

Unit 1

Lesson 1

TE 1: Answers will vary.

TE 2:

1. sensitive
2. connection
3. patient
4. This question is a mistake and will be fixed upon reprint.
5. considerate
6. immature
7. outgoing, reserved
8. reliable
9. mature
10. acquaintance
11. lifeline

TE 3:

1. hasn't been
2. met
3. was
4. needed
5. thought
6. have met
7. have talked
8. have thought
9. grew up
10. have been

Lesson 2

TE 1:

1. optimistic
2. humble

3. wise
4. negative
5. have (a lot) in common
6. reached out
7. loyal
8. positive
9. encouraging
10. seems
11. can't judge a book by its cover
12. got to know

TE 2:

1. False
2. True
3. False
4. True
5. True
6. True
7. True
8. False
9. True
10. False

TE 3:

1. seemed
2. negative
3. encouraging
4. positive
5. get to know
6. reach out
7. wise
8. optimistic

9. have a lot in common

Lesson 3

TE 1:

1. was planning
2. am driving
3. were telling
4. was preparing
5. is calling
6. are teaching
7. were bringing
8. are thinking
9. am attending
10. are visiting

TE 2:

1. False
2. True
3. False
4. False
5. True
6. True

TE 3:

1. spouse
2. trust
3. relatives
4. extended
5. siblings
6. close-knit
7. rely on
8. stepfather
9. in-laws

10. The apple doesn't fall far from the tree.

Lesson 4

TE1:

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

TE 2:

1. will have paid
2. will have raised
3. will have seen
4. will have given
5. will have stayed
6. will have spent
7. will have disciplined
8. will have visited
9. will have slept

TE 3:

1. raised
2. respect
3. engaging
4. imaginations
5. disciplining
6. watch over
7. stay home alone
8. childhood

9. time out
10. strong-willed
11. behave
12. allowance

Lesson 5

TE1: Answers will vary.

TE 2: Answers will vary.

TE 3:

1. old enough
2. ask out
3. go out
4. set them up
5. blind date
6. romance
7. shared values
8. click
9. break up
10. propose
11. Newlyweds
12. anniversary

Review

1. was driving
2. are planning
3. was playing
4. was studying
5. was jogging
6. is learning
7. is reading
8. is getting
9. was thinking

1. will have proposed
2. will have attended
3. will have stayed
4. will have learned
5. will have saved

Unit 2

Lesson 6

TE 1: Answers will vary, a few samples are below.

1. you should stop spending so much.

TE 2: Answers will vary.

TE 3:

1. financial
2. broke
3. assets
4. installments
5. pay off
6. bankrupt
7. lend
8. investments
9. affordable installments
10. lien
11. valuable

Lesson 7

TE 1:

1. The woman who is wearing the red hat works at our tax preparation service.
2. The young man who just got his first job didn't know what his paycheck would take out tax withholding.
3. The young couple who just got married decided to start a retirement fund.
4. The company accountant who forgot to send me my W-2 apologized.
5. The men who are employees at the factory are hoping for good tax refunds.

6. The waitress who gave us our receipt explained that there is a local tax on food in restaurants.
7. The person who we talked to on the phone about our property tax bill is the city accountant.
8. The women who are shopping at discount stores are finding smart ways to make ends meet.
9. The tax accountant who called me said that my taxes are ready to file.
10. The visitor who was from another country didn't know that sales tax is not included on price tags in the U. S.

TE 2: Some answers below may vary.

1. People who live in New Hampshire don't have to pay property taxes, but people who live in Washington, D.C. do have to pay it.
2. Hawaii has some of the lowest property taxes in the U.S., and New Jersey has some of the highest property taxes.
3. Both Hasti and Yonathan have to file their tax returns.
4. Puja received her tax refund, but Divit hasn't received his tax refund.
5. Maryam and Liza get W-2's from their employers every year, but Yasmine gets a 1099 from her employer.
6. Both Lucas's and Jamila's families are having a hard time making ends meet.
7. Both Selma and Rodney are accountants. Selma works for a tax preparation service, but Rodney works for a grocery store.
8. Harvey works for the federal government checking tax returns
9. Emma's job uses tax withholding. On the other hand, Delilah's job doesn't use tax withholding so she has to make tax payments every three months.
10. Sufjan puts \$200 in his retirement fund every month, while Brenna only puts \$100 in her retirement fund every month.

