

 **POWER BASICS**[®]

Everyday English

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To the Student

Welcome to *Power Basics® Everyday English*. This book will teach you basic English skills. Each unit will show you how these skills are used in a different part of everyday life.

Unit 1: English in Everyday Life will teach you the basics of speaking, reading, writing, and finding information.

Unit 2: English at Home will show you how English skills are used to keep a home. You will learn how to find a place to live, how to shop, and how to cook for yourself.

Unit 3: English Outside the Home will help you use English skills in the world around you. You will gain skills needed to manage your money. You will also learn how to get around using public transportation or driving on your own.

Unit 4: English in the Community will teach you to use your skills to be a part of our nation. You will learn to use your rights and carry out your responsibilities to your community.

Unit 5: English for Health and Safety will explain how to use your skills to get health care and to keep you and your loved ones safe.

Each lesson is made up of short sections that explain important everyday English skills. Each section is followed by exercises to help you practice what you have learned. Each unit ends with a review followed by application exercises. These activities will help you extend and apply what you have learned in the unit.

To the Student, continued

Power Basics® Everyday English has many special features that make learning easier. “Tips” give you hints on ways to master the ideas and concepts in the text. “In Real Life” sections show you how the skills you are learning are used in the world outside the classroom. “Think About It” questions ask you to think about the concepts in new ways. The “Words to Know” section at the beginning of each lesson includes important new terms introduced in the lesson. The word appears in bold type later in the lesson, and it is defined for you. All the terms in the “Words to Know” section are also defined in the Glossary at the end of the book.

As you move through *Power Basics: Everyday English*, you will gain confidence and skills that will help you in everyday life. We hope that you enjoy this material as you learn.

LESSON 6: Keeping Track of Your Money



GOAL: To learn English skills used in handling money and paying bills

WORDS TO KNOW

account	gross pay	pay stub
annual	income tax	PIN
ATMs	insurance	pretax
balance	interest	purchases
checks	manage	register
deductions	minimum	retirement
deposit	net pay	statement
earnings	online banking	transaction
FICA	overtime	withdrawal
finance charges	pay period	

Reading Your Paycheck

Have you ever heard the idiom “There’s no such thing as a free lunch”? This means that you have to earn the food you eat and the roof you put over your head. To do this, most of us have a job to make money.

Once you earn money, you must learn to **manage** it. In other words, you must keep track of it so you do not waste it or spend money that you don’t have. Learning to read your paycheck is the first step in managing your money.

Most companies attach a **pay stub** to your check. The pay stub explains why you are getting the amount of money in your check. Look at the example that follows.

Emily works as a delivery driver. She works full-time, 40 hours per week, and gets paid every week. Last week she was very busy and worked 50 hours. Here is her pay stub:

Pay Period: 3/14/2007–3/21/2007

Earnings	Rate	Hours	This Period	Year to Date
Regular	10	40	400.00	3,920.00
Overtime	15	10	150.00	600.00
Sick				80.00
Vacation				0.00
		Gross Pay:	550.00	4,600.00

Deductions

Federal Income Tax		49.60	406.00
FICA		39.68	324.80
State Income Tax		6.94	56.84
Health Insurance		35.00	350.00
Dental Insurance		8.00	80.00
401K		11.00	110.00
	Net Pay:	399.78	3,272.36

As you can see, there is a lot of information on a pay stub. Let’s see what it all means.

The first thing you see on the stub is the **pay period**. This shows the week for which Emily is being paid. If you work a different number of hours each week, it is important to know your company’s pay periods. This will help you to figure out how much money to expect in your check.

Below the pay period you find the **earnings**. This shows how Emily earned her money for the week. Under *Rate*, you see how much she was paid for each hour that she worked. Under *Hours* you can see how many hours she worked at that rate. These two numbers are multiplied to get the amount she is being paid for this pay period. Under *Year to Date* is listed all of the money she has made at each rate so far this year.

TIP

Write down the number of hours you work each day. That way, if the hours on your check aren't correct, you will have something in writing that shows the mistake.

