ages 18+) – Call for Registration and Cost Information**

- **Men's and Women's Tennis Clubs**, April - June

### **Clubs and Hobbies**

- **Chess Club** for all ages, Tuesdays 6-7 pm. *Free.*
- **Community Choir**, ages 13+, Thursdays, 7-8:30 pm. *\$25/year.*

## **Shawnee County Water Authority (SCWA)**

The Shawnee County Water Authority provides the following services:

### Water Bills and Payment Assistance

Residents of Shawnee County may view and pay their water bills at our website. If you need help paying your water bill, fill out the assistance form at our website.

### Wastewater Treatment

SCWA provides wastewater treatment services for the surrounding region. The water goes through several stages of cleaning before being released into the Shawnee River.

### Water Distribution and Quality Testing

The water in our region is sourced from the Longwood Reservoir and goes through an intensive cleaning process before being pumped to local residents. We test all water multiple times to make sure it is safe for drinking and clean it as needed. You can be confident that your water is safe.

### Our Office

The Shawnee County Water Authority's main office is located in the Shawnee County Administration Building, 2239 Linwood Street. You may visit our office (next to the mayor's office) during working hours Monday-Friday, 9 am - 4 pm or call us at (890) 000-9771.

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## **King City Administration Building**

Location: 9762 Seashell Avenue

Walk-In Hours: 9 am - 3 pm, Monday - Friday

Offices:

- Mayor James Todd
- Vice Mayor Lana Harley
- City Council Meeting Room
- City Operations Manager Bea Link
- Residents' Services Office
- Election Registration Office
- Treasurer Kim Williams

To set up an individual meeting with a King City official, please contact the main administration office to schedule an appointment.

## Highland County Courts

The Highland County Court System includes the following courts:

- **Highland County General District Court**: This court hears cases involving costs of \$5,000 or less, as well as traffic violations. All cases in District Court are heard by a judge.
  - **Highland County Circuit Court**: This court hears cases involving costs over \$5,000.
    - The clerk of the Circuit Court also takes care of marriage, divorce, and name change documents.
    - Questions about red tape for these documents? Contact the clerk of court at our website: [clerk.hccc.org](http://clerk.hccc.org)
  - **Highland County Juvenile and Family Relations Court**: This court hears cases for most family situations, except divorce and adoption, and cases against youth under age 18.
- 

## Marvin City Schools

The Marvin City School District provides free K-12 education for all residents of Marvin City.

### *Our Schools:*

Mayfield Elementary School  
Lynn P. Beaver Elementary School  
Hidden Creek Middle School  
Marvin City High School

### *Our School Board:*

The Marvin City School Board is made up of 5 representatives who are appointed by the City Council. School Board members must be residents of Marvin City for the entirety of their three-year terms.

School Board meetings are held on the first Tuesday of each month from 7 to 9 pm at the Marvin City Schools Administration Building. Any resident is welcome to make a statement at a meeting by registering with the Board Clerk by 6 pm on the day of the meeting.

## Recording Sheet

1. Name one of the youth sports in Johnson County.

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2. Name one service of the Shawnee County Water Authority.

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3. Name one office in the King City Administration Building.

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4. Name one of the Highland County Courts.

---

5. Name one of the Marvin City Schools.

---

6. How much do Family Nature Walks in Johnson County cost?

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7. Where is the Shawnee County Water Authority's main office?

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8. What is the name of King City's Mayor?

---

9. Which Highland County court would hear a case with \$1,000 in costs?

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10. How do Marvin City School Board members get their jobs?

---

I pledge allegiance	and to the Republic	under God,
one Nation	to the flag	with liberty and justice for all.
indivisible,	for which it stands,	of the United States of America,

I pledge allegiance	and to the Republic	under God,
one Nation	to the flag	with liberty and justice for all.
indivisible,	for which it stands,	of the United States of America,

I pledge allegiance	and to the Republic	under God,
one Nation	to the flag	with liberty and justice for all.
indivisible,	for which it stands,	of the United States of America,

Person A: You are calling your cousin to tell about what happened today when you had to testify in a criminal court case. You were the witness of a crime.

Person B: You are glad to talk to your cousin, but then you see that it's 4:00 and you need to go pick up your kids.

Person A: You are calling your attorney to ask about the difference between court costs and legal fees.

Person B: You're an attorney, and you explain that legal fees are the costs that the client pays the attorney, and court costs are the costs that the person who loses the court case pays to the court. Then, you need to finish the phone call to go to a meeting.

Person A: You have received a letter that there is a lawsuit against you because of a car accident you had. You call your friend for advice.

Person B: You tell your friend what you know about lawsuits and then say that you need to end the call so that you can call your cousin, who is an attorney, and see if he can help.

Person A: You want to talk to your coworker about a TV show you've been watching. You really enjoy shows about the police, and you like trying to figure out who is guilty and who is innocent.

Person B: You don't want to offend your coworker, but you don't watch TV very much and you don't like that kind of show. You're not interested in talking about this.

