Academic and Career Readiness Skills (ACReS)

Objective: to engage migrant youth in an academic course for developing or improving both the critical thinking and life skills that will allow them to be successful in a formal educational environment or advance in their careers. Lessons are written at a fourth grade reading level with consideration given to non-native English speakers.

Unit 1: Read, Write, Now (Basic Literacy)
- Parts of Speech
- Dictionary Use
- Prefixes, Suffixes, and Roots
- Verb Tenses
- Antonyms, Synonyms, Homonyms
- Sentences

Unit 2: Two Plus You (Basic Math Review)
- Working with Place Value;
    Integers and Absolute Value
- Addition and Subtraction with Integers
- Multiplication and Division
- Factors and Multiples
- Fractions
- Decimals
- Percents

Unit 3: Reading for Fun and Understanding
- The News and You
- Signs and Posters
- Magazines
- Functional Texts
- Literature
- Humor

Unit 4: Financial Literacy
- What Is a Budget?
- Bank Accounts
- Credit, Debit and ATM Cards
- Money Orders
- Loans
- Installment Buying

Unit 5: Life Skills
- Official Documents
- Driving Responsibilities
- Understanding Health Issues
- Finding Work
- Finding Housing
- Communicating with Others

Unit 6: Degrees Open Doors to Success
- Education and Jobs
- High School
- The GED
- Post-secondary Education
- Paying for College and Training
- Study Skills and Test Strategies

ACReS

Academic Career and Readiness Skills

Mentor Manual

Genesee Valley Educational Partnership
success stories written here

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Readability:	Flesch – Kincaid Grade Level	4.7
	Flesch Reading Ease	78.0

Read, Write, Now
Unit 1 Mentor Manual

Lesson 1

Pg. 2

1.	Noun	**2.**	Verb

Pg. 3	**Spanish edition**
3. Please set the <u>table</u>.	Pon la <u>mesa</u> por favor.
4. I <u>hate</u> running.	<u>Juan</u> odia corer.
5. My <u>sister</u> lives in <u>Texas</u>.	Mi <u>hermana</u> vive in <u>Texas</u>.
6. That <u>book</u> is mine.	Ese <u>libro</u> es mio.
7. <u>Mr. Mendoza</u> teaches <u>math</u>.	El <u>Sr. Mendoza</u> enseña <u>matemáticas</u>.

Pg. 5	**Spanish edition pg. 4**

8. <u>my</u> favorite childhood memory is of a family vacation in <u>california</u>. <u>my</u> mom, brother, and i loaded up into our beat up, old station wagon and drove from <u>mississippi</u> to <u>california</u> to visit <u>aunt mary</u>. <u>aunt mary</u> was my favorite aunt because she spoiled my brother and me with toys and candy. <u>this</u> vacation was by far my favorite because <u>aunt mary</u> took us to <u>disney world</u>! <u>i</u> remember my brother and mother were afraid to ride the roller coasters. <u>aunt mary</u> loved roller coasters so she took me on every last one in the park.

Pg. 6	**Spanish edition pg. 5**
9. He ran.	El corrió.
10. We ate pizza.	Nosotros comimos pizza.
11. They worked late.	Ellos trabajaron tarde.
12. She planted flowers.	Ella sembró flores.
13. He picked corn.	Él pizcó maíz.

Pg. 7	**Spanish edition pgs. 6 – 7**
14. <u>Our</u> project won first place.	<u>Nuestro</u> proyecto ganó el primer lugar.
15. The soccer ball is <u>mine</u>.	Es <u>mi</u> balón de futbol.
16. Pedro needs <u>his</u> glasses in order to see.	Pedro necesita <u>sus</u> lentes para ver.
17. I like <u>your</u> new haircut.	Me gusta <u>tu</u> nuevo corte de pelo.
18. Margaret is resting in <u>her</u> bedroom.	Margaret descansa en <u>su</u> recamara.

19.	The black running shoes are <u>his/hers</u>.	Aquellos son <u>suyos</u> tenis….
20.	This slice of cake is <u>yours/mine/his/hers</u>.	Es <u>mio/tuyo/suyo</u> rebanada….
21.	<u>Your/My/His/Her</u> pen is blue.	<u>Mi/tu/su</u> pluma es azul.
22.	The girls hate it when I eat <u>their</u> snacks.	…cuando como <u>sus</u> botanas.
23.	Did you see <u>your/my/his/her</u> test score?	¿Viste <u>mi/tu/su</u> calificación…?

Pg. 8		**Spanish edition**
24.	Did you see that ⟨yellow⟩ motorcycle?	amarilla
25.	This box is ⟨heavy⟩.	pesada
26.	I couldn't take my eyes off that ⟨beautiful⟩ woman.	bella
27.	I dream of owning that ⟨expensive⟩ watch.	caro
28.	She wore her ⟨fancy⟩ dress.	elegante
29.	The comedian was ⟨funny⟩.	divertido
30.	That perfume was ⟨stinky⟩.	oloroso
31.	I sat on the ⟨wet⟩ ground.	mojado

Pg. 9   **Spanish edition**

32.	England	Shakespearian	Inglaterra	canadiense
33.	Italy	Italian	Italia	italiano
34.	Mars	Chinese	Marte	chino
35.	Queen Elizabeth	English	España	inglés
36.	Switzerland	Martian	Suiza	marciano
37.	America	Elizabethan	América	español
38.	Peru	French	Perú	francés
39.	France	Swiss	Francia	suizo
40.	Shakespeare	Peruvian	Canadá	peruano
41.	China	American	China	americano

Pg. 11 (activity not used in Spanish edition)

42.	uglier	**46.**	farther	**50.**	crazier
43.	dirtier	**47.**	more cheerful	**51.**	slower
44.	sillier	**48.**	angrier		
45.	thinner	**49.**	more excited		

Pg. 12	Spanish edition pg. 10
52. The dog barked.	42. El pero ladró.
53. The wind blew.	43. El viento sopló.
54. The ship sailed.	44. El buque zarpó.
55. I ate cookies.	45. Yo comí galletas.
56. Chris draws.	46. Chris dibuja.

Pg. 14				**Spanish edition pg. 12**			
57.	A	62.	L	47.	A	52.	U
58.	A	63.	A	48.	A	53.	A
59.	L	64.	L	49.	U	54.	A
60.	L	65.	A	50.	U	55.	A
61.	A	66.	A	51.	A	56.	A

Pg. 15	Spanish edition pg. 13
67. She rarely misses work.	57. falta
68. I carefully glued the paper.	58. Engomé
69. He will visit tomorrow.	59. hará
70. I eat a banana daily.	60. Como
71. She plays the piano beautifully.	61. toca
72. Let's leave soon.	62. Salgamos
73. He plays soccer recklessly.	63. juega
74. Ants build colonies underground.	64. colonias
75. He walked lazily to the kitchen.	65. dirigió
76. They rushed urgently to the hospital.	66. salieron

Pg. 16	**Spanish edition pg. 14**
77. angrily	**67.** con enojo
78. always	**68.** siempre
79. cheerfully	**69.** alegremente
80. mightily	**70.** poderosamente
81. yesterday	**71.** Ayer
82. neatly	**72.** limpiamente
83. accidently	**73.** accidentalmente
84. quietly	**74.** calmadamente
85. reluctantly	**75.** reticentemente
86. quite	**76.** bastante

Lesson 2

Pg. 21 (Spanish edition pg. 19)

1. chair, couch, dresser, lamp, refrigerator, stove

cómoda, estufa, lámpara, refrigerador, silla, sofá

Pg. 22 (Spanish edition pg. 20)

2. cereal, cheese, eggs, lettuce, milk

cereal, huevos, leche, lechuga, queso

Pg. 23 (Spanish edition pg. 21)

3.   **a.** 878, 893   **b.** .376   **c.** 627, 663, 664

Pg. 24 (Spanish edition pg. 22)

4. Student should write the page number of his/her favorite pie.

5. 154

6. Student should write a recipe and the page number.

Pg. 25 (Spanish edition pg. 23)

7. pulpit

8. another name for a cougar

Pg. 27 (Spanish edition pg. 25)

9. fresh – frigid

10. fresh – frigid

11. frostbite – fulcrum

12. frill – frost

13. frostbite – fulcrum

14. frill – frost

Pg. 28 (Spanish edition pg. 26)

15. Palmisano – Quinones

16. third

17. Panzik Service Center and Paradiso Bob

18. 781-1614

Lesson 3

Pg. 32 (Spanish edition pg. 30)

1.	f	**6.**	d	**11.**	r	**16.**	q
2.	i	**7.**	n	**12.**	s	**17.**	e
3.	t	**8.**	g	**13.**	j	**18.**	m
4.	a	**9.**	c	**14.**	b	**19.**	h
5.	l	**10.**	p	**15.**	o	**20.**	k

Pg. 33 (Spanish edition pg. 31)

21. rewrite / reescribir

22. unclear / incierto

23. biweekly / bisemanal

24. uninterested / desinteresado

25. midflight / mediodía

26. monotone / monótono

27. costar / coestrellas

28. ex-girlfriend / ex-novia

29. microphone / micrófono

30. disabled / desactivó

Pg. 35 (Spanish edition pg. 33 with two fewer questions – answers in parentheses where different)

31. k (j)	**35.** m (l)	**39.** n (m)	**43.** b (a)
32. d	**36.** l (k)	**40.** h (i)	**44.** f (-)
33. g	**37.** e	**41.** o (b)	**45.** a (-)
34. i (h)	**38.** c	**42.** j (f)	

Pg. 38 (Spanish edition pg. 36 – answers correct, but question #s = 2 lower)

46. c	**50.** a	**54.** n	**58.** l
47. f	**51.** k	**55.** j	**59.** g
48. m	**52.** d	**56.** o	**60.** b
49. i	**53.** e	**57.** h	

Pg. 39 (Spanish edition pg. 37 with question #s 2 lower as above)

61. export / exportan	**66.** cardiac / cardiaco
62. manufacture / manufactura	**67.** telegram / telegrama
63. factory / fábrica	**68.** territory / territorio
64. vitamins / vitaminas	**69.** collaborate colaborar
65. democracy / democracia	**70.** submarine / submarino

Lesson 4

Pg. 42 (Spanish edition pg. 40)

1. present	**6.** present
2. past	**7.** past
3. future	**8.** present
4. future	**9.** present
5. present	**10.** future

Pg. 43 (Spanish edition pgs. 41 – 42)

11. a	**15.** a
12. c	**16.** b
13. b	**17.** a
14. c	

Pg. 45 (Spanish edition pg. 46)

18. d	**22.** h	**26.** m	**30.** c
19. g	**23.** f	**27.** l	
20. j	**24.** i	**28.** b	
21. k	**25.** e	**29.** a	

Pg. 47 (Spanish edition pg. 46)

31. I'm

32. isn't

33. should've

34. wouldn't

35. When's

36. They'll

37. Who'd

38. When'd

39. doesn't

40. Why's

41. I've

42. That's

43. How'd

44. Who's

45. won't

Lesson 5

Pg. 50 (Spanish edition pg. 48)

1. b

2. c

3. a

4. b

5. c

For **6-10**, student should write a synonym for each underlined word. Here are some examples.

6. town   población

7. dwelling   hogar

8. little   chico

9. desk   escritorio

10. napped   dormitar, descansar

Pg. 51 (Spanish edition pg. 49)

11. a

12. c

13. b

14. c

15. a

For **16-20**, student should write a synonym for each underlined word. Some examples:

16. strong   fuerte

17. play   descansar

18. relaxed   riéndose

19. hills   las montañas

20. won   ganó

Pgs. 54 – 55 (Spanish edition pgs. 52 – 53)

For **21 – 26**, student should write a sentence for each set of homonyms.

Pg. 56 (Spanish edition pg. 54)

27.	knows	abría	**36.**	buy	mesa
28.	cent	hato	**37.**	bawled	taza
29.	pour	cazar	**38.**	dew	calló
30.	read	atajo	**39.**	their	bote
31.	bald	malla	**40.**	eye	ajito
32.	nose	baso	**41.**	heir	hacia
33.	knew	pizza	**42.**	too	vello
34.	air	cierra	**43.**	due	ceda
35.	knot	cavo	**44.**	your	grava

Pg. 57 (Spanish edition pg. 55)

For **45 – 50**, student should write a sentence for each set of homonyms. Here are some examples.

Pg. 58 (Spanish edition pg. 56)

For **51 – 55**, student should briefly describe two different meanings of the given words.

For **56 – 59**, student should write a sentence for each homonym.

Lesson 6

Pg. 60 (Spanish edition pg. 58)

1. plants / plantas
2. dogs / perros
3. volcanoes / volcanes
4. water / agua
5. students / estudiantes

6. lions / leones
7. teachers / maestros
8. farmers / granjeros
9. trash / basura
10. rain / lluvia

Pg. 61 (Spanish edition pg. 59)

11.	Owls hoot.	Los búhos ululan.
12.	Roses bloom.	Los rosales florecen.
13.	Mosquitoes bite.	Los mosquitos pican.
14.	Children play.	Los niños juegan.
15.	Birds fly.	Los pájaros vuelan.
16.	Fish swim.	Los peces nadan.
17.	Clocks tick.	Los relojes hacen tic-tac.
18.	Trains whistle.	Los trenes silban.
19.	Cats meow.	Los gatos maúllan.
20.	Pigs oink.	Los cerdos gruñen.

Pg. 62 (Spanish edition see after this key)

21. The bus / is waiting for us at the corner bus stop.

22. The band / is playing one of my favorite songs.

23. His mother / made pies from the strawberries she picked.

24. A small, rippling brook / runs past the apple orchard.

25. The berries from the bucket / spilled out on Eduardo's feet.

26. My brother / is wearing his new blue shirt.

27. <u>My family</u> / <u>went to Disney World last summer</u>.

28. <u>I</u> / <u>like my new job</u>.

29. <u>My neighbors</u> / <u>came over for dinner</u>.

30. <u>The leaves on the maple trees</u> / <u>are starting to turn brown</u>.

Spanish edition pg. 60

21. <u>El autobús</u> / <u>está esperándonos en la parada de la esquina</u>.

22. <u>La banda</u> / <u>está tocando una de mis canciones favoritas</u>.

23. <u>Su mama</u> / <u>hizo pays con las fresas que ella colectó</u>.

24. <u>Un pequeño y sonoro arroyo</u> / <u>corre más allá del huerto de manzanas</u>.

25. <u>La fruta de la cubeta</u> / <u>se derramó sobre los pies de Eduardo</u>.

26. <u>Mi hermano</u> / <u>está usando su camisa azul nueva</u>.

27. <u>Mi familia</u> / <u>fue a Disney World el verano pasado</u>.

28. <u>Mi nuevo trabajo</u> / <u>es interesante</u>.

29. <u>Mis vecinos</u> / <u>vinieron a comer a casa</u>.

30. <u>Las hojas de los árboles de arce</u> / <u>ya empiezan a tomar un color marrón</u>.

Pg. 64 (Spanish edition pg. 62)

For **31 – 36**, blanks should be filled in to make each sentence complete.

Spanish edition pg. 63 (English edition answers follow)

37. Oración 1: La brillosa motocicleta roja se lanzó al callejón.

Oración 2: Patinó en la gravilla suelta de la entrada.

Oración compuesta: La brillosa motocicleta roja se lanzó al callejón **y luego** patinó en la gravilla suelta de la entrada.

38. Oración 1: Compré un reproductor de DVD nuevo en la tienda hoy.

Oración 2: Estaba en oferta a mitad de precio.

Oración compuesta: Compré un reproductor de DVD nuevo en la tienda hoy **porque** estaba en oferta a mitad de precio.

Pg. 65

37. Sentence 1: The shiny, red motorcycle darted into the alley.

Sentence 2: It skidded on the loose gravel by the entrance.

Compound sentence: The shiny, red motorcycle darted into the alley **after** it

skidded on the loose gravel by the entrance.

38. Sentence 1: I bought a new DVD player at the store today.

Sentence 2: It was on sale for half price.

Compound sentence: I bought a new DVD player at the store today **because** it

was on sale for half price.

Pg. 68 (Spanish edition pg. 66)

   interrogative   **39.** Where are my new blue jeans?

   declarative   **40.** My sister and I are going shopping tomorrow.

   exclamatory   **41.** Watch out, the ladder is slipping!

   imperative   **42.** Give me the paper when you are finished.

   interrogative   **43.** Is that my movie in your DVD player?

   declarative   **44.** My favorite color is fire-engine red.

   imperative   **45.** Please buy a gallon of milk at the store.

   exclamatory   **46.** I just won two hundred fifty dollars!

Notes:

∞ End of Unit 1 • Read, Write, Now • Mentor Manual ∞

Two Plus You
Unit 2 Mentor Manual

Lesson 1

Pgs. 3 – 4

1. a. one thousand, three hundred forty five

    b. four hundred fifty six thousand, two hundred ten

    c. one billion, nine hundred forty eight million, one hundred eleven thousand, nine hundred eighty five

    d. one trillion, forty three million, five

2. 6,812,034,393

3. ten billions, b. millions period

4. a. 1,2**3**4,567   **c.** 608,5**7**4   **e.** 1,53**2**

    b. 947,183,**2**08,264,900   **d.** 91**7**,333,273,194,732   **f.** 62**2**,948

5. a. one thousand nine

    b. thirteen thousand, seventy-six

    c. one hundred trillion

    d. eight hundred forty-seven trillion, two hundred fifty-six billion, nine hundred fifty-eight million, one hundred twenty-three thousand, seven hundred thirty-two

Pg. 8

6. a.
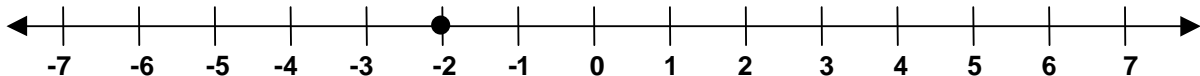
    -2 is 2 away from zero, so $|-2| = 2$.

b.
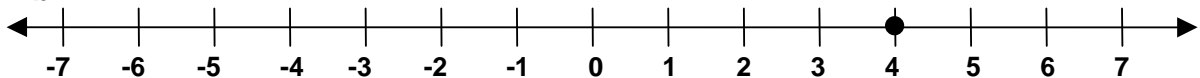
    4 is 4 away from zero, so $|4| = 4$

c.
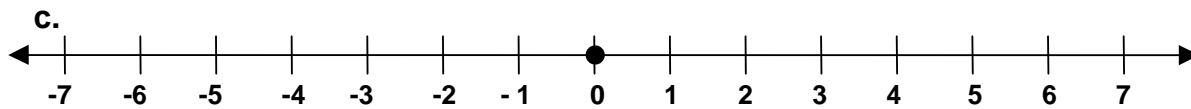
0 is 0 away from 0, so $|0| = 0$

Pg. 9

7. a. 13   **b.** 7   **c.** 400   **d.** 10

8. The solution of the problem will be positive, because it is an absolute value.

Lesson 2

Pg. 15

1. a. 3   **b.** 9   **c.** 15

    d. 10   **e.** 13   **f.** 15

    g. 21   **h.** 70   **i.** 184

2. 2,236 peaches

3. 193

Pg. 20

4. a. 1   **b.** 3   **c.** 6

    d. 1   **e.** 7   **f.** 8

    g. 8   **h.** 2   **i.** 0

5. a. $13 + \underline{4} = 17$ **b.** $9 + \underline{3} = 12$ **c.** $52 + \underline{4} = 56$

    d. $22 + \underline{5} = 27$ **e.** $12 + \underline{1} = 13$ **f.** $24 + \underline{30} = 54$

6. $455 more

Pg. 28

7. a.

$$-2 + 5 = 3$$

b.

$$4 - 3 = 1$$
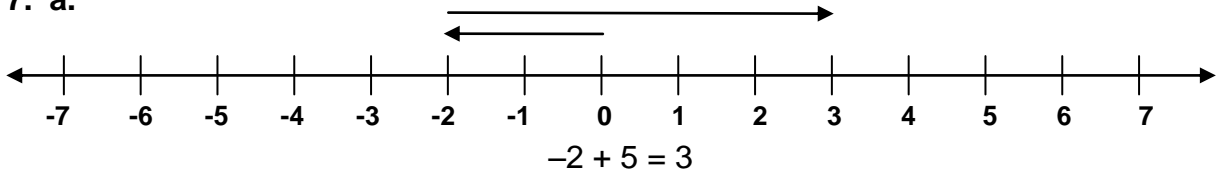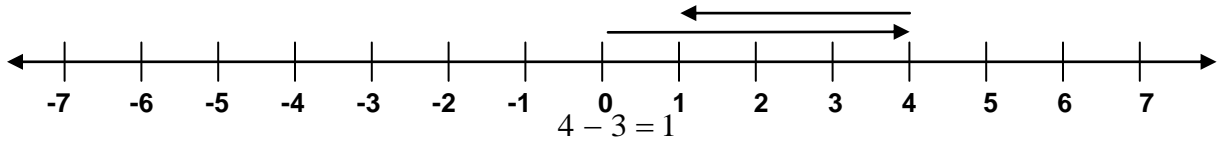
8. a. <u>Way 1</u>:
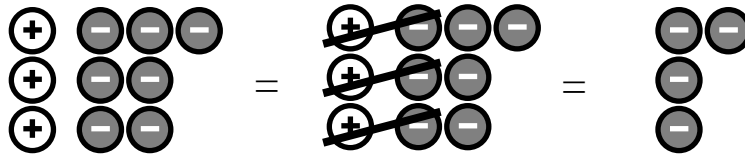
$$3 - 7 = -4$$
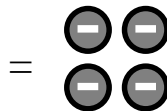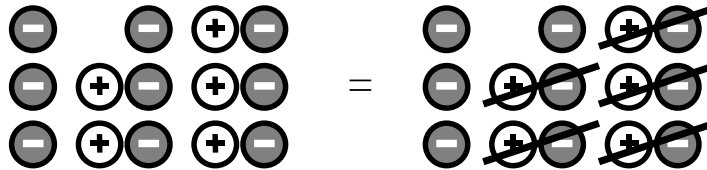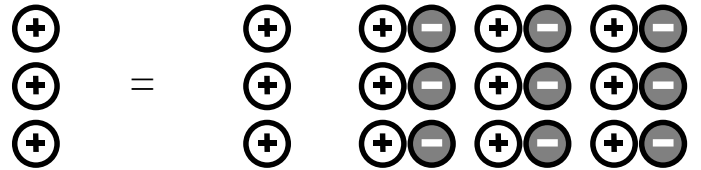
<u>Way 2</u>:

b. <u>Way 1</u>
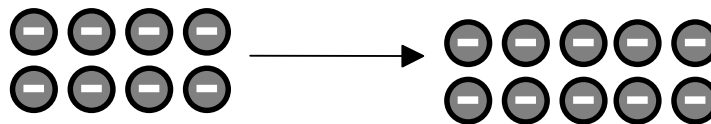
$$-8 - 2 = -10$$

Way 2
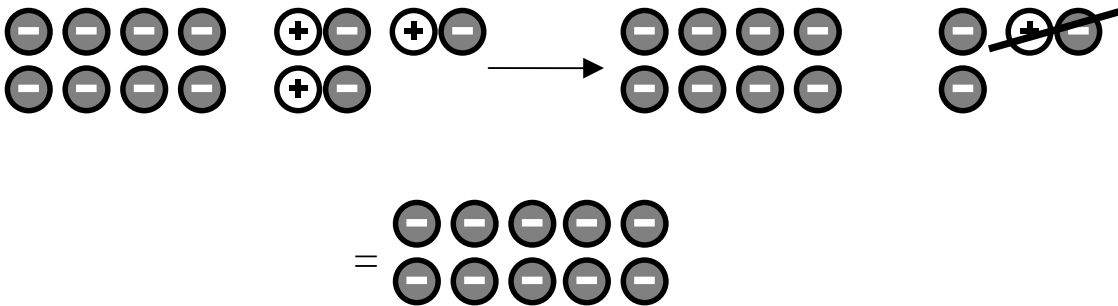
Pg. 30

9. a. $3 + 2 = 5$

b. $6 - 9 = -3$

c. $-4 + (-3) = -7$

d. $-7 - (-4) = -7 + 4 = -3$

Lesson 3

Pg. 35

1.
a. 6	**b.** 63	**c.** 15
d. 28	**e.** 27	**f.** 55
g. 8	**h.** 60	**i.** 64

Pg. 36

2. a.
```
   27
 x 23
   81
  540
  621
```
b.
```
   13
 x 13
   39
  130
  169
```

3. 24x 12 =
```
    24
  x 12
    48
   240
   288
```

Pg. 44

4. a. 2 x <u>6</u> = 12   **b.** 4 x <u>4</u> = 16   **c.** 25 x <u>2</u> = 50

  d. 8 x 3 = 24   **e.** 7 x <u>8</u> = 35   **f.** 2 x <u>9</u> = 18

  g. 4 x <u>25</u> = 100   **h.** 5 x <u>4</u> = 20   **i.** 12 x <u>3</u> = 36

Pg. 45

5.
$$\begin{array}{r} 14 \\ 2\overline{)28} \\ \underline{-2} \\ \underline{-8} \\ 0 \end{array}$$

6.
$$\begin{array}{r} 124 \\ 2\overline{)248} \\ \underline{-2} \\ \underline{-4} \\ 8 \end{array}$$

7.
$$\begin{array}{r} 6 \ R3 \\ 4\overline{)27} \\ \underline{-24} \\ 3 \end{array}$$

8.
$$\begin{array}{r} 10 \ R2 \\ 3\overline{)32} \\ \underline{-30} \\ 2 \end{array}$$

9.
$$\begin{array}{r} 44 \ R3 \\ 5\overline{)223} \\ \underline{-20} \\ 23 \\ \underline{-20} \\ 3 \end{array}$$

10.
$$\begin{array}{r} 166 \ R4 \\ 6\overline{)1000} \\ \underline{-6} \\ 40 \\ \underline{-36} \\ 40 \\ \underline{-36} \\ 4 \end{array}$$

11.
$$\begin{array}{r} 356 \\ 4\overline{)1424} \\ \underline{-12} \\ 22 \\ \underline{-20} \\ 24 \\ \underline{-24} \\ 0 \end{array}$$

Pg. 49

12. a. 6   **b.** −8   **c.** 30   **d.** −32

  e. 63   **f.** −24   **g.** 132   **h.** 56

13. a. 4   **b.** −2   **c.** −2   **d.** 2

  e. −5   **f.** −4   **g.** 10   **h.** −2
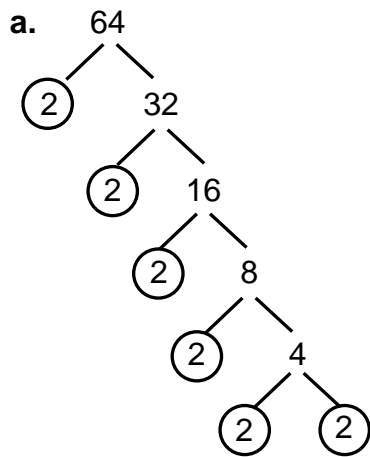
Lesson 4

Pg. 53

1. a. 1, 2, 3, 4, 6, 8, 12, 24   **b.** 1, 2, 5, 10

  c. 1, 2, 3, 4, 6, 9, 12, 18, 36

Pg. 57

2. Factor trees should resemble this example:

a. 64

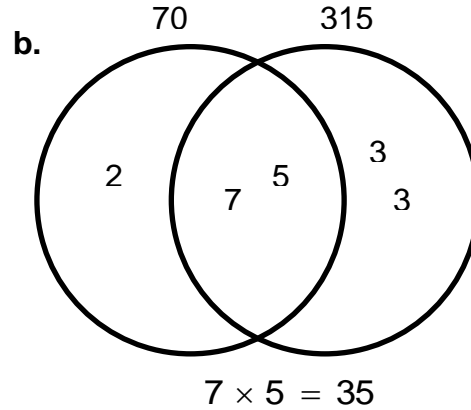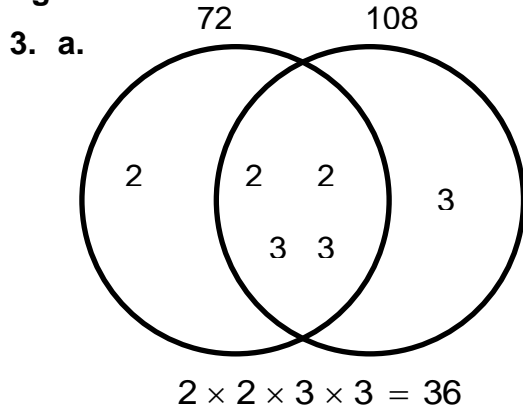$$64 = 2 \times 2 \times 2 \times 2 \times 2 \times 2$$

b. $100 = 2 \times 2 \times 5 \times 5$

c. $36 = 2 \times 2 \times 3 \times 3$

Pg. 60

3. **a.**

72   108

$$2 \times 2 \times 3 \times 3 = 36$$

b.

70   315

$$7 \times 5 = 35$$

Pg. 63

4. **a.** 16   **b.** 168   **c.** 221

Lesson 5

Pg. 71 (72 in Spanish edition)

1. **a.** $\frac{1}{11}$ or $\boxed{\frac{1}{9}}$ **b.** $\frac{6}{17}$ or $\boxed{\frac{6}{15}}$ **c.** $\frac{13}{19}$ or $\boxed{\frac{11}{19}}$

Pg. 74

2. **a.** $\frac{3}{5} = \frac{6}{10} = \frac{9}{15} = \ldots$ **b.** $\frac{2}{3} = \frac{4}{6} = \frac{6}{9} = \ldots$

3. **a.** $\frac{3}{5} = \frac{12}{\boxed{20}}$ **b.** $\frac{16}{24} = \frac{\boxed{8}}{12}$

Pg. 76

4. **a.** $\frac{4}{12} = \frac{1}{3}$ **b.** $\frac{6}{15} = \frac{2}{5}$ **c.** $\frac{4}{5}$ is in simplest form

Pg. 77

5. **a.** $\frac{2}{4}$

6. **a.** $\frac{8}{16} = \frac{1}{2}$ **b.** $\frac{12}{18} = \frac{2}{3}$

     c. $\frac{9}{10}$ and   **d.** $\frac{13}{64}$ are in simplest form

Pg. 80

7. **a.** $\frac{4}{3}$ **b.** $\frac{23}{8}$ **c.** $\frac{15}{4}$ **d.** $\frac{28}{5}$

Pg. 82

8. **a.** $1\frac{2}{3}$ **b.** $2\frac{5}{8}$ **c.** $1\frac{1}{4}$ **d.** $2\frac{1}{5}$

Lesson 6

Pg. 85

1.

	Hundreds	Tens	Ones	Tenths	Hundredths	Thousandths	Ten-Thousandths	Hundred-Thousandths
a.			3	1				
b.			2	0	3			
c.			8	4	6	3		
d.			7	1	4	6	4	
e.		1	3	0	0	0	0	1

a. Tenths   **b.** Hundredths   **c.** Thousandths   **d.** Ten-thousandths

e. Hundred-thousandths

Pg. 88

2. a. 2.6 is two and six-tenths, $2\dfrac{6}{10} = 2\dfrac{3}{5} = \dfrac{13}{5}$

b. .43 is forty-three hundredths, $\dfrac{43}{100}$. It is not a mixed number.

c. 1.6524 is one and six thousand, five hundred twenty-four ten-thousandths,

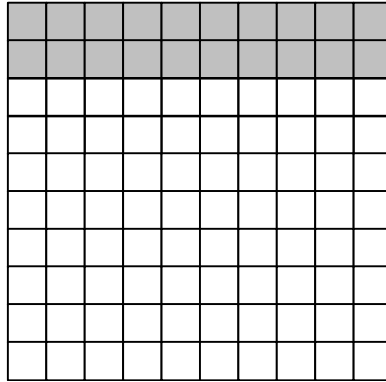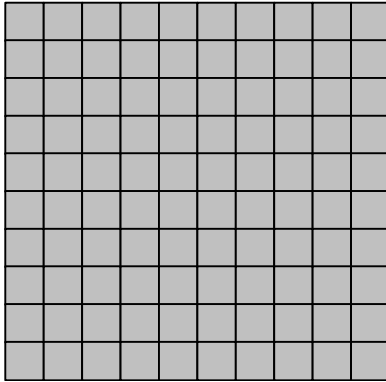$1\dfrac{6524}{10000} = 1\dfrac{1631}{2500} = \dfrac{4131}{2500}$

Pg. 89

3.   a. True   **b.** False   **c.** False   **d.** True   **e.** True   **f.** True

Pg. 92

4.   a. .12 < .13   **b.** .102 < .13   **c.** 1.35 > .999   **d.** 16.82736 < 16.82747

Pg. 99

5. $0.\overline{81}$

6. 1.375

7. $0.8\overline{3}$

8. $0.375 \approx 0.38$

9. $0.\overline{66} \approx 0.67$

10. $0.\overline{45} \approx 0.45$

Pg. 100

10. 4756.5 is four thousand, seven hundred fifty-six and five tenths.

$$4756 \ \frac{5}{10} = 4756 \ \frac{1}{2} = \frac{9513}{2}$$

11. **a.** $3.425 < 6.425$ **b.** $1.089 < 1.1$

    c. $0.001 < 0.01$ **d.** $142.284756 > 142.284755$

12. **a.** 7.43 **b.** 14.27 **c.** 9.47

    d. 1.11 **e.** 0.99 **f.** 13.89

13. 24971894781.34

        32.823743239

14. **a.** $.25$ **b.** $.20$ **c.** $.89$ **d.** 1.40

Lesson 7

Pg. 103

1. Each box is worth 1

    37 is 37% of 100

2. Each box is worth 2

    75 is 37.5% of 200

Pg. 104

3.   Each box is worth .5.   60 is 120% of 50

Pgs. 110 – 112

4. $\dfrac{4}{5} = 80\%$ **5.** 329

6. a. .1   **b.** .25   **c.** .19   **d.** .61

 e. .721   **f.** 1.29

7. a. 14%   **b.** 10%   **c** 78%   **d.** 1%

 e. 102%   **f.** 75%   **g.** 0.3%   **h.** 245%

8. a. 3   **b.** 11.25   **c.** 23.5   **d.** 5

9. a. 27%   **b.** 25%   **c.** 120%

 d. 87.5%   **e.** 17%   **f.** 90%

10. a. 6.25%   **b.** 91

❧ End of Unit 2 • Two Plus You • Mentor Manual ❧

Reading for Fun and Understanding
Unit 3 Mentor Manual

Lesson 1

Pg. 3 (Spanish edition pgs. 3 – 4)

1.	opinion	**6.**	opinion
2.	fact	**7.**	opinion
3.	opinion	**8.**	fact
4.	fact	**9.**	opinion
5.	fact	**10.**	fact

Pgs. 6 – 7

11. rain

12. 6

13. northeast

14. Monday; 89°

15. Friday; 65°

16. Example: The high for Tuesday is 86 and the low is 68. The difference is 18 degrees.

Pg. 10

17. Journalists report, write, edit, photograph, and/or broadcast the news.

18. The types of media that people use for news are the Internet, social media, mobile devices, television, radio, newspapers, and magazines.

19. Classifieds include help wanted, automobile sales, real estate, stuff, sales, pets for sale, lost and found, and personals.

20. Facts are things that are true. Opinions are what a person thinks or feels about something. Bias is when one side of an argument or situation is favored over another. Truth is something that is true.

Lesson 2

Pg. 15 (Spanish edition pg. 13)

1. b

2. c

3. a

4. d

Pg. 16 (Spanish edition pg. 14)

5.	e	**8.**	a
6.	f	**9.**	b
7.	c	**10.**	d

Pg. 17 (Spanish edition pg. 15)

11. Parking on the street in both directions is for two (2) hours between the hours of 8:30AM to 5:30PM. Because the sign does not tell us not to park there between the hours of 5:30PM to 8:30AM, that means we can park there for more than two hours without getting a ticket or towed.

12. This sign means that you will cross over the railroad tracks. You must be very careful and look for trains.

13. This is a school zone sign that says you can only drive 15 miles per hour while school is in session and that there is no passing in this zone. It also explains that if you pass or go faster than 15 miles per hour, you will get fined at double the normal fee.

14. This sign explains that it is a state law to stop for people crossing the street in a crosswalk.

Pg. 19 (Spanish edition pg. 17)

15. The Clayton Antique Air Show

16. August 18-26

17. 6 PM

18. Daily

Pg. 20 (Spanish edition pg. 18)

19. The process of drilling for natural gas by injecting a chemical solution into the earth, fracturing stone and releasing stores of natural gas to be harvested.

20. Oil and gas companies claim they are harvesting a "clean" energy source and care about the environment…but really it's all about money!

21. The chemicals being injected into the earth can contaminate our fresh drinking water supplies.

22. At the Town Hall meeting on Wednesday the 13th at 7 PM.

Pg. 22 (Spanish edition pg. 20)

23. *The Wizard of Oz*

24. May 20-25

25. Piano lessons, dog walking, moving, an employment agency

26. his truck

27. By sending your resume to their office in Beverly Hills, CA.

28. There is an advertisement for domestic violence to help those people in the community who need help. This gives them a phone number to call in order to get that help. It also makes others aware that it is still an issue within their community.

29. Dana's advertisement is clever because it allows people to take her information with them without having to write anything down.

30. The pen and paper is there for people to write information down about services or events going on in the community.

Lesson 3

Pg. 25 (Spanish edition pg. 23)

1. b

2. d

3. f

4. a

5. e

6. c

Pg. 29 (Spanish edition pgs. 26 – 27)

7. National Geographic is the name of the magazine. It is found in the header, or the very top of the page.

8. 7

9. What's the new booming business in Peru? Alpaca! This looks like the most featured article because it is listed first and it has a picture.

10. If you wanted to volunteer at an animal shelter you could go to page 20 and read the 'Getting Involved' section of the magazine. Volunteering at an animal shelter is one way to get involved in the community or cause.