There are four different things Emily can be paid for. The regular rate is the usual amount she gets paid for every hour she works. By law, a normal work week is 40 hours long. For most people, any hours they work over 40 are **overtime**. Overtime hours are paid at the usual rate, plus one half. Emily can also be paid for sick leave or vacation. This is time that the company will pay her for being off work. You can see that she didn't use any sick time or vacation this period. She has used sick time at some point during the year, though.

All of her pay is added together to get her **gross pay**. This is the total amount she has earned for the period and for the year to date.

The next part of the stub shows Emily's **deductions**. These are amounts that she pays from her gross pay before she gets her check. Just as for her earnings, the stub shows her deductions for the period and for the year so far.

Emily pays two kinds of **income tax**. Income taxes are money that governments use to pay for things, such as roads and schools. They are a certain percent of the money everyone makes each year. Emily pays a tax on her income to the federal government and to her state. She also pays **FICA**. FICA is a tax that pays for programs that help people who no longer work because of their age and people who can't work.

Out of her gross pay, Emily also pays for two kinds of **insurance**. Insurance is a service that helps pay when something goes wrong. Her insurances help her pay to go to the doctor and the dentist. She also pays for a 401K. This is a way that she saves money for **retirement**, when she gets older and doesn't work. These deductions are paid **pretax**. That means that she does not pay tax on the money she uses for her insurance and retirement.

These deductions are subtracted from her gross pay to get her **net pay**. This will be the amount of her check.

■ PRACTICE 29: Reading Your Paycheck

Complete each sentence below. Write the correct answers on the lines provided.

1. The money made in a pay period before any deductions are taken out is called _____.
2. The money made in a pay period after deductions are taken out is called _____.
3. Overtime is paid for any amount over _____ hours worked in a week.
4. _____ is paid to the government as a percentage of money made during the year.
5. A 401K is a way to save money for _____.

Choosing a Bank

Once you have your money, you need to find a safe place to keep it. Most people keep their money in a bank **account**. An account is a file that a company keeps on each customer it does business with. There are two types of bank accounts that most people use: savings accounts and checking accounts.

Savings accounts are useful when you are planning to hold on to your money for a while. For instance, you can open a savings account to save money for an emergency or to buy something. The pro of savings accounts is that they pay **interest**. This means that the bank will pay you for keeping money in the account. This payment is a certain percent of the money in the account. The con of savings accounts is that there is usually a limit on the money you can take out of the account.

A checking account is a good place to put the money you plan on using every day. The pro is that you can write **checks** to pay for things. Checks are forms that can be used by someone else to get money out of your account. Checks make it easy to pay your bills. The con of checking accounts is that they pay little or no interest.

There are probably many banks in your area. Each bank usually offers many different types of accounts. With so many choices, it can be hard to figure out which account is best for you. Getting more information about each choice and listing the pros and cons of each can help. Here are some questions you should ask about each bank account:

1. Is there a **minimum** to open? *Minimum* means “least.” At some banks, you must have at least a certain amount of money to open an account.
2. Is there a minimum **balance**? Your balance is the amount of money in your account at any one time. A minimum balance is an amount of money that must be in the account at all times. Otherwise, the bank charges a fee.
3. Is there a monthly service fee? In other words, do you have to pay a fee every month to keep the account open? Usually, these fees are not charged for savings accounts. Sometimes you only pay the fee if you go below the minimum balance.
4. Are there any **transaction** fees? A transaction happens whenever you put money into or take money out of the bank. Some accounts charge for each transaction. Some charge for every transaction over a certain amount that you make in a month.
5. Are there any transaction limits? Some accounts limit the number of times you can take money out each month. Others may limit how much money you can take out at one time. These limits are usually only found on savings accounts.
6. How much interest does the account pay?
7. What else does the bank offer? At most banks, you will have to pay for your checks. Some banks will offer them for free. Other banks will make it easier to get a loan or a credit card if you open a savings account.
8. Is the bank easy to use? You want to choose a bank that is easy to get to and open when you need it. Some banks let you check your account on the Internet. Some have several locations. Others have many **ATMs**, or machines that let you do transactions 24 hours a day.

