

EXPRESS  
20 10  
SECOND EDITION

# EVERYDAY CONSUMER ENGLISH

Dialogues, Readings  
and Practical  
Exercises to Build  
Needed English Skills

Julie Weissman

Howard H. Kleinmann

SALES POSITIVE  
AVAILABLE  
INQUIRE WITH

broccoli

cauliflower

red  
peppers

ASB

REGENCY  
SAVINGS  
BANK

DRIVE-UP

CASH STATION

ULTRASWEET  
YELLOW  
CORN

4/99¢

FOR RENT

HOURS:

Monday

Tuesday

Wednesday

Thursday

Friday

LOBBY

8:30-4:30

8:30-4:30

8:30-4:30

8:30-4:30

8:30-6:30

DRIVE-UP

7:30-6:30

7:30-6:30

7:30-6:30

7:30-6:30

7:30-6:30

DRIVE-UP  
SERVICE

LEAVE YOUR  
GROCERY PURCHASE  
WITH US.

DRIVE YOUR CAR  
UP TO THE  
PARCEL PICK-UP AREA

WE'LL LOAD  
YOUR PURCHASE  
FOR YOU!

Your Friends At  
Dominick's

**SECOND EDITION**

# **EVERYDAY CONSUMER ENGLISH**

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Grayslake, Illinois

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# **EVERYDAY CONSUMER ENGLISH**



# Preface

*Everyday Consumer English, Second Edition* is designed for individuals who want to improve their English-language skills while developing selected consumer life-skills. The premise of the book is that in order to be able to function effectively in American society, students of English must be able to apply their developing language skills in meaningful contexts in situations they are likely to encounter every day.

This book is designed for students who have mastered some of the basics of English in the skill areas of listening, speaking, reading, and writing but who still need to become more fully functional in everyday activities. Specifically, the contents presuppose student knowledge of the following basic English structures: simple present tense; present continuous; *going to* + verb for the future; imperatives; *can*, *want*, and *need* + *to* + verb. These structures are reviewed in Unit One.

The book is divided into eight units. Each unit contains a general consumer-education theme. The language material in each unit is covered against the background of the unit's consumer theme. Therefore, as students are being introduced to English-language material, they are also being exposed to consumer information that they need in order to function competently in American society. This dual focus on developing linguistic competence and functional consumer competence is the distinguishing characteristic of this book.

Key features of the units include the following:

**Learner objectives**, which specify the target consumer and language competencies of each unit as well as the vocabulary items.

**Dialogues**, which introduce consumer topics and target structures to be covered in the unit.

**Comprehension questions** on the dialogues reinforcing the consumer theme of the unit and the target structures.

**Grammar** practice in communicative and functional contexts related to the consumer theme of the unit. Exercises are varied and proceed from controlled types to less controlled types. Simplified grammatical explanations with examples are provided.

**Reading** exercises focusing on basic consumer information and reinforcing target grammatical material.

**Listening comprehension** exercises designed to help the student develop aural skills necessary for functioning effectively as a consumer.

**Problem-solving** activities in selected units that require the student to tap language and consumer knowledge simultaneously in order to make prudent consumer decisions.

In an easy-to-use format, *Everyday Consumer English* contains a variety of stimulating communicative activities aimed at improving speaking, reading, writing, and listening skills, all in the context of general consumer themes. This *Second Edition* reflects changes in prices and practices, making it an up-to-date and reliable resource.

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# Budgets



## Learner Objectives

### Consumer Competencies

- Learning what a budget is
- Learning how to plan a family or individual budget
- Learning how to use a budget

### Grammatical Structures

- Review of the following structures: simple present tense; present continuous; *going to* + verb for the future; imperatives
- Being able to understand and use the following structures: *can*, *want*, and *need* + *to* + verb

### Vocabulary Items

- Being able to understand and use the following words in context:

#### Nouns

accident  
ad  
advertisement  
amount  
appliance  
architect  
average  
bank account  
bill  
budget  
consumer  
dryer  
emergency

expense  
insurance  
Laundromat  
laundry  
lease  
loan  
payment  
repair  
steak  
take-home pay  
tax  
washing machine

#### Verbs

average  
budget  
complain  
confuse  
decrease  
include  
register  
rent  
save  
spend

#### Adjectives

angry  
medical



## Reading

Jerome Wilson's in the public library. He's putting up an advertisement about a class in consumer education. He's going to teach the Consumer Education class. Mr. Wilson's going to put up the ad in many places—in supermarkets, shopping centers, Laundromats and at the university. Tomorrow, the ad is going to be in the newspaper.

Here's the ad:

*Do you spend a lot of money every month?  
Do you get angry about the high cost of living?  
Do you know how to open a bank account, rent an apartment, buy furniture?  
Do advertisements and leases confuse you?*

## **Come to the Consumer Education class**

### **You can learn to:**

- Budget your money.
- Spend less and save more.
- Save money at the supermarket.
- Rent an apartment.
- Buy furniture and appliances.
- Understand advertisements and leases.