Pg. 31 (Spanish edition pg. 28)

11. c

12. b

13. One conflict is that Pierre Fontaine and Jason Vincent are fighting for the same prize and title.

14. Jason Vincent

15. Pierre Fontaine accepted the loss and praised Jason Vincent for fighting a good fight.

Pg. 33 (Spanish edition pg. 30)

16. Check to see student's score on the *green* quiz and discuss.

17. *Green* means how Earth-friendly you are. It means you care about the environment and take steps to keep the Earth clean.

18. Recycling is when you set aside glass, plastic, and metal, to be taken and repurposed instead of being thrown away into a landfill.

19. This is your opinion. Make sure to explain why you feel this way.

Pg. 34 (Spanish edition pg. 31)

20.

Masthead → # Healthful Male

Dateline → **September 2012**

Can *she* make you live longer?   **p. 3**

Main image

Cover lines

Get rock-solid abs in just 7 minutes a day!   **p. 30**

Comedian Josh Garcia tells all about his 100 pound weight loss   **p. 10**

Main cover line

What every man should know about headphones and hearing loss   **p. 25**

9 87654 32109 8

Bar code

Pg. 35 (Spanish edition pg. 31)

21. The purpose of a table of contents is to easily show where certain articles can be found in the magazine.

22. Magazines can be read for information or entertainment.

23. Advertisements, puzzles and games, table of contents, and articles can be found in magazines.

Lesson 4

Pg. 42 (Spanish edition pg. 38)

1. It is important to grease the cookie sheet because the cookies will stick to the cookie sheet if it is not greased.

2. The cookies should be about two inches apart because they spread as they bake.

3. Oven mitts will prevent your hands from getting burned.

4. Write your favorite recipe.

Pg. 44 (Spanish edition pg. 40)

5. Norhwest

6. Southwest

7. Southeast

Pg. 45 (Spanish edition pg. 41)

8. north

9. east

10. northeast

11. east

12. south

13. southeast

14. northeast

15. west

16. northeast

17. north

Pg. 47 (Spanish edition pg. 43)

18. South Walnut St.

19. Theater

20. Head east on West 1ˢᵗ Ave. Turn left on Main St. heading north. Turn right into the hospital.

Pg. 50 (Spanish edition pg. 46)

21. Route 3, Route 7, and Route 10

22. Lake Ness

23. Lincoln St.

24. Route 10

Pg. 51 (Spanish edition pg. 47)

25. Ace and Most

26. Most

27. U.S. Interstate 1

Pg. 52 (Spanish edition pg. 48)

28. None

29. average to heavy

Pg. 53 (Spanish edition pg. 49)

30. 25°

31. -4° - 14°

32. Chicago and New York

Pg. 55 (Spanish edition pg. 51)

33. Snowy mix with a Hi of 39° and a Low of 27°

34. 1-2 inches

35. yes

36. Monday

37. Thursday

38. rain and snow

39. Example: It looks like a damp and chilly week ahead. We will start the week with a snowy mix with highs around 39°. Make sure to wear your snow boots on Tuesday as we are expecting a couple of inches of snow. But the snow won't last long as we have sunshine and some rain to finish out the week.

Lesson 5

Pgs. 61 – 62 (Spanish edition pgs. 57 – 58)

1.

Who?	Teens
What?	The findings of a study of youths who live in towns with strict smoking bans verses youth who live in towns with weak or no smoking bans.
Where?	Boston, Massachusetts
When?	Since the study was 4 years long and it was published in May 2012, we can gather that the study took place between the years of 2008 and 2012.
Why?	To back up the idea that smoking bans discourage tobacco use in teens.
How?	Enforcing smoking bans in public places to send the message to teens that smoking is frowned upon in the community.

2. e

3. c

4. a

5. f

6. d

7. b

8. Having a parent or friend that smokes.

9. Smoking bans show children that smoking is not acceptable in the community.

10. This article is non-fiction because it is reporting real life events. The story is not made-up, it actually happened.

Pg. 67 (Spanish edition pg. 63)

11. The lion was too old and weak to catch prey.

12. The lion finds a cool, dark cave and tricks his prey into thinking he was sick and then he would eat them.

13. The fox noticed that there were only footprints into the cave but not out.

14. The moral of the story is to always be aware of your surroundings even if you have strong emotions.

Pg. 68 (Spanish edition pg. 64)

15.	d	**21.**	a	**27.**	g
16.	h	**22.**	n	**28.**	c
17.	e	**23.**	f	**29.**	o
18.	l	**24.**	p	**30.**	j
19.	m	**25.**	b		
20.	i	**26.**	k		

Lesson 6

Pgs. 72 – 73 (Spanish editionpgs. 69 – 70)

1. This comic strip is about a boy wondering if he has superpowers.

2. This question is based on your own experiences.

3. c

4. First, the boy wonders if he has superpowers. Then, he tries to see if he actually does have superpowers by seeing through walls, flying, starting fires, bending steel, and lifting heavy objects. Next, his mother asks if he should be doing his homework. Finally, the boy decides he can read minds.

5. This question asks for the student's opinion. Would the story be funnier if he discovered he could read minds before he tried all the other superpowers?

Pg. 75 (Spanish edition pg. 72)

6. Global warming

7. The political cartoon is showing that global warming is real and is affecting our planet.

8. The cartoon is showing the animal being aware of the changing climate but the human is not.

Pg. 76

9. Look at the student's political cartoon and discuss its meaning.

Pg. 78	**Spanish edition Pg. 74**
10. COMEDY	COMEDIA
ENTERTAINMENT	ENTRETENERE
FUNNY	PELICULA
HUMOR	HUMOR
IRONY	IRONIA
JOKE	CHISTE
LAUGH	BUFONADA
SATIRE	SATIRA
ELE-FONT (elephant)	ELE FUENTE

Pg. 80 (Spanish edition pg. 76)

11. Many people were moving to the western part of the US.

12. The single most important feature of a tall tale is that they are made up. The events in the story can't possibly happen in real life.

13. People enjoy telling these tales because they are humorous and entertaining.

14. These stories are funny because they are exaggerated. The events are so far from anything that could happen in real life that they are funny.

Pg. 86 (Spanish edition pg. 82)

15. Bill thought he was a coyote because he was raised by coyotes.

16. The cowboy pointed out that he didn't have a tail.

17. He was interested in meeting them because they were known to be wild, mean, and tough.

18. His horse broke his leg and Bill carried him over a hundred miles. He encountered a rattlesnake who he punched and then asked to join him in his journey. Bill fought with a mountain lion and also asked him to join in his journey.

19. This tall tale is humorous because of all the impossible things that happen in it.

ℬ **End of Unit 3 • Reading for Fun and Understanding • Mentor Manual** ℛ

Financial Literacy
Unit 4 Mentor Manual

Lesson 1

Pgs. 4 – 6

A. Total expenses = $875

Monthly income	=	$ 1500
Monthly expenses	=	875
Money left over	=	$ 625

B. Total expenses = $1265

Monthly income	=	$ 2000
Monthly expenses	=	1265
Money left over	=	$ 735

C. Total expenses = $ 1005

Monthly income	=	$ 1200
Monthly expenses	=	1005
Difference	=	$ 195
Balanced Budget		

D. Total expenses = $1230

Monthly income	=	$ 1000
Monthly expenses	=	1230
Difference	=	$ −230
Unbalanced Budget		

E. Total expenses = $1425

Monthly income	=	$ 1290
Monthly expenses	=	1425
Difference	=	$ −135
Unbalanced Budget		

Pg. 6

1. Car insurance = fixed

2. Bus fare = fixed or variable

3. Food = variable

4. House payment = fixed

5. Entertainment = variable

6. Bank loan = fixed

7. Household items = variable

8. Clothing = variable

9. Health insurance = fixed

10. Personal items = variable

Pg. 7

11. Fixed expenses = $740	Variable expenses = $262
12. Fixed expenses = $489	Variable expenses = $144
13. Fixed expenses = $864	Variable expenses = $421

Pg. 8

14. Heat = Need

15. Designer clothes = Want

16. Candy = Want

17. Housing = Need

18. 1Beer = Want

19. Food = Need

20. Comic books = Want

21. Income = Need

22. Electricity = Need

23. Shoes = Need

24. Individual response. Answer might include the idea of cutting back on expenses, getting a higher-paying job, or taking a second job.

Pg. 9

25. Individual response. Mentor should check for accuracy in calculations.

Pg. 10

26. Sample response: A budget is a plan of action for your money. It compares income with expenses.

27. A budget shows you how your money is used. It helps you to save money and to have enough to pay your bills.

28. Variable expenses are those that change every month. For example, the money you spend on gasoline and food will not be the same from month to month. Gasoline and food prices change all the time. They do not stay the same.

29. An unbalanced budget means there is more money spent than is earned. A person with an unbalanced budget is out of money and is in debt.

30. Sample response: Needs are the basic things people require to live. Examples are food, clothing, and shelter. Wants are things that are not necessary for living, but are desired. Examples of wants are a big house with servants, a trip to Hawaii, or a Porsche sports car.

Lesson 2

Pg. 12

1. $1010

Pg. 13

2. $295

Pg. 14

3.

Savings Account			Total Amount
		Beginning Balance	$ 50.00
Date	Deposit	Withdrawal	
4/4	50.00		100.00
4/20	98.00		198.00
5/10	93.00		291.00
5/13		25.00	266.00

Pg. 18

4.

José Martínez		102
123 Oak Street		**Current date**
Buffalo, NY		*Date* _____ 20___

Pay to the
Order of __**John Doe**_____| $ | **550.00** |

- - -**Five hundred fifty and 00/100** -*Dollars*

Country Bank
222 Main St.
Buffalo, NY

*For*__**rent**_____   _____*José Martínez*_____

0210000021   440   507532   0102

5.

José Martínez		102
123 Oak Street		**Current date**
Buffalo, NY		*Date* _____ 20___

Pay to the
Order of __**Wegman's**_____| $ | **45.69** |

- - **Forty-five and 69/100** - *Dollars*

Country Bank
222 Main St.
Buffalo, NY

*For*__**groceries**_____   _____*José Martínez*_____

0210000021   440   507532   0102

Pg. 19

6.

José Martínez 123 Oak Street Buffalo, NY	102 **Current date** *Date* _____ 20___

Pay to the
Order of ____**Telephone Company**_____ | $ | **26.47**

- - - **Twenty-six and 47/100** - *Dollars*

Country Bank
222 Main St.
Buffalo, NY

*For*__**service**_____   _____*José Martínez*_____

0210000021   440   507532   0102

7.

Date	No.	Transaction	Amount of Deposit	Amount of Payment	Balance $ 700.00
----	101	Sample	----	----	----
5/1/13	102	John Doe – rent		550.00	150.00
5/4/13	103	Wegman's – groceries		45.69	104.31
5/15/13	104	Telephone Company – bill		26.47	77.84

8.   Sample response. Savings and checking accounts keep your money safe from loss. They offer a way to use your money when you need it. Checking accounts allow you to pay bills safely and on time. Savings accounts can earn you money in interest.

Lesson 3

Pg. 24

1. Yucca Valley Savings & Loan

2. 6488 8112 3698 2257

3. Kim Lee

4. March 2015

5. on the back of the card

Pg. 26

6. $370.97

7. $287.97

8. $267.97
9. $205.47

Pg. 29
10.

CHECK NO.	DATE	DESCRIPTION	TRANSACTION AMOUNT (−)		DEPOSIT AMOUNT (+)		BALANCE	
							524	33
Debit	8/1	Graham's Cycles	34	50			- 34	50
		Gift for Omar					489	83
Debit	8/5	McDonalds	22	90			- 22	90
		Dinner for family					466	93
ATM	8/6	Cash	61	50			- 61	50
		Spending money					405	43
563	8/7	Galway Gas Company	114	82			- 114	82
		Monthly heating bill					290	61
ATM	8/9	Cash	81	50			- 81	50
		Groceries					209	11

Lesson 4

Pg. 33

1. WalMart

2. $585.00

3. Moneygram Payment Systems, Inc.

4. July 24, 2008

5. WF National Bank, South Central, Faribault, MN

Pg. 34

6.

UNITED STATES OF AMERICA MONEY ORDER			
061932748511	120629	975656	**$ 159.00**
SERIAL NUMBER	YEAR MONTH DAY	BANK	U.S. DOLLARS AND CENTS
PAY TO _Rochester Gas & Electric_		FROM _Your Name_	
STREET _234 Maple Street_		STREET _Your Address_	

CITY _Rochester_	STATE _NY_	ZIP _14216_	CITY _Anytown_	STATE _??_	ZIP _54321_
000:80009: 3:		375628172483		56567	

Pg. 35

7.

UNITED STATES OF AMERICA MONEY ORDER			
439856012711	120322	975656	**$ 55.00**
SERIAL NUMBER	YEAR MONTH DAY	BANK	U.S. DOLLARS AND CENTS
PAY TO _Sandy's Shoe Store_		FROM _Your Name_	
STREET _124 Hill Road_		STREET _Your Address_	

CITY _Los Angeles_	STATE _CA_	ZIP _90034_	CITY _Anytown_	STATE _??_	ZIP _54321_
000:80009: 3:		375628172483		56567	

Pg. 37

8. $83.29

9. $156.51

10. $90.78

11. $34.25

Lesson 5

Pg. 42 (pg. 43 in Spanish edition)
1. a. whether you have a job or not

    b. how much money you earn

    c. whether you have any other sources of income

    d. what bank accounts you have

    e. how much money you already owe

2. <u>Sample response</u>. The length of time you have lived at the same address tells the bank if you have stayed in one place or moved around a lot. The length of time you have had your job tells the bank how reliable your income is. Both pieces of information tell the bank how stable you are or how much of a risk you are.

Pgs. 43 – 44 (pgs. 44 – 45 in Spanish edition)

3. C

4. G

5. <u>Sample response</u>. No, you should not cosign that loan for your friend. He has had three different jobs in only two months. He can't seem to keep a job for very long. He probably doesn't have very much money saved to make loan payments. $20,000 is a lot of money to borrow. It will take years to pay off that loan. It doesn't seem likely that your friend will keep a job long enough to make the payments. If you cosign, you will probably become responsible for paying back that loan yourself.

6. <u>Individual student response</u>. The answer might include reasons like:

- You don't earn enough money to afford the loan payments, if they become your responsibility.
- It might ruin your relationship with the person you cosign for.
- The person who wants you to cosign is a bad credit risk.

7. Pedro should ask at least the following questions:

- What is the interest rate?
- How many payments will I be making in total and for how long?
- What will the amount of each monthly payment be?
- What is the due date of each monthly payment?
- How much is the late fee?

Lesson 5

Pg. 48 (pg. 50 in Spanish edition)
1. a. They allow you to buy things you want, but can't afford right now.

   b. You can pay over time without paying interest fees.

   c. They are a way to get popular gift items before they sell out or become unavailable.

2. <u>Sample responses</u>.

   a. If you change your mind or miss a payment, items are returned to shelves. There is no refund of the money already paid.

   b. There is a layaway fee and a cancellation fee.

   c. The layaway period is too short. Or. . . The layaway period is too long.

3. <u>Individual response</u>.

Pgs. 50 – 51 (pgs. 52 – 53 in Spanish edition)

4. a. $1080

   b. <u>Sample response</u>. This was not a good decision. María is paying almost twice what the refrigerator costs.

   c. María could have tried to get a bank loan or could have used her credit card to get a new refrigerator.

5. <u>Sample response</u>. Samuel should not try to rent a big-screen TV. He will end up paying much more for it than it is worth. A big-screen TV is something Samuel wants, not needs. He should save some money each week until he has enough to buy the television he wants.

6. $1035

∂ **End of Unit 4 • Financial Literacy • Mentor Manual** ∂

Life Skills
Unit 5 Mentor Manual

Lesson 1

Pg. 4

1. Barack Hussein Obama, II

2. A (the) US President

3. Honolulu, Oahu, Hawaii

4. Barack Hussein Obama

5. Ann Dunham Stanley (Obama)

6. 151

Pg. 12

7. $40.28

8. $32.39

9. $7.69

10. Yes

11. The payment amount equals the previous balance. There is no balance brought forward.

12. March 16, 2013

Pgs. 13 – 14 (pg. 14 in Spanish edition)

13. Jan. 24 – Feb. 25, 2013

14. $97.01

15. $68.64

16. March 22, 2013

17. Actual

18. It has increased greatly.

19. February

20. August

Pg. 15

21. Burnwell	**24.** $2.594
22. Wyoming, NY	**25.** $123.65
23. 7/21/12	**26.** Propane is a type of gas.

Lesson 2

Pg. 19

1. Stop sign

2. Yield sign

3. School crossing

4. Speed limit sign

5. Hospital ahead sign

6. Railroad crossing sign

7. Stop

8. A white arrow

9. A specific vehicle has first rights to the road

10. Pull over; 5,3,2,1,4,6

Pg. 20

11. 5	**14.** 1
12. 3	**15.** 4
13. 2	**16.** 6

Pg. 23

17. T

18. T

19. F

20. F

21. T

22. T

Pg. 27

23 – 25   Answers will vary, but check to see what student has written about whether it is a good idea or not to own a vehicle, and what type of vehicle he or she things is affordable and why.

Lesson 3

Pg. 35

1. Any of the following: drowniness, operating machinery, excitability, ask a doctor about glaucoma, breath problems or trouble urinating
2. 1 tablet every 4-6 hours
3. allergy medication

Lesson 4

Pgs. 46-47

Student will complete the application.

Lesson 5

Pg. 53
1. mobile home
2. 2
3. Cheyenne
4. none listed
5. no
6. 555-234-6666
7. Upstairs
8. stove, refrigerator, storage, washer and dryer on site
9. $395,
10. doesn't say

11. money paid to the landlord to cover damages

Lesson 6

Pg. 64 (pgs. 66 – 67 in Spanish edition)

1. FF	**6.** PP
2. PP/PA	**7.** PP/PA
3. FF	**8.** FF
4. PP/PA	**9.** FF
5. FF	**10.** PP/PA

Pg. 65 (pgs. 67 – 68 in Spanish edition)

11. sad

12. mad

13. loving/happy

14. frustrated

15. sleepy/tired

Pg. 67 (pg. 70 in Spanish edition)

16. before

17. see you soon

18. you too

19. because

20. lots of laughs or laughing out loud

21. love

⧬ End of Unit 5 • Life Skills • Mentor Manual ⧬

Degrees Open Doors to Success
Unit 6 Mentor Manual

Lesson 1

Pg. 2 (Spanish edition pgs. 2 – 3)

1. As the level of education increases, so does the weekly income.

2. As the level of education increases, the rate of unemployment goes down.

Pg. 4

3.   **a.** below

    b. The jobs seem to require hard, manual labor. Individual student opinion.

    c. Individual student response.

    d. Individual student response.

Pg. 6

4.   **a.** above

    b. Individual student opinion.

    c. Individual student response.

    d. Individual student response.

Pg. 7

5.   **a.** above

    b. Individual student opinion.

    c. Individual student response.

    d. Individual student response.

Pg. 10

6.   **a.** above

    b. The jobs seem to require working with one's head more than one's hands. Individual student opinion.

    c. Individual student response.

    d. Individual student response. Most of these jobs are considered careers.

7. **a.** less

  b. more

  c. more

  d. more

Lesson 2

Pg. 21

1. High school teaches skills that can be used throughout life.

  b. High school provides the history of and facts about the culture you live in.

  c. High school helps you develop good work habits.

2. You should start preparing for your future even before high school.

3. Vocational programs train people in jobs that are necessary to modern life.

  Examples include: repairing cars, fixing plumbing, building houses, and nursing.

Lesson 3

Pg. 26
1. F (It is a equivalent to a high school diploma.)

2. F (The GED has no age limit.)

3. T

4. T

5. F (The GED exam is not easy. It requires learning, practice, and study.)

6. T

Pg. 27

7. - 10. Individual student responses based on Internet activity.

Lesson 4

Pg. 30

1. - 5. Individual student responses based on Internet activity.

Pg. 39

6. Individual student responses based on Internet activity.

Lesson 5

Pg. 49

1. - 2. Individual student responses based on Internet activity.

Lesson 6

Pg. 54 (Spanish edition pg. 50)

1. Individual student response.

2. Individual student response.

Pg. 55 (Spanish edition pg. 50)

3. Individual student response.

Pg. 60 (Spanish edition pg. 56)

4. b

5. F

6. b

7. a

8. c

9. book store

10. library

Notes:

ဆ End of Unit 6 • Degrees Open Doors to Success • Mentor Manual ∞

ACReS
Academic & Career Readiness Skills

Read, Write, Now

National PASS Center

2013

Genesee Valley Educational Partnership
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Parts of Speech

When you look up a word in the dictionary, you will see a small letter next to the meaning, which tells you the word's *part of speech*. There are four (4) common parts of speech: noun, verb, adjective, and adverb.

Part of Speech	Definition	Examples
noun (n)	a person, place, thing, or idea	Mrs. Jones chair school love
adjective (adj.)	word that describes a noun or tells you more about it	small ugly delicious good
verb (v)	an action word; something that you do	talk smile work have
adverb (adv.)	a word that tells you more about a verb or adjective (these words often end in –*ly*)	quickly very really softly

Let's take a look at a page from a dictionary.

The word *puma* is a **noun**.

pulley ▶ punch

runners.] **6** [*an informal use*] to perform; do [Don't ever *pull* a stunt like that again!] **noun** the act of pulling [Give the door a *pull*.] —**pull for** [*an informal use*] to hope for the success of [We're *pulling for* the home team.] —**pull off** [*an informal use*] to manage to do [The thief *pulled off* another robbery.] —**pull oneself together** to gather one's self-control. —**pull over** to drive a car to the curb. —**pull through** [*an informal use*] to get safely through an illness or trouble [In spite of her injuries, she will *pull through*.] —**pull up 1** to bring or come to a stop [She *pulled up* at the red light.] **2** to move ahead [He *pulled up* to the intersection.] **pull • verb** pulled, pulling **• noun,** *plural* **pulls**

pulley (pŏŏl′ē) *noun* a small wheel that has a groove in the rim in which a rope or belt moves. A pulley may be used to lift an object fastened to one end of the rope by pulling down on the other end. A pulley is a simple machine. **pul·ley • noun,** *plural* **pulleys**

pullover (pŏŏl′ō vər) *noun* a shirt or sweater that is put on or taken off by being pulled over the head. **pull·o·ver • noun,** *plural* **pullovers**

pulp (pulp) *noun* **1** the soft, juicy part of a fruit. **2** the soft, center part of a tooth. It contains nerves and blood vessels. **3** ground-up wood and other matter, mixed into a soft, wet mass from which paper is made.

pulpit (pŏŏl′pit *or* pul′pit) *noun* a platform in a church on which a clergyman stands to give

pulpy (pul′pē) *adjective* of or like pulp [a *pulpy* mass] —Look for the WORD CHOICES box at the entry **soft.** **pulp·y • adjective** pulpier, pulpiest

regular rhythm [Your heart *pulsates* more slowly when you sleep.] **pul·sate • verb** pulsated, pulsating

pulse (puls) *noun* **1** the regular beating in the

arteries that is caused by the movements of the heart in pumping the blood. **2** any regular beat [the *pulse* of the drums]. **pulse • noun,** *plural for sense 1 only* **pulses**
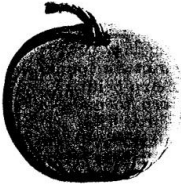
pulverize (pul′vər īz) *verb* to crush or grind into a powder [He *pulverized* the stone with a sledgehammer.] **pul·ver·ize • verb** pulverized, pulverizing

puma (pyŏŏ′mə *or* pŏŏ′mə) *noun* *another name for* **cougar.** **pu·ma • noun,** *plural* **pumas**

verb 1 to raise, move, or force with a pump [She *pumped* water from the well. He *pumped* air into the tire.] **2** to empty with a pump [They *pumped* out the flooded basement.] **3** to fill with a gas [The mechanic *pumped* up the flat tire.] **4** to move with an action like a pump [The heart *pumps* blood.] **pump • noun,** *plural* **pumps • verb** pumped, pumping

pumpernickel (pum′pər nik′əl) *noun* a coarse, dark kind of rye bread. **pump·er·nick·el • noun**

pumpkin (pum′kin *or* pump′kin) *noun* a large, round orange fruit that grows on a vine. The pulp is used as a filling for pies. **pump·kin • noun,** *plural* **pumpkins**

pun (pun) *noun* the humorous use of words that have the same sound but have different meanings [The short story title "A Dog's Tale" has a *pun* in it.] **verb** to make a pun or puns. **pun • noun,** *plural* **puns • verb** punned, punning

punch[1] (punch) *noun* a tool for making holes in something or one for cutting or stamping designs on a surface. **verb** to make holes in or designs on with a punch [The train conductor *punched* our tickets.] **punch • noun • verb** punched, punching

punch[2] (punch) *noun* a hard blow with the fist. **verb 1** to hit with the fist. **2** to herd or drive cattle.

pulley

pumpkin

P

The word *pulpy* is an **adjective**.

Use the dictionary page above to answer these questions.

1. What part of speech is the word **pullover**? _____

2. What part of speech is the word **pulverize**? _____

Let's take a closer look at nouns.

Noun: person, place, thing, or idea

Example:

Tracey walked to the store. (*Tracey* is a noun because she is a person.)

I went to *Florida*. (*Florida* is a noun because it is a place.)

Please sit on the *bench*. (*Bench* is a noun because it is a thing.)

Love is in the air. (*Love* is a noun because it is an idea.)

Now you try!

Underline the noun(s) in each sentence below. There may be more than one noun in each sentence.

3. Please set the table.
4. I hate running.
5. My sister lives in Texas.
6. That book is mine.
7. Mr. Mendoza teaches math.

    Proper nouns, such as the names of people and specific places, are always *capitalized*. That means they begin with a capital letter. The beginning of every sentence must also be capitalized.

Example:

Rose lives in Michigan.   (*Rose* is a proper noun as well as the first letter of the sentence, so it must be capitalized. *Michigan* is the name of a state, which is a specific place, so it also must be capitalized.)

The chickens belong to Mr. Barber.   (**The** is not a proper noun, but it begins the sentence, so it must be capitalized. **Mr. Barber** is a proper noun because it is the name of a person, so it must be capitalized.)

Let's compare these two sentences:

That bag belongs to Silvia.
That bag belongs to that woman.

Notice that "Silvia" is capitalized because it is the specific name of a person, making it a proper noun. But "that woman" is not a proper noun, so it does not need to be capitalized.

Here is another example:

That's my Uncle Robert.
That's my uncle.

"Uncle Robert" is a proper noun, so it must be capitalized. But "uncle" does not refer to a specific uncle, so it is not capitalized.

Read the paragraph on the next page. Underline each proper noun and other words that need to be capitalized.

8. my favorite childhood memory is of a family vacation in california. my mom,

brother, and i loaded up into our beat up, old station wagon and drove from

mississippi to california to visit aunt mary. aunt mary was my favorite aunt

because she spoiled my brother and me with toys and candy. this vacation was

by far my favorite because aunt mary took us to disney world! i remember my

brother and mother were afraid to ride the roller coasters. aunt mary loved roller

coasters so she took me on every last one in the park.

   Pronouns take the place of nouns. Some common pronouns include: *he, she, I,*
you, they, we, it, and *which.*

   Example:
   He
   ~~Rubin~~ walked home.
   He walked home.

   The noun *Rubin* can be replaced with the pronoun *He.*

   It
   ~~This bag~~ is heavy.
   It is heavy.

   The noun *bag* can be replaced with the pronoun *It.*

   They
   ~~Tom and Elizabeth~~ are going to the store.
   They are going to the store.

   They replaces the nouns *Tom* and *Elizabeth.*

Now you try!

Rewrite each sentence below by replacing the noun with a pronoun.

9. Juan ran. _____

10. Bobby and I ate pizza. _____

11. Bill and Jorge worked late. _____

12. Olivia planted flowers. _____

13. Martin picked corn. _____

Possessive pronouns are pronouns that show ownership. These pronouns include: *my/mine, your/yours, his, her/hers, its, our/ours, your/yours* and *their/theirs*.

Example:

I think <u>your</u> shoe is untied.

The possessive pronoun *your* tells whose shoe is untied.

<u>*His*</u> *voice is very loud.*

The possessive pronoun *his* tells whose voice is loud.

The boys don't like it when I borrow <u>their</u> tools.

The possessive pronoun *their* tells whose tools.

Now you try!

Underline the possessive pronoun in each sentence.

14. Our project won first place.

15. The soccer ball is mine.

16. Pedro needs his glasses in order to see.

17. I like your new haircut.

18. Margaret is resting in her bedroom.

Fill in an appropriate possessive pronoun in each sentence below.

19. The black running shoes are _____.

20. This slice of cake is _____.

21. _____ pen is blue.

22. The girls hate it when I eat _____ snacks.

23. Did you see _____ test score?

Let's explore adjectives.

Adjective: describes a noun

Adjectives describe nouns. These words tell how someone or something looks, feels, sounds, smells, or tastes.

Example:

> *He helped the <u>elderly</u> woman cross the street.*
> The adjective *elderly* describes the woman.

> *That dinner was <u>delicious</u>!*
> The adjective *delicious* describes the dinner.

> *I hope you learned a <u>valuable</u> lesson.*
> The adjective *valuable* describes the lesson.

Give it a try!

Circle the adjective in the sentences below.

24. Did you see that yellow motorcycle?

25. This box is heavy.

26. I couldn't take my eyes off that beautiful woman.

27. I dream of owning that expensive watch.

28. She wore her fancy dress.

29. The comedian was funny.

30. That perfume was stinky.

31. I sat on the wet ground.

Proper adjectives come from proper nouns. To review, a proper noun is a specific person, place, or thing. Let's explore proper adjectives some more.

Example:

I was born in Mexico; therefore, I am <u>Mexican</u>.

Mexico is a specific place, so it is a proper noun.

Mexican comes from the proper noun *Mexico*, so it is a proper adjective.

Match each proper noun with the correct proper adjective. The first one is done for you.

32.	England	Shakespearian
33.	Italy	Italian
34.	Mars	Chinese
35.	Queen Elizabeth	English
36.	Switzerland	Martian
37.	America	Elizabethan
38.	Peru	French
39.	France	Swiss
40.	Shakespeare	Peruvian
41.	China	American

Adjectives can also be used to **compare** two people or things. There are a few rules to remember writing the **comparative form of adjectives**:

√ Usually, if the adjective is one syllable that does not end in a –y, you add an –er to the end of the adjective to create the comparative form. For example:

smart → smart<u>er</u>

fast → fast<u>er</u>

√ If the adjective is one or two syllables and ends in a –y, drop the –y and add an –ier. For example:

prett<u>y</u> → prett<u>ier</u>

funn<u>y</u> → funn<u>ier</u>

√ If the adjective ends in a consonant-vowel-consonant pattern, repeat the second consonant before you add the –er. For example:

wet → wetter

(w is a *consonant*, e is a vowel, t is a consonant, making the consonant-vowel-consonant pattern)

hot → hotter

√ If the adjective is three syllables or more, or ends in –ful, use the words more or less before the adjective and do not add an –er to the end. For example:

beautiful → more beautiful

amazing → less amazing

Here are a few exceptions to the rules you just learned. The adjectives below do not follow the rules of comparative form. The comparative form of these words is something you must remember.

good → better   bad → worse   far → farther

Let's practice using the comparative form of adjectives. Write the comparative form of each adjective below.

42. ugly → _____

43. dirty → _____

44. silly → _____

45. thin → _____

46. far → _____

47. cheerful →   _____

48. angry →   _____

49. excited →   _____

50. crazy →   _____

51. slow → _____

> *It is important to use the word **than** when using the comparative form.*
> *Vincent is taller **than** Sergio. Elena is more cheerful **than** Clara.*

Let's take a closer look at verbs.

Verb: action word

Every sentence has a <u>subject</u> (a person, place, or thing) and an ***action verb*** (what the person, place, or thing is doing).

Example:

> *<u>She</u> **ran**. (She is the subject; ran is the verb.)*
> *<u>Michael</u> **wrote**. (Michael is the subject; wrote is the verb.)*
> *The <u>car</u> **stopped**. (Car is the subject; stopped is the verb.)*

In each sentence below, underline the subject and circle the verb. The first one is done for you.

52. The <u>dog</u> (barked.)

53. The wind blew.

54. The ship sailed.

55. I ate cookies.

56. Chris draws.

A **_linking verb_** is a verb that does not show action but it connects the subject and the verb to additional information.

Example:

Jorge <u>is</u> a soccer fan.

Is isn't something that Jorge can physically do. It links the subject *Jorge* to more information about him.

Tara always <u>feels</u> tired when she stays up watching television all night.

Feels connects the subject *Tara* to her state of being, *tired*.

Some verbs that are always linking verbs are the forms of the verb "to be" such as: *am, is, are, were, was, has been, are being.* A couple of other verbs that are always linking verbs are: *become* and *seem.*

There are verbs that can be used as action verbs or linking verbs. Some of these verbs are: *feel, look, appear, smell, taste, turn, sound*. How do we tell if they are being used as action or linking verbs? Let's explore these verbs!

One strategy to use when figuring out whether a verb is an action verb or a linking verb is to **replace** the verb with the words *is, and,* or *are* and see if the sentence still makes sense. If the sentence still makes sense, it is a linking verb. If the sentence does not make sense, it is an action verb.

Example:

> The apple pie **tasted** delicious.
> The apple pie **is** delicious.
>
> *Tasted* can be replaced with *is* and the sentence still makes sense.
> *Tasted* is a linking verb in this sentence.
>
>
> Mary **felt** the slimy worm.
> Mary **is** the slimy worm.
>
> When *felt* is replaced with *is*, the sentence does not make sense.
> Mary is not the slimy worm. So, *felt* is an action verb.

Decide whether the underlined verb in each sentence is a linking verb or an action verb. Write L for linking verb or A for action verb on the line provided.

_____ **57.** Victor <u>wanted</u> a new car.

_____ **58.** Celeste <u>drank</u> diet soda.

_____ **59.** The coffee <u>smelled</u> strong.

_____ **60.** Maria <u>smelled</u> sweet.

_____ **61.** My sister <u>eats</u> pretzels.

_____ **62.** The cat <u>seemed</u> ill.

_____ **63.** We <u>baked</u> cupcakes.

_____ **64.** He <u>felt</u> feverish.

_____ **65.** Silvia <u>hung</u> the picture.

_____ **66.** Karina <u>plays</u> soccer.

Let's take a closer look at adverbs.

Adverbs: describe action words

Adverbs are words that describe verbs, adjectives, or other adverbs. They can describe *how*, *where*, *when,* and *to what extent* an action happens.

Example:

> *Ricardo walks <u>slowly</u>.* (*Slowly* describes <u>how</u> Ricardo walks.)

> *Ricardo walks <u>very slowly</u>.* (*Very* describes <u>how</u> *<u>slowly</u>* Ricardo walks.)

Often times, adverbs end in –*ly*. Most adverbs that describe "how" end in –*ly,* such as the word *slowly.* However, not all words that end in –*ly* are adverbs. For example, the word *supply* ends in –*ly,* but can be a noun and a verb but not an adverb. On the other hand, not all adverbs end in –*ly*. For example, the word *always* is an adverb that does not end in –*ly*.

The table below gives examples of adverbs that describe *how, where, when,* and *to what extent:*

Adverbs that describe **How**	Adverbs that describe **Where**	Adverbs that describe **When**	Adverbs that describe **To What Extent**
beautifully	anywhere	after	extremely
carefully	everywhere	always	not
eagerly	here	before	quite
gracefully	in, out	daily	rather
lazily	inside	never	really
quickly	outside	soon	so
quietly	somewhere	still	somewhat
really	there	then	terribly
recklessly	underground	today	too
urgently	upstairs	when	very

The underlined words in the sentences below are adverbs. Circle the verb, adverb, or adjective that the adverb describes. The first one is done for you.

67. She rarely (misses) work.

68. I carefully glued the paper.

69. He will visit tomorrow.

70. I eat a banana daily.

71. She plays the piano beautifully.

72. Let's leave soon.

73. He plays soccer recklessly.

74. Ants build colonies underground.

75. He walked lazily to the kitchen.

76. They rushed urgently to the hospital.

Use the word bank to fill in the blanks below. The first one is done for you.

Word Bank

accidentally	cheerfully	quite
always	mightily	reluctantly
~~angrily~~	neatly	yesterday
	quietly	

77. Fredrick stomped his feet _____ **angrily** ____.

78. That dog _____ barks.

79. We _____ sing songs.

80. The lion roared _____.

81. _____, I ate rice and beans.

82. Maya _____ wrote a letter.

83. Veronica _____ broke a plate.

84. The kitten slept _____.

85. The man _____ placed his money on the counter.

86. He swims _____ well.

ᔕ End of Lesson 1 ᔕ

Dictionary
Skills

The The *alphabet* is a set of letters. They follow each other in order. They are used to make words. This is the alphabet we use:

UPPER CASE

A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

lower case

a b c d e f g h i j k l m n o p q r s t u v w x y z

The letters in the top row are in the *upper case*. They are called *capital letters*. Capital letters <u>begin</u> the first word of every sentence. The letters in the bottom row are in the *lower case*. As you can see, lower case letters are used most of the time.

The names of people, places, and things begin with capital letters. For example:

<u>S</u>eñora <u>R</u>odriguez	<u>J</u>ames <u>M</u>adison
<u>M</u>iami, <u>F</u>lorida	<u>P</u>aco
<u>D</u>r. <u>C</u>hang	the <u>M</u>ississippi <u>R</u>iver
<u>E</u>urope	<u>M</u>ain <u>S</u>treet
<u>F</u>riday	<u>J</u>anuary

Knowing the order of the alphabet is important. Lists of words are part of our daily lives. When lists follow the order of the alphabet, they are in ***alphabetical order***.

Some lists that are in alphabetical order are:

- names in the telephone book
- words in a dictionary
- the songs on your iPod
- the list of contacts in your cell phone
- items for sale on amazon.com, e-Bay, etc.
- list of offices in a large building
- topics of information, either online or in a book
- files of people served by lawyers, doctors, and teachers
- files of tenants *(people who pay rent to live somewhere)* and employees *(people who work for a person or business)*

Can you think of anything else you use in your everyday life that is in alphabetical order?