 **POWER BASICS**®

Everyday English

Teacher's Guide

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To the Teacher

Overview

Power Basics® is a complete textbook program designed to meet the needs of students who are daunted by the length and complexity of traditional textbooks. The goal of all textbook programs is to provide students with important new information. However, in traditional textbook programs, this goal is often overshadowed by other considerations. Many textbooks are written for the above-average reader and cover a wide range of content. They are filled with photographs, illustrations, and other visual elements. For some students, the amount of material is overpowering, the visual elements are distracting, and the rapid pace is unnerving. In *Power Basics*®, we revisited the basic goal, developing a streamlined textbook program that presents the essential content students need to succeed.

Program Components

As with traditional textbook programs, *Power Basics*® includes a core textbook and ancillary products designed to round out the program. The student text provides coverage of the essential content in each subject area. A consumable workbook provides a variety of activities for each lesson, including practice activities, extension activities, and activities designed for different learning styles.

Teacher support materials include a teacher's guide and test pack for each student text. The teacher's guide includes the following: an overview of each unit in the student text; suggestions for extension activities; the student text glossary and appendix; a complete answer key to all practice activities and unit reviews in the student text; classroom record-keeping forms, and graphic organizers for student use.

For more detailed assessments, the test pack offers a pretest, unit tests for each unit in the student text, a posttest, and test-taking strategies for students.

Student Text Organization

The student text is divided into units. Each unit contains a series of lessons on related topics, with one lesson for each topic. Each lesson begins with a clear,

student-centered goal and a list of key words that are introduced in the lesson. The definitions for these words are included in the glossary, which can be found in the student text and at the end of this teacher's guide.

Next comes a brief introduction to the topic of the lesson, followed by instructional text that presents essential information in short, easy-to-understand sections. Each section of instructional text is followed by a practice activity that lets students apply what they have just learned. A unit review is provided at the end of each unit to assess students' progress. The review is followed by application activities that encourage students to extend and apply what they have learned.

The student text also includes several special features. "Think About It" sections ask students to use critical-thinking skills. "Tip" sections give students useful hints. "In Real Life" sections show students how the material they are learning connects to their own lives.

The reference section at the back of the student text includes an appendix, a glossary (with pronunciation guide) that includes all vocabulary in the Words to Know sections, and an index to help students locate information in the text.

Record-Keeping Forms

To make record-keeping easier, we have provided a reproducible class chart that you can use to track students' progress. Fill in your students' names, and make copies of the chart for each unit in the student text. Add lesson numbers, lesson titles, and practice numbers as needed. We have also provided a generic grading rubric for the application activities in the student text so that these activities may be assigned for credit, if you wish. You may customize the rubric by adding more grading criteria or adapting the criteria on the sheet to fit your needs.

We're pleased that you have chosen to Power Up your Basic Skills Curriculum with *Power Basics*®!

Unit 3: English Outside the Home

This unit guides students in using English skills outside the home. Lesson 6 teaches students English skills they need to use when managing money and paying bills. Students learn to read a paycheck, handle a bank accounts, use a credit card, and pay their bills. Lesson 7 teaches students how to find and use public transportation. Lesson 8 teaches students the skills they need to get a driver's license and to buy and operate a car.

Lesson 6—Keeping Track of Your Money

Goal: To learn English skills used in handling money and paying bills

WORDS TO KNOW

account	a file that a company keeps on each customer it does business with
annual	yearly
ATMs	automatic teller machines; computerized machines that perform basic banking functions at all hours
balance	the amount in an account at any one time
checks	forms that tell a bank to pay out money from an account to the one named on the order form
deductions	amounts that are subtracted—for example, from gross pay, or from income before figuring taxes
deposit	the act of putting money into a bank account
earnings	money received as wages or gained as profit
FICA	a tax that pays for programs that help people who no longer work because of their age and people who can't work
finance charges	fees for credit, usually a percentage of the amount owed
gross pay	the total amount a person has earned for a pay period
income tax	a tax paid on the money a person or business earns or gains
insurance	a service that helps pay when something goes wrong, such as the loss of property or injury to a person
interest	the amount that a bank pays on money in an account; also, a charge for borrowed money
manage	to look after and make decisions about