TE 3:

1. tax return
2. tax preparation service
3. file
4. W-2's
5. retirement fund
6. tax refund
7. make ends meet

Lesson 8

TE 1: Answers will vary.

TE 2:

1. expecting
2. hope
3. hoping
4. expecting
5. hoping
6. expected
7. expecting
8. expecting
9. expecting
10. expecting

TE 3:

1. heat pumps
2. furnaces
3. hot water heater
4. renovate
5. appliances
6. upgrade
7. fireplaces
8. porches
9. electrical panel
10. tripping the breaker

Lesson 9

TE 1

1. Bikeland
2. 2 years
3. no
4. activate the warranty card online or fill it out and mail it
5. on the Warranty Card
6. yes
7. yes

8. 2 years / length of the warranty

TE 2: Answers will vary, samples only.

1. Georgio wishes the store was not sold out.
2. Jessi wishes she had called the store first.
3. Misty wishes she had not lost the receipt.
4. Zakaria wishes he had bought the warranty
5. I wish we had not entered the raffle.
6. Amir wishes he lived closer to the store that sells the shoes.
7. Song wishes that she had bought more sweaters.
8. The kids wish it wasn't raining.
9. Harry wishes he had had the time to buy the shoes when they were in stock.
10. I wish I had not bought the roller skates.

TE 3:

1. half off
2. buy one, get one free
3. clearance
4. sold out
5. merchandise
6. guarantee
7. catalog
8. customer service
9. warranty
10. enter our raffle
11. read the fine print

Lesson 10

TE1: Answers will vary.

TE 2: Answers will vary.

TE 3:

1. rating
2. steal

3. out of stock
4. backorder
5. promotion
6. multiple
7. rating
8. rating
9. purchase
10. exchange
11. store credit
12. bargain

Review

Answers will vary for the first set of 1-8, sample below:

1. you should get it insured.
1. The waitress who is wearing the red hat speaks both Spanish and Portuguese.
2. The electrician who came to fix our circuit breaker has only been an electrician for one year.
3. The young couple who got married last weekend decided to start a retirement fund.
4. The contractor who is upgrading my kitchen is very knowledgeable and friendly.
5. The plumber who explained the problem with our heat pump is going to come look at it tomorrow.
6. The tax accountant who called me said that my taxes are ready to file.

Unit 3

Lesson 11

TE 1: Answers will vary.

TE 2:

1. Maria recommended the name brand pasta.
2. The farmer's market sells organic grapes.
3. "Every time Jim comes home from the store, his wife laughed, 'I find junk food in the kitchen.'"
4. This morning we prepared baked goods.

5. The car hit a shopping cart in the parking lot.
6. Joan did not place the staples in the cabinet
7. The farmer's market sells in-season produce.
8. Luis prefers store brand cereals.
9. An employee placed Rosa's groceries in the shopping cart,
10. Hungry teenagers browsed the shelves.

TE 3:

1. have a sweet tooth
2. baked goods
3. store brand
4. junk food
5. organic
6. counter
7. staples
8. in-season
9. out-of-season
10. browse
11. self-checkouts
12. shopping cart

Lesson 12

TE 1:

1. anything
2. everything
3. everything
4. something
5. anything
6. something
7. anything
8. something
9. something

10. everything

TE 2: Answers will vary.

TE 3:

1. waitlist or waiting list

2. be seated

3. tender

4. flavorful

5. savory

6. devour

7. portions

8. well done

9. rare

10. full

11. Checks together or separate?

12. It's on me.

Lesson 13

TE 1:

1. egg

2. 4 days

3. cucumber, salt, vinegar, and sugar

4. November 12

5. keep it refrigerated

6. She should throw it out.

7. yes

8. Answers will vary.

TE 2:

1. If he checks the food label, he'll know if the food contains dairy.

2. If the food is past its expiration, we throw it away.

3. If he eats that food, it will give him food poisoning.

4. If you clean the knives, it will get rid of the bacteria.

5. If the chicken is pink in the middle, we will need to cook it longer.
6. If the milk stays on the kitchen counter all night, it will spoil.
7. If he smells rotten potatoes, he feels sick to his stomach.
8. If a dish contains meat, she will not eat it.
9. If the kitchen workers serve inedible food, they will get in trouble.
10. If meat is cooked to the correct temperature, it is safe to eat.