_____

_____

_____

_____

_____

_____

A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

a b c d e f g h i j k l m n o p q r s t u v w x y z

shirt   hat   pants   watch   jacket   boots

Above is a list of words. Let's put them in alphabetical order. Remember, that means you list them in the same order as the alphabet.

➢ Look at the first letter of each word. Look at the alphabet above. Which word begins with the letter closest to the letter "A"? _____

*If you wrote the word **boots** you are correct.*

➢ Which word begins with the letter next closest to the letter "A"? _____

*If you wrote **hat**, you are correct.*

Use this method to put the rest of the words in alphabetical order. Fill in the blanks below.

_____

_____

_____

_____

The rest of the list should be in this order: *jacket, pants, shirt, watch*

Now, try some more words.

refrigerator

chair

stove

lamp

couch

dresser

A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

a b c d e f g h i j k l m n o p q r s t u v w x y z

Write the list in any order:

First list: _____

_____

_____

_____

_____

_____

Your list has two words that begin with the letter "**c**"–**couch** and **chair**. Which word should go before the other? To answer this, you must look at the second letter of each word:

<div align="center">

c<u>o</u>uch   **c<u>h</u>air**

</div>

Which of these letters is closer to "A"? The "h" in **chair** is closer to "a" than the "o" in couch. The word **chair** will go before the word **couch**.

Now, write the list in alphabetical order:

1. Final list: _____

                 _____

                 _____

                 _____

                 _____

                 _____

Try some words on your own! Use the alphabet on the next page to put the grocery list in alphabetical order. Remember to look at the first letter of each word.

A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

a b c d e f g h i j k l m n o p q r s t u v w x y z

milk

eggs

cheese

lettuce

cereal

Write a practice list here:

_____

_____

_____

_____

_____

2. Now, write your list in alphabetical order here:

_____

_____

_____

_____

_____

Using the Index

The index of a book lists the topics included in the book. It can be found in the end pages. The topics are listed in *alphabetical order*. A number appears after each topic. It is a page number. That is where information about the topic can be found.

Below you will see a sample index page. It is from a textbook on American history. Look at it for a few minutes. Notice the way the topics are listed. If you don't understand anything about it, ask your teacher. Use the index page to answer the questions.

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3. On what pages would you find information about:

a. the Homeland Security Department?
_____

b. the Indian Removal Act?
_____

c. William Randolph Hearst?
_____

Below you will see an index page from a cookbook. Answer the questions that follow using this sample index page.

4. Find your favorite pie. On what page would you find its recipe? _____

5. On which page is the recipe for peanut butter cookies? _____

6. Which recipe would you like to try?

Name: _____, Page number: _____

Guide Words

Guide words help you find names in a phone book and words in a dictionary. They can be found at the top of the page. They are larger and darker than the other words on the page. Guide words tell you the first and last words on that page. Below is a page from the dictionary. The guide words are pulley and punch. The first word on the page is pulley and the last word on the page is punch. Use this page to answer the questions that follow.

pulley ▶ punch   Guide Words

runners.] **6** [*an informal use*] to perform; do [Don't ever *pull* a stunt like that again!]
noun the act of pulling [Give the door a *pull*.]
—**pull for** [*an informal use*] to hope for the success of [We're *pulling for* the home team.]
—**pull off** [*an informal use*] to manage to do [The thief *pulled off* another robbery.] —**pull oneself together** to gather one's self-control. —**pull over** to drive a car to the curb. —**pull through** [*an informal use*] to get safely through an illness or trouble [In spite of her injuries, she will *pull through*.] —**pull up 1** to bring or come to a stop [She *pulled up* at the red light.] **2** to move ahead [He *pulled up* to the intersection.]
pull • *verb* **pulled, pulling** • *noun, plural* **pulls**

pulley (pool′ē) *noun* a small wheel that has a groove in the rim in which a rope or belt moves. A pulley may be used to lift an object fastened to one end of the rope by pulling down on the other end. A pulley is a simple machine.
pul·ley • *noun, plural* **pulleys**

pullover (pool′ō vər) *noun* a shirt or sweater that is put on or taken off by being pulled over the head.
pull·o·ver • *noun, plural* **pullovers**

pulp (pulp) *noun* **1** the soft, juicy part of a fruit. **2** the soft, center part of a tooth. It contains nerves and blood vessels. **3** ground-up wood and other matter, mixed into a soft, wet mass from which paper is made.

pulpit (pool′pit *or* pul′pit) *noun* a platform in a church on which a clergyman stands to give a sermon.
pul·pit • *noun, plural* **pulpits**

pulpy (pul′pē) *adjective* of or like pulp [a *pulpy* mass] —Look for the WORD CHOICES box at the entry **soft**.
pulp·y • *adjective* **pulpier, pulpiest**

pulsate (pul′sāt) *verb* to beat or throb in a regular rhythm [Your heart *pulsates* more slowly when you sleep.]
pul·sate • *verb* **pulsated, pulsating**

pulse (puls) *noun* **1** the regular beating in the arteries that is caused by the movements of the heart in pumping the blood. **2** any regular beat [the *pulse* of the drums].
pulse • *noun, plural for sense 1 only* **pulses**

pulverize (pul′vər īz) *verb* to crush or grind into a powder [He *pulverized* the stone with a sledgehammer.]
pul·ver·ize • *verb* **pulverized, pulverizing**

puma (pyoo′mə *or* poo′mə) *noun* another name for **cougar**.
pu·ma • *noun, plural* **pumas**

pump (pump) *noun* a devi[ce...] uid or gas into or out of ... *verb* **1** to raise, move, ... [She *pumped* water from ... air into the tire.] **2** to ... [They *pumped* out the fl[ood]... fill with a gas [The me[n]... flat tire.] **4** to move ... pump [The heart *pump*...
pump • *noun, plural* p[umps] • *verb* **pumped, pumpi**[ng]

pumpernickel (pum′[pər nik əl])... coarse, dark kind of rye ...
pump·er·nick·el • *noun* ...

pumpkin (pum′kin *or* pump′kin) *noun* a large, round orange fruit that grows on a vine. The pulp is used as a filling for pies.
pump·kin • *noun, plural* **pumpkins**

pun (pun) *noun* the humorous use of words that have the same sound but have different meanings [The short story title "A Dog's Tale" has a *pun* in it.] *verb* to make a pun or puns.
pun • *noun, plural* **puns** • *verb* **punned, punning**

punch¹ (punch) *noun* a tool for making holes in something or one for cutting or stamping designs on a surface. *verb* to make holes in or designs on with a punch [The train conductor *punched* our tickets.]
punch • *noun* • *verb* **punched, punching**

punch² (punch) *noun* a hard blow with the fist. *verb* **1** to hit with the fist. **2** to herd or drive cattle.

pulley

pumpkin

- The guide words of this dictionary page are **pulley** and **punch**.
- The page starts with the definition of **pulley**. It ends with the definition of **punch**.

7.   What word is defined after the word **pulp**?   _____

8.   What is a **puma**?   _____

Let's go step-by-step through an example. You want to know the meaning of the word **milkshake**. You open your dictionary and turn to the pages of words that begin with "**m**." The word **milkshake** could be on one of three pages. The guide words for these three pages are below. Which pair of guide words shows you the page that the word **milkshake** is on?

Miami • microwave oven   Midwest • Milky Way   mine • mink

Let's use what we know about alphabetizing. Start with the first letter of the word **milkshake**. It is "**m**." All the guide words start with "**m**."

Next, look at the second letter – "**i**." The second letter of all the guide words is "**i**."

Now you need to move to the third letter of **milkshake**, which is "**l**." "**l**" is the third letter of only <u>one</u> word above. Look at that pair of guide words. Could **milkshake** come between **Midwest** and **Milky Way**? Yes, it could!

M i d w e s t   m i l k s h a k e   M i l k y W a y

We know we can find **milkshake** on the page with the guide words **Midwest • Milky Way**.

Now you try!

Here are three sets of guide words.

| fresh • frigid | frill • frost | frostbite • fulcrum |

Each word from this list belongs under one pair of the guide words.

9. fries	**11.** fudge	**13.** frosting
10. frighten	**12.** frisbee	**14.** frog

Follow the example shown. Use the lines to figure out where each word goes. Then, fill in the chart on the next page. Place each word from the list under the guide words it falls between. Sample word: **front**

fresh • frigid	frill • frost	frostbite • fulcrum
	front	

Use the page from a phone book on the next page to answer the questions on the next page.

138 PALMISANO—QUINONES   **GENEVA**

PALMISANO Joseph & Nancy 28 Genesee
  Geneva 14456 781-2257
PALONE Gary 789-7293
  Gary 2085 State Route 14 Geneva 14456 789-3032
PANE Frank Jr 168 S West St Geneva 14456 789-8761
  Genevieve 260 West North Geneva 14456 789-6449
  Stephen 42 State Geneva 14456 789-9507
PANETTA Dan 3001 N Genesee St Geneva 14456 789-0893
PANNA Debbie 453 Waterloo Geneva Rd
  Waterloo 13165 789-0372
  Jerry 453 Waterloo Geneva Rd Waterloo 13165 . . 789-0372
PANZIK Donald 385 W Lake Rd Geneva 14456 789-3871
PANZIK Service Center 5342 W Lake Rd
  Geneva 14456 789-0714
PAPILLON Boutique 572 Pre Emption Rd
  Geneva 14456 789-6606
PARADISO Bob 224 W High St Geneva 14456 789-1624
PARARA Trevor 295 Hamilton Geneva 14456 759-5337
  Trevor 295 Hamilton St 77 Geneva 14456 759-5337
PARCERO Michael 19 West Ave Geneva 14456 781-2043
PARDINGTON T 2087 Carter Rd Geneva 14456 789-9506
PARISH John 2548 State Route 14 N Geneva 14456 . . . 789-0170
  Marvin 2356 State Route 14 N Geneva 14456 . . . 789-3760
PARKER Charles 46 Clark St Geneva 14456 789-5838
  Charles 271 E North St Geneva 14456 789-6495
  Diana 1 Glass Factory Bay Geneva 14456 789-0906
  L 11 West Ave Geneva 14456 789-0105
  Marcolina 19 N Exchange St Apt 1 Geneva 14456 . 789-7713
  Michelle 31 Morrell Ave Geneva 14456 781-3245
  Scott & Suzanne 2222 Route 14 Geneva 14456 . . 781-8436
PARKERS' Grille & Tap House 100 Seneca
  Geneva 14456 789-4656
PARMELEE C 102 Angelo Geneva 14456 781-2590
  C 14 Lafayette Av Geneva 14456 789-5393
  Cheryl 102 Angelo St Geneva 14456 781-2590
  Clarence R Jr 211 Kashong Rd Geneva 14456 . . . 789-1399
  Jessica 20 Sweeney Ave Geneva 14456 781-9165
PARMENTOR Inc 1800 State Route 14 Geneva 14456 . . 781-0647
PARROTT G 40 Park Pl Geneva 14456 789-1546
  Grace 40 Park Pl Apt 11 Geneva 14456 789-1546
  John P Jr 437 S Main Geneva 14456 789-3207
PARSON Alantra 473 Hamilton St Apt 44
  Geneva 14456 759-5238
PARSONS Erika 63 Humbert Geneva 14456 789-1729
  Gene M 448 Route 14 Penn Yan 14527 789-4563
  Raymond 295 Hamilton Geneva 14456 781-0386
PASHLEY Chris 110 Oak Geneva 14456 789-8064
PASQUA Louis J 133 Exchange Geneva 14456 789-5107
PASSALACQUA Anna 78 Oak St Geneva 14456 759-5064
  Anthony 214 N Genesee St Geneva 14456 789-2696
  Armand 150 Lyceum Cir Geneva 14456 789-2031
  Bernard S Pre Emption Geneva 14456 789-2513
  Charles 53 Spring St Geneva 14456 789-6787
  Charles 53 Spring Manhattan 10012 789-6787
  Gary 213 N Genesee St Geneva 14456 789-3045
  Ilse 622 Preece Rd Geneva 14456 789-3508
  Joseph 24 Verplank Geneva 14456 789-3419
  Kathleen 159 Oak Geneva 14456 781-7683
  Lisa 151 Lenox Rd Geneva 14456 759-5006
  Ramona 208 N Genesee St Geneva 14456 789-2853
  Sam 325 N Genesee St Geneva 14456 789-1516
  Thomas A 49 Bay Heights Cir Geneva 14456 789-7459
PASSAVANT Paul A 453 South Main Geneva 14456 . . . 789-6237
PASTA Only Cobblestone Restaurant 3610 Pre-Emption Rd
  Geneva 14456 789-8498
PAT O'Brien & Sons 4806 Route 6 Geneva 14456 789-1116
PATCHETT Joseph & Chris 595 Armstrong
  Geneva 14456 789-0882

PEDERSEN M C 0745 Waterloo Geneva Rd
  Waterloo 13165 781-1942
  Steven G 681 Snell Rd Geneva 14456 789-7037
PEDULLA James 789-6641
  L 45 Mason Geneva 14456 781-0917
PEDULLA'S Liquor Store Town & Country Plaza
  Geneva 14456 789-2855
PEEBLES Department Store Town & Country Plz
  Geneva 14456 781-2241
PEEK L 50 West Ave Apt 2 Geneva 14456 789-1757
PELKO David E 402 S Main Geneva 14456 781-0288
PELLING Janet 150 Lyceum Geneva 14456 789-2270
PELTO Charles & Ellen 473 Hamilton St
  Geneva 14456 789-2411
PENG Johnny 473 Hamilton Geneva 14456 789-5258
PENSANTE-RAMOS Eusebio 2760 Pre Emption Rd
  Geneva 14456 781-2907
PERALTA Maria 63 Exchange Geneva 14456 789-2480
PEREZ Glen 120 William Geneva 14456 789-4217
  Ladisneisa 10 Goodman Geneva 14456 781-2654
PERILLO J Kyle 650 Pre Emption Rd Geneva 14456 . . . 789-8132
PERILLO Joseph 720 White Springs Dr Geneva 14456 . . 789-7081
PERILLO Joseph K 650 Pre Emption Rd
  Geneva 14456 789-8132
PERILLO Joseph T 650 Pre Emption Rd
  Geneva 14456 789-8132
PERILLO Joseph T Dr Podiatry
  650 Pre-Emption Rd Geneva 14456 789-8132
  Residence 720 White Springs Dr Geneva 14456 . . 789-7081
PERKINS George 74 Exchange Geneva 14456 781-5420
PERRY Andrea 674 W North St Geneva 14456 759-5375
  Andy 37 Angelo St Geneva 14456 789-5825
  Clyde 276 Lyons Rd Apt Right Geneva 14456 . . . 781-6987
  Eugene 21 Greenhurst St Geneva 14456 789-8775
  Joseph 35 Angelo St Geneva 14456 789-9520
  Joseph 586 White Springs Rd Geneva 14456 . . . 789-7309
  Joseph Jr 586 White Springs Rd Geneva 14456 . . 789-7309
  Kenneth 273 Kashong Rd Geneva 14456 789-8571
  M 19 North St Geneva 14456 789-2008
  Mark & Pamela 36 Highland Ave Geneva 14456 . . 781-1866
  Robert 159 Lyceum St Geneva 14456 781-0284
  Robert J 159 Lyceum Geneva 14456 781-0284
  Tom 69 North Genesee Geneva 14456 789-0652
PERSONS Melissa 39 Cortland Geneva 14456 759-5625
  Melissa 39 Cortland St 11 Geneva 14456 759-5625
PESAREK Stephen 3134 Johnson Rd Geneva 14456 . . 789-2339
  V V 160 N Kashong Pt Geneva 14456 789-0975
  Virginia 5231 North Kashong Pt Geneva 14456 . . . 789-0975
PESTA Cindy 194 Border City Rd Geneva 14456 781-1782
  K 194 Border City Rd Geneva 14456 789-3240
PETERMAN Melody 163 N Main St Geneva 14456 . . . 781-3204
PETERS Michael 11 Orchard Park Dr Geneva 14456 . . . 789-5657
  Michael G 11 Orchard Park Dr Geneva 14456 . . . 789-5657
  Robert 338 William St Geneva 14456 789-9110
  Robt L 338 William Manhattan 789-9110
  Sterling 2500 Edwards Rd Waterloo 13165 789-8959
  Tim 2931 Route 14 Geneva 14456 789-4030
PETERSEN Phyllis 68 Cherry St Apt Up
  Geneva 14456 759-5535
PETERSON David 5 Hillcrest Ave Geneva 14456 781-1614
  Mark 728 White Springs Dr Geneva 14456 789-6965
PETR-ALL Corp # 319 N Exchange Geneva 14456 789-9385
PETRIZZI Dani J Prof 473 S Main Geneva 14456 789-6948
PETRONIO Art 256 Washington Geneva 14456 781-7203
  Elisabeth 256 Washington Geneva 14456 781-7203
PETROSINO Mary 221 N Genesee St Geneva 14456 . . 789-1944
  Paul 1 Parkway St Geneva 14456 781-2258
  Paul & Marguerite 1 Parkway Geneva 14456 781-2258

PRINCIPIO Andrew & Marie 166 N Genesee
  Geneva 14456 781-0483
  Andy 166 N Genesee St Geneva 14456 781-0483
  Bonnie 30 Hallenbeck Ave Geneva 14456 789-5371
  Charlene 29 Rose St Geneva 14456 789-3011
  Joseph & Joann 51 Bennett St Apt 1
   Geneva 14456 789-3539
  Lucy Miss 99 Lewis Geneva 14456 781-0222
  Maria 700 W North St Geneva 14456 781-1482
  Michelle 1842 Millard Rd Waterloo 13165 789-4989
  Richard 53 Middle Geneva 14456 789-4207
  Robert 23 John St Geneva 14456 759-5562
  William 383 Washington St Geneva 14456 781-7036
PRINDLE Edgar 92 White Springs Ln Geneva 14456 . . . 759-5457
  Edgar 104 White Springs Ln Geneva 14456 789-4783
PRINDLE Edgar D Dntst 774 Pre-Emption Rd
  Geneva 14456 789-8975
PRINE Winifred 3670 County Road 6 Geneva 14456 . . . 789-0057
PRINTING Center The 44 Linden Geneva 14456 789-2014
PRIVATELY Yours By Oma 795 Route 5 And 20
  Geneva 14456 781-2696
PROFFITT Deborah 227 Lafayette Ave Geneva 14456 . 781-2577
  Stanley D 66 Bay Heights Cir Geneva 14456 789-1833
PRONTI C 40 Evans St Geneva 14456 781-0251
  Carol 40 Evans Geneva 14456 781-0251
  Susan A 529 Exchange Geneva 14456 789-7100
PRONTI'S Restaurant 89 Avenue E Geneva 14456 . . 789-1629
PROSPERO Equipment Corp 1902 Route 14
  Geneva 14456 719-0480
PROVIDENCE Housing 86 Castle Geneva 14456 719-0124
PROVVIDENTI Rosario 382 Washngtn Geneva 14456 . 789-1871
PROZELLER Bradley Atty 9 Genesee Pk
  Geneva 14456 781-6311
PRUETT John L 146 East North Geneva 14456 789-3751
PRUNA Philip M 5010 W Lake Rd Geneva 14456 759-5548
PRUTZMAN Mary 20 Glass Factory Bay Rd
  Geneva 14456 789-6978
PUCHUCZ Steve 2546 Serven Rd Waterloo 13165 . . . 789-0024
PUFNOCK Daniel 789-6801
  Daniel & Elaine 789-6801
PUGH Demitius 46 N Exchange St Apt 1
  Geneva 14456 759-5383
PULCINI Susan 30 Jackson St Geneva 14456 789-3586
PULLANO Frank 46 Bay Heights Cir Geneva 14456 . . . 789-6951
  J & K 4524 W Lake Rd Geneva 14456 789-2661
  Jeffery 4524 W Lake Rd Geneva 14456 789-2661
  Lisa 594 Barracks Rd Geneva 14456 781-7287
  Lisa & Joe 594 Barracks Rd Geneva 14456 781-7287
  Susan & Russell 14 Bay View Terr Geneva 14456 . 789-2852
PULS Dale 2912 County Road 6 Geneva 14456 789-3028
PULVER Dale 16 North St Geneva 14456 789-4661
PURBECK Dudley 76 Snell Rd Geneva 14456 781-0932
PUTMAN Melany 68 Bay Heights Cir Geneva 14456 . . 781-2234
PUTZMAN Samantha 102 Sheridan Pk
  Geneva 14456 789-4345

Q

QUAD Lola 3670 County Road 6 Geneva 14456 789-9865
QUADE Robert H & Beryl 70 Bay Heights Cir
  Geneva 14456 789-8817
QUALITY Care Carpet 789-4463
QUARTARO Bianca 31 Avenue B Geneva 14456 781-2951
  Bianca & Scott 31 Avenue B Geneva 14456 781-2951
  Dominick & Angela. 14 Delancey Dr
   Geneva 14456 789-3964
  Frank & Karen 45 Maple Geneva 14456 789-6313
  J 640 Castle St Geneva 14456 781-3220
  Joseph 640 Castle Geneva 14456 781-3220

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15. What are the guide words for this page? _____

16. In which column do you find **Prospero Equipment Corp**–the first, the second, or the third? _____

17. What two names does the **Papillion Boutique** come between?

_____ and _____

18. What is David Peterson's phone number? _____

❧ **End of Lesson 2** ❧

Prefixes, Suffixes, and Root Words

Words to know:

√   **prefix**
√   **suffix**
√   **root word**

W ords are made up of different parts. All of these parts give meaning to, or can change the meaning of, the word. When you know the meaning of any parts, it will help you to understand the whole word. Three of these parts are:

Prefix: *a group of letters that come at the beginning of a word.*

Suffix: *a group of letters that come at the end of a word.*

Root: *the basic part of a word; the* prefixes *and suffixes are added to it.*

Some words are just root words, meaning they don't have a prefix or suffix. Some words have a root word and just a prefix or just a suffix. Let's explore parts of words some more.

Example:

Change is a root word. By adding the prefix '*un*' and the suffix '*able*' you create a new word with a new meaning, *unchangeable.*

un + change + able = unchangeable
prefix   root   suffix   new word
         word

What does this new word mean? The prefix and suffix bring a new meaning to the root word. We need to figure out the meaning of the prefix and suffix to find the meaning of the new word.

The **prefix '*un*'** means '*not* '
The **root word '*change*'** means '*to alter* ' or '*to make different* '
The **suffix '*able*'** means '*can do* '

Unchangeable means '*not able to be altered or made different*'

Let's explore prefixes some more. The chart on the next page shows some common prefixes and their meaning.

Here is a list of commonly used prefixes:

Prefix	Meaning	Example	Meaning of Example
an–	without	anarchy	without government
anti–	against	antibacterial	against bacteria
bene–	well, good	benefit	a good thing for someone
bi–	two	bicycle	vehicle with two wheels
bio–	life	biology	the study of living things
co–	with, together	cooperate	work together
dis–	not	disrespect	not respect
ex–	out	exit	the way to go out
geo–	earth	geology	the study of the earth
hyper–	over	hypertension	being overly tense
in–, im–	not	impossible	not possible
inter–	between	interstate	between states
micro–	small	microbiology	the study of tiny living things
mid–	middle	midway	middle of the way, half way
mono–	one	monorail	a train that runs on one track
post–	after	posttest	a test taken after the unit
pre–	before	pretest	a test taken before the unit
re–	do again	repeat	to do something again
trans–	across	transatlantic	across the Atlantic Ocean
un–	not	unhappy	not happy

Use what you know about prefixes to match each word with the correct definition. You may use the chart on page 3 or a dictionary if you have any trouble. The first one is done for you.

<u> f </u> **1.**   <u>an</u>emia   **a.** something that can hurt <u>life</u>

____ **2.**   <u>bene</u>factor   **b.** wait until <u>after</u> to do something

____ **3.**   <u>bi</u>annual   **c.** <u>between</u> countries

____ **4.**   <u>bio</u>hazard   **d.** send <u>out</u>

____ **5.**   <u>co</u>author   **e.** a <u>tiny</u> living thing

____ **6.**   <u>ex</u>pel   **f.** ~~without enough red blood cells~~

____ **7.**   <u>geo</u>thermal   **g.** <u>over</u>active

____ **8.**   <u>hyper</u>active   **h.** <u>not</u> sure of

____ **9.**   <u>inter</u>national   **i.** a person who does a <u>good</u> thing for you

____ **10.**   <u>re</u>call   **j.** look at something <u>before</u>

____ **11.**   <u>mono</u>chromatic   **k.** <u>against</u> freezing

____ **12.**   <u>in</u>correct   **l.** write <u>with</u> another person

____ **13.**   <u>pre</u>view   **m.** <u>not</u> agree

____ **14.**   <u>post</u>pone   **n.** heat made by the <u>earth</u>

____ **15.**   <u>trans</u>port   **o.** bring <u>across</u>, from one place to another

____ **16.**   <u>mid</u>life   **p.** to remember, think of <u>again</u>

____ **17.**   <u>micro</u>organism   **q.** <u>middle of</u> someone's life

____ **18.**   <u>dis</u>agree   **r.** <u>one </u>color

____ **19.**   <u>un</u>certain   **s.** <u>not</u> correct

____ **20.**   <u>anti</u>freeze   **t.** every <u>two</u> years

Use the word bank to complete each sentence. The first one is done for you.

Word Bank

biweekly	disabled	microphone	monotone	unclear
costar	ex-girlfriend	midflight	~~rewrite~~	uninterested

21. His handwriting was so messy, his teacher made him _____**rewrite**_____ his paper more neatly.

22. If you are confused or _____ about any information, please ask me questions after the presentation.

23. Because we get paid _____ I won't get another paycheck until next week.

24. She acted _____even though she was very curious about the new guy at work.

25. The plane ran out of fuel _____.

26. The presenter spoke with a _____ voice.

27. Selma Hayek and Tom Hanks will _____ in a new movie.

28. She is my _____. We broke up last year.

29. Please speak into the _____ so the whole audience can hear you.

30. The robber _____ the security alarm.

Like prefixes, *suffixes* are letters that are added to a word to give it a different meaning. However, they are added at the *end* of the word.

Here is a list of commonly used suffixes:

Suffix	Meaning	Example	Meaning of Example
–able, –ible	can do (something)	portable	able to be carried
–ed	has happened, past tense	walked	the walk has already happened
–er	a person who does an action	teacher	one who teaches
–ful	full of	hopeful	full of hope
–fy	to make	magnify	to make bigger
–ing	is happening, present tense	talking	there is talk happening
–ist	person who does an action or believes in a certain idea of religion	artist	person who works with art
–ize	to make	victimize	make someone a victim; harm someone
–less	not having	hopeless	having no hope
–ment	the action of	amendment	the action of changing
–ness	condition of	brightness	how much light there is
–ology	the study of	zoology	study of animals
–ous	full of, having	joyous	having much joy
–tion	action, process of	creation	the act of making

Use what you know about suffixes to match the word with the correct definition. The first one is done for you.

  k   **31.** ed<u>ible</u>   **a.** <u>can be</u> of comfort

_____ **32.** considera<u>tion</u>   **b.** the watching has <u>already happened</u>

_____ **33.** beaut<u>ify</u>   **c.** <u>the study of</u> life

_____ **34.** scient<u>ist</u>   **d.** <u>the action</u> of considering, or thinking about something

_____ **35.** legal<u>ize</u>   **e.** <u>the action of</u> advancing, or moving forward

_____ **36.** glori<u>ous</u>   **f.** there is singing <u>happening</u>

_____ **37.** advance<u>ment</u>   **g.** <u>to make</u> beautiful

_____ **38.** bi<u>ology</u>   **h.** <u>not having</u> a home

_____ **39.** wonder<u>ful</u>   **i.** <u>a person who studies</u> science

_____ **40.** home<u>less</u>   **j.** <u>a person who</u> drives

_____ **41.** happi<u>ness</u>   **k.** ~~able to be eaten~~

_____ **42.** driv<u>er</u>   **l.** <u>having or deserving</u> glory; magnificent

_____ **43.** watch<u>ed</u>   **m.** <u>to make</u> legal, or permitted by law

_____ **44.** sing<u>ing</u>   **n.** <u>full of</u> wonder; really great

_____ **45.** comfort<u>able</u>   **o.** the <u>condition of</u> being happy

A **root word** is the word, or part of the word, which gives the word its meaning. Some root words are real words on their own, such as '*friend.*' This word means something without a prefix or suffix.

Example:

'**Friend**' is a word all by itself: *He is my friend.*

Adding a prefix or suffix to the word changes the meaning of the word, but the root of the word stays the same. Take a look:

> **friendship** means '*the state of being friends*'
> **friendly** means '*of or like a friend; kindly*'
> **unfriendly** means '*unlike a friend; hostile*'
> **friendless** means '*without a friend*'

Other root words need a prefix or suffix to be a full word. Let's take a look at an example of this:

> → The **root '*aud*'** means '*to hear*'
> → '*aud*' is part of a word and cannot be used as a word on its own.
> → Adding a suffix completes the word and gives it additional meaning, but does not change the root '*to hear*'
>
> **aud** + the suffix **ible** = **audible**, meaning '*able to be heard*'
> **aud** + the suffix **ology** = the '*study of hearing*'

Here is a list of root words that do not stand alone as full words.

Root Word	Meaning	Example	Meaning of Word
agri–	field	agriculture	science of growing crops in a field
ann–	year	annual	once a year
antrop–	man/human	philanthropy	being generous to people
arch–	government, first	monarch	king
aqua–	water	aquatic	having to do with water
aud–	hear	auditorium	a place for people to come and hear a speech or performance
auto–	self	autobiography	the story of your life, written by you
cent–	one hundred	centipede	an insect with 100 legs
chrono–	time	chronology	a list of events in time
civi–	citizen	civilian	a person who is not in the military
cord–	heart	accord	agree (from the heart)
demos–	people	epidemic	a disease that affects many people at the same time
fac–, fic–, fect–, fec–	to make or do	fiction	a made-up story
graph–, gram–	writing	graphic	something that is written
labor–	to work	laboratory	a place where scientists work
man–	hand	manual	done by hand
mar–	sea	maritime	having to do with the sea
port–	carry	portable	able to be carried
terr–	land	subterranean	under the ground or land
vita–	life	vital	something important for life

Use what you know about root words to match the word with the correct definition. You may use the chart or a dictionary if needed. The first one is done for you.

__c__	**46.**	agrarian	**a.** the study of early cultures, or <u>the</u> <u>first</u> <u>things</u> in history
____	**47.**	anniversary	**b.** full of <u>wonder</u>
____	**48.**	employment	~~**c.** having to do with farming in the <u>field</u>~~
____	**49.**	anthropology	**d.** of no <u>use</u>
____	**50.**	archaeology	**e.** a group of people who <u>hear</u> something
____	**51.**	aquarium	**f.** something that happens every <u>year</u>, on a certain date
____	**52.**	useless	**g.** full of <u>belief</u>
____	**53.**	audience	**h.** a record of the history of events in <u>time</u>
____	**54.**	automobile	**i.** the study of early <u>humans</u>
____	**55.**	beautiful	**j.** full of <u>good looks</u>
____	**56.**	century	**k.** a tank of <u>water </u>for fish
____	**57.**	chronicle	**l.** the culture of the <u>citizens</u> of a country
____	**58.**	civilization	**m.** having to do with <u>work</u>
____	**59.**	faithfully	**n.** something you drive by <u>yourself</u>
____	**60.**	wonderful	**o.** <u>100</u> years

Use the word bank and what you know about prefixes, suffixes, and root words to complete each sentence. The first one is done for you.

Word Bank

cardiac	telegram	~~export~~
democracy	collaborate	territory
factory	manufacture	vitamins
	submarine	

61. China and Japan _____**export**_____ many goods to other countries.

62. They _____ cars, clothes, shoes, and many other things in their factories.

63. My father works in a _____ that makes food for cows.

64. Vegetables have important _____ and minerals that help keep you healthy.

65. The government of the United States is a _____. Political power comes from the people.

66. Many older people have _____ problems. They are at risk for a heart attack.

67. Fifty years ago, before e-mail, a fast way to send a message was by _____.

68. The Klondike Gold Rush occurred in the Yukon _____ of Canada.

69. When you _____ with others on a job, the work gets done faster.

70. A _____ allows explorers to see parts of the ocean never seen by man.

Notes:

ᛉ End of Lesson 3 ᛊ

Verb Tense

V*erb tense* expresses when something happened, is happening, or will happen. In this lesson you will learn about three (3) different tenses. These tenses are *past tense*, *present tense*, and *future tense*.

Past   Present   Future

> *Past tense* expresses an action that has already happened. Often times when verbs are in the past tense, they have the suffix –ed.

Example:

> The movie *ended* at 6 o'clock.
> My sister *cried* all night.

> *Present tense* expresses an action that is happening right now.

Example:

> I *am learning* about verbs.
> She *is being* noisy.

Present tense also expresses actions that are unchanging, reoccurring, and known truths.

Example:

These mountains *are* tall and white. (unchanging)

Every year, the senior class *graduates* from high school. (reoccurring)

H2O *is* the chemical symbol for water. (known truth)

> ➢ ***Future tense*** expresses actions that will happen. This is created when the words will and shall are used with a verb.

Example:

I *shall* return.

We *will eat* dinner.

Read each of the following sentences and write present, past, or future on the line.

_____ **1.** Nick <u>feeds</u> his puppy.

_____ **2.** Shelly <u>saw</u> a bumble bee.

_____ **3.** Joe <u>will play</u> golf.

_____ **4.** Ashley <u>will go</u> to school.

_____ **5.** Aaron <u>drinks</u> coffee.

_____ **6.** Casey <u>writes</u> letters to his sister.

_____ **7.** Nate <u>sold</u> his motorcycle.

_____ **8.** Troy <u>plays</u> in a band.

_____ **9.** Elizabeth <u>sings</u> in the choir.

_____ **10.** Henry <u>will go</u> to the market with George.

Choose the correct verb to match the tense in ( ) parenthesis.

_____ **11.** Mom _____ the groceries inside. (past tense)

        a. carried
        b. carries
        c. will carry

_____ **12.** Charlie _____ in the ocean. (future tense)

        a. surfed
        b. surfs
        c. will surf

_____ **13.** My brother _____ at me to stop bugging him. (present tense)

        a. yelled
        b. yells
        c. will yell

_____ **14.** Cory _____ the fence. (future tense)

        a. painted
        b. paints
        c. will paint

_____ **15.** My grandma _____ cookies for me. (past tense)

        a. baked
        b. bakes
        c. will bake

_____ **16.** His little sister _____ shiny pennies. (present tense)

        a. saved
        b. saves
        c. will save

_____ **17.** Sheila _____ around the room. (past tense)

        a. danced
        b. dances
        c. will dance

Contractions are a quick way to say or write two words. Making two words into a contraction means that you squish together two words, leave out a letter or two, and add an apostrophe ('). The apostrophe (') is put in the word to show where letters have been left out. This table shows many common contractions.

	to be	had	to have	will	would
he	he's *he is*	he'd *he had*	he's *he has*	he'll *he will*	he'd *he would*
she	she's *she is*	she'd *she had*	she's *she has*	she'll *she will*	she'd *she would*
it	it's *it is*	it'd *it had*	it's *it has*	it'll *it will*	it'd *it would*
I	I'm *I am*	I'd *I had*	I've *I have*	I'll *I will*	I'd *I would*
you	you're *you are*	you'd *you had*	you've *you have*	you'll *you will*	you'd *you would*
they	they're *they are*	they'd *they had*	they've *they have*	they'll *they will*	they'd *they would*
that	that's *that is*	that'd *that had*	that's *that has*	that'll *that will*	that'd *that would*
who	who's *who is*	who'd *who had*	who's *who has*	who'll *who will*	who'd *who would*
what	what's *what is*	what'd *what had*	what's *what has*	what'll *what will*	what'd *what would*
when	when's *when is*	when'd *when had*	when's *when has*	when'll *when will*	when'd *when would*
where	where's *where is*	where'd *where had*	where's *where has*	where'll *where will*	where'd *where would*
why	why's *why is*	why'd *why had*	why's *why has*	why'll *why will*	why'd *why would*
how	how's *how is*	how'd *how had*	how's *how has*	how'll *how will*	how'd *how would*

Match each set of words to the correct contraction. Write the letter of the matching word on the line.

_____ **18.** he is

a. why's

_____ **19.** she had

b. where's

_____ **20.** it has

c. how'll

_____ **21.** I would

d. he's

_____ **22.** you will

e. who's

_____ **23.** they had

f. they'd

_____ **24.** that has

g. she'd

_____ **25.** who is

h. you'll

_____ **26.** what will

i. that's

_____ **27.** when would

j. it's

_____ **28.** where is

k. I'd

_____ **29.** why has

l. when'd

_____ **30.** how will

m. what'll

Here are some negative contractions. Negative contractions are words that are put together with the word 'not.'

	+ not	contraction
are	are not	*aren't*
can	can not	*can't*
could	could not	*couldn't*
did	did not	*didn't*
does	does not	*doesn't*
do	do not	*don't*
had	had not	*hadn't*
has	has not	*hasn't*
have	have not	*haven't*
might	might not	*mightn't*
must	must not	*mustn't*
should	should not	*shouldn't*
was	was not	*wasn't*
were	were not	*weren't*
will	will not	*won't*
would	would not	*wouldn't*

Use the underlined words to form a contraction. Write the contraction on the line. The first one is done for you.

31. I am _____**I'm**_____ not going to work today.

32. Pedro is not _____ playing soccer tonight.

33. We should have _____ packed a snack.

34. He would not _____ have known the answer.

35. When is _____ your flight?

36. They will _____ serve chicken for dinner.

37. Who would _____ want to drink orange juice at every meal of the day?

38. When did _____ she start working here?

39. Walter does not _____ like you using his tools.

40. Why is _____ that fan on?

41. I have _____ had enough of your attitude.

42. That is _____ my brother!

43. How would she raise enough money for her trip?

44. Who is _____ driving that truck?

45. I will not _____ be able to come to your party.

Notes:

ᘒ End of Lesson 4 ᘕ

Synonyms, Antonyms, and Homonyms

A good way to add more words to your reading and writing vocabulary is by working with *synonyms* and *antonyms*.