minimum	least; a minimum balance is the least amount of money a bank requires to open an account or to avoid fees on an account
net pay	the amount of pay after deductions are subtracted from gross pay
online banking	the act of making banking transactions on the Internet
overtime	working time beyond a standard day or week; also, the wages paid for working overtime
pay period	the period of time for which a person is being paid
pay stub	the part of a paycheck that explains why a person is getting the amount of money in that check
PIN	personal identification number
pretax	before taxes are paid
purchases	things that are bought
register	a booklet with forms for recording bank transactions
retirement	the state of a person having left a job permanently
statement	a list of all the transactions made on an account during a month
transaction	the act of putting money into or taking money out of a bank
withdrawal	the act of taking money out of a bank account

Lesson 7—Using Public Transportation

Goal: To learn how to find and use public transportation

WORDS TO KNOW

fare	the money a person pays to travel by public transportation
public transportation	ways of getting around a city or an area, such as buses, trains, and subways, provided as a public service
routes	established paths of travel
schedule	a list of all the times that transportation going in a certain direction will be at a certain stop

 **POWER BASICS**  **PLUS**

Everyday English

Workbook

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To the Student

Welcome! This *Power Basics*[®] *Everyday English Workbook* is designed to be used with your *Power Basics*[®] *Everyday English* student text. Each activity will help reinforce, extend, or enrich the material in your textbook.



Reinforcement activities provide practice in what you have learned in the student text. These activities may be very similar to those in the student text, or they may take a different approach to the content.



Extension activities include a number of different approaches to the material and may “extend” the information a bit further. They may include critical-thinking questions, research questions, or real-life applications. In some cases, information that is covered briefly in the text is developed further in the extension activities.



Since everyone learns in a different way, activities that invite the multiple intelligences are also included in this workbook. These activities help you connect to the material through approaches such as physical movement, partner and group dialogue, and visual representations.

Power Basics[®] is designed to give you the foundation you need to do well in school and beyond. This workbook builds on the material you have learned in the student text and gives you a solid skills base to help you meet your career goals.

**UNIT 3 • ACTIVITY 46****Paycheck Vocabulary**

Complete each sentence with the correct word from the box.

deductions

gross pay

pay period

earnings

net pay

pay stub

FICA

overtime

pretax

1. The _____ is the part of your check that explains why you are getting the amount of money in your check.
2. Your _____ are the amount of money you earned for working during the pay period.
3. Usually, you will be paid your hourly rate plus one half for _____ work.
4. The _____ is the time frame for which you are being paid.
5. _____ is the total amount you have earned for the pay period.
6. You do not pay tax on deductions that are paid _____.
7. The tax that pays for programs that help people who no longer work is called _____.
8. The amount of your earned pay less the amount of your deductions is your _____.
9. _____ are amounts that are subtracted from your gross pay.

NAME: _____



UNIT 3 • ACTIVITY 47

Pay Stub

Tyrell works as assistant manager at an appliance store. Use the following information about his most recent work week to fill out Tyrell's pay stub below. Write a figure on each line provided. Be sure to calculate and fill in the figures for gross pay and net pay.

Tyrell is being paid for the week of October 16 through October 22. He was paid for his regular work week of 40 hours at \$12.00 per hour. He was also paid for 5 hours of overtime at \$18.00 per hour. He did not take any sick time or vacation this period. Tyrell paid \$30.00 for his health insurance this period. He pays \$52.30 for federal income tax and \$5.70 for state income tax. He also pays \$42.15 for FICA and makes a contribution of \$9.00 to his 401K.