### **You can learn to be a good consumer!**

**TIME:** ..... 8–10 P.M., Tuesdays and Thursdays

**PLACE:** ..... Continental Community College  
Call Continental Community College to register.

**PHONE:** ..... 654-7900

## ■ Comprehension Questions

1. What's a consumer? Who's a consumer?

---

2. Where's Mr. Wilson?

---

3. What's he doing?

---

4. Who's going to teach the Consumer Education class?

---

5. Where's Mr. Wilson going to put up the ad?

---

6. What can you learn in the Consumer Education class?

---

7. When and where's the Consumer Education class?

---

8. How can you register for the Consumer Education class?

---



## Grammar

### Tense Review: Present; Present Continuous; *Going to* + Verb for the Future; Imperatives

**A.** Read about Nilda.

Nilda's at home. She's watching TV. Her father is reading the newspaper. He sees the ad for the Consumer Education class.

**Nilda's father** Nilda, here's a class for you and Charlie. It's a good class to take before you get married.

**Nilda** (*Reading the ad*) "Learn to budget your money; learn to spend less and save more." Charlie and I need this class. He always complains because he can't save money. Everything is so expensive! I'm going to call right away.

Ask your classmates about their activities. Follow the example. Answer with a short answer.

**Example:** Nilda's watching TV.  
Are you watching TV?

No, I'm not.

1. Nilda's father is reading the newspaper.  
Are you reading the newspaper?  
\_\_\_\_\_
2. Nilda wants to learn to budget her money.  
Do you want to learn to budget your money?  
\_\_\_\_\_
3. Charlie always complains because he can't save money.  
Do you always complain because you can't save money?  
\_\_\_\_\_

**B.** Read about Quan and Mayling.

Quan and Mayling are shopping at the supermarket. Mayling sees the ad for the Consumer Education class.

**Mayling** Quan, here's the perfect class for us! "Learn to save money at the supermarket."

**Quan** "Learn to budget your money." You're right, Mayling. We need to budget our money. We need to save money for the baby.

**Mayling** Let's register right away.

Ask your classmates about their activities. Follow the examples. Form questions. Answer them with a short answer.

**Example:** Quan and Mayling are shopping at the supermarket.

Are you shopping at the supermarket?

No, I'm not.

1. Mayling wants to learn to save money at the supermarket.

---

---

2. Quan wants to learn to budget their money.

---

---

3. Quan and Mayling need to save money for their baby.

---

---

4. Quan and Mayling are going to register for the Consumer Education class.

---

---

**C.** Read about Althea.

Althea's going to paint the kitchen in her apartment. She's putting newspaper on the floor. She sees the ad for the Consumer Education class.

**Althea** (*Thinking*) Hmmmm. This class looks interesting. "Learn to rent an apartment. Learn to understand advertisements and leases." I need a new apartment. I'm tired of this one. I always need to paint or fix it. I'm going to register for this class.

Ask your classmates about their activities. Follow the example. Form questions. Answer them with a short answer.

**Example:** Althea's going to paint her kitchen.

Are you going to paint your kitchen?

Yes, I am.

1. Althea needs a new apartment.

---

---



2. Althea's tired of her apartment.

---

---

3. Althea always needs to paint or fix her apartment.

---

---

4. Althea wants to register for the Consumer Education class.

---

---

**D.** Read about budgets.

The Consumer Education class is learning about budgets. A budget is a plan for the use of your money. It can help you spend your money. It can also help you save money.

Althea's making a budget. How much does she spend a month? Ask questions to find out. Follow the examples.

**Example:** Rent

How much does Althea spend a month on rent?

\$500/month

She spends \$500 a month on rent.

1. Food

---

\$200/month

---

2. Rental insurance

---

\$132/year     $132 \div 12 = \$$  \_\_\_\_\_ /month

---

3. Gas for her car

\$15/week     $15 \times 4 = \$$ \_\_\_\_\_/month

4. Car insurance

\$750/year     $750 \div 12 = \$$ \_\_\_\_\_/month

**Example:** Electric bill

*How much is Althea's electric bill a month?*

\$53.36/month

*Her electric bill is \$53.36 a month.*

1. Gas bill

\$13.21/month

2. Water bill

\$24.00/two months     $24.00 \div 2 = \$$ \_\_\_\_\_/month

3. Telephone bill

\$41.00/month

**4. Car loan payment**

---

\$207/month

---

**5. College loan payment**

---

\$30/month

---

**E. Answer these questions.**

**1. What bills do you pay every month?**

---

**2. What bills are the same every month?**

---

**3. What bills change every month?**

---

**4. How can you save money?**

---

**5. Are you saving money now?**

---

**F. Read about Althea's additional expenses.**

Althea pays some bills once a month, for example, her rent, electric, gas, and water bills. She pays some bills once every two months, for example, her water bill. Althea pays her car insurance twice a year. In March she pays \$375. From April to September she saves \$62.50 a month. So in September, she has \$375 to pay her car insurance bill. Althea pays her rental insurance once a year in April. Every month she saves \$11. So in April, she has \$132 to pay her rental insurance.