Synonyms

A *synonym* is a word that means the same or almost the same thing as another word.

Example:

> The word **hot** is on the labels of some sauces. The word **spicy** is also on the labels of some sauces. The two words have the same meaning. Sometimes when you describe something that is *spicy*, you call it *hot*. Sometimes when you eat something *hot*, you say that it is very *spicy*. **Hot** and **spicy** are *synonyms*.

> Often times, words can have more than one meaning. For example, we have just learned that hot can mean spicy, but hot can also refer to temperature. You can describe the temperature outside as **hot** or you can say it is **warm**. **Hot** and **warm** are *synonyms* because they mean nearly the same thing.

Circle the **synonym** for each word. The first one is done for you.

1. gas	**a.** water	**b.** fuel	**c.** food
2. earth	**a.** water	**b.** sky	**c.** world
3. field	**a.** land	**b.** water	**c.** house
4. across	**a.** above	**b.** over	**c.** under
5. smile	**a.** frown	**b.** kiss	**c.** grin

Now, write a synonym for each underlined word. The first one is done for you.

6. Miami is a large <u>city</u> in Florida.

Synonym: ____town____

7. My father's <u>house</u> is near the Genesee River.

Synonym: _____

8. Paula has a <u>young</u> puppy to show her brother.

Synonym: _____

9. The small <u>table</u> by the window is for writing letters.

Synonym: _____

10. I <u>slept</u> for an hour.

Synonym: _____

Antonyms

An **antonym** is a word that means the opposite of another word.

>   **Example:**
>
>   *Laugh* is the opposite of *cry*
>
>   *Below* is the opposite of *above*

Circle the antonym for each word.

11. pretty	**a.** ugly	**b.** smart	**c.** funny
12. dead	**a.** gone	**b.** sad	**c.** alive
13. honest	**a.** fair	**b.** dishonest	**c.** mad
14. less	**a.** equal	**b.** smaller	**c.** more
15. many	**a.** few	**b.** a lot	**c.** more

Write an *antonym* for the underlined word in each sentence.

16.   A <u>weak</u> wind blew the oak tree over last night.

>   **Antonym:** _____

17.   Small children like to <u>work</u> near the fields when their parents pick crops.

>   **Antonym:** _____

18.   Roberto looked <u>serious</u> in the photo.

>   **Antonym:** _____

19.   The steep <u>valleys</u> made the walk very hard to complete.

>   **Antonym:** _____

20.   My soccer team <u>lost</u> the game yesterday.

>   **Antonym:** _____

Homonyms

Homonyms are words that sound the same and are sometimes spelled the same, but have different meanings.

Example:

sale: the selling of goods at a reduced price

sail: to move along or travel over water in a boat

These two words sound the same, are spelled differently, and have different meanings.

rose: a type of flower

rose: the past tense of "rise"

These two words sound the same, are spelled the same, and have different meanings.

Some commonly misused homonyms are:

to, too, two:

I went to the store.

I want to go, too.

Two people went to the store.

there, their, they're:

There were many books at the library.

They left their books at home.

They're going to the movies.

weather, whether:

It is nice weather today.

I need to decide whether or not I need a coat.

your, you're:

This is your pencil.

You're very handsome.

It is important to use the correct word in a sentence so that what you are writing makes sense to others. Take a look at the two sentences below:

She took her son to the candy <u>aisle</u>.
She took her son to the candy <u>isle</u>.

Which underlined word is correct? Isle or aisle? Well, let's explore the meaning of each word.

An <u>*aisle*</u> is a walkway between seats in a theater, shelves in a store, etc. So, a *candy aisle* is a walkway between shelves of candy at a store. The reader should picture something like the graphic below when reading about a candy aisle.

An <u>*isle*</u> is another word for a small island. So, a *candy isle* would be a small island filled with candy, which doesn't make much sense. The reader might picture something silly, like the graphic below.
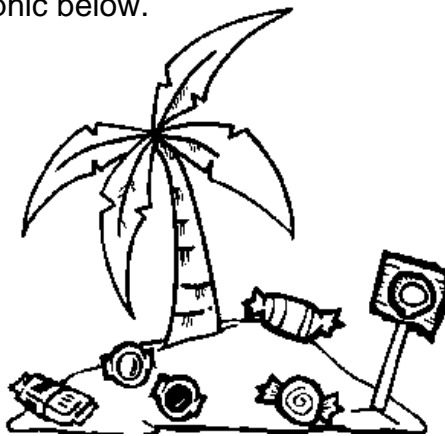
Write a sentence for each homonym. Here is an example:

rains

Heavy rains caused flooding.

reigns

The king reigns over the land.

reins
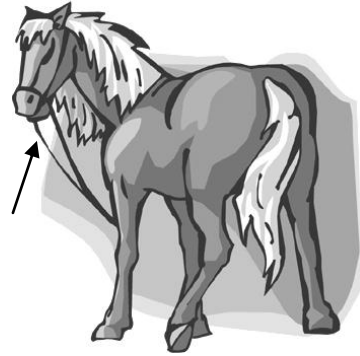
Grab the reins on the horse.

towed

21.

_____

_____

_____

_____

toad

22.

_____

_____

_____

_____

meet

23.

_____

_____

_____

_____

meat

24.

_____

_____

_____

_____

pear
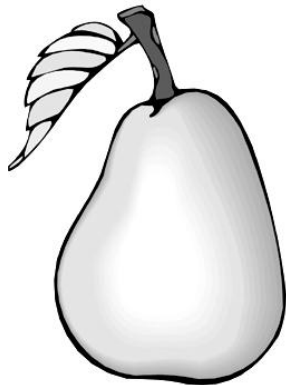
25.

_____

_____

_____

_____

pair

26.

_____

_____

_____

_____

Circle the word that best completes each sentence. The first one is done for you.

27. He (nose / (knows)) the answer.

28. A penny is worth one (scent / sent / cent).

29. Please (pour / pore / poor) me a glass of milk.

30. Tonight you will (read / reed) chapter three.

31. The (balled / bald / bawled) man always wears a hat.

32. I have a runny (nose / knows) today.

33. I (new / knew) the correct answer.

34. I can feel cold (heir / air) blowing through the window.

35. The rope was in a tight (knot / not).

36. We will (by / bye / buy) you some ice cream.

37. The little boy (balled / bald / bawled) after he fell down.

38. The morning (due / dew / do) sparkled as the sun rose.

39. (There / Their / They're) car is blue.

40. My (eye / I) is feeling better.

41. He is the (air / heir) to the throne.

42. There are (to / too / two) many people here.

43. My rent is (due / dew / do) tomorrow.

44. (Your / You're) sister is tall.

Write a sentence using each homonym. You may use a dictionary to check the meaning of each word if needed.

45. flower: _____

flour: _____

46. made: _____

maid: _____

47. threw: _____

through: _____

48. here: _____

hear: _____

49. sale: _____

sail: _____

50. hare: _____

hair: _____

Briefly describe more than one meaning of each word below. The first one is done for you.

51. bank: _____*The piece of land by the edge of a river or other body of water.*_____

_____*A place where money is held.*_____

52. bark: _____

_____

53. bat: _____

_____

54. fan: _____

_____

55. fine: _____

_____

Write a sentence using each homonym below.

56. pupil: _____

57. row: _____

58. seal: _____

59. well: _____

ॐ **End of Lesson 5** ๏

Lesson

6

Sentences

Words to know:

√   **subject**
√   **predicate**
√   **fragment**
√   **run-on**
√   **declarative**
√   **interrogative**
√   **imperative**
√   **exclamatory**

Subjects and Predicates

A ***sentence*** is a group of words that form a complete thought. All sentences have *subjects* and *predicates*.

All complete sentences have at least two parts, a ***subject*** and a ***predicate***. The *subject* tells who or what the sentence is about. The *predicate* tells what the subject does, did, or is doing. A ***complete sentence*** has a *subject* and a *predicate*, is *punctuated correctly*, and expresses a *complete thought*.

Example:

People talk.

People tells who or what the sentence is about. This is the subject of the sentence. What do people do? ***Talk*** is the part of the sentence that tells what the subject does. This is called the predicate.

Here is another example:

Dynamite explodes.

> **Dynamite** tells who or what the sentence is about. This is the subject of the sentence. What does dynamite do? **Explodes** is the part of the sentence that tells what the subject does. This is called the predicate.

Create sentences by adding a *subject* (from the word bank below) to the predicate. Use subjects that make sense and use each one only <u>once</u>.

Word Bank			
lions	students	water	dogs
volcanoes	trash	farmers	plants
	rain	teachers	

1. _____ grow.

2. _____ bark.

3. _____ erupt.

4. _____ evaporates.

5. _____ study.

6. _____ roar.

7. _____ teach.

8. _____ plant.

9. _____ stinks.

10. _____ falls.

Draw a line from each *subject* to an appropriate *predicate* to create a sentence. Write each sentence on the lines provided. The first one is done for you.

Owls   bloom

Roses   bite

Mosquitoes   hoot

Children   tick

Birds   swim

Fish   play

Clocks   meow

Trains   oink

Cats   whistle

Pigs   fly

11. _____ Owls hoot. _____

12. _____

13. _____

14. _____

15. _____

16. _____

17. _____

18. _____

19. _____

20. _____

Separate the subject and predicate with a slash (/). Then draw one line under the
<u>subject</u> of each sentence and two lines under the <u>predicate</u>. The subject and
predicate can be, and usually are, more than one word.

Example:

Joanne and Linda went shopping at the mall.
<u>Joanne and Linda</u> / <u>went shopping at the mall</u>.

21. The bus is waiting for us at the corner bus stop.

22. The band is playing one of my favorite songs.

23. His mother made pies from the strawberries she picked.

24. A small, rippling brook runs past the apple orchard.

25. The berries from the bucket spilled out on Eduardo's feet.

26. My brother is wearing his new blue shirt.

27. My family went to Disney World last summer.

28. I like my new job.

29. My neighbors came over for dinner.

30. The leaves on the maple trees are starting to turn brown.

Fragmented Sentences

A **complete sentence** always has a *subject* and a *predicate* (part of a sentence that says something about the subject), is *punctuated correctly,* and expresses a *complete thought*.

A very common sentence error is a **fragment**. A sentence fragment does <u>not</u> express a complete thought. It is a group of words that begins with a capital letter, ends with the correct punctuation, but *lacks* either *a subject or a predicate*.

Sentence fragments do not make sense. They express only part of an idea; the thought is not completed. To correct a sentence fragment, either supply the words that would complete the thought, or join the partially completed thought to the sentence from which it has been separated.

A fragment may only tell <u>who</u>.

    Example:

        Sentence fragment: *The lady in the red dress.* (what is she doing?)

        Corrected fragment: *The lady in the red dress <u>is collecting money for the tickets</u>*.

A fragment may only tell <u>what</u> happened.

    Example:

        Sentence fragment: *Is collecting money for the tickets.* (who is collecting money?)

        Corrected fragment: *<u>The lady in the red dress</u> is collecting money for the tickets.*

A fragment may not contain a <u>subject</u>.

    Example:

        Sentence fragment: *Put money in the meter*.   (who put money in the meter?)

        Corrected fragment: *<u>My sister, Beth,</u> put money in the meter.*

Add to the fragmented sentences to make them express a complete thought.

31. The huge dog next door _____.

32. _____ will look nice on you.

33. Alexis and Caleb _____.

34. The new shopping center _____.

35. The last vacation you took _____.

36. _____ came yesterday.

Run-On Sentences

Another common error, besides sentence fragments, is running sentences together without punctuation. When this is done, the sentence rambles. Nothing is clearly expressed. You must be able to recognize when one sentence ends and the next one begins.

A **run-on sentence** strings together two or more sentences without using a linking word or punctuation to connect them.

In some sentences, one thought "runs on" into another thought. These are called run-on sentences. A comma is sometimes placed where a period should be. A run-on sentence can be fixed in one of three ways. You can separate them into two or more sentences, you can add punctuation, or you can use a linking word such as *and*, *but*, or *or* (conjunction).

Example:

Run-on: *Javier raises baby hamsters he keeps them in the basement.*

Corrected run-on by making it into <u>two simple sentences</u>:
Javier raises baby hamsters. He keeps them in the basement.

Corrected run-on sentence by <u>adding punctuation</u>:

Javier raises baby hamsters; he keeps them in the basement.

Corrected run-on sentence by using a <u>linking word</u>:

Javier raises baby hamsters, <u>and</u> he keeps them in the basement.

Correct the following run-on sentences by first making them two simple sentences and then forming a compound sentence, either by adding punctuation or by adding a conjunction.

37. *The shiny, red motorcycle darted into the alley, it skidded on the loose gravel by the entrance.*

Sentence1: _____

Sentence 2: _____

Compound sentence: _____

_____

38. *I bought a new DVD player at the store today, it was on sale for half price.*

Sentence1: _____

Sentence 2: _____

Compound sentence: _____

_____

Declarative, Interrogative, Imperative, and Exclamatory Sentences

Sentences have different purposes. We need the different kinds of sentences to be able to say what we want to say—from asking questions to making demands. We need to identify the purpose of those sentences to know what kind of sentence it is.

You will now learn how to identify sentences by their purpose. There are four kinds of sentences. Each kind of sentence has a different purpose. One kind of sentence tells someone something. One kind asks a question. One kind commands someone to do something. And one kind shows a strong feeling.

The four kinds of sentences are called ***declarative***, ***interrogative***, ***imperative***, and ***exclamatory***.

A ***declarative sentence*** states a *fact* and ends with a *period* (.).

Example: *Our business is doing well.*

No direct question was asked, no command or request was given, and there were no strong feelings shown. *The sentence simply states a fact*, therefore, the sentence is a declarative sentence.

An ***interrogative sentence*** asks a direct *question*, and is followed by a *question mark* (?). To interrogate means "to question." Asking a question is the second purpose of sentences. An interrogative sentence asks a question.

Example: *Why doesn't Jose ride the bus to school?*

There is no command or request given, no strong feelings are expressed, and no real facts are stated. *The sentence asked a direct question*, therefore, it is an interrogative sentence.

An ***imperative sentence*** gives a command or request. It usually ends with a *period* (.). The subject is understood, and the subject is you. *Understood means you are to do the action.* Making a request is the third purpose of sentences. Imperative sentences demand action.

Example: *Take this flower.*

The sentence does not state a fact and it does not ask a direct question. Therefore, the sentence is an imperative sentence.

Strong commands end with an exclamation point:

Example: *Stop that!*

Mild commands end with a period:

Example: *Please stop that.*

An ***exclamatory sentence*** shows strong feelings, and ends with an *exclamation point* (!). You know exclamatory sentences when you hear them. Exclamatory sentences show urgency. Expressing strong feelings is the fourth purpose of sentences.

Example: *I am so happy that I won first place!*

The sentence does not just state a fact, it does not ask a direct question, and there are no commands given or requests asked. *The sentence shows strong feelings*, therefore, it is an exclamatory sentence.

Read the sentences below and circle the correct end punctuation for each of them. On the line, write which kind (declarative, interrogative, imperative, or exclamatory) of sentence it is. There are two of each.

_____ **39.** Where are my new blue jeans?

_____ **40.** My sister and I are going shopping tomorrow.

_____ **41.** Watch out, the ladder is slipping!

_____ **42.** Give me the paper when you are finished.

_____ **43.** Is that my movie in your DVD player?

_____ **44.** My favorite color is fire-engine red.

_____ **45.** Please buy a gallon of milk at the store.

_____ **46.** I just won two hundred fifty dollars!

❧ **End of Unit 1** ☙

Name _____

Date _____

Unit 1 Test:
Read, Write, Now

Multiple Choice. Circle answer that best answers each question.

[4points each; 60 points total]

1. Circle the word in the list below that would come after the word *morning* in the dictionary.

    a. art

    b. never

    c. manage

    d. balloon

2. Which set of guide words would the word *pie* fall between in a cookbook?

    a. casserole – cookies

    b. peanut butter – sugar snaps

    c. meatloaf - oatmeal

3. A noun is _____.

    a. a person place or thing

    b. a word that tells you more about a verb

    c. an action word

    d. a word that describes a noun

4.   An adjective is _____.

      a.   a word that tells you more about a verb

      b.   a person place or thing

      c.   an action word

      d.   a word that describes a noun

5.   A verb is _____.

      a.   a word that tells you more about a verb

      b.   a person place or thing

      c.   an action word

      d.   a word that describes a noun

6.   An adverb is _____.

      a.   a word that tells you more about a verb

      b.   a person place or thing

      c.   an action word

      d.   a word that describes a noun

7.   An interrogative sentence ends with a –

      a.   period (.)

      b.   exclamation point (!)

      c.   question mark (?)

8.   *Take me home.* is what type of sentence?

      a.   declarative

      b.   interrogative

      c.   imperative

      d.   exclamatory

9. *I won first prize!* Is what type of sentence?

    a. declarative

    b. interrogative

    c. imperative

    d. exclamatory

10. A declarative sentence ends with a –

    a. period (.)

    b. exclamation point (!)

    c. question mark (?)

11. Circle the synonym of the word *number*.

    a. letter

    b. digit

    c. fruit

12. Circle the antonym for the word *rough*.

    a. smooth

    b. sandy

    c. wet

13. The underlined words in the following sentence are examples of:

    The two of them went to the store.

    a. synonym

    b. antonym

    c. homonym

14. The prefix of the word *geographic* means –

    a. earth

    b. land

    c. small

15. The suffix of the word *simplify* means –

    a. the action of

    b. to make

    c. full of

Show what you know. Complete each task below.

[3 points each; 12 points total]

16. Underline the correct homonym in the sentence below.

    (There / Their / They're) are six people in the room.

17. Underline the possessive pronoun and circle the adjective in the sentence below.

    I think your yellow car is ugly.

18. Underline the subject sentence below.

    Karina went for a jog.

19. Underline the predicate sentence below.

    Martin sang in the choir.

Fill-in-the-blank. Write the correct answer in the blank space provided.

[2 points each; 8 points total]

20. Write a pronoun that correctly fills in the blank.

    _____ *walked to the store.*

21. Write a linking verb in the sentence below.

    Maria _____ feeling sick.

22. Write an adverb in the sentence below.

He sang _____.

23. Rewrite the sentence below with correct capitalization.

cindy used to live in kentucky, but she now lives in michigan.

_____

Short answer. Answer the questions below.

[5 points each; 20 points total]

24. Write a sentence using the word *sell* in past tense.

_____

25. Write a sentence using the word *attack* in future tense.

_____

26. Write a sentence using the word *play* in present tense.

_____

27. Write a contraction for the words *where will*: _____

28. Write a negative contraction for the word *are*: _____

ഔ End of ACRES Unit 1 Read, Write, Now Test ⊗

ACRES Read, Write, Now
Unit 1 Test Answer Key

Total = 100 pts.

Multiple choice

4 pts. each; total = 60 pts.

1. b   **6.** a   **11.** b

2. b   **7.** c   **12.** a

3. a   **8.** c   **13.** c

4. d   **9.** d   **14.** a

5. c   **10.** a   **15.** b

Show what you know

3 pts. each; total = 12 pts.

16. _There_ are six people in the
     room.

17. I think _your_ yellow car is ugly.

18. _Karina_ went for a jog.

19. Martin _sang in the choir_.

Fill-in-the-blank

2 pts. each; total = 8 pts.

Sample answers:

20. He, She, We, They, I

21. is, was, has been

22. beautifully, loudly, quietly

23. Cindy used to live in Kentucky,
     but she now lives in Michigan.

Short answer

5 pts. each; total = 20 pts.

Sample answers:

24. I sold my car.

25. There will be an attack.

26. She is playing the piano.

27. where'll

28. aren't (are not)

ᔕ End of Unit 1 Read, Write, Now Test Answer Key ᘓ

ACReS

Academic & Career Readiness Skills

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Lesson

1

Working with Place Value
Integers and Absolute Value

Words to know:

√   **place value**
√   **integers**
√   **number line**
√   **absolute value**

Sometimes, math uses very large numbers. There is a system for writing and reading these big numbers. Place value is used to read large numbers. It shows how much a digit is worth according to where it is in the number.

✓ The value of a digit in a number depends on where it is in the number.
    This position is called the **place value**.

Example: In the number 357, the 3 is in the *hundreds place*, 5 is in the *tens place* and 7 is in the *ones place*. This number is written and said as, "three hundred fifty seven." But still, what about <u>really</u> large numbers?

In general, very large numbers are grouped in sets of three digits. Each set of three digits is separated by a comma. This method makes the number easier to see. It also helps to write and say the number. Look at the number below. Notice where the commas have been placed.

Example: 23,463,245,978,031

Start on the <u>right</u> and count by three. The first group of three digits is hundreds. The second group of three is thousands. The third group of three is millions. The fourth group is billions. The last group is trillions!

✓ Each group of three digits is called a **period**. Commas separate each period from another.

The value of a single digit depends on its position in a number. Where a digit is within a period gives it value, too. Look at the chart that follows. The big number has been written in it by period.

Trillions period			Billions period			Millions Period			Thousands Period			Unit Period		
0	2	3	4	6	3	2	4	5	9	7	8	0	3	1
Hundred Trillions	Ten Trillions	Trillions	Hundred Billions	Ten Billions	Billions	Hundred Millions	Ten Millions	Millions	Hundred Thousands	Ten Thousands	Thousands	Hundreds	Tens	Ones

To figure out the periods, always start at the <u>far right</u>. After you have figured out the periods, you are ready to write the number with words. Always write a large number starting from the <u>far left</u>.

In words, the number 23,463,245,978,031 is written as "twenty-three trillion, four hundred sixty-three billion, two hundred forty-five million, nine hundred seventy-eight thousand, thirty-one." Never use the word "and" when writing out or saying a number in words.

Here is the rule to write and say large numbers.

Rule to write out a number:

1. Begin at the far right and put a comma after every 3 digits.
2. Start at the right again. Count the first group as the unit period. The second group is the thousands. The third is the millions. Do this until you have reached the final group at the far left.
3. Start at the far left. Write the numbers as words. Use terms from the Units Period.
4. Write the value of the period (trillion, billion, million, etc.) followed by a comma.
5. Repeat this until you have written the values from the Unit Period.

Now you try!

1. Write the following numbers with words and say them out loud:
   a. 1,345

   b. 456,210

   c. 1,948,111,985

   d. 1,000,043,000,005

2. The population of the world is six billion, eight hundred twelve million, thirty-four thousand, three hundred ninety three. Write this with numbers.

_____

3. In the number 836,204,124,385,685

    a. What is the place value of the zero? _____

    b. What is the period value of the digits 124? _____

4. In each of the following, circle or highlight the digit in the place value written on the right.

    a. 1,234,567   ten thousands

    b. 947,183,208,264,900   hundred millions

    c. 608,574   tens

    d. 917,333,273,194,732   trillions

    e. 1,532   ones

    f. 622,948   thousands

5. Write the following numbers with words.

    a. 1,009 _____

    _____

    b. 13,076 _____

    _____

    c. 100,000,000,000,000 _____

    _____

    d. 847,256,958,123,732 _____

    _____

Integers and Absolute Value

One morning you wake up and look out your window. There is a blizzard! You check the thermometer. The temperature reads –5 degrees. You look closer at your thermometer. You notice that this number is below zero.

When we count, we usually use **whole numbers**.

✓ **Whole numbers** are the numbers 0, 1, 2, 3, 4, 5, 6, 7, …

-5
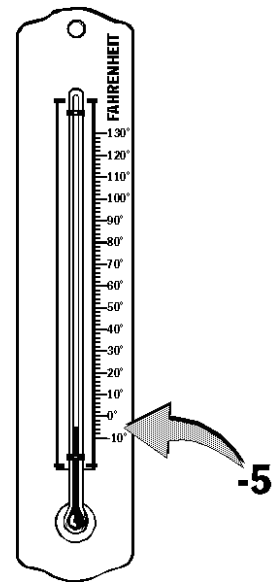
You may count that you have four pencils.   You may see that there are zero eggs in your refrigerator. The smallest whole number is zero. There is no largest whole number. You can always count higher than any number you can think of.

Sometimes you need to count things that are less than zero. For instance, Tiger Woods scored –1 in the 2008 PGA Golf Tournament. The temperature in the beginning of the story was –5 degrees. Numbers less than zero are called **negative numbers**.

✓ **Negative numbers** are all the numbers that are <u>less than</u> zero.
–1, –2, –3, –4, –5, –6,…

The group of all positive and all negative whole numbers together, plus zero, is called **integers**.

Zero is neither positive nor negative. It is just zero! The equator separates the northern and southern hemispheres of the Earth. Zero acts the same way. It separates the positive and negative integers.

One way to understand integers is to see them on a **number line**.
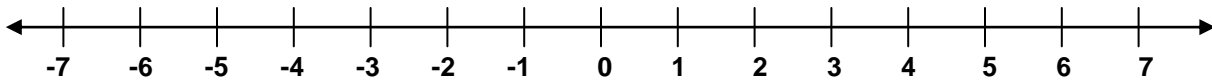
The number line is a way to show every single number. Notice that there are spaces between the integers. They show that there are numbers between the integers. We will talk about these numbers later. For now, look only at the integers.

The groups of numbers that make up integers are shown with brackets on the number line below.

Negative integers   Zero   Positive integers
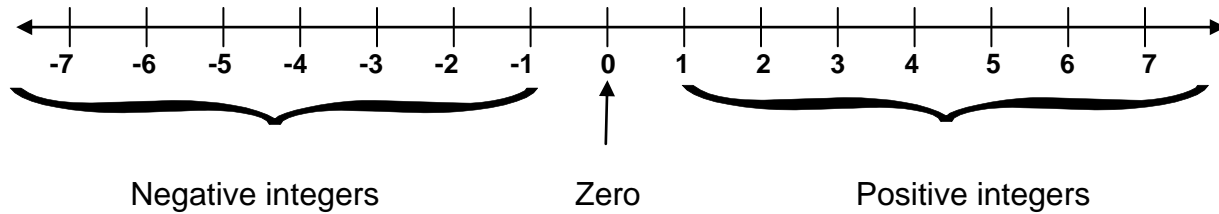
Number lines do not always show every integer. For example, look at this number line.
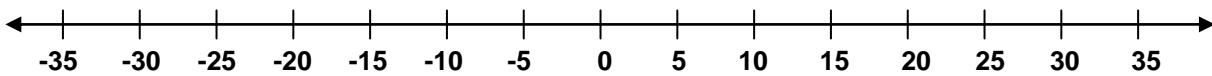
Here, the number line increases by 5 every time. As long as you always increase by the same amount, you may label your number line however you like. Not every integer is labeled, but they are still there on the line. Remember: Number lines show every number, even if they are not labeled.

Example: Show where 3 is on the given number line.
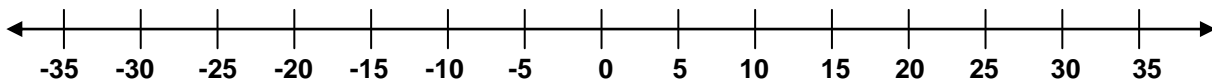
Solution: We know that 3 will lie between 0 and 5. We also know that 3 is 3 integers away from zero, and only 2 integers away from 5. So, 3 is closer to 5 than it is to 0. Because of this, we will put a point that is slightly closer to 5 than to zero on the number line.
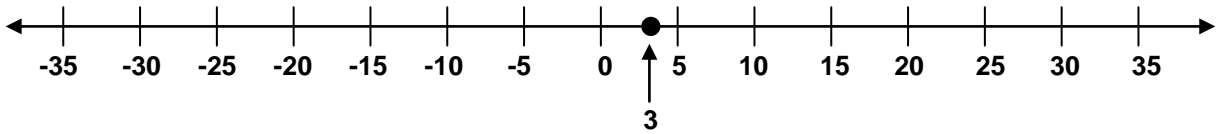
Notice that zero is right in the middle of the number line. It separates the negative integers from the positive integers. Zero is a very important number in math. We use it to compare with other numbers. For instance, Tiger Woods' golf score of -1 is one away from zero. You can see this on the next number line.

One away from zero
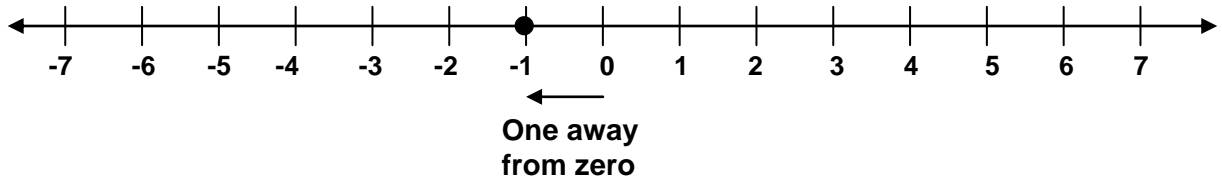
First, put a point on the line where the actual number is. Then, count how far away it is from zero. You are finding the <u>distance</u> from zero. If the number is positive, count to the right. If the number is negative, count to the left.

As you can see, –1 is one place away from zero.

Example: Show –5 on the number line, and then determine its distance from zero.

Solution: On the number line, put a point on –5 to show where it is.
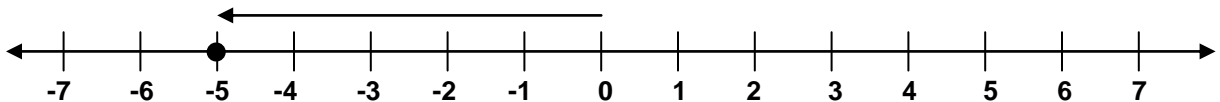
Then, using an arrow, count how many integers it is away from zero. It is 5 away from zero. To show this we say that $|-5| = 5$.

> ✓ The <u>distance</u> a number is from zero is its **absolute value**. The absolute value of a number is shown by vertical lines put to the left and right of the number. Thus, to show the absolute value of -12, we say $|-12| = 12$. The absolute value of a number is always positive.

Now you try!

6. Plot the following on the number line. Find how far each number is from zero. Then, state in math writing what the absolute value of the number is.

a. -2

```
←──┼──┼──┼──┼──┼──┼──┼──┼──┼──┼──┼──┼──┼──┼──→
  -7  -6  -5  -4  -3  -2  -1   0   1   2   3   4   5   6   7
```

b. 4

```
←──┼──┼──┼──┼──┼──┼──┼──┼──┼──┼──┼──┼──┼──┼──→
  -7  -6  -5  -4  -3  -2  -1   0   1   2   3   4   5   6   7
```

c. 0

```
←──┼──┼──┼──┼──┼──┼──┼──┼──┼──┼──┼──┼──┼──┼──→
  -7  -6  -5  -4  -3  -2  -1   0   1   2   3   4   5   6   7
```
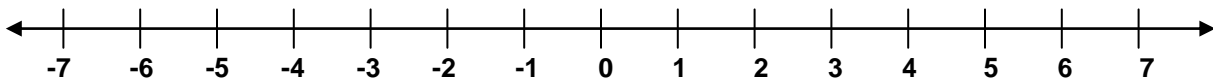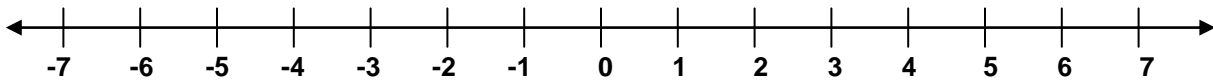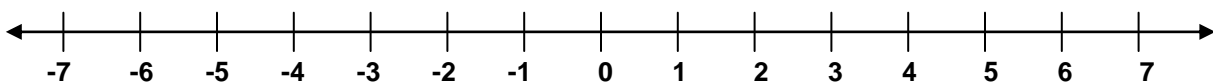
Distance is always positive. The absolute value is always positive. The absolute value of a positive number is that number. The absolute value of a negative number is that number with no negative sign.

Example: $|-3| = 3$ and $|37| = 37$.

Rule to find the absolute value of a number:

1. If the number is positive, the absolute value is that number.

2. If the number is negative, the absolute value is that number without the negative sign.

Now you try!

7. Find the absolute value of the following expressions.

  a. $|13|$ **b.** $|-7|$ **c.** $|-400|$ **d.** $|10|$

8. Without doing any math, is $|-(5829 - 4928)|$ positive or negative? How do you know?

Notes:

ဢ **End of Lesson 1** ᘔ

Dictionary Skills

T he The *alphabet* is a set of letters. They follow each other in order. They are used to make words. This is the alphabet we use:

UPPER CASE

A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

lower case

a b c d e f g h i j k l m n o p q r s t u v w x y z

The letters in the top row are in the *upper case*. They are called *capital letters*. Capital letters begin the first word of every sentence. The letters in the bottom row are in the *lower case*. As you can see, lower case letters are used most of the time.

The names of people, places, and things begin with capital letters. For example:

Señora Rodriguez	James Madison
Miami, Florida	Paco
Dr. Chang	the Mississippi River
Europe	Main Street
Friday	January

Knowing the order of the alphabet is important. Lists of words are part of our daily lives. When lists follow the order of the alphabet, they are in *alphabetical order*.

Some lists that are in alphabetical order are:

- names in the telephone book
- words in a dictionary
- the songs on your iPod
- the list of contacts in your cell phone
- items for sale on amazon.com, e-Bay, etc.
- list of offices in a large building
- topics of information, either online or in a book
- files of people served by lawyers, doctors, and teachers
- files of tenants *(people who pay rent to live somewhere)* and employees *(people who work for a person or business)*

Can you think of anything else you use in your everyday life that is in alphabetical order?

_____

_____

_____

_____

_____

_____

A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

a b c d e f g h i j k l m n o p q r s t u v w x y z

shirt	hat	pants	watch	jacket	boots

Above is a list of words. Let's put them in alphabetical order. Remember, that means you list them in the same order as the alphabet.

➢ Look at the first letter of each word. Look at the alphabet above. Which word begins with the letter closest to the letter "A"? _____

*If you wrote the word **boots** you are correct.*

➢ Which word begins with the letter next closest to the letter "A"? _____

*If you wrote **hat**, you are correct.*

Use this method to put the rest of the words in alphabetical order. Fill in the blanks below.

_____

_____

_____

_____

The rest of the list should be in this order: *jacket, pants, shirt, watch*

Now, try some more words.

refrigerator   **chair**   **stove**

lamp   **couch**   **dresser**

A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

a b c d e f g h i j k l m n o p q r s t u v w x y z

Write the list in any order:

First list: _____

_____

_____

_____

_____

_____

Your list has two words that begin with the letter "**c**"–**couch** and **chair**. Which word should go before the other? To answer this, you must look at the second letter of each word:

<div align="center">

c<u>o</u>uch   **c<u>h</u>air**

</div>

Which of these letters is closer to "A"? The "h" in **chair** is closer to "a" than the "o" in couch. The word **chair** will go before the word **couch**.

Now, write the list in alphabetical order:

1.   Final list: _____

                          _____

                          _____

                          _____

                          _____

                          _____

Try some words on your own! Use the alphabet on the next page to put the grocery list in alphabetical order. Remember to look at the first letter of each word.

A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

a b c d e f g h i j k l m n o p q r s t u v w x y z

milk

eggs

cheese

lettuce

cereal

Write a practice list here:

_____

_____

_____

_____

_____

2. Now, write your list in alphabetical order here:

_____

_____

_____

_____

_____

Using the Index

The index of a book lists the topics included in the book. It can be found in the end pages. The topics are listed in *alphabetical order*. A number appears after each topic. It is a page number. That is where information about the topic can be found.

Below you will see a sample index page. It is from a textbook on American history. Look at it for a few minutes. Notice the way the topics are listed. If you don't understand anything about it, ask your teacher. Use the index page to answer the questions.

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3. On what pages would you find information about:

a. the Homeland Security Department?
_____

b. the Indian Removal Act?
_____

c. William Randolph Hearst?
_____

Below you will see an index page from a cookbook. Answer the questions that follow using this sample index page.