Person A: Your neighbor keeps throwing trash in your yard, even though you've been telling him to stop. You're not sure what to do, so you ask another neighbor (Person B).

Person B: You can see that Person A is really frustrated about this problem with the other neighbor. You think the neighbor thinks he is above the law, and it's time for Person A to involve the police or a lawyer. Then, you get a call from your spouse, who says s/he is sick, so you need to go home.

Person A: You're at the office of your attorney to make a will. You have finished filling out the paperwork and are getting ready to leave.

Person B: You're the attorney. You're glad that you could help your client, but you need to get to another meeting now.



Miguel was walking across the parking lot of Jim's Grocery Store with his granddaughter while carrying some heavy shopping bags. Suddenly, he was knocked down by a shopping cart that was rolling across the parking lot. He didn't break any bones, but he badly hurt his wrist and had to go to physical therapy for three months. Miguel's insurance paid for most of the physical therapy.

Miguel's family encouraged him to hire an attorney and file a lawsuit against Jim's Grocery Store. Miguel met with an attorney, who said that he could make a lot of money from Jim's Grocery Store for the accident. However, Miguel found out that Jim's Grocery Store is a small, family business, and that it would be very difficult for them to pay the legal fees and pay Miguel for his injury. What are Miguel's options? What are the positives and negatives of each option? What advice would you give Miguel?

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## **The Road to the American Revolution**

Before the American Revolution, there was another war from 1754 to 1763: The French and Indian War. The colonies' small, independent armies, called militias, worked together with the British army and a few American Indian (Native American) tribes to fight against the French army and many other American Indian tribes. Great Britain won the war. After the war ended, the King of England wanted the American colonists (people living in the colonies) to pay for the soldiers who had fought to defend them during the war.

In 1765, Great Britain passed a law called the Stamp Act. This law said that all paper products would have an extra tax that would go back to Great Britain. This made books, newspapers, and even playing cards more expensive. There were no American representatives in Great Britain's government, so the Americans were very upset. They fought against the taxation without representation, and Great Britain canceled the Stamp Act.

In 1766 and 1767, Great Britain passed several new laws that placed taxes on paint, paper, tea, glass and other products. They also sent British soldiers to the colonies to force the colonists to obey. The colonists were angry that the British soldiers were there. They even had small fights in the streets.

Over the years, the Americans fought back against the British taxes in different ways. They prevented British ships from bringing taxed items to the colonies and wrote angry articles in the newspapers. One time, they dumped tea into the ocean as a protest. That was called the Boston Tea Party. Another time, they burned a British ship! Every time the colonists fought back, the British punished them with another tax or law.

Finally, in 1775, the war for freedom began. Militia members from across the colonies came together to be part of the American army, called the Continental Army. George Washington was the leader of that army, and would later become the first president of the independent United States.

Sentence Strips for Role Plays

2. I didn't say the Midwest was my <i>favorite</i> region. I think I prefer New England, actually.	3. You want to visit the <i>Great Lakes</i> ? Isn't it cold there?
4. He wants to buy a house in an <i>urban</i> area? I didn't know he liked cities.	5. I didn't know you lived in a <i>suburban</i> area. I thought you lived in the country.
6. You want to <i>swim</i> in the Mississippi River? Isn't it dirty?	7. You're going to fly to another <i>continent</i> ? I thought you were scared of flying.
8. I said that I was thinking of <i>visiting</i> the Rocky Mountains, not relocating there.	9. They said they wanted to visit a <i>rural</i> area. They don't want to go to New York City!

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Student Handout

1. I don't think that the grass is always greener on the other side. I think the grass looks pretty green over here, actually.
2. I didn't say the Midwest was my favorite region. I think I prefer New England, actually.
3. You want to visit the Great Lakes? Isn't it cold there?
4. He wants to buy a house in an urban area? I didn't know he liked cities.
5. I didn't know you lived in a suburban area. I thought you lived in the country.
6. You want to swim in the Mississippi River? Isn't it dirty?
7. You're going to fly to another continent? I thought you were scared of flying.
8. I said that I was thinking of visiting the Rocky Mountains, not relocating there.
9. They said they wanted to visit a rural area. They don't want to go to New York City!

<p>1. A: You're going to a presentation tomorrow evening by the National Park Service to learn about their history. You invite your friend. B: You have to work tomorrow evening.</p>
<p>2. A: Next Tuesday, you're going to a photography exhibit of scenery from the Everglades. You invite your friend. B: You're going out to dinner with your sister to celebrate her birthday next Tuesday.</p>
<p>3. A: Tonight, you're going to a bookstore for the presentation of a new travel guide, written by your favorite author. You invite your friend. B: Your child is sick and you need to stay home with him/her.</p>
<p>4. A: You're planning to join a bus trip to the Grand Canyon next summer. You invite your friend to join the group. B: You're planning to visit a friend in another country next summer. You can't afford two trips.</p>
<p>5. A: You're going to take a trip to Washington, D.C. this fall to see the White House and other important monuments. You invite your friend. B: You're starting classes for a degree this fall.</p>
<p>6. A: You're going to see a new documentary film tonight about the construction of the Golden Gate Bridge. You invite your friend. B: You already promised your friend who is sick that you'd take dinner to him/her tonight.</p>

Congratulations! Your group has won an all-expenses-paid road trip to see some of the scenery and famous places in the United States. However, you have to plan the trip! You must choose four places to visit. At least two must be from the vocabulary list in this lesson; the other two may be from the list or may be other places that interest you, such as some National Parks. Before your group gets on the road, you will need to explain your plan and why you chose each location.