Pay Period: _____			
			Amount
Earnings	Rate	Hours	This Period
Regular	_____	_____	_____
Overtime	_____	_____	_____
Sick	_____	_____	_____
Vacation	_____	_____	_____
		Gross Pay:	_____
Deductions			
Federal Income Tax			_____
FICA			_____
State Income Tax			_____
Health Insurance			_____
401K			_____
		Net Pay:	_____



NAME: _____



UNIT 3 • ACTIVITY 48

Pros and Cons of Bank Accounts

Answer the following questions in complete sentences. Write your answers on the lines provided.

1. What are some pros of having your money in a savings account?

2. What are some cons of having your money in a savings account?

3. What are some pros of having your money in a checking account?

4. What are some cons of having your money in a checking account?

5. What are some costs you might have to pay for having a bank account?

6. Which type of bank account or accounts do you think are best for you? checking? savings? both? Explain.



NAME: _____



UNIT 3 • ACTIVITY 49

Choosing Your Bank Account

Form a team with some classmates. Each team member gets a brochure from a local bank that gives information about that bank's different types of checking and savings accounts. As a group, fill in information on copies of the chart below about at least four different accounts. Add to or change parts of the chart as needed to fit the information that you find. You can make a master chart by taping the charts together, top to bottom. Discuss the pros and cons of each account's features. Then ask yourselves: Which account would each team member choose for herself or himself?

Bank: _____

Type of Account (Svgs/Chkg)	Minimum to Open	Minimum Balance	Fee If Below Minimum Balance	Monthly Service Fee
Number of Bank Locations	Transaction Fees	Transaction Limits	Interest Paid (%)	Charge for Checks

Bank: _____

Type of Account (Svgs/Chkg)	Minimum to Open	Minimum Balance	Fee If Below Minimum Balance	Monthly Service Fee
Number of Bank Locations	Transaction Fees	Transaction Limits	Interest Paid (%)	Charge for Checks



NAME: _____



UNIT 3 • ACTIVITY 50

Writing Checks

Read each situation. Fill out the personal check. Remember that the line that says “FOR” can be filled out or left blank.

1. Kristy Healy went to Do-It-Yourself Home Store on May 11, 2007, and paid \$89.95 for a circular saw. She wrote a check for the entire amount.

Kristy Healy 33 Dogwood Ln. Lowell, IN 46356	Date _____	181 <u>22-222</u> 560
PAY TO THE ORDER OF _____	\$ _____	DOLLARS
BANKCENTRAL Muncie, IN		
FOR _____		
⑆05600⑆1079⑆ 8201999⑆15⑆ 018⑆		

2. Frank Washington paid his teenage neighbor Jim Garneau \$25.00 for mowing his lawn on August 3, 2007. Frank paid Jim with a check.

Frank Washington 303 Broad St. Portland, OR 97207	Date _____	509 <u>22-222</u> 560
PAY TO THE ORDER OF _____	\$ _____	DOLLARS
FIRST BANK Portland, OR		
FOR _____		
⑆05600⑆1079⑆ 8201999⑆15⑆ 0509		



**UNIT 3 • ACTIVITY 51**
Your Checking Account

Write *true* next to each statement about checking accounts that is correct. Write *false* next to each statement about checking accounts that is not correct. Explain each answer.

1. The bank sends you a register each month that shows all the activity in your checking account for that month. _____

2. You need to write down every transaction that you make in your checking account.

3. Withdrawals from and deposits into your checking account are called transactions.

4. When you make a withdrawal from a checking account, you add the withdrawn amount to the checkbook balance. _____

5. You should make sure that your checkbook register matches your monthly bank statement.

6. The balance in your checkbook register shows you how much money you have added to your account. _____

7. A deposit causes a checking account balance to decrease. _____

8. An entry in your checkbook register shows an amount of money your have added to or taken out of your checking account. _____



NAME: _____



UNIT 3 • ACTIVITY 52

An ATM Map

Choose a bank in your area where you might like to open an account. One important factor to consider is how many ATM locations this bank has in the area where you live. If you can't use this bank's ATMs, you will almost certainly have to pay a fee for each ATM transaction. Sometimes you might have to pay two fees—one to the bank whose ATM you are using, and another one to your own bank.