4. Find your favorite pie. On what page would you find its recipe? _____

5. On which page is the recipe for peanut butter cookies? _____

6. Which recipe would you like to try?

Name: _____, Page number: _____

Guide Words

Guide words help you find names in a phone book and words in a dictionary. They can be found at the top of the page. They are larger and darker than the other words on the page. Guide words tell you the first and last words on that page. Below is a page from the dictionary. The guide words are pulley and punch. The first word on the page is pulley and the last word on the page is punch. Use this page to answer the questions that follow.

pulley ▶ punch ◀ **Guide Words**

runners.] **6** [*an informal use*] to perform; do [Don't ever *pull* a stunt like that again!]
noun the act of pulling [Give the door a *pull*.]
—pull for [*an informal use*] to hope for the success of [We're *pulling for* the home team.]
—pull off [*an informal use*] to manage to do [The thief *pulled off* another robbery.] **—pull oneself together** to gather one's self-control. **—pull over** to drive a car to the curb. **—pull through** [*an informal use*] to get safely through an illness or trouble [In spite of her injuries, she will *pull through*.] **—pull up 1** to bring or come to a stop [She *pulled up* at the red light.] **2** to move ahead [He *pulled up* to the intersection.]
pull ▪ ***verb*** pulled, pulling ▪ ***noun,*** *plural* **pulls**

pulley (pοοl′ē) ***noun*** a small wheel that has a groove in the rim in which a rope or belt moves. A pulley may be used to lift an object fastened to one end of the rope by pulling down on the other end. A pulley is a simple machine.
pul·ley ▪ ***noun,*** *plural* **pulleys**

pullover (pοοl′ō vər) ***noun*** a shirt or sweater that is put on or taken off by being pulled over the head.
pull·o·ver ▪ ***noun,*** *plural* **pullovers**

pulp (pulp) ***noun*** **1** the soft, juicy part of a fruit. **2** the soft, center part of a tooth. It contains nerves and blood vessels. **3** ground-up wood and other matter, mixed into a soft, wet mass from which paper is made.

pulpit (pοοl′pit *or* pul′pit) ***noun*** a platform in a church on which a clergyman stands to give a sermon.
pul·pit ▪ ***noun,*** *plural* **pulpits**

pulpy (pul′pē) ***adjective*** of or like pulp [a *pulpy* mass] —Look for the WORD CHOICES box at the entry **soft**.
pulp·y ▪ ***adjective*** pulpier, pulpiest

pulsate (pul′sāt) ***verb*** to beat or throb in a regular rhythm [Your heart *pulsates* more slowly when you sleep.]
pul·sate ▪ ***verb*** pulsated, pulsating

pulse (puls) ***noun*** **1** the regular beating in the arteries that is caused by the movements of the heart in pumping the blood. **2** any regular beat [the *pulse* of the drums].
pulse ▪ ***noun,*** *plural for sense 1 only* **pulses**

pulverize (pul′vər īz) ***verb*** to crush or grind into a powder [He *pulverized* the stone with a sledgehammer.]
pul·ver·ize ▪ ***verb*** pulverized, pulverizing

puma (pyο̄ο′mə *or* pο̄ο′mə) ***noun*** another name for **cougar**.
pu·ma ▪ ***noun,*** *plural* **pumas**

pump (pump) ***noun*** a dev[ice] [to send a fl]uid or gas into or out of [...] ***verb*** **1** to raise, move, [...] [She *pumped* water from [...] air into the tire.] **2** to [...] [They *pumped* out the fl[...] fill with a gas [The me[...] flat tire.] **4** to move [...] pump [The heart *pump*[...]
pump ▪ ***noun,*** *plural* p[...] ▪ ***verb*** pumped, pumpi[...]

pumpernickel (pum′[...]) coarse, dark kind of rye [...]
pump·er·nick·el ▪ ***noun*** [...]

pumpkin (pum′kin *or* pump′kin) ***noun*** a large, round orange fruit that grows on a vine. The pulp is used as a filling for pies.
pump·kin ▪ ***noun,*** *plural* **pumpkins**

pun (pun) ***noun*** the humorous use of words that have the same sound but have different meanings [The short story title "A Dog's Tale" has a *pun* in it.] ***verb*** to make a pun or puns.
pun ▪ ***noun,*** *plural* **puns** ▪ ***verb*** punned, punning

punch¹ (punch) ***noun*** a tool for making holes in something or one for cutting or stamping designs on a surface.
verb to make holes in or designs on with a punch [The train conductor *punched* our tickets.]
punch ▪ ***noun*** ▪ ***verb*** punched, punching

punch² (punch) ***noun*** a hard blow with the fist.
verb **1** to hit with the fist. **2** to herd or drive cattle.

pulley

pumpkin

- The guide words of this dictionary page are **pulley** and **punch**.
- The page starts with the definition of **pulley**. It ends with the definition of **punch**.

7. What word is defined after the word **pulp**? _____

8. What is a **puma**? _____

Let's go step-by-step through an example. You want to know the meaning of the word **milkshake**. You open your dictionary and turn to the pages of words that begin with "**m**." The word **milkshake** could be on one of three pages. The guide words for these three pages are below. Which pair of guide words shows you the page that the word **milkshake** is on?

Miami • microwave oven   Midwest • Milky Way   mine • mink

Let's use what we know about alphabetizing. Start with the first letter of the word **milkshake**. It is "**m**." All the guide words start with "**m**."

Next, look at the second letter – "**i**." The second letter of all the guide words is "**i**."

Now you need to move to the third letter of **milkshake**, which is "**l**." "**l**" is the third letter of only <u>one</u> word above. Look at that pair of guide words. Could **milkshake** come between **Midwest** and **Milky Way**? Yes, it could!

M i d w e s t   m i l k s h a k e   M i l k y W a y

We know we can find **milkshake** on the page with the guide words **Midwest •
Milky Way**.

Now you try!

Here are three sets of guide words.

| fresh • frigid | frill • frost | frostbite • fulcrum |

Each word from this list belongs under one pair of the guide words.

9. fries	**11.** fudge	**13.** frosting
10. frighten	**12.** frisbee	**14.** frog

Follow the example shown. Use the lines to figure out where each word goes. Then, fill in the chart on the next page. Place each word from the list under the guide words it falls between. Sample word: **front**

fresh • frigid	**frill • frost**	**frostbite • fulcrum**
	front	

Use the page from a phone book on the next page to answer the questions on the next page.

PALMISANO Joseph & Nancy 28 Genesee
  Geneva 14456 781-2257
PALONE Gary 789-7293
  Gary 2085 State Route 14 Geneva 14456 789-3032
PANE Frank Jr 168 S West St Geneva 14456 789-8761
  Genevieve 260 West North Geneva 14456 789-6449
  Stephen 42 State Geneva 14456 789-9507
PANETTA Dan 3001 N Genesee St Geneva 14456 . . . 789-0893
PANNA Debbie 453 Waterloo Geneva Rd
  Waterloo 13165 789-0372
  Jerry 453 Waterloo Geneva Rd Waterloo 13165. . . 789-0372
PANZIK Donald 385 W Lake Rd Geneva 14456 789-3871
PANZIK Service Center 5342 W Lake Rd
  Geneva 14456 789-0714
PAPILLON Boutique 572 Pre Emption Rd
  Geneva 14456 789-6606
PARADISO Bob 224 W High St Geneva 14456 789-1624
PARARA Trevor 295 Hamilton Geneva 14456 759-5337
  Trevor 295 Hamilton St 77 Geneva 14456 759-5337
PARCERO Michael 19 West Ave Geneva 14456 781-2043
PARDINGTON T 2087 Carter Rd Geneva 14456 789-9506
PARISH John 2548 State Route 14 N Geneva 14456 . . 789-0170
  Marvin 2356 State Route 14 N Geneva 14456 . . . 789-3760
PARKER Charles 46 Clark St Geneva 14456 789-5838
  Charles 271 E North St Geneva 14456 789-6495
  Diana 1 Glass Factory Bay Geneva 14456. 789-0906
  L 11 West Ave Geneva 14456 789-0105
  Marcolina 19 N Exchange St Apt 1 Geneva 14456. . 789-7713
  Michelle 31 Morrell Ave Geneva 14456 781-3245
  Scott & Suzanne 2222 Route 14 Geneva 14456 . . . 781-8436
PARKERS' Grille & Tap House 100 Seneca
  Geneva 14456 789-4656
PARMELEE C 102 Angelo Geneva 14456 781-2590
  C 14 Lafayette Av Geneva 14456 789-5393
  Cheryl 102 Angelo St Geneva 14456 781-2590
  Clarence R Jr 211 Kashong Rd Geneva 14456 . . . 789-1399
  Jessica 20 Sweeney Ave Geneva 14456 781-9165
PARMENTOR Inc 1800 State Route 14 Geneva 14456 . . 781-0647
PARROTT G 40 Park Pl Geneva 14456 789-1546
  Grace 40 Park Pl Apt 11 Geneva 14456. 789-1546
  John P Jr 437 S Main Geneva 14456 789-3207
PARSON Alantra 473 Hamilton St Apt 44
  Geneva 14456 759-5238
PARSONS Erika 63 Humbert Geneva 14456. 789-1729
  Gene M 448 Route 14 Penn Yan 14527 789-4563
  Raymond 295 Hamilton Geneva 14456 781-0386
PASHLEY Chris 110 Oak Geneva 14456 789-8064
PASQUA Louis J 133 Exchange Geneva 14456 789-5107
PASSALACQUA Anna 78 Oak St Geneva 14456 759-5064
  Anthony 214 N Genesee St Geneva 14456 789-2696
  Armand 150 Lyceum Cir Geneva 14456 789-2031
  Bernard S Pre Emption Geneva 14456 789-2513
  Charles 53 Spring St Geneva 14456 789-6787
  Charles J 53 Spring Manhattan 10012. 789-6787
  Gary 213 N Genesee St Geneva 14456 789-3045
  Ilse 622 Preece Rd Geneva 14456 789-3508
  Joseph 24 Verplank Geneva 14456 789-3419
  Kathleen 159 Oak Geneva 14456 781-7683
  Lisa 151 Lenox Rd Geneva 14456 759-5006
  Ramona 208 N Genesee St Geneva 14456. 789-2853
  Sam 325 N Genesee St Geneva 14456 789-1516
  Thomas A 49 Bay Heights Cir Geneva 14456 789-7459
PASSAVANT Paul A 453 South Main Geneva 14456. . . 789-6237
PASTA Only Cobblestone Restaurant 3610 Pre-Emption Rd
  Geneva 14456 789-8498
PAT O'Brien & Sons 4806 Route 6 Geneva 14456 . . . 789-1116
PATCHETT Joseph & Chris 595 Armstrong
  Geneva 14456 789-0882

PEDERSEN M C 0745 Waterloo Geneva Rd
  Waterloo 13165 781-1942
  Steven G 681 Snell Rd Geneva 14456 789-7037
PEDULLA James 789-6641
  L 45 Mason Geneva 14456 781-0917
PEDULLA'S Liquor Store Town & Country Plaza
  Geneva 14456 789-2855
PEEBLES Department Store Town & Country Plz
  Geneva 14456 781-2241
PEEK L 50 West Ave Apt 2 Geneva 14456 789-1757
PELKO David E 402 S Main Geneva 14456 781-0288
PELLING Janet 150 Lyceum Geneva 14456 789-2270
PELTO Charles & Ellen 473 Hamilton St
  Geneva 14456 789-2411
PENG Johnny 473 Hamilton Geneva 14456 789-5258
PENSANTE-RAMOS Eusebio 2760 Pre Emption Rd
  Geneva 14456 781-2907
PERALTA Maria 63 Exchange Geneva 14456 789-2480
PEREZ Glen 120 William Geneva 14456 789-4217
  Ladisnelsa 10 Goodman Geneva 14456. 781-2654
PERILLO J Kyle 650 Pre Emption Rd Geneva 14456 . . 789-8132
PERILLO Joseph 720 White Springs Dr Geneva 14456 . 789-7081
PERILLO Joseph K 650 Pre Emption Rd
  Geneva 14456 789-8132
PERILLO Joseph T 650 Pre Emption Rd
  Geneva 14456 789-8132
PERILLO Joseph T Dr Podiatry
  650 Pre-Emption Rd Geneva 14456 789-8132
  Residence 720 White Springs Dr Geneva 14456 . . 789-7081
PERKINS George 74 Exchange Geneva 14456 781-5420
PERRY Andrea 674 W North St Geneva 14456 759-5375
  Andy 37 Angelo St Geneva 14456 789-5825
  Clyde 276 Lyons Rd Apt Right Geneva 14456 . . . 781-6987
  Eugene 21 Greenhurst St Geneva 14456 789-8775
  Joseph 35 Angelo St Geneva 14456 789-9520
  Joseph 586 White Springs Rd Geneva 14456. . . . 789-7309
  Joseph Jr 586 White Springs Rd Geneva 14456 . . 789-7309
  Kenneth 273 Kashong Rd Geneva 14456 789-8571
  M 19 North St Geneva 14456 789-2008
  Mark & Pamela 36 Highland Ave Geneva 14456 . . 781-1866
  Robert 159 Lyceum St Geneva 14456 781-0284
  Robert J 159 Lyceum Geneva 14456 781-0284
  Tom 69 North Genesee Geneva 14456 789-0652
PERSONS Melissa 39 Cortland Geneva 14456 759-5625
  Melissa 39 Cortland St 11 Geneva 14456 759-5625
PESAREK Stephen 3134 Johnson Rd Geneva 14456 . . 789-2339
  V V 160 N Kashong Pt Geneva 14456. 789-0975
  Virginia 5231 North Kashong Pt Geneva 14456 . . . 789-0975
PESTA Cindy 194 Border City Rd Geneva 14456 . . . 781-1782
  K 194 Border City Rd Geneva 14456. 789-3240
PETERMAN Melody 163 N Main St Geneva 14456 . . . 781-3204
PETERS Michael 11 Orchard Park Dr Geneva 14456 . . 789-5657
  Michael G 11 Orchard Park Dr Geneva 14456 . . . 789-5657
  Robert 338 William St Geneva 14456 789-9110
  Robt L 338 William Manhattan. 789-9110
  Sterling 2500 Edwards Rd Waterloo 13165 789-8959
  Tim 2931 Route 14 Geneva 14456 789-4030
PETERSEN Phyllis 68 Cherry St Apt Up
  Geneva 14456 759-5535
PETERSON David 5 Hillcrest Ave Geneva 14456 . . . 781-1614
  Mark 728 White Springs Dr Geneva 14456 789-6965
PETR-ALL Corp # 319 N Exchange Geneva 14456 . . . 789-9385
PETRIZZI Dani J Prof 473 S Main Geneva 14456 . . . 789-6948
PETRONIO Art 256 Washington Geneva 14456 781-7203
  Elisabeth 256 Washington Geneva 14456 781-7203
PETROSINO Mary 221 N Genesee St Geneva 14456 . . 789-1944
  Paul 1 Parkway St Geneva 14456. 781-2258
  Paul & Marguerite 1 Parkway Geneva 14456. . . . 781-2258

PRINCIPIO Andrew & Marie 166 N Genesee
  Geneva 14456 781-0483
  Andy 166 N Genesee St Geneva 14456. 781-0483
  Bonnie 30 Hallenbeck Ave Geneva 14456 789-5371
  Charlene 29 Rose St Geneva 14456 789-3011
  Joseph & Joann 51 Bennett St Apt 1
    Geneva 14456. 789-3539
  Lucy Miss 99 Lewis Geneva 14456 781-0222
  Maria 700 W North St Geneva 14456 781-1482
  Michelle 1842 Millard Rd Waterloo 13165 789-4989
  Richard 53 Middle Geneva 14456 789-4207
  Robert 23 John St Geneva 14456 759-5562
  William 383 Washington St Geneva 14456. 781-7036
PRINDLE Edgar 92 White Springs Ln Geneva 14456 . . 759-5457
  Edgar 104 White Springs Ln Geneva 14456 789-4783
PRINDLE Edgar D Dntst 774 Pre-Emption Rd
  Geneva 14456 789-8975
PRINE Winifred 3670 County Road 6 Geneva 14456 . . 789-0057
PRINTING Center The 44 Linden Geneva 14456 789-2014
PRIVATELY Yours By Oma 795 Route 5 And 20
  Geneva 14456 781-2696
PROFFITT Deborah 227 Lafayette Ave Geneva 14456 . 781-2577
  Stanley D 66 Bay Heights Cir Geneva 14456. . . . 789-1833
PRONTI C 40 Evans St Geneva 14456 781-0251
  Carol 40 Evans Geneva 14456 781-0251
  Susan A 529 Exchange Geneva 14456. 789-7100
PRONTI'S Restaurant 89 Avenue E Geneva 14456 . . 789-1629
PROSPERO Equipment Corp 1902 Route 14
  Geneva 14456 719-0480
PROVIDENCE Housing 86 Castle Geneva 14456 719-0124
PROVVIDENTI Rosario 382 Washngtn Geneva 14456 . 789-1871
PROZELLER Bradley Atty 9 Genesee Pk
  Geneva 14456 781-6311
PRUETT John L 146 East North Geneva 14456 789-3751
PRUNA Philip M 5010 W Lake Rd Geneva 14456 . . . 759-5548
PRUTZMAN Mary 20 Glass Factory Bay Rd
  Geneva 14456 789-6978
PUCHUCZ Steve 2546 Serven Rd Waterloo 13165 . . . 789-0024
PUFNOCK Daniel 789-6801
  Daniel & Elaine 789-6801
PUGH Demitius 46 N Exchange St Apt 1
  Geneva 14456 759-5383
PULCINI Susan 30 Jackson St Geneva 14456 789-3586
PULLANO Frank 46 Bay Heights Cir Geneva 14456 . . 789-6951
  J & K 4524 W Lake Rd Geneva 14456 789-2661
  Jeffery 4524 W Lake Rd Geneva 14456 789-2661
  Lisa 594 Barracks Rd Geneva 14456 781-7287
  Lisa & Joe 594 Barracks Rd Geneva 14456. 781-7287
  Susan & Russell 14 Bay View Terr Geneva 14456. . 789-2852
PULS Dale 2912 County Road 6 Geneva 14456 789-3028
PULVER Dale 16 North St Geneva 14456 789-4661
PURBECK Dudley 76 Snell Rd Geneva 14456 781-0932
PUTMAN Melany 68 Bay Heights Cir Geneva 14456 . . 781-2234
PUTZMAN Samantha 102 Sheridan Pk
  Geneva 14456 789-4345

Q

QUAD Lola 3670 County Road 6 Geneva 14456 789-9865
QUADE Robert H & Beryl 70 Bay Heights Cir
  Geneva 14456 789-8817
QUALITY Care Carpet 789-4463
QUARTARO Bianca 31 Avenue B Geneva 14456 781-2951
  Bianca & Scott 31 Avenue B Geneva 14456 781-2951
  Dominick & Angela. 14 Delancey Dr
    Geneva 14456. 789-3964
  Frank & Karen 45 Maple Geneva 14456 789-6313
  J 640 Castle St Geneva 14456 781-3220
  Joseph 640 Castle Geneva 14456 781-3220

15. What are the guide words for this page? _____

16. In which column do you find **Prospero Equipment Corp**–the first, the second, or the third? _____

17. What two names does the **Papillion Boutique** come between?

_____ and _____

18. What is David Peterson's phone number? _____

∽ **End of Lesson 2** ∾

Lesson

3

Multiplication and Division

Words to know:

√ **multiplication**
√ **product**
√ **division**
√ **quotient**
√ **dividend**
√ **divisor**

Multiplication* is repeated addition. The answer to a multiplication problem is called the *product*. Let's take a look!

Example: You have spent the day at the beach and collected many small stones. Now you want to count them. You decide to make groups of five stones each. You find that you have nine groups of five stones. How many stones is that all together?

5+ 5 + 5 + 5 + 5 + 5 + 5 + 5 + 5 = 45

You have forty-five stones all together. Instead of adding 5 nine times, you could have used multiplication.

✓ Multiplication is the same as adding a number many times, or repeated addition. 9 x 5 is the same as adding 5 to itself nine times. There are 9 groups of 5. The symbol we use for multiplication is "×".

✓ The answer to a multiplication problem is called the product.
For example,   3 x 2 = 6.   4 times 3 is 12. The product of 7 and 5 is 35.

Many rules that apply to addition also apply to multiplication. With addition, you can add numbers in any order and still get the same answer.

Example: 3 + 2 = 5   and   2 + 3 = 5.

The same rule is true of multiplication:

Example: 9 x 5 = 45   and   5 x 9 = 45.
Nine groups of five is the same as five groups of nine.

There is a set of steps to follow when you want to multiply larger numbers.

Example: Esmeralda is making cookies at the bakery she works for. She mixes enough dough to fill 16 cookie trays with 12 cookies each. How many cookies will Esmeralda bake all together?

Solution: She is filling 16 trays each with 12 cookies. That means she will have 16 groups of 12. In other words, you must find the product of 16 and 12, or 16 x 12. Start by arranging the numbers vertically, as you did before with addition and subtraction.

$$
\begin{array}{r}
1\,6 \\
\times\ 1\,2 \\
\hline
2
\end{array}
$$

Step 1: Multiply the two and the six. 6 x 2 = 12. Put the two from the 12 below the digits column, and carry the one to the tens place.

$$
\begin{array}{r}
1 \\
1\,6 \\
\times\ 1\,2 \\
\hline
3\,2
\end{array}
$$

2 x 1 = 2
+ 1
3

Step 2: Multiply the two and the one. 2 x 1 = 2. Add this to the 1 that you carried from the first step.   2 + 1 = 3. Write the three below, in the

Step 3: Cross out the 2 and the 1 that you carried. Put a zero beneath the 32 that lines up with the 2.

$$
\begin{array}{r}
\cancel{1} \\
1\,6 \\
\times\ 1\cancel{2} \\
\hline
3\,2 \\
0
\end{array}
$$

Step 4: Multiply the 1 and 6.

1 x 6 = 6.

Write the 6 under the 3.

Step 5: Multiply the 1 and the other 1.   1 x 1 = 1. Don't do anything with the remainder you crossed out. Write the 1 next to the 6.

16

x 12

32

160

16

x 12

32

+160

192

Step 6: Finally, add the two products.

32 + 160 = 192

Esmeralda made 192 cookies.

Example: Find the product of 15 x 13**.**

Solution: Here we will illustrate each step in a more condensed way. Study each step from left to right, and notice the changes.

```
                1                1                1                1
    15          15               15               15               15
  x 13        x 13             x 13             x 13             x 13
                45               45               45               45
                                  0              150            + 150
                                                                  195
```

Your multiplication work should look like the column on the far right.

Now you try!

1. Find the products.

a. 3 x 2 =   **b.** 9 x 7 =   **c.** 5 x 3 =

d. 7 x 4 =   **e.** 3 x 9 =   **f.** 5 x 11 =

g. 2 x 4 =   **h.** 12 x 5 =   **i.** 8 x 8 =

2. Find the products.   **a.**   27

                                                x 23

                             b.   13

                                                x 13

3. Isabel wants to know how much gas she buys in a year. Her car holds 12 gallons of gas. If she fills up her car 24 times all year, how many gallons of gas has she bought that year?

Division

You collected forty-five stones from your day at the beach. Your friend, Alejandro, brings you thirty more. You want to count them in groups of five. How many groups of five stones can you make with 30 stones?

To find out, you must use division. You must find the **quotient** of 30 ÷ 5.

Division is the process of separating something into smaller, equally sized groups. It is *repeated subtraction*.

✓ The **quotient** is the <u>answer</u> to a division problem.
✓ The **dividend** is the <u>number you are separating</u> into groups (30 above). It is the number you subtract from.
✓ The **divisor** (5 above) is the number that does the dividing. It can be the size of each group after division. Or, it can be the number of groups a number is divided into.

Look at this example of a division problem: $6 \div 2 = 3$. Six is the dividend. Three is the quotient. <u>Two</u> is the divisor. It means that there are <u>three groups of two</u> in the number six. It also means that six can be divided into <u>two groups of three</u>.

Now, back to your problem of finding out how many groups of five 30 can be divided into. Use integer chips to represent the stones. Let one positive integer chip represent one stone.
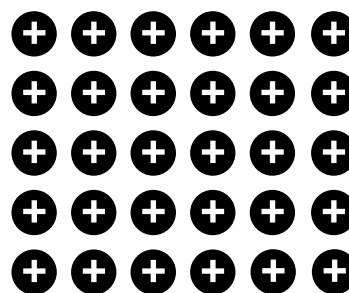
Make groups of 5 positive chips each.
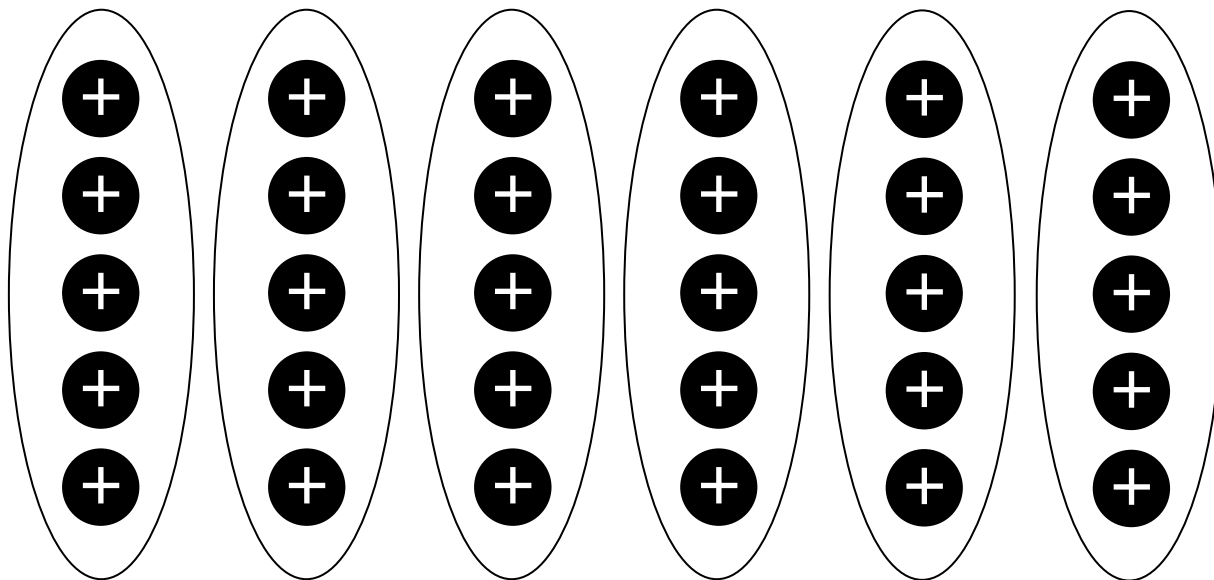
You can make six groups. Six groups of five stones is thirty stones. This sounds like multiplication, doesn't it? Specifically, $6 \times 5 = 30$. You could have answered this division question by turning it into a multiplication problem.

$30 \div 5 =$ _____   is the same as asking $5 \times$ _____ $= 30$.

Example: Find the quotient of 28 and 4.

Solution: The first thing to understand is that <u>quotient</u> means to divide. You

must find the answer to $28 \div 4$. You know you can change this into a

multiplication problem.

4 x ___ = 28

Now the question is easier to answer.

If you do not know this multiplication fact in your head, write out

something like this:

$$4 \times 1 = 4$$
$$4 \times 2 = 8$$
$$4 \times 3 = 12$$
$$4 \times 4 = 16$$
$$4 \times 5 = 20$$
$$4 \times 6 = 24$$
$$\boxed{4 \times 7 = 28}$$

You see that 4 x 7 = 28. The answer to the division problem, or quotient, is 7.

Just as you finish solving the division problem, Alejandro brings you more stones. This time, there are 24 stones to divide into groups of 5. With integer chips, $24 \div 5$ looks like the example on the next page:
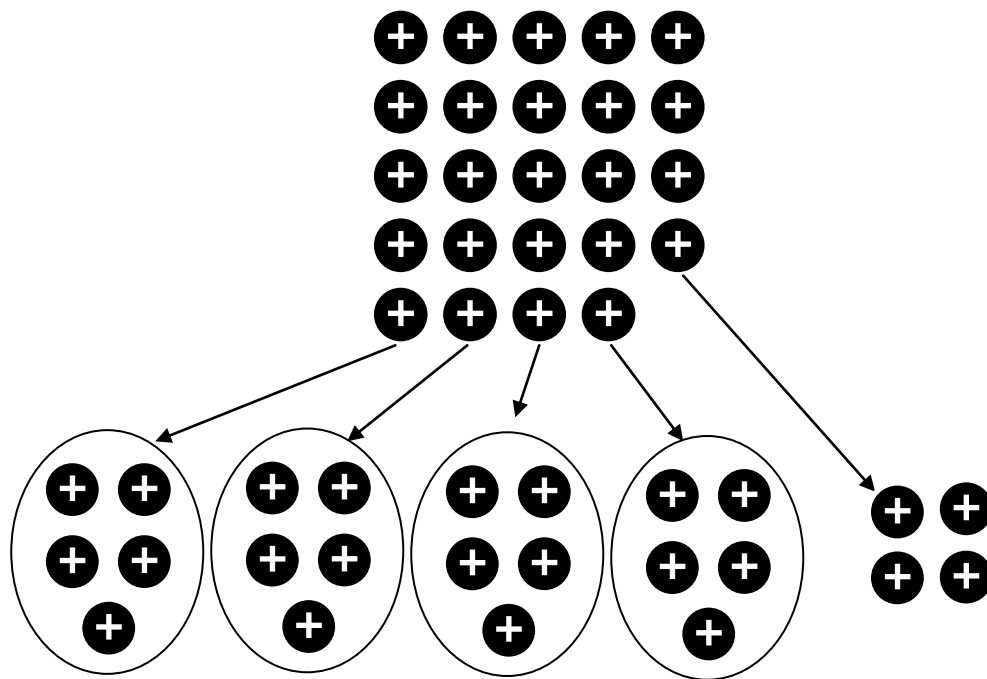
There are four perfect groups of 5 stones and 4 stones left over.

In math, this leftover four is called a *remainder*.

✓ The remainder is the amount left over after division. To show a remainder, put an upper case "*R*" after the number of even divisions. Write the remainder number directly after the "R".
For example, the problem above would be written as:
24 ÷ 5 = 4 R4

FACT

The remainder should always be smaller than the divisor. If it is larger than the divisor, you need to keep dividing until the remainder is less than the divisor.

You learned that multiplication is really repeated addition, or adding many times. Division can be shown as <u>repeated subtraction</u>. You can think of the stones problem, 24 ÷ 5, like this:

"How many times can I subtract 5 from 24 without making it negative?"

You can subtract 5 from 24 four times, and then have 4 left over. That means your answer is 4 *R*4.

$$
\begin{array}{r}
24 \\
-5 \\
\hline
19 \\
-5 \\
\hline
14 \\
-5 \\
\hline
9 \\
-5 \\
\hline
4
\end{array}
$$

4 *R*4

Thinking of division as repeated subtraction helps make a rule for dividing larger numbers.

Example: Find 74 ÷ 3.

Solution: In the number 74, 7 is in the tens place, and 4 is in the ones place. You can also say that there are 7 tens and 4 ones. Visually, it looks like this:
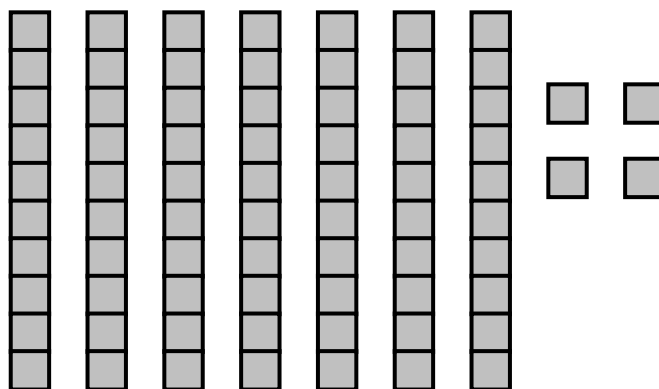
You need to divide 74 into three groups.

First, group the tens.
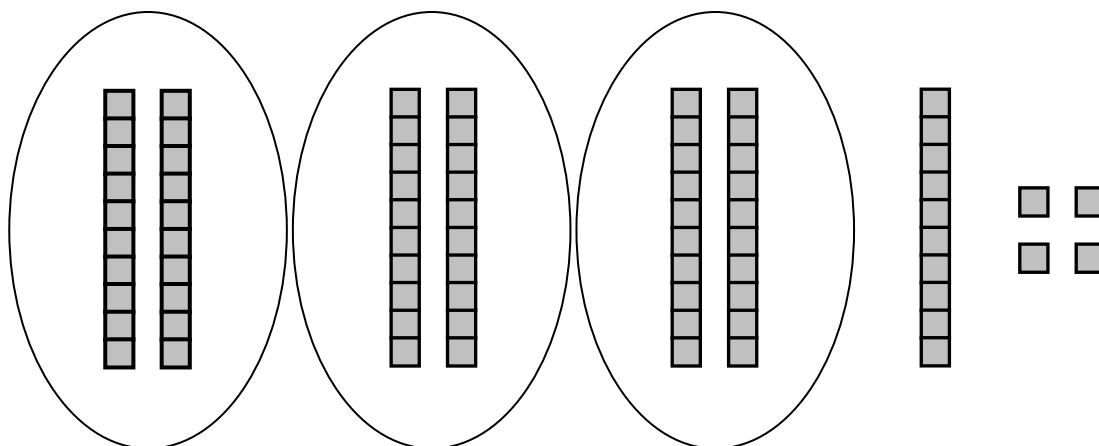
Two tens evenly fit into each group. One ten and four ones are left over. You cannot divide 10 ones equally among the 3 groups. You must keep it as 10 ones, and add the remaining 4. Now, you have 14 ones to divide into the three groups.
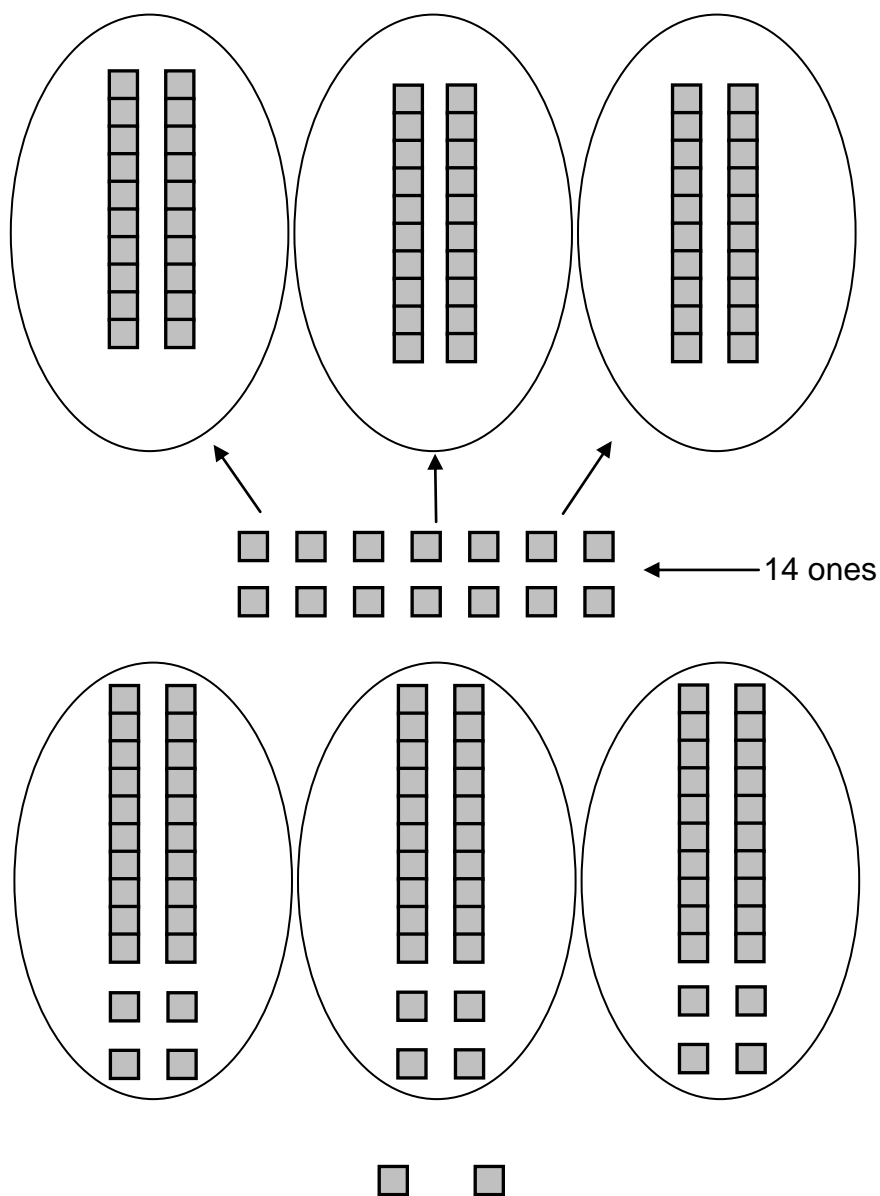
You can see that each group contains 2 tens and 4 ones. There are 2 ones remaining. The 2 ones cannot be divided evenly into the three groups. **So, the answer is   24 *R*2.**

This method can be shown with numbers too.

Instead of writing 74 ÷ 3, you can write $3\overline{)74}$.

It means the exact same thing. Then, just as you did with the blocks, divide the tens place by three.

$$\begin{array}{r} 2 \\ 3\overline{)74} \\ \underline{6} \\ 1 \end{array}$$

Step 1: 7 tens divide into 3 groups of 2 tens

Step 2: 3 groups of 2 tens is 6 tens

Step 3: There is still one ten left to divide, which does not divide evenly into three groups.

At this point in the visual model, you broke the group of ten into 10 ones, and combined it with the 4 ones. This is shown as follows.

$$\begin{array}{r} 2\,4 \\ 3\overline{)74} \\ \underline{-6} \\ 14 \\ \underline{-12} \\ 2 \end{array}$$

Step 4: Combine the 4 ones with the 1 ten to get 14 ones. Now we must divide 14 ones into 3 groups.

Step 5: 14 ones divide into 3 groups of 4.

Step 6: 3 groups of 4 ones is 12 ones.

Step 7: Notice there are still 2 ones remaining. This is the remainder.

The final solution, with all the work, will look like this,

$$
\begin{array}{r}
24 \ R\,2 \\
3\overline{)74} \\
-6 \\
\hline
14 \\
-12 \\
\hline
2
\end{array}
$$

Step 8: Write the remainder.

Now you try!

4. Find the quotients by rewriting the division problems as multiplication problems. (For example, to find 10 ÷ 2 = ___, you would write 2 x ___ = 10. Then fill in 2 x 5 = 10.)

a. 12 ÷ 2 = ____

b. 16 ÷ 4 = ____

c. 50 ÷ 25 = ____

d. 24 ÷ 8 = ____

e. 35 ÷ 7 = ____

f. 18 ÷ 2 = ____

g. 100 ÷ 4 = ____

h. 20 ÷ 5 = ____

i. 36 ÷ 12 = ____

Use the step by step method to find the quotients. There may be remainders.

5. $2\overline{)28}$

6. $2\overline{)428}$

7. $4\overline{)27}$

8. $3\overline{)32}$

9. $5\overline{)223}$

10. $6\overline{)1000}$

11. A school is divided into grades nine, ten, eleven, and twelve. Each grade has the same number of students. If there are 1,424 students in the school, how many students are in grade ten?

Multiplying and Dividing with Negative Numbers

When you multiply and divide negative numbers, you must pay attention to their signs (+ or –).