TE 3:

1. poultry
2. off
3. raw
4. rotten
5. sick to our stomachs
6. food poisoning
7. inedible
8. expiration date
9. spoiled
10. bacteria

Review

Answers will vary, sample below.

1. Excuse me, could you tell me where your baked goods are located?

Unit 4

Lesson 14

TE 1:

1. injection
2. has a temperature
3. infection
4. bruise
5. virus
6. specialist

7. lost your voice
8. hardly
9. symptoms
10. acetaminophen
11. treatment
12. antibiotics

TE 2:

1. ago
2. since
3. for
4. Since
5. since
6. ago
7. for
8. for
9. ago
10. Since

TE 3:

1. treatments
2. infection
3. antibiotics
4. lost your voice
5. high temperature
6. acetaminophen
7. symptoms
8. virus
9. injection
10. specialist

Lesson 15

TE 1:

1. x-ray
2. lungs
3. admitted
4. discharged
5. side effect
6. kidneys
7. swallow
8. surgery
9. liver
10. heal
11. tablet
12. back on her feet

TE 2: Answers will vary, sample below.

1. scared

TE 3:

1. x-ray
2. lung
3. Kidney
4. liver
5. surgeries
6. admitted
7. discharged
8. heal
9. tablets
10. side effects
11. swallowing
12. be back on your feet

Lesson 16

TE 1: Answers will vary.

TE 2: Answers will vary, sample below.

1. Can you tell me if Dr. Allmon is covered by my insurance?

TE 3:

1. Explanation of Benefits

2. in-network

3. deductible

4. co-pay

5. balance

6. out-of-pocket

7. insurance provider

8. estimate

9. covered

10. approved

Review

1. ago

2. for

3. since

4. for

5. ago

6. since

7. ago

8. for

9. since

10. for

Answers will vary for second set of sentences, sample below.

1. frustrated

Unit 5

Lesson 17

TE 1: Answers will vary.

TE 2:

1. graduate
2. boarding school
3. evaluating
4. special education
5. secular
6. GED
7. virtual school
8. homeschool
9. credits
10. hit the books
11. enroll
12. religious

TE 3:

1. feeling
2. religious
3. enrolling
4. opportunity
5. boarding
6. classes
7. advantage
8. graduate
9. credits
10. secular
11. homeschooling
12. hard time
13. virtual
14. hit the books
15. GED
16. special education
17. evaluate

Lesson 18

TE 1:

1. transcript
2. tuition
3. scholarship
4. community college
5. bachelor's degree
6. major
7. put himself through school
8. higher education
9. financial aid
10. associate's degree
11. master's degree
12. room and board

TE 2:

1. Mark and James said that they are excited to start higher education this fall.
2. Emil said that before he started looking at colleges, he had no idea about the price of room and board.
3. Aliyah said that she was so glad that Morrison College has the major she wants.
4. Yesterday, you said that you wanted to get a master's degree next year.
5. Today, Armando said that his mom is going to finish her associate's degree in the spring.
6. Last week, Nina said that she was going to send her transcript to the community college.
7. Yesterday, Patrick said that he got a scholarship.
8. Last night I said that I was going to apply for financial aid.
9. A month ago, Song said that she was going to start researching bachelor's degree programs.
10. Last week, Mila and Rex said that they were applying for some scholarships to help them pay for their tuition costs.

TE 3:

1. bachelor's degree
2. scholarships
3. transcripts
4. higher education
5. associate's degree
6. major
7. financial aid
8. room and board
9. put herself through college
10. tuition
11. master's degree

Lesson 19

TE 1: Answers will vary.

TE 2: Answers will vary.

TE 3:

1. trainee
2. orientation
3. competent
4. promotion
5. develop
6. qualify
7. certified
8. getting certified
9. expertise
10. instructor
11. pass with flying colors
12. trades

Review

Answers will vary, a sample for each set of sentences is below.