Record below the locations of your chosen bank's ATMs in places around where you live and work. Then, mark those locations on a map of your local area. (You can find a map like this at your local library or on the Internet.) Attach your completed map to the lower part of this activity sheet.

ATM Locations _____

Now look carefully at your ATM map. Is this bank a good choice for your account? Why or why not?

NAME: _____



UNIT 3 • ACTIVITY 53

Understanding Your Credit Card

Fill in the information below about your credit card(s) or the credit card(s) of a family member.

1. Company that issues this card: _____
2. Type of card (VISA, MasterCard, etc.): _____
3. Interest rate you pay on the balance owed: _____
4. Annual fee: _____
5. Credit limit: _____
6. What happens if you go over the credit limit: _____

7. Approximate number of days you have to pay from the date you receive the monthly statement: _____
8. Approximate due date each month: _____
9. Minimum payment due each month: _____
10. Late-payment fee: _____
11. How to contact the card-issuing company in case of mistakes or questions: _____

Bonus: Label the different parts of the credit card below. Look at a credit card to help you.

	a. _____
b. _____	
	c. _____
d. _____	
e. _____	f. _____





UNIT 3 • ACTIVITY 54
Managing Your Credit Card

Write your answers to the questions below in complete sentences on the lines provided.

1. What are the advantages of having a credit card? _____

2. Why might you choose a credit card that charges an annual fee? _____

3. Why is it a good idea to pay the full balance that is due on a credit card each month?

4. Why do you want to keep track of your credit limit on a credit card statement?

5. Why do you want to pay close attention to the payment due date on a credit card statement?

6. Why is it a good idea to save all your credit card receipts? _____

7. What should you do if you find a mistake on your credit card statement?

8. Why do you have to pay interest on the unpaid balance of a credit card account?



Everyday English

Test Pack

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To the Teacher

Power Basics® is a complete textbook program designed to meet the needs of students who are daunted by traditional textbooks. *Power Basics* was created with the teacher in mind, as well. The test pack for each student text in the *Power Basics* program includes straightforward, accurate, and easy-to-score assessment tools.

Each test pack includes

- a pretest that covers all the material in the student text
- a comprehensive test for every unit of the student text
- a posttest for final testing and assessment after working through the entire student text
- an answer key and testing guidance for both teacher and student

With testing a critical component of a school's curriculum today, students need to learn test-taking skills. This *Power Basics* test pack provides not only tests related to the student text, but special reference sections devoted to the topic of testing. "Testing Students Who Do Not Test Well" helps you give all your students the tools they need to be successful test-takers. "Test-Taking Strategies for *Power Basics*" and "Strategies for Standardized Testing" give students useful information about preparing for the tests in this test pack and for high-stakes standardized tests. These sections include key strategies for approaching tests with confidence. You may want to distribute and discuss these test-preparation tools before the pretest.

Finally, a handy record-keeping form permits you to track your students' progress as they work through the *Power Basics* student text.

Everything you need for test success is right here in *Power Basics*!



Testing Students Who Do Not Test Well

There are many reasons why some students do not test well. There may be language barriers, learning differences, or a failure to perceive the relevance or importance of a given assessment.

When working with a group of students who do not test well, it is important to identify the causes for the problems and, when possible, to find individual solutions for particular students.

Students who are easily distracted or who have been diagnosed with ADD or ADHD may benefit from taking the test in a quieter atmosphere. Give such students the option of taking a test during a break period, such as a study hall or lunch period. If possible, provide study carrels in your classroom to minimize external distractions.

Students with a low level of English proficiency will benefit from either having the instructions translated into their native language, having translation materials on their desks during the test, or having a translator present. Such students will invariably need more time than others to complete a test.

For students who see no benefit to a given test, discuss the purposes and benefits of testing in general with them ahead of time. There will be tests in every area of the student's life, from taking the test to become a licensed driver to getting into the college or trade school of his or her choice. Test-taking is an important skill, one that will serve students well throughout life.

The work you do with your students on test preparation will provide them with the tools they need to master not only the tests in this course, but the tests they will face throughout their educational experiences and careers.