Example: The Iditarod (I-did-a-rod) is a dog-sled race run in Alaska every year. Temperatures during the race can go far below zero. One year, the temperature at one checkpoint in the race was –35⁰. From there, the racers traveled up a mountain. At the next checkpoint, the temperature was twice as cold. What is the new temperature at the second checkpoint?

courtesy of Frank Kovalchek

Solution: In this problem, the picture above and the information about the Iditarod are not necessary. Take only what is important. You are told that the first temperature is –35⁰. The second temperature is <u>twice as cold</u> as –35⁰. In math terms, you can write this temperature change as

$$-35$$
$$\underline{\times\ 2}$$

This is the first time you have seen negative numbers with multiplication. Think about the meaning of the statement, –35 x 2. It means "two groups of negative 35." You can show that with integer chips. Think back or look back to Lesson 1.
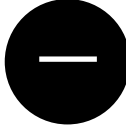
> **Think Back**
>
> *You can multiply numbers in any order you want. It still means the same thing!*
>
> 3 x 2 = 2 x 3 = 6

From before,

here is a positive chip **+** = +1 and a negative chip **—** = -1.

Now we must show two groups of –35. Here they are.
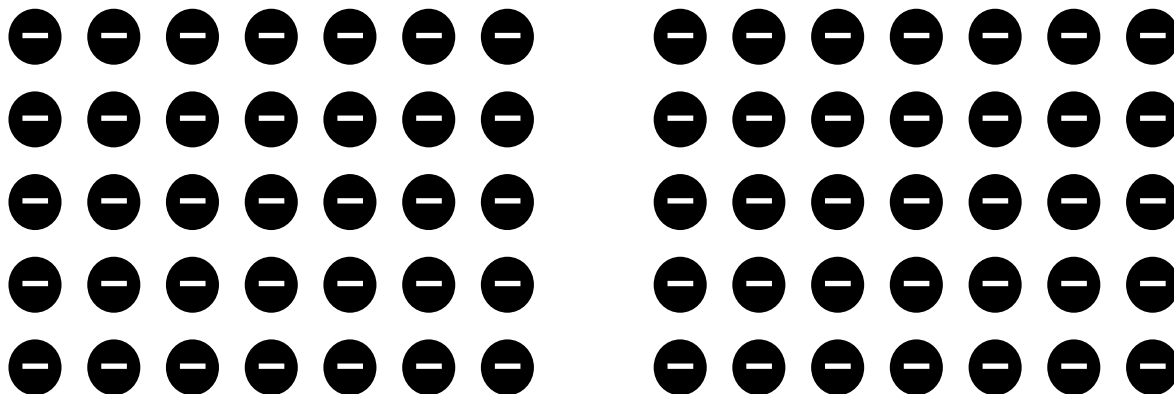
If you count, there are 70 negative integer chips. They represent –70.
That means that –35 x 2 = –70. The temperature at the second checkpoint was –70.

Using integer chips to multiply and divide negative numbers can become difficult.
There are rules that make the process easier.

Rule to multiply or divide <u>two</u> integers:

1. Ignore the signs (+ or –) in front of the integers.

2. Multiply or divide as if they are both positive.

3. Write down the product or quotient.

4. Now look back at the signs of the original two numbers.

   a. If they are the same, your answer will be positive (+).

   b. If they are different, your answer will be negative (–).

Example: Simplify 12 ÷ –3

Solution: First set this up as a division problem and solve it ignoring the signs.

$$3\overline{)12} \quad \boxed{\text{step 1} \Rightarrow} \quad 3\overline{)\,\overset{4}{12}} \quad \boxed{\text{step 2} \Rightarrow} \quad \begin{array}{r} 4 \\ 3\overline{)12} \\ \underline{-12} \\ 0 \end{array}$$

You end up with 4 and no remainder. Now, look back to your original numbers, 12 and –3. The signs here are positive (+) and negative (–). These signs are <u>different</u>, so we know the answer will be negative. **Therefore, 12 ÷ –3 = –4.**

Note that this answer is also the correct solution to –12 ÷ 3.

Example: Find the product. −12 x −9

Solution: First multiply as you would with positive numbers.

12
x 9

$\longrightarrow$

1
12
x 9
108

Now, look at the signs of the original two numbers, −12 and −9. Both signs are the same, so the answer will be positive.

Therefore, −12 x −9 = 108.

Now you try!

12. Find the products.

a. −2 x −3

b. −4 x 2

c. 6 x 5

d. 8 x −4

_____

_____

_____

_____

e. −9 x −7

f. −6 x 4

g. 12 x −11

h. 8 x 7

_____

_____

_____

_____

13. Find the quotients.

a. −8 ÷ −2

b. 14 ÷ −7

c. −20 ÷ 10

d. 18 ÷ 9

_____

_____

_____

_____

e. −25 ÷ 5

f. 24 ÷ −6

g. −100 ÷ −10

h. −2 ÷ 1

_____

_____

_____

_____

Notes:

ॐ **End of Lesson 3** ॐ

Factors and Multiples

Words to know:
√ **factors**
√ **multiples**

F*actors* are the numbers you multiply together to get another number. Let's take a closer look at factors.

Example: One day, you and your friends decide to play basketball. There are 12 people all together. How many different teams can be made using 12 people?

You could think of this problem using multiplication.

You and your friends are 1 group of 12 people: 1 x 12 = 12.

You could separate into 2 teams of 6 people: 2 x 6 = 12.

Or 3 teams of 4 people: 3 x 4 = 12.

You could also make 4 teams of 3, 6 teams of 2, or even 12 teams of 1.   4 x 3 = 6 x 2 = 12 x 1 = 12

The whole numbers that were used to multiply to 12 are:

1, 2, 3, 4, 6, 12

They are all factors of 12. Notice that 12 is <u>divisible</u> by all of these numbers.

Read the following definition carefully.

> ✓ When whole numbers, other than zero, are multiplied together, each number is a factor of the product.

Example: 2 and 7 are factors of 14, because 2 x 7 = 14. Similarly, if a whole number divides evenly into a number, the divisor and quotient are factors of that number. 2 and 7 are factors of 14, because 14 ÷ 7 = 2.

In the basketball problem, two of the different ways of grouping were 3 x 4 and 4 x 3.

When you list the factors of a number, count each factor only once. Do not write the same factor twice. Thus, 3 and 4 are listed only once as factors of 12.

Now you try!

1. List all the factors of the following numbers:

a. 24

b. 10

c. 36

Two other factors of 12 are 2 and 6. Notice that 2 has no factors other than 1 and itself, 2. Because of this fact, 2 is defined as a prime number.

> ✓ A number is **prime** if its <u>only</u> factors are 1 and itself. For example, 5 is prime because the only numbers that divide into it evenly are 1 and itself.

The number 6 is not prime. It has more factors than 1 and itself. All the numbers that divide evenly into 6 are: 1, 2, 3, 6

Six has more factors than just 1 and itself. It is called a composite number. It is a composition of many factors.

✓ A ***composite number*** is a whole number greater than 1 that has factors in addition to 1 and itself. For example, 4 is composite because it has the factors 1, 2, and 4.

The composite number 6 can be written as the product of two of its factors, 6 = 2 x 3.

If $\qquad$ 12 = ⑥ x 2,

then $\qquad$ 12 = ⟨2 x 3⟩ x 2.

The number 1 is neither prime nor composite!

2 x 3 is equal to 6. It can be substituted for 6 in the equation.

You can see that the number 12, written as

$$12 = 2 \times 3 \times 2,$$

has two factors of 2 and one factor of 3.

Written this way, all the factors of 12 are prime numbers.

Every whole number can be written as the product of prime factors! This is a very special property called the Fundamental Theorem of Arithmetic!

One way to factor a number into primes is by using a <u>factor tree</u>.

Example: Write 72 as a product of its prime factors.

Solution: You can solve this with the factor tree method.

Step 1: Write the number you want to factor.

72

Step 2: Draw two "branches" down from that number. Put two of its factors at the end of the branches. Never use the factor 1.

72
8 9

Step 3: Continue to draw branches off each factor, until you have reached a prime number. Circle the prime factors as they occur.

72
8   9
2 4 3 3
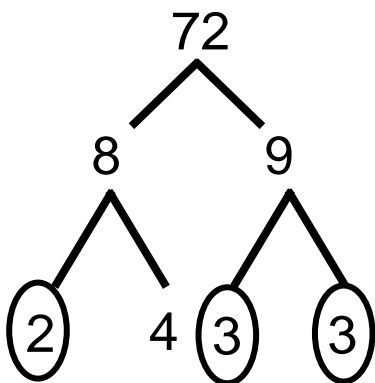
Factor 8 and 9, and circle the prime factors.

Now, factor the 4 and circle its prime factors.

72

8   9

② 4 ③ ③

② ②
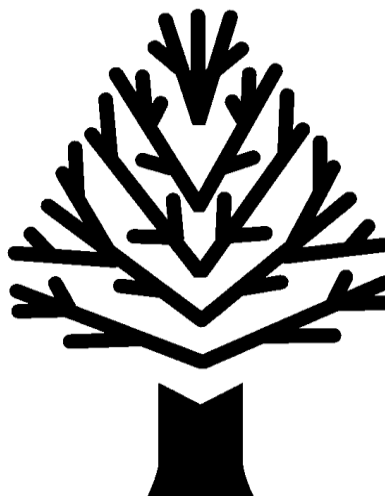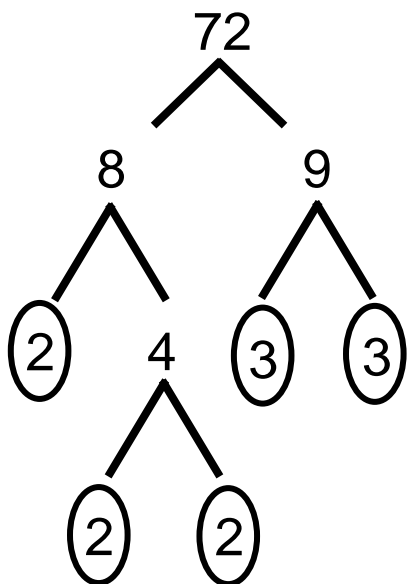
Your factor tree is now complete, but you are not finished yet!

Step 4: Write the answer as a product of prime numbers. The final product is equal to:

72 = 2 x 3 x 3 x 2 x 2 = 2 x 2 x 2 x 3 x 3

FACT

The order that you multiply numbers does not matter.
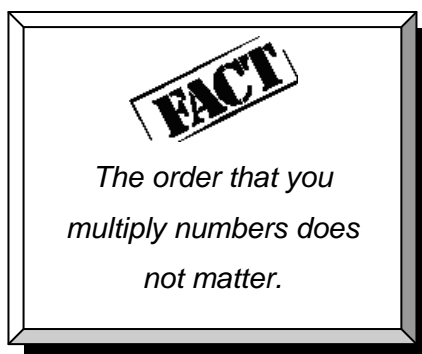
Rule to factor a number:

1. Write the number you wish to factor at the top.

2. Draw two branches below the number. Write the factors of the number at the end of the branches. Do not use 1 or the number as factors unless there are no others.

3. Circle any prime numbers. Continue to factor the composite numbers until all the factors are prime. Circle them.

4. Write the number as a product of its prime factors.

Now you try!

2. Factor each number using a factor tree. Then write the number as a <u>product</u> of prime factors.

a. 64   **b.** 100   **c.** 36

The factor-tree method is very useful for finding the prime factors of a number. You can also use it to find factors that are common to two (or more) numbers.

Comparing the factors of <u>two (or more)</u> numbers:

✓ Factors that are not shared are called *unique factors*.

✓ Factors that the numbers share are called common factors.

✓ The largest factor two (or more) numbers share is their greatest common factor, or their **GCF**. For instance, 2 is the GCF of 4 and 6.

Example: Find the greatest common factor of 90 and 135.

Solution: The steps to solving this problem are:

- list the factors of each number,
- find their common factors, and
- determine which factor is the largest.

Factors of 90: 1,   2,   3,   5,   9,   10,   18,   30,   45,   90
Factors of 135:   1,   3,   5,   9,   15,   27,   45,   135

You can see that 45 is the GCF of 90 and 135.

The above method has its problems. It was not efficient to list every factor of 90 and 135. It is also easy to miss factors, and make mistakes. There is an easier way to solve this problem. It uses factor trees and Venn diagrams.

The other method:

Step 1: Factor each number using a factor tree. Rewrite it as a product of prime factors.

90

(2) 45

(5) 9

(3) (3)

$90 = 2 \times 5 \times 3 \times 3$

135

(5) 27

9 (3)
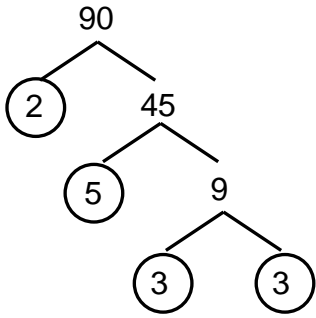
(3) (3)
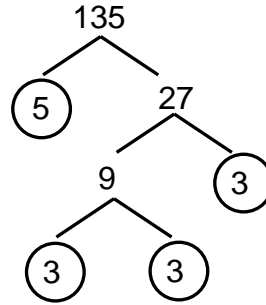
$135 = 5 \times 3 \times 3 \times 3$

Step 2: Sort using a Venn diagram.

$90 = 2 \times \boxed{5 \times 3 \times 3}$ $135 = \boxed{5 \times 3 \times 3} \times 3$

3

2   5 3   3

Factors only in 90   Factors only in 135

Factors in 90 <u>and</u> 135
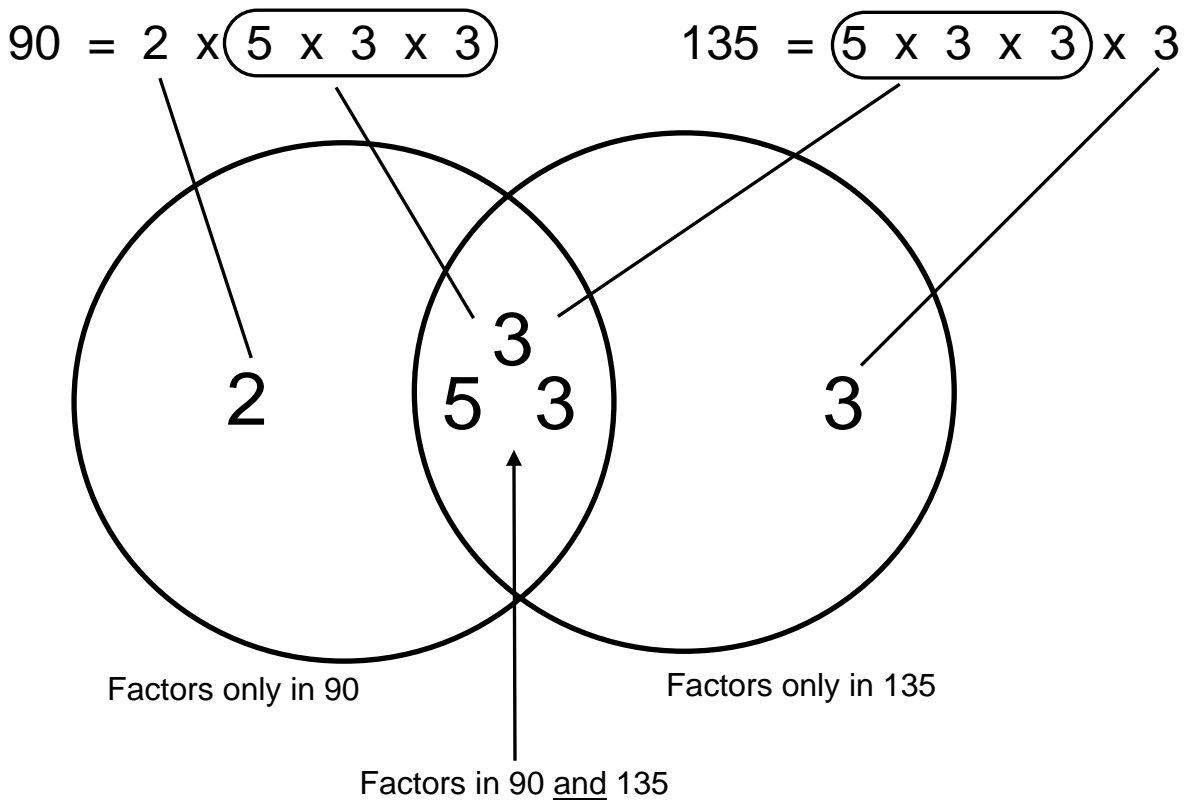
Step 3:   The first method showed that the GCF of 90 and 135 is 45.

Look at the common prime factors of 90 and 135.

They are 5, 3, and 3. Notice that   5 x 3 x 3 = 45.

The Venn Diagram method gave you the same answer as the first method. And, it is a good way to avoid forgetting factors!

Rule to find the greatest common factor (GCF):

1. Factor each number and rewrite it as a product of prime factors.

2. Organize the factors of each number using a Venn diagram.

3. Multiply all of the numbers in the <u>center</u> section of the Venn diagram together. This is the GCF.

Now you try!

3.   Find the greatest common factor for each pair of numbers.

a. 72 and 108
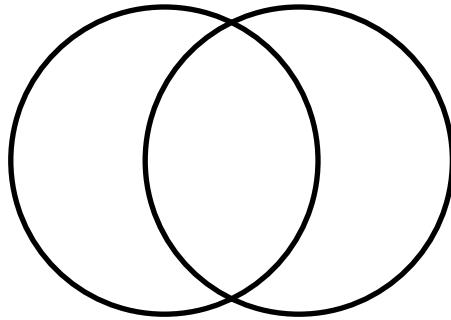
b. 70 and 315
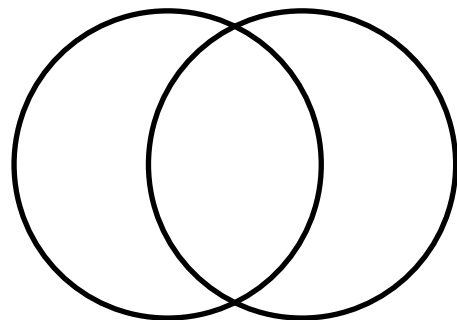
Multiples

You have invited your friends to a barbecue at your house. You need to get hot dogs and rolls for the barbecue. Hot dogs come in packs of 6. Hot dog rolls come in packs of 8. You want the number of hot dogs and rolls to be the same. You will need to buy <u>multiple</u> packs of hot dogs and rolls until you have the same number of each. How can you find out the number of packs of hot dogs and hot dog rolls you need to buy?

This is a <u>multiplication</u> problem. The number of hot dogs you buy will equal the number of packs times 6 hot dogs each. The number of hot dogs you might buy is

6 hot dogs x 1 pack =   6
6 hot dogs x 2 packs = 12
6 hot dogs x 3 packs = 18
6 hot dogs x 4 packs = 24
6 hot dogs x 5 packs = 30
6 hot dogs x 6 packs = 36

The number of rolls you might buy is

8 rolls x 1 pack =   8
8 rolls x 2 packs = 16
8 rolls x 3 packs = 24
8 rolls x 4 packs = 32
8 rolls x 5 packs = 40
8 rolls x 6 packs = 48

Hot dogs come in multiples of 6, and buns come in multiples of 8.

> ✓ A multiple of a number is the product of that number and any whole number besides zero. For example, 20 is a multiple of 4. (4 x 5 = 20)

As you can see, 6 and 8 have some multiples in common.

Multiples of 6:   6,   12,   18,   24,   30,   36,   42,   48…

Multiples of 8:   8,   16,   24,   32,   40,   48,   56,   64…

You can see that both 6 and 8 have the multiples 24 and 48. These are <u>common multiples</u>. In terms of your barbecue, common multiples mean you will have the same number of hot dogs as rolls. The smallest multiple these numbers share is the least common multiple.

> ✓ The smallest multiple two numbers share is called the least common multiple, or LCM.

The least number of hot dogs and rolls you should get is 24. If you buy 4 packs of hot dogs and 3 packs of rolls, you will have 24 of each.

4 x 6 = 3 x 8 = 24

Example: Find the LCM of 12 and 20.

Solution: List the multiples of each number.

Multiples of 12 are: 12,   24,   48,   60,   72, …

Multiples of 20 are: 20,   40,   60,   80,   100, …

The least common multiple is 60.

FACT *The LCM of two numbers is the product of those two numbers divided by their GCF.*
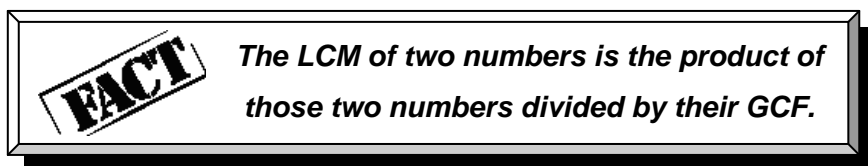
Check to see if this fact works.

Factors of 12:   1,   2,   3,   **4**,   6,   12

Factors of 20:   1,   2,   **4**,   5,   10,   20

4 is the GCF.   **12 x 20 = 240**

240 ÷ 4 = 60

It works! You can use this fact to check your answer when finding the LCM of two numbers.

Now you try!

4.   Find the <u>least common multiple</u> for each pair of numbers.

a. 8 and 16

b. 24 and 84

c. 13 and 17

Notes:

ﬗ End of Lesson 4 ﬖ

Fractions

Words to know:
√   **fraction**
√   **numerator**
√   **denominator**
√   **mixed number**

A *fraction* compares parts to a whole. It is the quotient of two numbers: **a** and **b**. A fraction can be written $\frac{a}{b}$ and means $a \div b$. The top number of a fraction is called the *numerator*. The bottom number of a fraction is called the *denominator*. A mixed number is the sum of a whole number and a fraction. The **+** sign is not shown.

It looks like this: $3 + \frac{2}{3} = 3\frac{2}{3}$

Imagine you work in a pizza shop. One night, a family of four comes in and orders a pizza. They ask you to cut it into four equal pieces – one for each member of the family.

Right after that, a family of five walks in and places the same kind of order. You cut their pizza into five equal slices – one for each member of the family.

Finally, a family of ten walks in, and places the same order! Which pizza will have the biggest slices?

Each pizza ordered was the same size. The first was divided into four equal pieces. The second was divided into five equal pieces. The third was divided into ten equal pieces. Each member of the first family ate more pizza than the members of the other families. Each slice of their pizza was bigger than the slices of the other pizzas. If you cannot see this, don't worry. We can show it with pictures and with math.

Pizza is usually round. Here, a circle represents one whole pizza.

This circle shows the pizza of the family of four. It is divided into four equal parts.
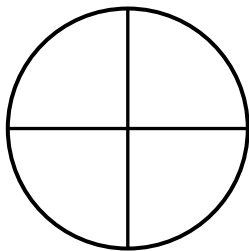
This is the pizza of the family of five. It is divided into five equal pieces.
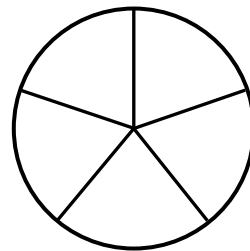
The pizza of the family of ten is divided into ten equal pieces.
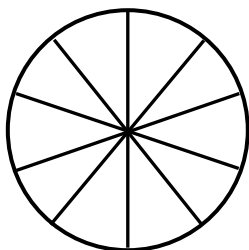
The question asked which family was going to get the biggest slice for each family member. Compare the sizes of the shaded regions of each pizza below.
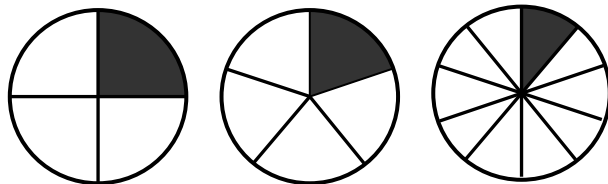
The pizza cut into four pieces has the largest shaded region. That means that the family of four had the largest slice for each family member.

The pizza problem can be shown with math using fractions. Fractions compare the part to the whole.

✓ A fraction is the quotient of two numbers, *a* and *b*. A fraction is written
   as $\dfrac{a}{b}$ and it means $a \div b$

Each of the pizzas made for the three different families can be shown using fractions.

Fractions are most often used to represent part of a whole. We would write this as $\dfrac{part}{whole}$

FACT

The pizza of the family of four is shown below.
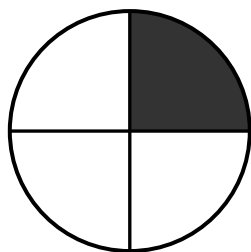
The <u>whole</u> pizza is made of 4 slices.

One slice is 1 <u>part</u> of the whole pizza.

One slice is one of four slices.

This idea can be shown by the fraction, $\dfrac{1}{4}$

The pizzas of the other families can be shown like this:
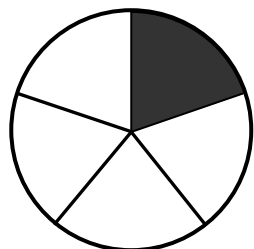
$= \dfrac{1}{5}$
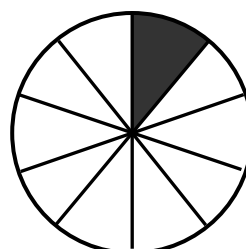
$= \dfrac{1}{10}$

The shaded area in each drawing is a slice of pizza. It is 1 <u>part</u> of the whole pizza. The <u>whole</u> pizza is made up of the total number of slices. The slice or <u>part</u> is the numerator of a fraction. The total number of parts, or the <u>whole,</u> is the denominator.

✓ The top number of a fraction is called the ***numerator***.

✓ The bottom number is called the ***denominator***.

$$\frac{\textbf{numerator}}{\textbf{denominator}}$$

The denominator tells you the total number of pieces in the whole. The numerator tells you how many of those pieces you have.

Example: $\dfrac{1}{2}$ means one out of two pieces, or one-half;

$\dfrac{1}{3}$ means one out of three pieces, or one-third;

$\dfrac{1}{4}$ means one out of four pieces, or one-fourth;

$\dfrac{1}{5}$ means one out of five pieces, or one-fifth, and so on.

The pizza problem focused on 1 individual slice. What happens when you are dealing with multiple slices?

Example: Two people in the family of five decide to save their slices of pizza for later. What fraction of the whole pizza is saved for later?

***Solution*:** In this case, there are 5 total slices. Two (2) of them are saved. The denominator will be 5 because there are 5 total slices. The numerator will be 2 because you are focusing on 2 out of 5 slices.

$$= \quad \frac{2}{5}$$
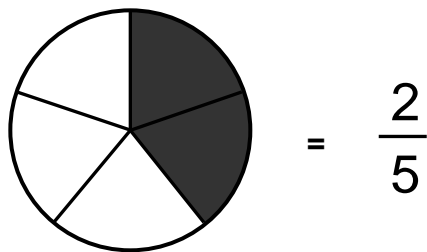
So, $\frac{2}{5}$ of the pizza is saved for later.

Go back to the initial pizza problem.
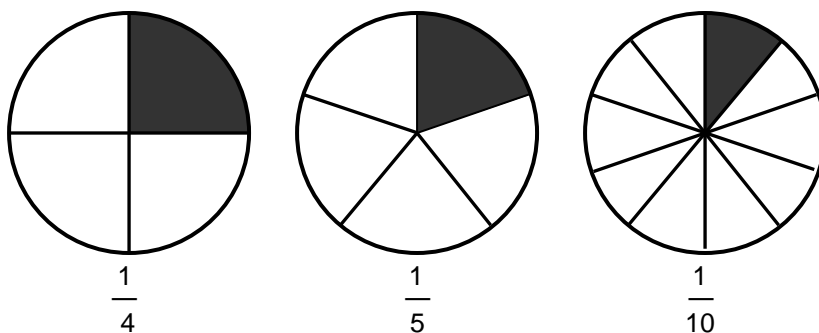
$$\frac{1}{4} \qquad \frac{1}{5} \qquad \frac{1}{10}$$

The shaded region of the circle on the left is the largest. The shaded region of the circle on the right is the smallest. You can compare the shaded regions using fractions. It would look like this:

$$\frac{1}{4} \; > \; \frac{1}{5} \; > \; \frac{1}{10}$$

You can use this method for comparing fractions only if each fraction is part of the same whole object. In this case, identical circles represented one whole pizza.

Example: Compare the size of the fractions $\frac{1}{2}$, $\frac{1}{3}$, $\frac{1}{4}$, and $\frac{1}{12}$. Put them in order, from least to greatest.

Solution: We will use pictures to help us answer this question.
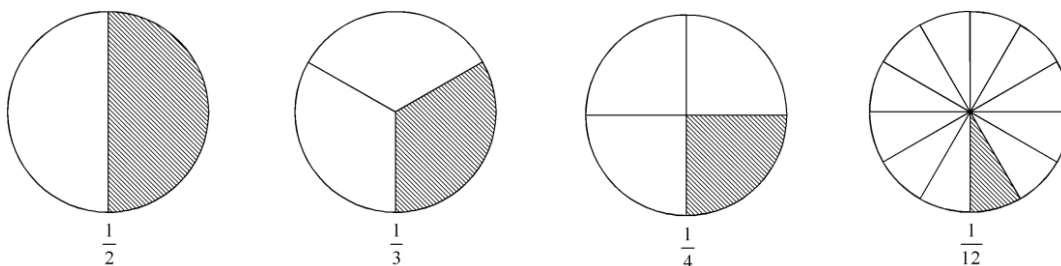
In the pictures above, the same size circle represents one whole. Each circle is divided into equally sized pieces. You can see that more pieces = smaller size. The order of the fractions, from <u>least</u> (smallest) to <u>greatest</u> (largest), is

$$\frac{1}{12} \qquad \frac{1}{4} \qquad \frac{1}{3} \qquad \frac{1}{2}$$

✓ If a set of fractions has the same numerator, the fraction with the <u>smallest</u> denominator is largest in value.

What if fractions have the same denominators, but <u>different numerators</u>? Look at the example below. What do you notice?

$$\frac{1}{8} \qquad \frac{2}{8} \qquad \frac{3}{8} \qquad \frac{4}{8}$$

$$\frac{5}{8} \qquad \frac{6}{8} \qquad \frac{7}{8} \qquad \frac{8}{8}$$
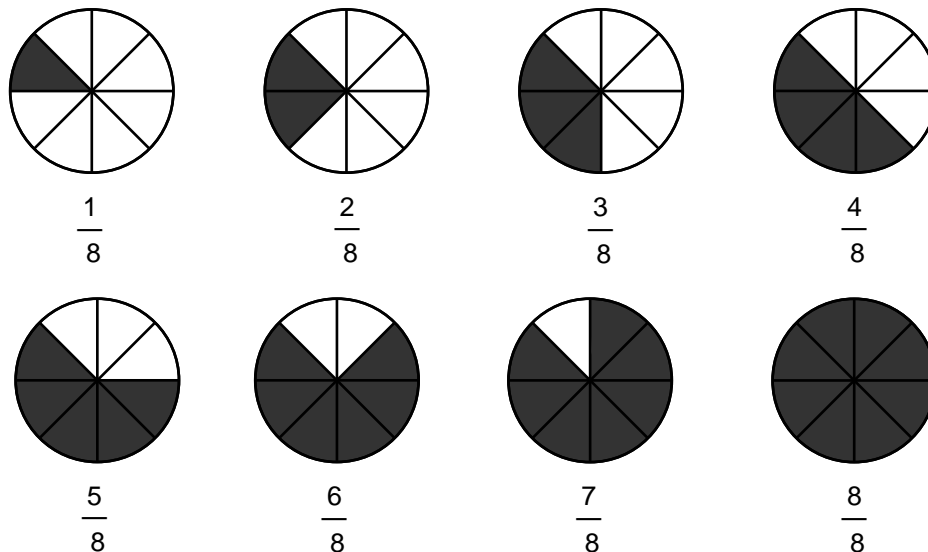
As the numerator grows, so does the value of the fraction. Why is this?

Remember: The numerator tells you how many pieces of the whole the fraction has.

The fraction $\frac{1}{5}$ tells you have one piece of a whole with five pieces, or one-fifth.

How does this compare to the fraction $\frac{2}{5}$?

You still have fifths, but now there are two of them.

$\frac{2}{5}$ must be bigger than $\frac{1}{5}$.

Try some fraction problems on your own.

1.   Circle which fraction is larger.

a. $\frac{1}{11}$ or $\frac{1}{9}$ **b.** $\frac{6}{17}$ or $\frac{6}{15}$ **c.** $\frac{13}{19}$ or $\frac{11}{19}$

Comparing negative and positive fractions works the same way as comparing negative and positive integers.

Example: Think about $-\dfrac{2}{3}$ and $\dfrac{1}{3}$. The first fraction might seem bigger, because its numerator is 2. But, $-\dfrac{2}{3}$ is a negative number and less than 0. One-third ($\dfrac{1}{3}$) is a positive number and greater than 0.

$$-\dfrac{2}{3} \; < \; \dfrac{1}{3}$$

Equivalent Fractions

Sometimes, fractions that look different may be equal in value. Look at the picture form of these fractions.

$$\dfrac{1}{2} \qquad \dfrac{2}{4} \qquad \dfrac{3}{6} \qquad \dfrac{4}{8} \qquad \dfrac{5}{10} \qquad \dfrac{6}{12}$$
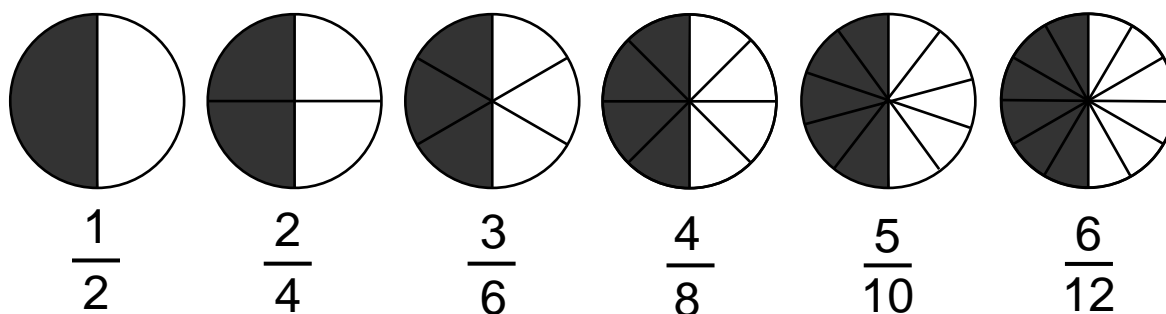
You can see that the shaded portions of the circles all equal each other. They are all one half of the circle. The only difference is the number of equal pieces each circle has.

You can use algebra to show why the fractions are all equivalent – have equal value. Once again, the equal forms of $\dfrac{1}{2}$ are $\dfrac{2}{4}$, $\dfrac{3}{6}$, $\dfrac{4}{8}$, $\dfrac{5}{10}$, and, $\dfrac{6}{12}$ ...

Do you see a pattern with the numbers? Let's rewrite the fractions to show more clearly how they are equal.

$$\frac{1}{2} = \frac{1 \times 1}{2 \times 1} = \frac{1}{2}\left(\frac{1}{1}\right)$$

$$\frac{2}{4} = \frac{1 \times 2}{2 \times 2} = \frac{1}{2}\left(\frac{2}{2}\right)$$

$$\frac{3}{6} = \frac{1 \times 3}{2 \times 3} = \frac{1}{2}\left(\frac{3}{3}\right)$$

$$\frac{4}{8} = \frac{1 \times 4}{2 \times 4} = \frac{1}{2}\left(\frac{4}{4}\right)$$

$$\frac{5}{10} = \frac{1 \times 5}{2 \times 5} = \frac{1}{2}\left(\frac{5}{5}\right)$$

$$\frac{6}{12} = \frac{1 \times 6}{2 \times 6} = \frac{1}{2}\left(\frac{6}{6}\right)$$

> **FACT**
>
> *Any number divided by itself equals one. For example*
>
> $$\frac{5}{5} = 1 \quad and \quad \frac{z}{z} = 1$$

Each equal form of $\frac{1}{2}$ is simply $\frac{1}{2}$ multiplied by something equal to one!

Each fraction above can be written as $\frac{1}{2} \times 1$. The identity property says that $\frac{1}{2} \times 1 = \frac{1}{2}$. Thus, every fraction above equals $\frac{1}{2}$.

> **FACT**
>
> *The <u>identity property of multiplication</u> states that any number multiplied by 1 is that number. It allows you to multiply any fraction by 1 without changing its value!*

You can use the identity property to find equivalent fractions for *any* fraction.

Example: Write two fractions that are equivalent to $\frac{1}{3}$.

Solution: If you multiply both the numerator and denominator by 2, you will see that

$$\frac{1}{3} = \frac{1 \times 2}{3 \times 2} = \frac{2}{6}$$

Or you can multiply both the numerator and denominator by 3 and get

$$\frac{1}{3} = \frac{1 \times 3}{3 \times 3} = \frac{3}{9}$$

Thus, $\frac{2}{6}$ and $\frac{3}{9}$ are equivalent to $\frac{1}{3}$.

Now you try!

2. Write two fractions that are equivalent to:

    a. $\frac{3}{5}$ **b.** $\frac{2}{3}$

3. Complete the equivalent fraction.

    a. $\frac{3}{5} = \frac{12}{\Box}$ **b.** $\frac{16}{24} = \frac{\Box}{12}$

Equivalent fractions can be useful. They can help you rewrite fractions using smaller numbers.

Example: $\dfrac{30}{45}$ is a fraction with large numbers. You can <u>simplify</u> it using equivalent fractions and common factors.

✓ A fraction is in simplest form or lowest terms, if the numerator and denominator share no <u>common factors</u>. Thus, the fraction has no equivalent forms with smaller numbers.

Simplest form and lowest terms mean the same thing. To "simplify" means to put something into simplest form or lowest terms.

Example: For instance, $\dfrac{6}{9}$ is not in lowest terms. The numerator and denominator share a common factor of 3.

$\dfrac{6}{9} = \dfrac{6 \div 3}{9 \div 3} = \dfrac{2}{3}$ Now it is in lowest terms.

Rule to put a fraction in lowest terms:
1. Find the <u>Greatest Common Factor</u> of the numerator and denominator.
2. Divide the numerator and denominator by that factor.