1. I had evaluated that boarding school before I found out we could not afford it.

1. If she had developed more expertise, she would have gotten a promotion sooner.

Unit 6

Lesson 20

TE 1: Answers will vary, sample below.

1. I have good communication skills.

TE 2: Answers will vary.

TE 3:

1. current, feedback

2. trustworthy, do your best, detail-oriented

3. conflict, solve, open-minded

4. out of work,

5. under consideration, be in touch, within

Lesson 21

TE 1:

1. position

2. focus on

3. speaking up

4. communicate

5. interpreting

6. expectations

7. in sick

8. policies

9. maternity/paternity

10. management

11. representatives

TE 2: answers will vary

TE 3: answers will vary, sample below

1. It seems like the HR representative has more information about our maternity leave policy.

Lesson 22

TE 1:

1. Did you keep that information confidential?
2. Did you try to get to work on time?
3. I don't know if that's the right word.
4. Am I able to wear a t-shirt to work here?
5. She's going to quit tomorrow.

Less formal answers will vary.

TE 2: Answers will vary.

TE 3:

1. appropriate
2. dress code
3. efficient
4. clients
5. make an effort
6. code of conduct
7. confidential
8. make ethical decisions
9. resign
10. bad habit
11. run the risk
12. on duty

Review

Answers will vary, a sample is below.

1. We had been communicating our new policy to our employees all week.

Unit 7

Lesson 23

TE 1: Answers will vary.

TE 2:

1. Bobi said that when she struggles with depression, she feels incredibly sad.
2. Yesterday, Julianne said that starting today, I'm limiting my kid's screen time to one hour per day.
3. Last week, Korey said that he visited a counselor every week to help with his anxiety.
4. This morning, Elisa said that she is going to watch an interview with a mental health expert tomorrow night at 7pm.
5. Last month, you said that bullying is a big problem at Smith High School.
6. Today, she said that she is keeping an eye on my neighbor's dog while he's out of town.
7. Kiril and Edna said that they strongly recommend this movie.
8. Noa said that she is reading a book about social media and depression.
9. Miroslav said that he's learning a lot lately about mental health.
10. Yesterday, Sofia said that a technology expert came to her workplace.
11. Last week, Hadrian said that he's incredibly concerned about his kids' idea to jump off the roof!

TE 3:

1. advise
2. expert
3. mental health
4. strongly
5. anxiety / depression
6. depression / anxiety
7. bullying
8. screen time
9. concerned
10. incredibly
11. parental controls
12. Keeping an eye

Lesson 24

TE 1:

1. will be shredding
2. will be making
3. will not be going
4. will be teaching

5. will be hanging up
6. will not be giving
7. will be memorizing
8. will be giving
9. will be starting
10. will not be using

TE 2: Answers will vary, sample below.

1. I don't feel comfortable giving that information

TE 3:

1. identity theft
2. fraud
3. in private
4. maiden name
5. Social Security number
6. PIN
7. security
8. impersonating
9. hold
10. hang up
11. confirm
12. shred

Lesson 25

TE 1:

1. isn't she
2. aren't you
3. is it
4. will he
5. isn't it
6. isn't it
7. is he

8. are they

9. can you

10. isn't it

TE 2: Answers will vary.

TE 3:

1. fake / spam

2. rip

3. phishing

4. can't be too careful

5. suspicious

6. spam / fake

7. authentic

8. block

9. give out

10. hacked

11. unique

12. settings

Review

1. will be holding

2. will be shredding

3. will be calling

4. will be advising

5. will be setting up

6. will not be giving out

7. will be contacting

8. will be keeping

9. will be reading, will be playing

10. will be spending

Unit 8

Lesson 26

TE 1:

1. did he
2. didn't she
3. doesn't it
4. did you
5. don't we
6. did he
7. didn't we
8. didn't they
9. did I
10. don't they

TE 2:

1. Many
2. much
3. Many
4. much
5. Many
6. many
7. much
8. Many
9. many
10. many

TE 3:

1. democracy
2. elections
3. candidate
4. campaign
5. platform
6. take a vote on
7. political party