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If you had known that the deadline was tomorrow,	you would have learned how to cook so that you could live on your own.
If you had felt comfortable speaking informally with your boss.	you wouldn't have been so surprised when people in the U.S. acted differently than you did.
If you had felt confident that you could be self-reliant,	you would have finished the project today.
If you had learned about ideals in U.S. culture earlier,	you would have felt that you earned their position.
If you had gotten their jobs based on merit,	you would have been more direct about the problems you saw at work.

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<p>You have a problem at work, but you don't feel comfortable being direct with your boss about it.</p>	<p>Your child's school is going to start having all students wear uniforms, but you think this will take away some of your child's individuality.</p>
<p>You really want to show your manager that you have a strong work ethic, because you are hoping to earn a promotion.</p>	<p>Your deadline to finish something at work was next week, but now you're being pushed to finish it ASAP. However, you were planning to take a day off tomorrow to spend time with your family.</p>
<p>You are at an appointment with a new doctor. The doctor is very informal, but you want to show her respect.</p>	<p>You meet a new neighbor and want to make small talk, but you're not sure what to say.</p>
<p>You wanted to get a new job based on merit, but then your uncle told you that he knows the boss and he can call and ask him to give you the job. You think that you probably have a better chance of getting the job if your uncle helps you.</p>	<p>You know that it's very important for your children to be punctual in arriving at school. However, this morning one of your kids is feeling very stressed and upset, and you wonder if you should let him stay home a bit longer.</p>



Your brother just lost his job. He's having a hard time, but he doesn't want anyone to know. He wants to pull himself up by his bootstraps. Today, you found out that he couldn't pay his rent last month, and he is in danger of losing his apartment. You are very upset and wish that he had told you so that you could help.

Your friend is very sick. She's been in the hospital for two days. She didn't want to bother you, so she didn't tell you, but you just found out from another friend. You want to help your friend, visit her, or do anything else that you can for her. You're sad that you didn't know about this two days ago.

Your friend made a very bad choice last week. You tried to give him a hint to make a different choice, but he didn't seem to understand. Now, he's in trouble. You wish that you had been more direct with your advice to your friend last week to help him see his mistake.

Your cousin is not very good at being on time. Last month, his boss warned him twice that if he didn't start being punctual, he was going to have consequences. Your cousin didn't listen, and today, he was 30 minutes late to work and lost his job. He wishes he could go back to this morning and change his morning to not be late.

Your cousin is a high school student. You see that she doesn't have a good work ethic, and you're trying to encourage her to work harder. She applied for some scholarships to go to college, because she wants to become a nurse, but she didn't get any because her grades weren't good enough. Now, she looks back and wishes that she had worked harder in her classes.

“Have you ever...?”

1. Find someone who has had a feast with his/her family or friends.  
\_\_\_\_\_
2. Find someone who enjoys attending parades.  
\_\_\_\_\_
3. Find someone whose country of origin is not the United States.  
\_\_\_\_\_
4. Find someone who has been to a gathering on Independence Day. \_\_\_\_\_
5. Find someone who can name the colors that people in the U.S. sometimes wear to be patriotic. \_\_\_\_\_
6. Find someone who likes to start holiday celebrations with a bang. \_\_\_\_\_
7. Find someone who has used fireworks on Independence Day.  
\_\_\_\_\_
8. Find someone who enjoys dancing or listening to music as part of holiday festivities. \_\_\_\_\_
9. Find someone who has attended an ethnic celebration for a country other than his/her own. \_\_\_\_\_
10. Find someone who has bought flowers in honor of or in memory of someone. \_\_\_\_\_

**Name of holiday:** Independence Day (also called Fourth of July)

**Date:** July 4

**Reason for holiday:** The Second Continental Congress of the colonies, including many Founding Fathers, approved the Declaration of Independence on July 4, 1776.

**Why it is important:** The Declaration of Independence said that the American colonies were independent of Great Britain.

**How it is celebrated:** Cookouts, pool parties, fairs, fireworks, and parades. Many people dress in patriotic colors, sing “The Star-Spangled Banner,” and eat hamburgers, hot dogs, watermelon, and ice cream.

**Interesting fact:** U.S. Presidents John Adams and Thomas Jefferson died on July 4, 1826. President James Monroe died on July 4, 1831. President Calvin Coolidge was born on July 4, 1872.

**Name of holiday:** \_\_\_\_\_

**Date:** \_\_\_\_\_

**Reason for holiday:** \_\_\_\_\_

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**Why it is important:** \_\_\_\_\_

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**How it is celebrated:** \_\_\_\_\_

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