Remember: If the numerator and denominator of a fraction share no factors, it is in its simplest form. If a fraction is in simplest form, the GCF of its numerator and denominator is 1.

Example: Write $\dfrac{30}{45}$ in lowest terms.

Solution

Steps 1 & 2: Write the factors of the numerator and denominator. Underline, circle, or highlight the factors they have in common.

Factors of 30: 1, 2, 3, 5, 6, 10, 15, 30
Factors of 45: 1, 3, 5, 9, 15, 45

Step 3: You can see that fifteen is the greatest common factor.

Step 4: Divide the numerator and denominator by the GCF.

$$\frac{30}{45} = \frac{30 \div 15}{45 \div 15} = \frac{2}{3}$$

Now you try!

4. Write the following fractions in simplest form.

a. $\dfrac{4}{12}$ 　　　　　　**b.** $\dfrac{6}{15}$ 　　　　　　**c.** $\dfrac{4}{5}$

You can use the cross product method to check if fractions are equivalent.

Cross Product Method

✓ Multiply the numerator of the first fraction by the denominator of the second fraction.

✓ Then, multiply the denominator of the first fraction by the numerator of the second fraction.

✓ If these two products are equal, the fractions are equivalent.

If $\dfrac{1}{2} = \dfrac{2}{4}$, then $(1 \times 4) = (2 \times 2)$. If $\dfrac{a}{b} = \dfrac{c}{d}$, then $(a \times d) = (b \times c)$.

It is called the cross product method, because you multiply <u>across</u> the equals sign as shown below.

Example: Show that $\dfrac{1}{4} = \dfrac{3}{12}$ using the cross product method.

Solution: Write the fraction equation.

Multiply 1 x 12 and then, 4 x 3, as shown.

$$\dfrac{1}{4} \bowtie \dfrac{3}{12}$$

$$(1 \times 12) = (3 \times 4)$$

The cross products are equal.

$$12 = 12 \ \checkmark$$

The fractions are equivalent.

Now you try!

5. Which fraction is <u>not</u> equivalent to $\dfrac{2}{3}$? (Circle the correct answer.)

   a. $\dfrac{2}{4}$ **b.** $\dfrac{6}{9}$ **c.** $\dfrac{4}{6}$ **d.** $\dfrac{20}{30}$

6. Decide whether each fraction is in simplest form. Simplify any fraction that is not.

   a. $\dfrac{8}{16}$ **b.** $\dfrac{12}{18}$ **c.** $\dfrac{9}{10}$ **d.** $\dfrac{13}{64}$

Mixed Numbers

Fractions represent parts of whole numbers. They are often combined with whole numbers in everyday life. A whole number plus a fraction is called a mixed number.

> ✓ A mixed number is the sum of a whole number and a fraction. When written, the addition sign is still there, but it is hiding.
>
> $$3 + \frac{2}{3} \; = \; 3\frac{2}{3}, \text{ and } \; A + \frac{b}{c} \; = \; A\frac{b}{c}.$$

Example: A grape picker picks enough grapes to fill three large barrels and $\frac{2}{3}$ of a fourth barrel. This can be shown by the model below.

$$1 + 1 + 1 + \frac{2}{3}$$

You can see that $1+1+1+\dfrac{2}{3}=3+\dfrac{2}{3}$.

$$3 + \frac{2}{3} \; = \; 3\frac{2}{3}.$$

Mixed numbers are not whole numbers. They are between two whole numbers. In the example above, the grape picker picked three barrels of grapes plus part of a fourth barrel. So, the mixed number $3\frac{2}{3}$ is between the whole numbers 3 and 4.

There is a specific way to say mixed numbers. You say $3\frac{2}{3}$ as "three and two-thirds".

The mixed number, $5\frac{3}{4}$, is said as, "five and three-fourths".

Notice: the word "and" comes between the whole number and the fraction.

Mixed numbers can be made into fractions.

Use the definition and work backwards.

$$3\frac{2}{3} = \boxed{3} + \frac{2}{3}$$

Now, break up the 3.

$$= \boxed{1+1+1} + \frac{2}{3}$$

Substitute the equivalent fraction for each 1 – three-thirds.

$$= \left(\frac{3}{3} + \frac{3}{3} + \frac{3}{3}\right) + \frac{2}{3}$$

$$= \left(\frac{9}{3}\right) + \frac{2}{3}$$

You can add the numerators because the denominators are the same – 3.

$$= \frac{11}{3}$$

✓ If the numerator of a fraction is less than its denominator, it is called a *proper fraction*. If the numerator of a fraction is greater than or equal to its denominator, it is called an *improper fraction*.

For instance, $\frac{13}{3}$ is an <u>improper</u> fraction because the top, 13, is bigger than the

bottom, 3. The fraction $\frac{7}{18}$ is a <u>proper</u> fraction, since 7 is smaller than 18.

Mixed numbers and whole numbers can always be shown as improper fractions.

When $3\frac{2}{3}$ was changed into an improper fraction, you saw that $3\frac{2}{3}$ really

meant "three wholes and two thirds". Then, three wholes was changed to the

equivalent nine-thirds. Finally, nine-thirds was combined with two-thirds to get the

answer, $3\frac{2}{3} = \frac{11}{3}$.

This method can be used to convert any mixed number into an improper fraction.

Rule to convert a mixed number to an improper fraction:
1. Multiply the whole number part by the denominator of the fraction.
2. Add this product to the numerator of the fraction.
3. Put the fraction into simplest form.

$$5\frac{3}{4} = 5\frac{3}{4} = \frac{(5 \times 4) + 3}{4} = \frac{23}{4}$$

Now you try!

7. Write the mixed numbers as improper fractions.

    a. $1\frac{1}{3}$ **b.** $2\frac{7}{8}$ **c.** $3\frac{3}{4}$ **d.** $5\frac{3}{5}$

What if you have an improper fraction and want to make it into a mixed number?

Example: Write $\dfrac{9}{4}$ as a mixed number.

Solution: In this example, you are working with fourths. You already know that there are four fourths in every whole,

because $\dfrac{4}{4} = 1$.

The numerator of the fraction tells you how many pieces you have. In this case there are nine pieces of fourths. What you need to know is how many groups of four are in nine. To find that, divide nine by four.

> *Think Back*
>
> *Fractions mean division.*
>
> $\dfrac{9}{4} = 9 \div 4$

$$\begin{array}{r} 2 \\ 4\overline{)9} \\ -\,8 \\ \hline 1 \end{array}$$

There are two wholes and one remaining fourth. The answer is

$$\frac{9}{4} \;=\; 2\frac{1}{4}.$$
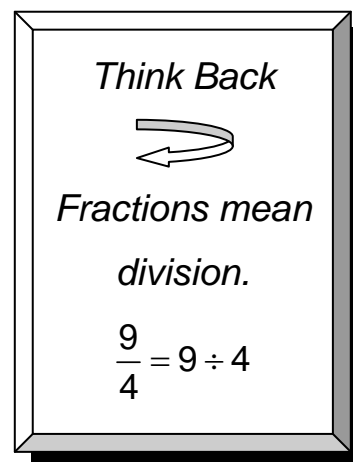
You can use this method to convert any improper fraction to a mixed number.

Rule to convert an improper fraction to a mixed number:

1. Divide the fraction's numerator by its denominator.
2. The number of times it divides evenly is the "whole" part of the mixed number.
3. To the right of that, write a fraction. The numerator will be the <u>remainder</u> found in step 2. The denominator will be the same as that of the original fraction.

$$\frac{9}{2}$$

$$= 9 \div 2$$

$$= 4\,R1$$

$$= 4\frac{1}{2}$$

Example: Write $\dfrac{14}{3}$ as a mixed number.

Solution

First write $\dfrac{14}{3}$ as a division problem.

$3\overline{)14}$

Find the quotient with the remainder.

$\dfrac{4\ R\,2}{3\overline{)14}}$

$\underline{-12}$

2

The 4 stays on the left as the whole number.

The 2 becomes the numerator of the fraction.

The 3 becomes the denominator of the

  fraction.

$4\dfrac{2}{3}$

8. Write the improper fractions as mixed numbers in simplest form.

  a. $\dfrac{5}{3}$ **b.** $\dfrac{21}{8}$

  c. $\dfrac{5}{4}$ **d.** $\dfrac{11}{5}$

⁞ **End of Lesson 5**  

Decimals

Words to know:
√ **decimal**
√ **terminating decimal**
√ **repeating decimal**
√ **rounding**

A *decimal* can represent a whole number or the fractional part of a number. Let's take a closer look at decimals.

The price of bananas at your local grocery store is ten bananas for one dollar. You can show the price using a fraction. One banana costs

$$1 \div 10 = \frac{1}{10} \text{ of a dollar.}$$

You know that one tenth of one dollar is a dime, or $0.10. So,

$$\frac{1}{10} = .10$$

Here is another way to represent fractions. 0.10 is an example of a decimal.

✓ A decimal is a number that can represent a whole part or a fractional part. A period (.) separates the whole part from the fractional part. It is known as a decimal point. For example, 3.5 is a decimal and so is 0.72.

A good way to understand decimals is to think of them as money. The first number to the right of a decimal point is in the <u>tenths</u> place. With money, one dime is $0.10, or one-<u>tenth</u> of a dollar. The second number to the right of a decimal point is in the <u>hundredths place</u>. With money, this number tells you the number of pennies you have. One penny is 1 one-hundredth ($\frac{1}{100}$) of a dollar. Or, 100 pennies equal one dollar. The diagram below shows whole number and decimal places. Numbers to the left of the decimal point are whole numbers. Numbers to the right of the decimal point are fractions.
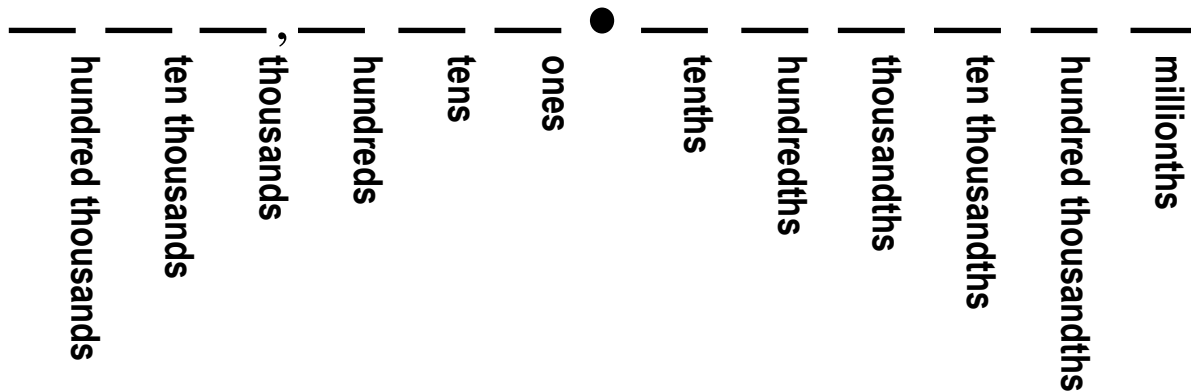
Example: Write the place value of each digit in the number **.**123450

Solution: 1 is in the tenths place. 2 is in the hundredths place. 3 is in the thousandths place. 4 is in the ten-thousandths place. 5 is in the hundred-thousandths place. Zero is in the millionths place. You can also say that there is 1 tenth, 2 hundredths, 3 thousandths, 4 ten-thousandths, 5 hundred-thousandths, and zero millionths.

Now you try!

1. Write each digit in the correct place value in the chart below. Then write the place value of the digit that is farthest to the right.

a. _____

b. _____

c. _____

d. _____

e. _____

	Tens	Ones	Tenths	Hundredths	Thousandths	Ten-Thousandths	Hundred-Thousandths
a.							
b.							
c.							
d.							
e.							

How do you write and say the entire decimal?

Example: Write out 3.413 using words.

Solution: This is a mixture of whole numbers and a fractional part. By counting the number of decimal places, you can see that this number goes to the <u>thousandths</u> place. Say it like this:

3.413 = three <u>and</u> four hundred thirteen thousandths.

✓ The whole number is said the way it usually is said.
✓ "And" means that there is a decimal point there.
✓ The numbers after "and" are read as a fraction. The place value of the digit farthest right is the denominator. In the above example, it is thousandths.

Decimals are read the way mixed numbers are read. Without much work, decimals can be written as mixed numbers.

$$3.413 = 3\frac{413}{1000}$$

Once again, the number is read as three and four hundred thirteen thousandths.

Using mixed numbers, you can change decimals into improper fractions, too!

$$3\frac{413}{1000} = \frac{3000}{1000} + \frac{413}{1000} = \frac{3413}{1000}, \quad \text{so} \quad 3\frac{413}{1000} = \frac{3413}{1000}.$$

Rule to write a decimal with words:

1. Write the number to the left of the decimal as you would any whole

2. number.

3. In place of the decimal point, write the word "and".

4. Write the number to the right of the decimal point, as you would any whole
   number.

5. At the end, write the final digit's place value. It should end in "ths." (ten<u>ths</u>,
   hundred<u>ths</u>, thousand<u>ths</u>, …)

Rule to write a decimal as a mixed number:

1. Rewrite all the digits to the left of the decimal point. This is the whole

2. number part.

3. Write all the digits to the right of the decimal point as the numerator of a
   fraction.

4. For the denominator, write the place value of the right-most digit. (10, 100,
   1000, 10000, 100000, …)

For example, $\qquad$ 17.927 $\quad = \quad$ $17\dfrac{927}{1000}$

Now you try!

2. Write each decimal using words, then as a mixed number, then as a fraction in lowest terms.

a. 2.6

Words: _____

Mixed Number:

Fraction:

b. .43

Words: _____

Mixed Number:

Fraction:

c. 1.6524

Words: _____

Mixed Number:

Fraction:

Consider two whole numbers, 340 and 00340. Believe it or not, 340 = 00340. The number 00340 looks strange. Numbers are not usually written this way. The first two zeros before the 3 have no meaning. However, the zero after the 4 is needed. If you drop the zero at the end of 340, the value of the number changes.

Similar things can be done with decimals. The following decimals are all equal.

$$0.43$$
$$= 0.430$$
$$= 0.4300$$
$$= 0.43000$$
$$= 0.430000$$
$$= 0.4300000000000000000$$

They are the same because the place value of the 4 and 3 never change.

*Any number of zeros may be added **at the end of a decimal** without changing the value of the decimal.*

Now you try!

2.   True/False. Decide whether each equation is true or false. Put "T" or "F" on the lines provided.

a. _____ 07 = 7   **b.** _____ 4 = 40

c. _____ 00030 = 00300   **d.** _____ 3.4 = 03.4

e. _____ 8.42300 = 8.423   **f.** _____ 900.163200 = 0900.1632

Knowing this helps us put decimals in order.

Example: Which is larger, .2 or .19?

Solution: You might think that .19 is larger than .2, since 19 > 2. But think about this first.

You know that .2 = .20
In terms of money, you also know that $0.20 is more money than $0.19.
Therefore, .2 > .19 .

What about the next two decimals?

Example: Which is larger, 0.2 or .199999999999999999?

Solution: Line up the two numbers according to their place values.
.2
.199999999999999999

Notice that the top number has 2 tenths, and the bottom has only 1 tenth plus something that is less than one tenth, so:
.2 > .199999999999999999

Decimals are helpful when comparing the size of two numbers. That is why they are used for money instead of fractions. What you have seen here will help you use the next method of comparing the size of two decimals.

Rule to compare the size of decimals:
1. Line up the two decimals according to place value. An easy way to do this is to make sure the decimal points are on top of each other.
2. Compare place values until a difference is found. Start with the whole number parts. If those are the same, check the tenths place of each. If they are the same, check the hundredths, then the thousandths, etc. Keep checking until you find a place value where the digits are not the same.
3. Determine which is larger.
In the place value where you find the difference, the larger digit tells you which number is larger.

Example: Compare 1.1324549 and 1.1324639.

Solution

Step 1: Line up the two numbers by their decimal points.

$$1.1324\cancel{5}49$$
$$1.1324\cancel{6}39$$

Step 2: Compare place values until a difference is found. Circle the difference. Notice that it is in the hundred-thousandths place.

Step 3: Determine which is larger. You circled the digits 6 and 5. $6 > 5$, so $1.1324639 \; > \; 1.1324549$.

Now you try!

3.   Compare the following decimals using < , > , or =.

a. 12 and .13

b. 102 and .13

c. and .999

d. 16.82736 and 16.82747

Terminal and Repeating Decimals

Decimals are created by performing the division in fractions. Divide the denominator of a fraction into its numerator. The result will be a decimal.

Example: Look at the fraction, $\frac{1}{2}$. When division is performed, it becomes the decimal .5.

$$1 \div 2$$

$$\frac{1}{2} = \qquad = 2\overline{)1}$$

$$2\overline{)1.0}$$

Make 1 into 1.0, and put a decimal point directly above the division bar too.

$$2\overline{)1.0} \\ \underline{-0}$$

1

Now just divide, as if it's the whole number 10.

$$2\overline{)1.0} \\ \underline{-0}$$

10

$$2\overline{)1.0} \\ \underline{-0}$$

10

$$\underline{-10}$$

0

Example: Write $\dfrac{5}{8}$ as a decimal.

Solution $\dfrac{5}{8} = 5 \div 8$

$8\overline{)5}$

$\begin{array}{r} 0. \\ 8\overline{)5.0} \\ -\underline{0} \\ 5 \end{array}$

$\begin{array}{r} 0. \\ \overline{)5.0} \\ -\underline{0} \\ 50 \end{array}$

$\begin{array}{r} 0.6 \\ 8\overline{)5.0} \\ -\underline{0} \\ 50 \\ -\underline{48} \\ 2 \end{array}$

$\begin{array}{r} 0.6 \\ 8\overline{)5.00} \\ -\underline{0} \\ 50 \\ -\underline{48} \\ 20 \end{array}$

$\begin{array}{r} 0.625 \\ 8\overline{)5.000} \\ -\underline{0} \\ 50 \\ \underline{48} \\ 20 \\ -\underline{16} \\ 40 \\ -\underline{40} \\ 0 \end{array}$

If there is a remainder, create a decimal and keep adding zeros to the dividend until there is no remainder.

In both of the above examples, the resulting decimals had an end. Decimals that have an end are called terminating decimals. Not all decimals are terminating. Not all of them have an end. Take a look at the example on the next page.

Example: A sign in a store says "*Markers: 3 for $1.00 or 1 for $ .35*". Which one is the better deal?

Solution: You must figure out what the cost of one marker is in each deal and compare the prices. In the first deal, 3 markers are offered for one dollar. The price of one marker can be shown as $\frac{1}{3}$ of a dollar. How much is this? Remember: Fractions mean division.

$$\frac{1}{3} = 1 \div 3 \quad = 3\overline{)1.0000}$$

$$
\begin{array}{r}
0.3333 \\
\hline
.9 \\
\hline
.10 \\
.09 \\
\hline
.010 \\
.009 \\
\hline
.0001
\end{array}
$$

No matter how long you keep dividing, this decimal will never end. You will keep adding on another 3 forever! A decimal that does not end is called a repeating decimal.

To show that a decimal never ends put a bar over the part that repeats. In the example above, 0.33333333333333… is written as $.\overline{3}$. Because you are dealing with money, you need to round this decimal to the hundredths place. (Rounding will be explained later in this lesson.)

.3333333. . . or $.\overline{3}$ rounds to .33.

Thus, one marker from the first deal will cost $.33. That is a cheaper price than the $.35 of the other deal.

Another example of a decimal that never ends is 0.64371212121212121212…

It is written as $0.6437\overline{12}$. Notice that the bar only goes over the numbers that repeat.

That makes the decimal easier to read.

✓ A decimal that ends is called a **terminating decimal**. For instance, .173 and 33.2 are terminating decimals.

✓ A **repeating decimal** is a decimal that has an <u>infinite number of digits</u>. The digits continue in a set <u>pattern</u>.

✓ For example, $.3333333... = .\overline{3}$, and $.473473473473473... = .\overline{473}$ are repeating decimals.

Any fraction can be made into either a terminating or a repeating decimal!

Example: Write $\dfrac{4}{5}$ as a decimal.

Solution: Use long division.

$$5\overline{\smash{)}\begin{array}{r} 0.8 \\ 4.0 \\ -4.0 \\ \hline 0 \end{array}} \qquad \dfrac{4}{5} = 0.8 \text{, a terminating decimal.}$$

Example: A sign in the store reads "***Paper towels, 11 rolls for $3.00***". How much will 1 roll of paper towels cost?

Solution: You must divide 3.00 into 11 equal groups.

$$3 \div 11 \quad = \quad 11\overline{)3.00000...} \atop 0.27272...$$

$$
\begin{array}{r}
-2.2 \\
\hline
80 \\
-77 \\
\hline
30 \\
-22 \\
\hline
80 \\
-77 \\
\hline
\end{array}
$$

As soon as you see the same remainder twice, you know that the decimal is a repeating decimal. You can stop dividing at that point.

The answer: $3 \div 11 = .\overline{27}$

Rounding

In the previous example, you found that one roll of paper towels cost $0.\overline{27}$. A repeating decimal is acceptable in mathematics. It does not work for money. Stores cannot charge $0.272727272727. . . for an item. If $0.27 equals 27 pennies, how many pennies equal $0.27272727? Pennies are the smallest division of a dollar. Parts of a penny do not exist.

When dealing with money, repeating decimals are rounded to the nearest hundredth or cent. One one-hundredth of a dollar = one cent = one penny. In the case of the paper towels, $0.27272727 is rounded to $0.27. Thus, the cost of one roll of paper towels is $0.27.

Rule to round a number to a given place value

1. Look at the number to the right of the place value you are asked to round to.

2. Compare that number to 5.

   a. If that number is less than 5, round down and leave the given place value the same.

   b. If that number is greater than or equal to 5, round up and increase the given place value by 1.

   c. If the number in the given place value is a 9, make it a 0 and increase the value of the number to the left of our given place value by 1.

   d. In equations, rounded answers require a special sign.   Use ≈, not = in the equation.

Round 1.895 to the nearest hundredth.

1.895

5 = 5
Round up

1.895 rounds to 1.90

Example: Round 173.9378429329 to the nearest <u>tenth</u>.

Solution

Step 1:   Look at the number to the right of the tenths place.

173.9**3**76429329

Step 2:   Compare the number to 5. Notice that $3 < 5$, so you must round <u>down</u>. Leave the number in the tenths place the same.   Your answer is 173.9.

Now you try!

Convert the following fractions to decimals. The decimals may be either terminating or repeating.

4. $\dfrac{9}{11}$

5. $\dfrac{11}{8}$

6. $\dfrac{5}{6}$

Convert the following fractions to decimals. The decimals may either terminate or repeat. Then, round each decimal to the nearest <u>hundredth</u>.

7. $\dfrac{3}{8}$

8. $\dfrac{2}{3}$

9. $\dfrac{5}{11}$

10. Write the decimal with words, then as a mixed number, then as an improper
fraction in simplest form.

4756.5

11. Use an inequality sign (> or <) to compare each pair of decimals.

a. 3.425 _____ 6.425

b. 1.089 _____ 1.1

c. 0.001 _____ 0.01

d. 142.284756 _____ 142.284755

12. Round each decimal to the nearest <u>hundredth</u>.

a. 7.43232

b. 14.267239 **c.** 9.473

d. 1.1111111111

e. 0.9877654 **f.** $13.\overline{8}$

13. Write the following decimals so that their place values are lined up.

24971894781.34 and 32.823743239

14. Write the amount as a decimal part of a dollar. (Hint: think of how many <u>cents</u>
each equals.)

a. 1 quarter   **b.** 4 nickels   **c.** 89 pennies   **d.** 14 dimes

$ _____ $ _____ $ _____ $ _____

ঙ End of Lesson 6 ঙ

Percents

A *percent* is the comparison of any number to 100. Let's take a closer look at percents.

You are at the checkout at the store. You are buying a pack of 3 markers for $1 and a pack of gum for $0.32. Your total is $1.32. You notice a sign that says, "*8% sales tax*". What does this mean? How much will you pay?

Start with 8%. 8% is read as "eight percent."

> ✓ A percent is a comparison of any number to 100. The symbol % means $\frac{1}{100}$. Percents can be changed into both fractions and decimals.
>
> For example, 3% means , $\frac{3}{100}$ or .03.

Think about what that means. Percents compare everything to 100. The model below equals 100. It has been divided into 100 equal-sized boxes. How would you show 2?
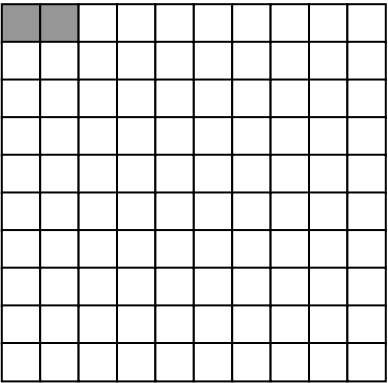
If 100 boxes equal 100, each box is worth 1. To show 2, shade two boxes. The shaded boxes are 2 out of 100. 2 compared to 100 equals 2%. Or, 2 is 2% of 100. The 2 shaded boxes represent 2% of the model.

What if the same model of 100 boxes is equal to <u>200</u>? How would you show 2?
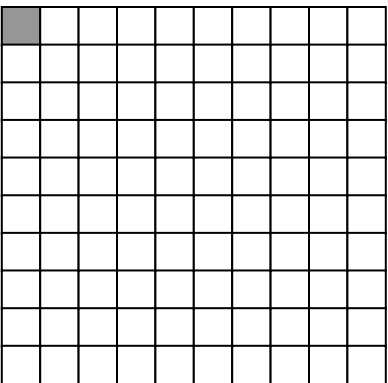
Now, the model equals 200. Each of its 100 little boxes is worth 2. (100 x 2 = 200.) In order to show 2, you only need to shade 1 box. 1 box out of 100 means 1 compared to 100, or 1%. The value of each box is 2. Thus, 2 is 1% of 200.

The model below still equals 200. This time, it shows the value of 1.
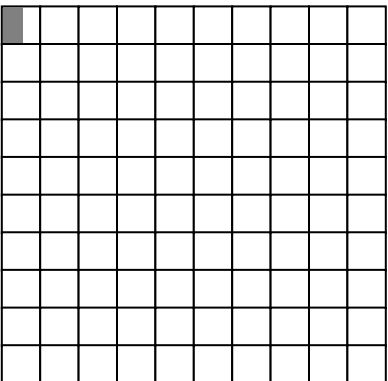
Each little box is worth 2. One is half of 2. It is shown by shading half of a little box. One half compared to 100 equals 0.5%. Thus,1 is 0.5% of 200.

Now you try! For each question below:

- ✓   Note the value of the whole model.
- ✓   State how much each little box is worth.
- ✓   Shade in the required value based on the model.
- ✓   State the percent it takes up.

1.   The whole is 100, so each little square is worth _____. Now shade in 37.
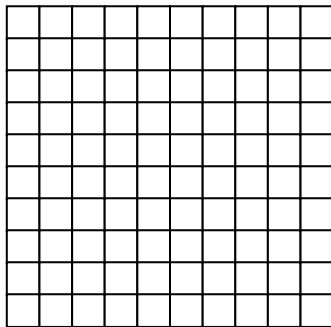
Percent that 37 is of 100: _____

2.   The whole is 200, so each little square is worth _____. Now shade in 75.
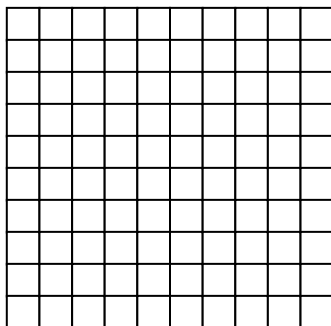
Percent that 75 is of 200: _____

3. Each whole represents 50. The value of one little box is _____.

Now shade 60. (*Hint:* There are two wholes because 60 is bigger than 50).
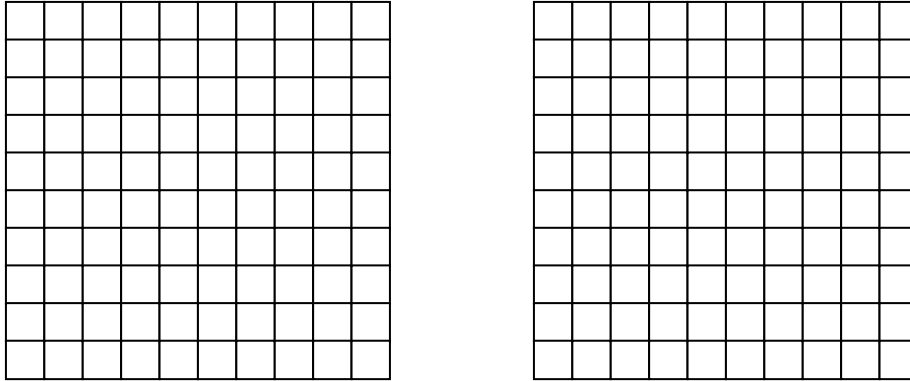
The percent 60 is of 50:_____

Now you can figure out the sales tax problem from the beginning of this lesson. There is an 8% sales tax on your $1.32 purchase of markers and gum.

8% really means $\frac{8}{100}$ or .08 . So the tax is .08 <u>of</u> 1.32.

The model below represents the whole, 1.32. You want to know how much the shaded area represents.

This whole thing is 1.32.

This shaded part is 8%, or .08.
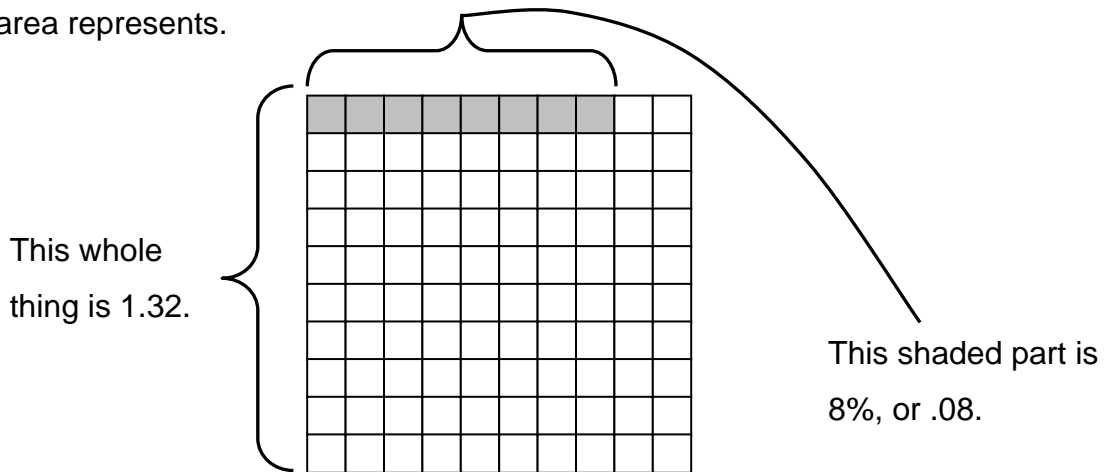
The 8 shaded boxes represent the tax on the items, or .08 of 1.32 .

FACT

The word "of" implies multiplication. For example, half of four

means $\frac{1}{2} \times 4$. *Thus, .08 of 1.32 = .08 x 1.32.*

Follow these steps to multiply decimals.

(1) Count the number of decimal places in
each factor and add them together.

.08   x   1.32
 V   V
 2   +   2   =   4 decimal places

(2) Multiply as if you are multiplying whole numbers.

$$
\begin{array}{r}
132 \\
\times \quad 8 \\
\hline
1056
\end{array}
$$

(3) Place the decimal point in your answer by counting from the farthest right
digit. Use the answer you found in Step 1.

1 0 5 6 = **.**1056

4   3   2   1
(decimal places)

8% of $1.32, then, is $0.1056. Because you are dealing with money, you must
round to the nearest cent or hundredth. Rounded to the nearest cent, the sales tax
equals $0.11 .

Find the total cost of your purchase. Add the cost of the items plus the sales tax.

1.32 + .11 = 1.43

Total cost of purchase = $1.43

When you calculate the amount of sales tax of a purchase, you are taking the percentage of a number. Taking the percentage of a number means multiplying the number by a percent.

Rule to find a percentage of a number:	Find 13% of 75.
1. Change the percent to a decimal.	$13\% = 0.13$
Move the decimal point two places to the left.	
2. Multiply the decimal by the number.	75×0.13
	$= 9.75$

Example: What is 15% of 13?

Solution

Step 1: $15\% = 15 \div 100 = 0.15$

Step 2: 0.15×13

$$
\begin{array}{r}
15 \\
\times\ 13 \\
\hline
45 \\
+\ 150 \\
\hline
195
\end{array}
$$

1.95

Sometimes, you are given two numbers and asked to find a percent.

Example: What percent of 8 is 3?

Solution: Flip the words and turn the question into a statement. You want to know what percent 3 is out of 8.

This is
3 of 8.

$$\frac{3}{8}$$
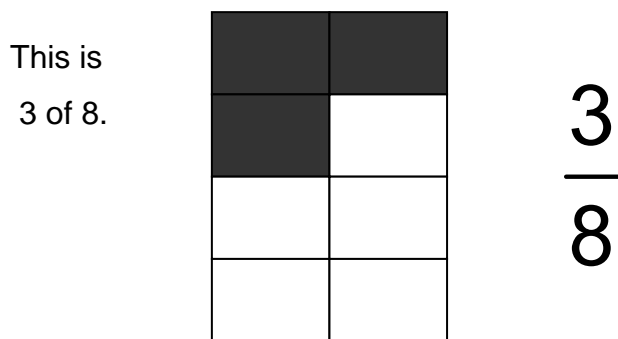
As a decimal, this is

```
        .375
    8) 3.000
      −2.4
        60
      − 56
        40
      − 40
         0
```

Now, you need to convert the decimal to a percent.

Remember: Percents compare numbers to 100.

Multiply the decimal .375 by 100 to get its percent form.

$$.375$$

$$= .375 \times 100\%$$

$$= 37.5\%$$

You just found that 3 <u>is</u> 37.5% <u>of</u> 8.

Rule to find what percent a number is of another number:

1. Convert the statement into a fraction of the form "is over of," or $\dfrac{\text{"is"}}{\text{"of"}}$.

2. Convert the fraction to a decimal using long division.

3. Convert the decimal to a percentage. Multiply the decimal by 100, and write a % sign at the end of the number.

Example: To the nearest percent, what percent of 11 is 3?

Solution

Step 1: $\dfrac{"is"}{"of"}$

Here, 3 "is" some percentage "of" 11. So the fraction is $\dfrac{"is"}{"of"} = \dfrac{3}{11}$

Step 2: Convert to a decimal.

$$= 11\overline{)3.000\ldots}^{\;.272\ldots}$$

$$-\ 2.2$$

$$80$$

$$-\ 77$$

$$30$$

$$-\ 22$$

$$\therefore\ = .\overline{27}$$

Step 3:   Convert to a percent

$$.\overline{27} \times 100\%$$

$$= 27.\overline{27}\%$$

Step 4:   Round to the nearest percent

$$27.\overline{27}\% \approx 27\%$$

Example: Convert 38% to a decimal.

Solution: Going back to the meaning of percent,

$$38\% = 38 \times \frac{1}{100}$$

$$= \frac{38}{100}$$

$$= .38$$

You simply moved the decimal point two spaces to the left!

Rule to convert from a decimal to a percent:	0.43
Move the decimal point two places to the right	4 3.
Put a % sign at the end.	43%
To convert from a percent to a decimal:	17%
Drop the % sign.	17
Move the decimal point two places to the left.	0.1 7

Now you try!

4. What percent of 5 is 4?

5. What is 14% of 2,350?

6. Convert the percents to decimals.

    a. 10%
    b. 25%
    c. 19%

    d. 61%
    e. 72.1%
    f. 129%

7. Convert each decimal into a percent.

    a. 0.14
    b. 0.10
    c. 0.78

    d. 0.01
    e. 1.02
    f. 0.75

    g. 0.003
    h. 2.45

8. Find:

    a. 10% of 30
    b. 15% of 75

    c. 50% of 47
    d. 25% of 20

9. Convert the following fractions to percents. Round to the nearest hundredth, if necessary.

a. $\dfrac{3}{11}$

b. $\dfrac{1}{4}$

c. $1\dfrac{1}{5}$

d. $\dfrac{7}{8}$

e. $\dfrac{2}{12}$

f. $\dfrac{9}{10}$

10. Solve the following percent word problems.

a. 5 is what percent of 80?

b. 20 is what percent of 22?

Notes:

ༀ **End of Unit 2** ༀ

Name _____

Date _____

Unit 2 Test:
Two Plus You

Use the blank paper provided to solve problems and do calculations, as necessary.

Write the following numbers out in words.   **[4 points each; 24 points total]**

1.   560,342   _____

_____

2.   93,755,678 _____

_____

3. $\dfrac{12}{18}$ _____

4. $5\dfrac{3}{5}$ _____

5.   2.325   _____

_____

6.   47.5   _____

Choose < or > or = to make each math statement true.

[2 points each; 18 points total]

7. −45 ____ 40

8. $\left|-3\right|$ ____ 2

9. $\left|76\right|$ ____ $\left|-76\right|$

10. .813 ____ .81294565

11. −7 ____ −12

12. $\dfrac{3}{13}$ ____ $\dfrac{6}{13}$

13. $\dfrac{7}{8}$ ____ $\dfrac{7}{10}$

14. $\dfrac{3}{4}$ ____ $\dfrac{12}{16}$

15. 1.002 ____ .999

Solve the following problems. Write each solution on the line provided.