8. politicians
9. primaries
10. cast their ballots
11. throw in the towel
12. stand for

Lesson 27

TE 1:

1. Answers will vary.
2. Ames General Court, Juvenile Court, or Circuit Court
3. last Monday of the month
4. the school administration building
5. Water and Sewer Department
6. Sharon O'Neil
7. 7
8. Ames Administration Building

TE 2:

1. Laura might make a statement.
2. The mayor must lead the city.
3. The county will provide water and sewer services.
4. The director will give information at the school board meeting.
5. The governor could appoint a judge by next week.
6. The city manager should lead the administration.
7. The assistant will explain dealing with the project's red tape.
8. The council must make a decision.
9. The county residents can make statements at the meeting.
10. The residents of their cities elect mayors.

TE 3:

1. county
2. mayor
3. services

4. residents
5. provide
6. made a statement
7. council
8. red tape
9. administration
10. school board
11. mayor
12. appointed

Lesson 28

TE 1:

1. right
2. duty
3. obey
4. keep up with
5. just
6. trial
7. jury
8. take part in
9. defend
10. be informed
11. Pledge of Allegiance
12. run for office

TE 2:

1. should
2. have to
3. must
4. don't have to
5. must
6. should

7. should
8. must not
9. don't have to
10. doesn't have to

TE 3:

Rights: vote, run for office, quick, public, and just trial

Duties: serve on a jury, defend the country as a soldier, obey all laws

Optional Activities: keep up with the news, be informed

Lesson 29

TE 1: Answers will vary.

TE 2:

1. has been waiting
2. have been hoping
3. has been asking
4. have been planning
5. have been testifying
6. has been planning
7. has been saving
8. has been waiting
9. has been thinking
10. has been feeling

TE 3:

1. criminal
2. civil
3. custody
4. attorney
5. lawsuit
6. testify
7. innocent
8. guilty

9. legal fees
10. court costs
11. will
12. above the law

Review

1. must
2. should
3. should
4. must
5. must
6. shouldn't
7. doesn't have to
8. must
9. doesn't have to
10. mustn't

Unit 9

Lesson 30

TE 1:

1. 1783
2. 1776
3. 1775
4. 1773

TE 2:

1. had wanted
2. had read
3. sent
4. had been
5. had written
6. did not want
7. had not written

8. had tried

9. learned

10.fought

TE 3:

1. American Revolution

2. colonies

3. Great Britain

4. freedom

5. independent

6. break free

7. taxation

8. representation

9. Constitution

10.Founding Fathers

11.Declaration of Independence

12.timeline

Lesson 31

TE 1:

1. Which

2. What

3. which

4. What

5. Which

6. What

7. What

8. Which

9. What

10.which

TE 2: Answers will vary.

TE 3:

1. region
2. continents
3. relocating
4. Midwest
5. Rocky Mountains
6. New England
7. Great Lakes
8. suburban
9. urban
10. rural
11. Mississippi River
12. greener on the other side

Lesson 32

TE 1: Answers will vary.

TE 2: Answers will vary.

TE 3:

1. get on the road
2. scenery
3. Golden Gate Bridge
4. National Park Service
5. Grand Canyon
6. Mount Rushmore
7. travel guide
8. capital
9. The White House
10. Niagara Falls
11. Statue of Liberty
12. The Everglades

Lesson 33

TE 1:

1. would have tried
2. would not have lost
3. would have known
4. would not have had
5. had tried
6. had not taken
7. had read
8. had felt

TE 2: Answers will vary.

TE 3:

1. informal
2. individuality
3. small talk
4. direct
5. ideal
6. merit
7. work ethic
8. punctual
9. deadlines
10. ASAP
11. self-reliant
12. pull yourself up by your own bootstraps

Lesson 34

TE 1: Answers will vary.

TE 2: Answers will vary.

TE 3:

1. countries of origin
2. ethnic
3. patriotic
4. with a bang

5. Parade
6. observed
7. in memory
8. festivities
9. feast
10. gathering
11. fireworks
12. Independence Day

Review

1. Which

2. What

3. What

4. What

5. What

6. Which

1. would have gotten

2. would have seen

3. would have been

4. would not have missed

5. would have explored

6. would have been