

ANSWERS

Unit 5 Smart Consumers

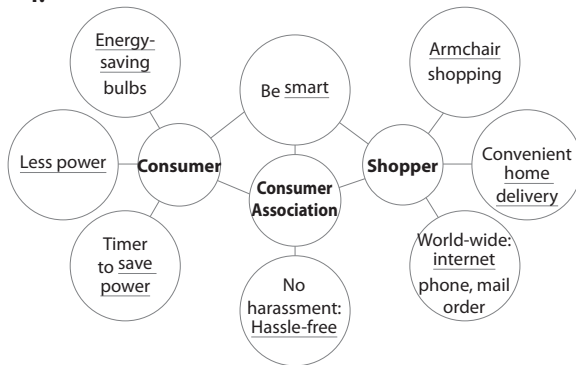
Speaking

A.

- | | |
|----------------|---------------------------|
| 1. sneakers | 5. lots of inconveniences |
| 2. price | 6. pours and catches |
| 3. a rainy day | 7. emergency fund |
| 4. heavy rain | 8. need and want |

Reading

- smart consumer, shopper
- energy-saving bulbs, timers
- (a) hair-pulling (b) terms and conditions
-



Grammar

A.

- | | |
|------------------|----------------|
| 1. left | 5. signed |
| 2. didn't invite | 6. volunteered |
| 3. planted | 7. didn't wash |
| 4. adopted | 8. closed |

B.

- | | |
|-----------------------|-------------------|
| 1. were cooking | 5. was running |
| 2. was asking | 6. were stirring |
| 3. weren't decorating | 7. was screeching |
| 4. were trying | 8. was dumping |

C.

- | | |
|---------------------------|-----------------------------|
| 1. talked, was teaching | 4. was ringing, was raining |
| 2. was departing, reached | 5. caused, was attempting |
| 3. tried, was holding | |

Listening

A.



B.

- tight budget constraints
- abstract
- games, cut-out cartoons
- information about money
- strong financial habits

Writing

A.

Dear Ida,

I'm glad to be able to help you. The lines are from a poem about people and money, isn't it? The literal meaning of the lines are as follows: Money ties, chains or imprisons people like captives. Compared to other forms of restrictions, money is the worst. The last two lines advise people not to be so obsessed with money so that they can live a free and better life.

Hope that helped.

Diana

B.

How to Save Money By Haslinda Hamid

As long as people have started to work for a living, they have realised the need to save especially for survival and a rainy day. It's an age-old practice even in the animal world. Squirrels store their nuts for the winter season and birds save food for their young ones in their nest.

When we start working, we know our earning power. This influences our way of life and ultimately our need and ability to save. We hope to be able to live a comfortable life for as long as possible even in our old age. So, what we save will make a world of difference in times of unexpected circumstances and the future. Whether we are earning big or small now, we should save a percentage of our earnings.

To start saving, we should know our spending pattern. Do we buy only what we need? Do we splurge of what we want and not what we need? Be aware of what we spend on in a day, week or month. Buy only what we need and watch our purse strings.

Have a money bank, that is a coin box to keep our savings of coins or dollars. It need not be something fanciful – even a shoebox will suffice. Put in whatever small change we have.

Finally, take an adult and mature step – start a savings account in the bank. We could talk to our parents to get their help to do it properly. They might even pamper us by giving us a sum of money to start off. Take whatever is in the money bank at home and save it in the bank account.

Now, that we know about savings, let's go on and save big.