[2 points each; 30 points total]

16. −3 + 5 = _____

17. −5 − (−7) = _____

18. 14 x 5 = _____

19. 267 + 135 = _____

20. 162 − 34 = _____

21. 17 x 12 = _____

22. 45 ÷ 9 = _____

23. 5$\overline{)237}$ = _____

24. −6 x 3 = _____

25. −3 x −5 _____

26. 25% of 44 = _____

27. 9 is what percent of 18? _____

28. $\dfrac{3}{5}$ = _____%

29. 7% of $5.82 = $ _____

30. $\dfrac{10}{3}$ = _____

Factor the following numbers. Write each number as the product of prime factors.
Show all work.   **[4 points each; 8 points total]**

31. 28

32. 45

Find the GCF (Greatest Common Factor).   **[5 points each; 10 points total]**

33. 30 and 60

34. 72 and 81

Find the LCM (Least Common Multiple) of   **[5 points each; 10 points total]**

35. 8 and 24

36. 25 and 100

✂ End of ACRES Unit 2 Two Plus You Test ✁

ACRES Two Plus You
Unit 2 Test Answer Key

Total = 100 pts.

Questions 1 through 6:   4 pts. each; total = 24 pts.

1. Five hundred sixty thousand, three hundred forty-two.

2. Ninety-three million, seven hundred fifty-five, six hundred seventy-eight.

3. Twelve eighteenths.

4. Five and three-fifths.

5. Two and three hundred twenty-five thousandths.

6. Forty-seven and five tenths.

Questions 7 through 15:   2 pts. each; total = 18 pts.

7. **<**   8. **>**   9. =   10. **>**

11. **>**   12. **<**   13. **>**   14. =   15. **>**

Questions 16 through 30:   2 pts. each; total = 30 pts.

16. 2   17. 2   18. 70   19. 402

20. 128   21. 204   22. 5   23. 47.4

24. −18   25. 15   26. 11   27. 50%

28. 60%   29. $.41   30. .$\overline{3}$

Questions 31 and 32:   4 pts. each; total = 8 pts.

31.   28
                      /   \
                    2   14
                          /   \
                        2   7

   28 = 2 x 2 x 7
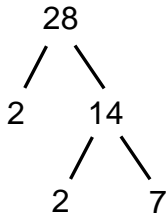
32.   45
                      /   \
                    5   9
                           /   \
                         3   3
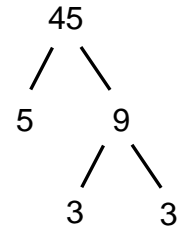
   45 = 3 x 3 x 5

Questions 33 through 36:   5 pts. each; total = 20 pts.

33. 30 =   2 x 3 x 5
     60 = 2 x 2 x 3 x 5
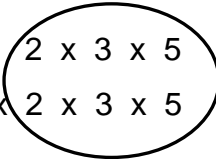
   GCF = 30
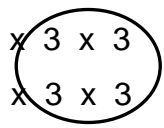
34. 72 = 2 x 2 x 2 x 3 x 3
     81 =   3 x 3 x 3 x 3

   GCF = 9

35. 8 = 8, 16, 24, 32
     24 = 24, 48   **LCM = 24**

36. 25 = 25, 50, 75, 100
     100 = 100, 200, 300   **LCM = 100**

ಬಾ End of Unit 2 Two Plus You Test Answer Key ಞ

ACReS

Academic Career and Readiness Skills

Reading for Fun and Understanding

Unit

3

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	Flesch Reading Ease	78.0

The News and You

Words to know:
✓ media
✓ editor
✓ journalism
✓ fact versus opinion
✓ bias
✓ verify
✓ classifieds

How do you find out about what is happening in your area? In your state? In the world? What kind of information interests you? Sports? Current events? Job offerings? Sales? Weather? Comics? News comes to you in many different ways. News reaches large numbers of people through television, newspapers, radio, and the Internet. These are called the *media*, or mass media. The media business is called journalism. It includes reporting, writing, editing, photographing, or broadcasting the news. The person in charge of this kind of work is an *editor*.

Which news source is better?

For a long time, the daily newspaper was the best way to get news. But that has changed. Now there are many ways to find out what is happening. Your choice depends on what you want to know.

Leading News Sources

- ✓ Internet
- ✓ social media (Facebook, Twitter, blogs)
- ✓ mobile devices (cell phone, tablet)
- ✓ television
- ✓ radio
- ✓ newspapers (daily/weekly; local/regional/national)
- ✓ magazines

Top Scources for Local Topics

Top Scources for Local Topics	
Newspapers	• Top source for news on community events, crime, taxes, local government, arts and culture, social services, zoning, and development • Ties with Internet as top source for news on housing, schools, and jobs • Ties with TV as top source for local political news
Television	• Top source for weather and breaking news • Ties with radio as top source for traffic news • Ties with newspaper as top source for local political news
Internet	• Top source for information about restaurants and other local businesses • Ties with newspaper as top source for news about housing, schools, and jobs
Radio	• Ties with TV as top source for traffic news
Source: Pew Research Center's Project for Excellence in Journalism and Internet & American Life Project in partnership with the Knight Foundation, January 12-25, 2011, Local Information Survey. N=2,251 adults age 18 or older. Conducted in English and Spanish and included 750 cell phone interviews.	

What do you notice?

Identify three interesting things you learned from this information.

1. _____

_____

2. _____

_____

3. _____

_____

Fact or Opinion?

What is important is whether the news you get is true. Not everything you read or hear is true. Sometimes information is **biased**. It favors one or the other side in an argument, situation, sport, etc. Good journalism is neutral or **un**biased. It deals in **facts** – things that are true. Still, there is also room for **opinions** to be expressed. An opinion is what a person thinks, or how he or she feels about something.

Examine the following statements. Identify them as fact or opinion by checking one box ☑. If you are unsure, place a question mark (?) between the two choices.

		FACT	OPINION
1.	Pelé is the greatest soccer player of all time.	☐	☐
2.	There are fifty states in the United States.	☐	☐
3.	Spanish is easier to learn than English.	☐	☐
4.	George Washington was the first president of the United States.	☐	☐
5.	Topeka is the state capitol of Kansas.	☐	☐
6.	Chevy trucks are better than Ford trucks.	☐	☐
7.	Education is the key to success.	☐	☐
8.	A healthy diet includes fruits and vegetables.	☐	☐
9.	Products made in the U.S. are better quality.	☐	☐
10.	Global warming is caused by too many cars.	☐	☐

Was that hard?

Was there a statement or two where you had trouble choosing? Select one statement and explain on the next page why it was hard to decide.

I had trouble deciding about _____

because _____

_____

_____

Is it true?

When you are not sure if something is true or not, try to **verify** the information. This means to check to see if it is true. Do not believe everything you hear or read. It may be biased, an opinion, or totally false. Learning to tell the difference is important in becoming an informed person.

News Articles and Reports

Newspaper articles or radio and television reports tell about what is happening around town, in the state, the country, or the world. News articles or reports just tell the facts. They do not give an opinion.

Where do you get your news?

Consider what news topics are important to you. How do you get this information? Fill in this chart with the different kinds of news you look for. Tell where you get each kind of news – the **source**. Then decide whether that source is **reliable**. Can it be trusted? Can you **rely** on it to tell the truth? Does that source give you facts or opinions? Is it biased? Mark any boxes that relate to each kind of news. Place a Y for yes, N for no, or question mark (?) if you are not sure. The first two are filled in as an example, but you can change them if you want.

Some topics you may want to add to the chart are:

- job openings
- current events
- government
- new businesses
- crime
- entertainment

Topic	Source	Reliable	Fact	Opinion	Biased
Family	wife	Y	Y	Y	Y
Weather	radio (?)	?	Y	N	N
Sports					
Food prices					

How about the weather?

Most media give a weather forecast. This tells you what to expect that day and in the next few days. It may be a local forecast, and also tell what is happening around the country. Look at the map of the United States. Can you locate where you live? The key underneath the map tells what the different symbols mean. Answer the questions on the next page based on this forecast map.
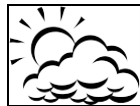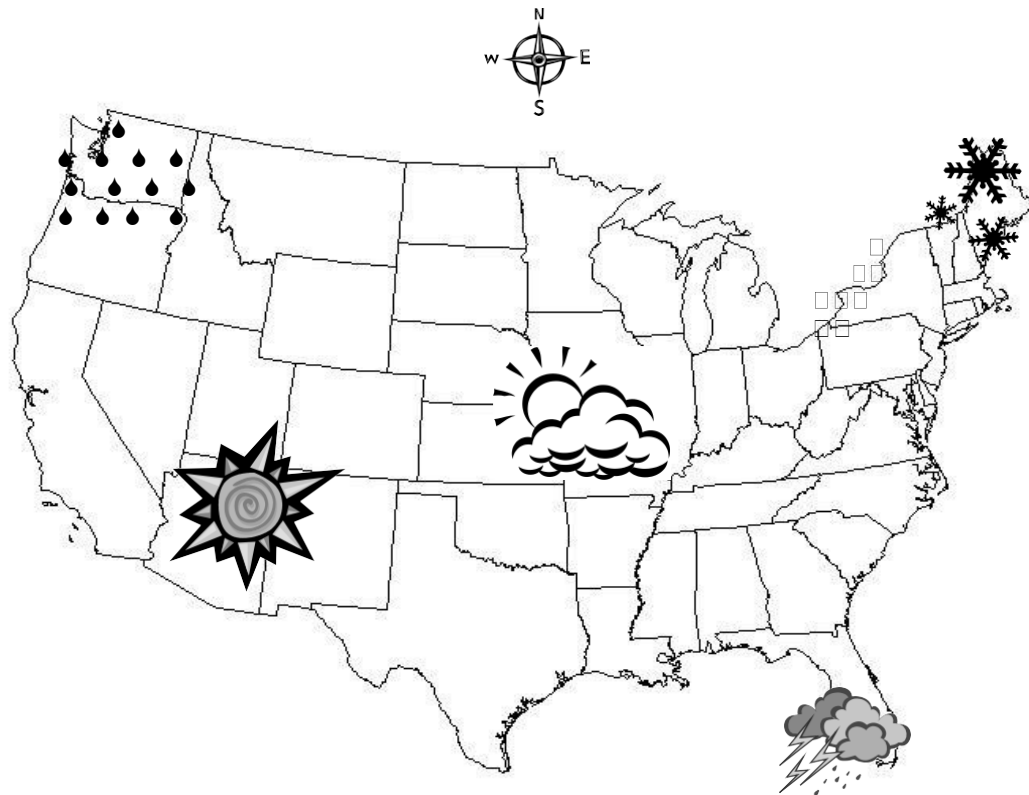
Partly Sunny

Rain

Thunderstorms

Sunny

Snow
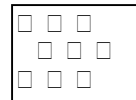
Ice

11. What is the forecast for the Northwest? _____

12. How many different types of weather will happen in the United States?

_____

13. Where will it snow? _____

Now look at the chart with the five-day forecast below and answer the questions.

14. Which day will be the hottest? What temperature is forecast?

_____

15. Which night will be the coolest? What temperature is forecast?

_____

16. Choose one day and tell the difference between the high and low temperatures

for that day. _____

5–Day Forecast

Monday	Tuesday	Wednesday	Thursday	Friday
High	High	High	High	High
89°	86°	82°	80°	77°
Low	Low	Low	Low	Low
72°	70°	68°	66°	65°

Classified Advertising

The Classified Ads in the newspaper are called that because they are grouped (classified) by topic sections. These notices are written by people who want to sell something or have a message printed in the newspaper or posted online. For a small fee, anyone can buy space in the *classifieds*.

Typical sections in the classifieds include:

- Help Wanted (job opportunities)
- Automobiles for Sale
- Real Estate (homes, apartments, farms/land, and businesses for rent or sale)
- Stuff (furniture, electronics, musical instruments, sporting goods, etc.)
- Sales, Auctions, and Shows
- Pets for Sale
- Lost and Found
- Personals (thank you notes, prayers, good wishes, tickets for sale, ways to meet people with common interests, etc.)

Classified Ad Abbreviations

Because the cost of classified ads is based on number of words and amount of space used, people use as few words as possible in their messages. Words are shortened and abbreviations are used. Words such as *a* and *the* are not used.

Example: Employment

FT	=	full time	yrs.	=	years
PT	=	part time	exp. pref.	=	experience preferred
OT	=	overtime	co.	=	company
cust.	=	customer	DL	=	driver's license
avail.	=	available	min.	=	minimum

Autos for Sale

4WD	=	four wheel drive	4 dr.	=	four doors
AC	=	air conditioning	PW, PL	=	power windows, locks
mpg	=	miles per gallon	OBO	=	or best offer
exc. cond.	=	excellent condition	fac. war.	=	factory warrantee

Real Estate

w/	=	with	2 BR	=	two bedrooms
2 ½ bath	=	two full bathrooms, plus one with a toilet and sink	hrdwd.	=	hardwood
W/D	=	washing machine and dryer	prkg.	=	parking
utilities	=	water, electricity, heat	sq. ft.	=	square feet

Here are some examples of ads that you might see. Can you figure out what they are saying?

HOTEL: Housekeepers. PT positions. Must be avail wknds. Exp. pref., but will train. Some OT.

What it really means is:

Hotel housekeepers are needed. These are part-time jobs. You must be available to work on weekends. We would prefer people who have done this kind of work before, but we can also teach you how to do it. You may have to work some overtime.

'88 Chevy ext cab PU, orig ownr, 2WD, 230K miles, $2K OBO.

What it really means is:

1988 Chevrolet, two-wheel drive, extended cab pickup truck is for sale by the original owner. It has 230,000 miles on it. The owner is asking for $2000, but will take the best offer he gets.

Now you try!

Write a brief ad for something you would like to sell, or have published in the classifieds.

_____

_____

_____

Let's review. Respond to these statements based on what you learned in this lesson.

17. Explain what a journalist does.

_____

18. List the different kinds of media that people go to for news.

_____

19. Tell what different kinds of topics are included in the classifieds.

_____

20. Describe the differences between fact, opinion, bias, and truth.

_____

_____

Notes:

End of Lesson 1

Lesson

2

Signs and Posters

There probably is not a day that goes by that we don't see a ***sign***, ***poster***, ***flier***, or advertisement. Just driving or walking to the end of a street we are guaranteed to see a street sign, telling us the name of the street, as well as a traffic sign, such as a stop sign. Whether we are seeing words or symbols, we are reading these signs. It is very important to understand the signs, posters, fliers, and advertisements we see daily. These tell us information we need to know. For example, a stop sign tells us we need to stop because there may be traffic coming from another direction, or pedestrians (people) crossing the street. Stop signs keep us safe. Let's explore more signs we may see daily.

Some traffic signs have words and some only have symbols. It is just as important to know the meaning of the words as it is to know the meaning of the symbols.

Example:

This traffic sign tells us that we can only turn left, meaning we cannot turn right at all. It is important to know what the arrow means as well as what the word "only" means.

This traffic sign tells us that we cannot turn left. It is important to know what the arrow means as well as what the symbol over the arrow means. The ⊘ symbol always means **NO**.

Let's take a look at some more traffic signs that only use symbols. Match the sign with the correct description. The first one is done for you.

1.

a.   Farm equipment area

2.

b.   Road slippery when wet

3.

c.   Deer

crossing area

4.

d.   No bicycles allowed

Look at the signs below. Answer each question by writing the letter of the sign on the line provided.

5.   You are driving on the express way and realize you are almost out of gas. What sign should you be looking for? _____

6.   You are looking for somewhere to park in town. What sign should you make sure to look for? _____

7.   You drank three cups of coffee before you went shopping. While you are shopping you realize you need to use the restroom immediately. What sign should you be looking for? _____

8.   A co-worker is having chest pains and asks you to take him to the hospital. While you are driving, what sign should you be looking for? _____

9.   You have broken your leg and are in a wheelchair. You are unable to climb stairs to enter a building, so you look for another entrance. What sign should you look for? _____

10. You are in a new city without a car. You need to get across town. What sign should you look for? _____

a.

b.

c.

d.

e.

f.

Read each sign and write a summary of each sign in the space provided. The first one is done for you.
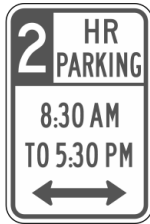
11.

2 HR PARKING
8:30 AM TO 5:30 PM

Parking on the street in both directions is for two (2) hours between the hours of 8:30 AM to 5:30 PM. Because the sign does not tell us not to park there between the hours of 5:30 PM to 8:30 AM, that means we can park there for more than two hours without getting a ticket or towed.

12.

RAILROAD CROSSING

_____
_____
_____
_____

13.

NO PASSING
15 MPH
FINES DOUBLE
SCHOOL IN SESSION

_____
_____
_____
_____

14.

STATE LAW
STOP
FOR
WITHIN CROSSWALK

_____
_____
_____
_____
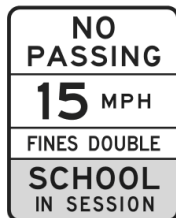
Here are some signs you might see at work. Do any of them look familiar? Where have you seen them before? What do they mean?
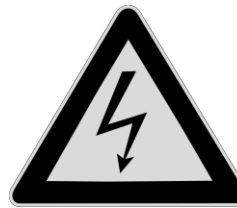
Along with signs, it is likely that we will see posters and fliers on a daily basis. Posters and fliers are hung to advertise and give information about an event such as a music concert, show, or a local meeting.

Read the poster and answer the questions.

15. What is this poster advertising? _____

16. When does it take place? _____

17. What time is the aerobatics display? _____

18. How often can you see the aerobatics display? _____

Read the flier below and answer the questions.

☠ **HYDROFRACKING**

What is it?

The process of drilling for natural gas by injecting a chemical solution into the earth, fracturing stone and releasing stores of natural gas to be harvested

Why is it harmful?

The chemicals being injected into the earth can contaminate our fresh drinking water supplies

Why is it happening?

Oil and gas companies claim they are harvesting a "clean" energy source and care about the environment…but really it's all about money!

What can we do?

- Write to your local, state, and national leaders
- Spread the word!

Come to the Hydrofracking meeting at the Town Hall on Wed. 8/13/12 at 7PM!

19. What is hydrofracking? _____

20. Why is hydrofracking happening? _____

21. Why is hydrofracking bad? _____

22. According to the flier, where can you learn more information about it?

_____

One place you can find many posters and fliers is on a community board. Many businesses have community boards. A community board is a board where any member of the community can hang a poster or flier for the rest of the community to see. It is also a good place to go if you are looking for a local service, product, or event.

COMMUNITY BOARD

Ashville Youth Theater Presents:

The Wizard of Oz

at the Opera House May 20-25, 2012 at 6:30PM

Tickets on sale at Ashville Grocery and the Opera House Box Office

MOVING?

We take care of it all:
› **Transportation**
› **Loading and Unloading**
› **Storage**

Call us! 234-1593

Truck for sale!
Call Dave for details
at 234-5580

Dana's Dog Walking Services

Please take our number!

STOP
DOMESTIC VIOLENCE
1.800.STOPDV

Piano Lessons
call Susan
222-224-9676

Thompson Employment Agency

Let us find you a career!
We can find a job for you in the areas of:
construction   general labor
assembly line   telemarketing
farm work   office clerk

Send your résumé to:
75 Old Oak Road
Beverly Hills, CA
90201

Answer these questions based on the posters and fliers on the community board.

23. What play is the Ashville Youth Theater performing? _____

24. What dates can you go see this play? _____

25. Name four (4) services being advertised on the community board.

_____

26. What is Dave selling? _____

27. How does Thompson Employment Agency want you to contact them?

_____

28. Why do you think there is an advertisement for domestic violence?

_____

29. What is clever about Dana's Dog Walking Services advertisement?

_____

30. Explain why you think there is a pen and paper hanging on the community board.

_____

End of Lesson 2

Magazines

Words to know:

- ✓ **magazine**
- ✓ **advertising**
- ✓ **magazine cover**
- ✓ **table of contents**
- ✓ **magazine article**

Have you ever read a magazine? If yes, what topics did you read about?

_____

_____

_____

_____

_____

Magazines are publications that contain a variety of content. Some magazines are for entertainment, while others are informational. They are usually printed on glossy paper and are almost always in color. Magazines can be bought at newsstands, bookstores, grocery stores, or subscribed to and delivered in the mail.

The first magazine published was in London in 1731. It was called *The Gentleman's Magazine.* This magazine contained articles that were considered "general interest," meaning they cover many topics that would interest most people. This was the first time the term *magazine* was used, loosely meaning "storehouse of information."

Have you ever been waiting in the waiting room of a doctor's office or stuck in line at the grocery store? What was there to help keep you entertained until it was your turn? Most likely it was a bunch of magazines! Today there are millions of different magazines about millions of different topics. Here are some examples of topics of magazines:

Art	Fashion	Science
Automobiles	Finance	Science fiction
Boats	Health and fitness	Sports
Business	Home	Teen
Children's	Literary	Wildlife
Computers	Religious	

Can you think of other magazine topics you have seen or read? List them below.

_____

_____

_____

Magazines are funded by advertisers, which is why there are many **advertisements** in magazines. Usually the advertisements are geared toward the population that is most likely to read the magazine. For example, in an automobile magazine you will see advertisements for car related products such as new cars, oil brands, tires, tools, etc. You might see other non-automobile related advertisements such as manly shaving razors or clothing geared toward men because typically men are the population that reads automobile magazines. You will probably not see advertisements for sewing machines or baking supplies in an automobile magazine.

Match the names of the magazines with the product you think it would advertise. The first one is done for you.

1.	*House and Garden*		**a.**	*Mama's Frozen Soy Beans*
2.	*Teen Girl*		**b.**	*Miracle Bloom Soil*
3.	*Sports Time*		**c.**	*Cavern Rock Exploration*
4.	*The Vegetable*		**d.**	*Sweet and Sassy Nail Polish*
5.	*Financial Business*		**e.**	*Smith Financial Services*
6.	*Science Serge*		**f.**	*George's Baseball Batting Cages*

Along with advertisements, articles make up the bulk of a magazine. People read magazine articles for entertainment, information, and even advice. The articles included in the magazine are often times advertised on the cover of the magazine. There are many elements found on a magazine cover. These elements are used to grab the reader's attention. Let's explore these elements.

Magazine Cover Elements:

Masthead –   The name of the magazine

National Geographic Magazine

Dateline –   Month and year of publication

March 2012

Main image –   The largest image on the cover, telling the reader who or what will be featured in the magazine

Often times you see large photos of famous actors and actresses on the cover

Main cover line –   The caption, or description, of the main image

Inside the life of Tom Hanks: His house, his family, his career p. 5

Cover lines –   Captions that describe other articles that are featured in the magazine

Lose 10 pounds in 10 days!

Bar code –   The coded symbol found on any product being purchased

9 87654 32109 8

Example:

Masthead

Dateline

Main image

How to get rock-
solid abs in just
8 minutes a day!
p. 3

Can Vincent
defend the Ali
Cup? p. 16

Cover lines

Jimmy Fontaine
p. 12
His diet, his $3 million
dollar home, and his life
as a dad

Main cover line

VINCENT VS. FONTAINE

Barcode
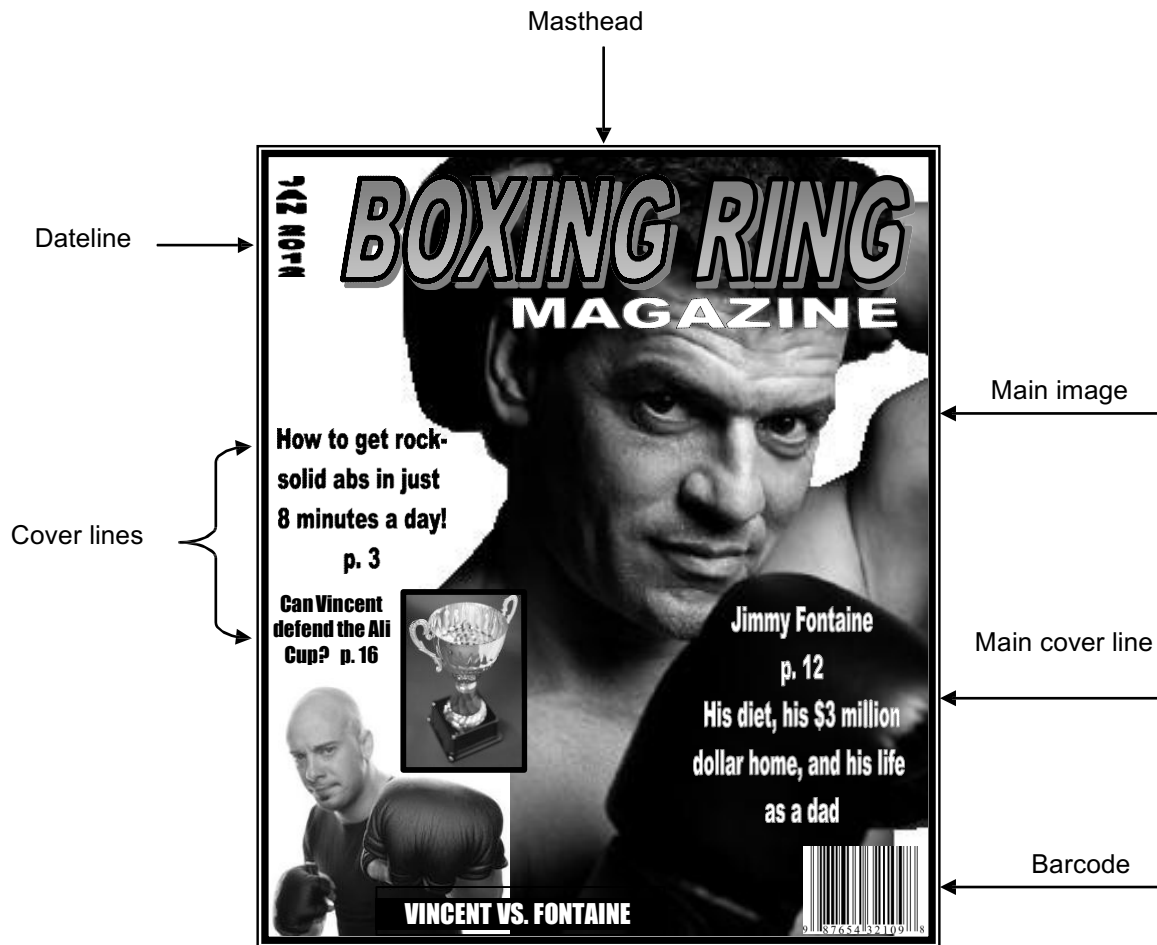
Within the first few pages of the magazine you will first find a **table of contents**. A table of contents tells the content of the magazine and on what pages it can be found. A table of contents is a tool that makes reading magazines, textbooks, manuals, etc. much easier.

Here is a sample table of contents. Use the table of contents to answer the questions on the next page.

NATIONAL GEOGRAPHIC **Magazine**

Table of Contents

16
What's the new booming business in Peru? Alpaca!

Featured Articles

Departments

1

7. What is the name of the magazine? Where did you find your answer?

_____

8. What page would you look on if you wanted to read about fish? _____

9. What article do you think is the most featured in the magazine? Explain your

answer. _____

_____

10. What 'department' would you look in if you wanted to volunteer at an animal

shelter? Why do you think that?

_____

_____

Now let's explore a magazine article. Magazine articles can be read for information or entertainment. Read the article on the next page and answer the questions that follow.

BOXING RING MAGAZINE
2012 Jan

From Underdog to Heavyweight Champ
By: Frank Reynolds

Jason Vincent

The crowd roared as Jason Vincent and Pierre Fontaine stood toe to toe in the final round of the *Muhammad Ali Classic* in Miami, Florida.

Vincent, who fought as an amateur just one year ago, was down three points as he stepped into the ring in front of the crowd in his hometown. The energy from the crowd was electrifying. He had just three minutes to capture the title of *Heavyweight Champion* and the prestigious Muhammad Ali heavyweight cup, something he says he's been dreaming about his whole life.

Fontaine is known to be a hard-hitting brawler with incredibly quick feet. It was no surprise to boxing fans to see Fontaine defending the title of *Heavyweight Champion* for the third year in a row.

It's all in the family...

Boxing roots run deep in Pierre Fontaine's family. Here his grandfather, Martin Fontaine (right center), poses for a pre-fight photo with The Duke in 1954.

No one in the boxing world could have predicted that Fontaine would be up against the very newly-turned professional, Jason Vincent. Some say the withdraw of Andre Zimmer due to a shoulder injury allowed Vincent to quickly fight his way into the finals. Others feel it is Vincent's strategy and endurance that landed him in the finals with Fontaine.

In a true upset, underdog Jason Vincent made his dream come true and now proudly holds the title of heavyweight champion in the *Muhammad Ali Classic*. "I felt the hearts of all these people in my hometown," Vincent said. "That cup represents my journey and the support from family, friends, and coaches. It's much more than a trophy. It's a life experience."

While disappointed with losing his heavyweight champion status and the Muhammad Ali cup, Fontaine applauded his fellow boxer with due respect. "He fought hard and clean," said Fontaine. "He was definitely someone to watch in this tournament and is deserving of this title. I look forward to getting back into the ring with him in March."

11. Who is this article about?

    a. Martin Fontaine and The Duke

    b. Pierre and Martin Fontaine

    c. Pierre Fontaine and Jason Vincent

    d. Martin Fontaine and Jason Vincent

12. What event is this article reporting?

    a. *Heavyweight Champion Classic*

    b. *Muhammad Ali Classic*

    c. *Miami Classic*

    d. *Miami Cup Championship*

13. Name one conflict seen in this article.

_____

_____

14. Who won the title of heavyweight champion?

_____

_____

15. What was the reaction of the fighter who did not win?

_____

_____

     Some other things you might find in a magazine are quizzes, puzzles, or handy tips. For example, you might be able to take a quiz that will tell you if you are a good girlfriend or boyfriend, or learn handy tips on how to save money at the grocery store. It is important to remember that the quizzes are usually just for fun and not professional advice.

Take this quiz and see how *green* you are!

How *Green* are You?

Answer each question. Once you have completed the quiz, add up your score and see your level of *green*.

1. **How often do you recycle?**
   - Never. They sort out recyclables out at the dump, right? (0 points)
   - I only recycle my newspaper. (1 point)
   - Always. I even pick recyclables out of other people's trash cans. (2 points)

2. **If I see a tin can thrown on the ground I_____.**
   - Leave it there. Why should I pick up after other people? (0 points)
   - Pick it up and set it on the trash can. Someone else can recycle it. (1 point)
   - Take it with me and recycle it myself. (2 points)

3. **Do you ever reuse your recyclables?**
   - No way! That means I'd have to clean them out. (0 points)
   - I reuse glass jars to store leftover soup. (1 point)
   - Always. Who needs dishes when you can reuse containers?! (2 points)

Scores...

0-2   **Toxic** – You are not Earth-friendly! You do not care about your environment or the environment of others.

3-5   **Room for Improvement** – You are off to a good start. Become more aware of what can be recycled and take the steps to improve our Earth.

4-6   **Earth Warrior** – Mother Earth thanks you! You are making a positive impact on our environment. Keep up the awesome work and spread the word!

16. What was your score? _____

17. What does *green* mean?

_____

_____

18. What is recycling? Why is it important?

_____

_____

19. Do you think this quiz reflects the type of person you are? Explain your answer.

_____

_____

Let's review magazines! Use the magazine samples to answer the questions.

Masthead →

Healthful Male

September 2012

Can *she* make you live longer?
p. 3

Get rock-solid abs in
just 7 minutes a day!
p. 30

Comedian Josh Garcia tells
all about his 100 pound
weight loss   p. 10

What every man should know about
headphones and hearing loss
p. 25

9 87654 32109 8
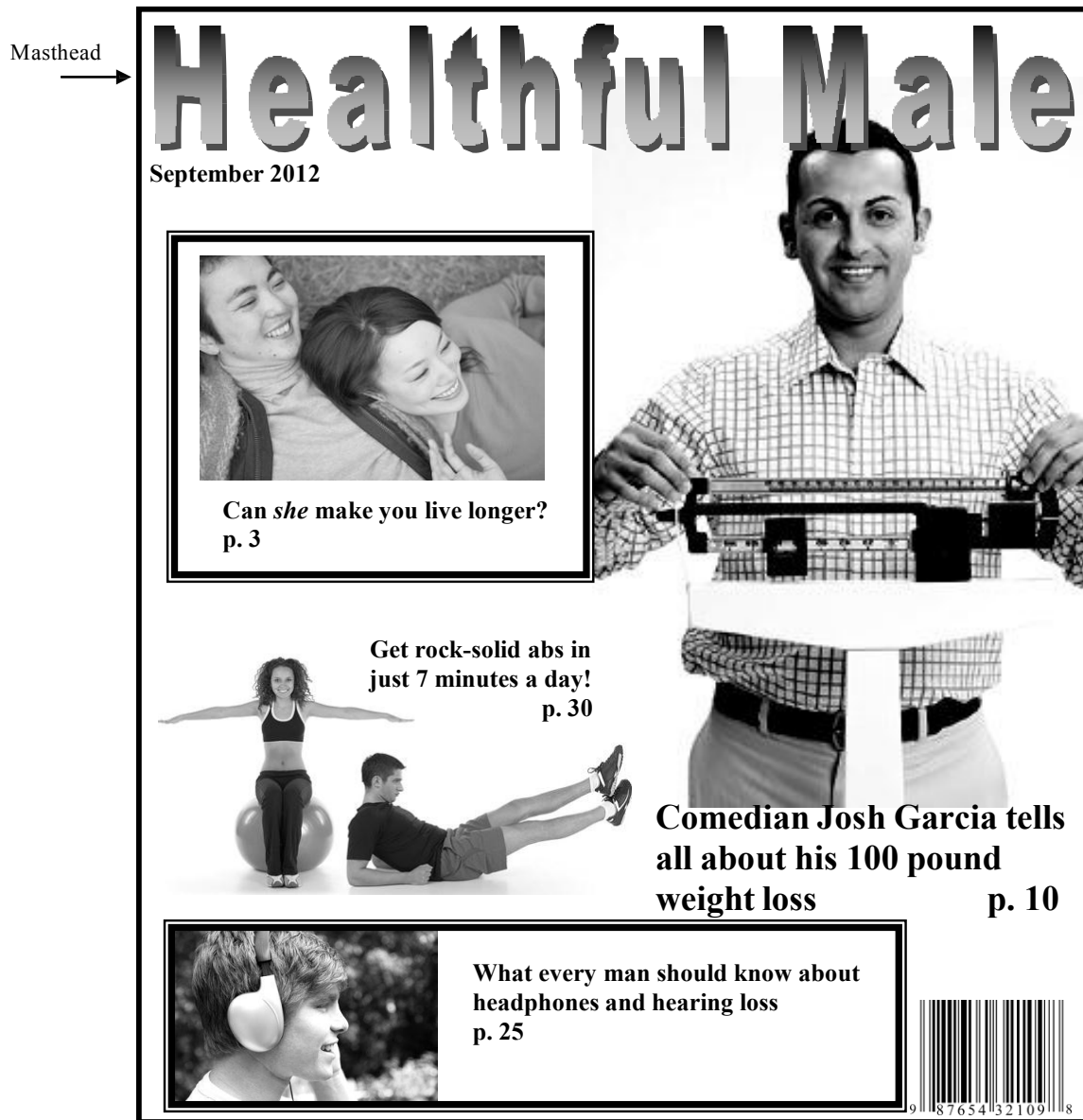
20. Label the following on the magazine cover above. The first one is done for you.

Masthead   Main image   Cover lines

Dateline   Main cover   Bar code

                            line

21. What is the purpose of a table of contents?

_____

_____

22. What is the purpose of reading a magazine?

_____

_____

23. Explain what can be found in a magazine.

_____

_____

Notes:

End of Lesson 3

Functional Texts

Words to know:
✓ **functional text**
✓ **"how to" manual**
✓ **recipe**
✓ **map scale**
✓ **map legend**

C an you think of some texts that help you in your everyday life?

_____

_____

A ***functional text*** is a text that is used to gain information in order to complete a task. It is called this because it helps you *function* on a daily basis. For example, when you need to call someone but you don't have their number, you go to the phonebook and look it up. A *phone book* is a functional text because it is used to find out information that helps complete a task. Even the list of contacts in your cell phone is a functional text! Have you ever tried to put together a piece of equipment, furniture, or even a toy by reading the instructions that came with it? Were the instructions helpful?

When reading instructions on "How to" do something, each step is written in the order in which it should take place. It is important to follow the steps in the order they are written. Each step relies on the step before it. For example, if you are trying to pop popcorn in the microwave, the first step is to remove the plastic wrapper. If you do not remove the wrapper before following the rest of the steps, the plastic wrapper will melt and could start on fire inside the microwave.

"How To" Manuals

Here is an example of *"How to" instructions* that require you to follow each step in the correct order. Give it a try! Follow the directions on "How to Make a Paper Airplane" to make your own paper airplane.

You will need:

One sheet of 8 ½ x 11 inch paper
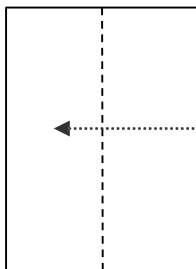
Step 1:

Fold the width of a rectangular piece of paper in half so that the shortest edges of the paper are folded. Then open the paper showing the crease down the center.
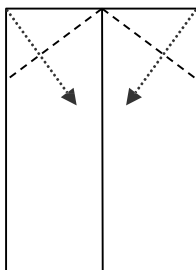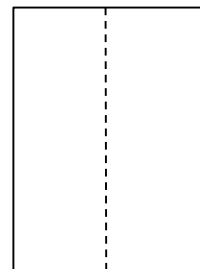
Step 2:

Fold each of the top corners in so that they are touching the center crease.
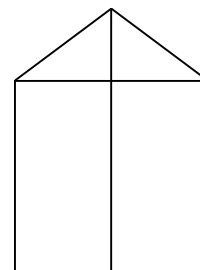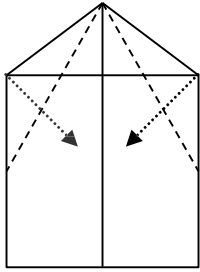
Step 3:

Fold each of the new top corners in so that they are also touching the center crease.
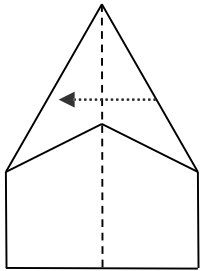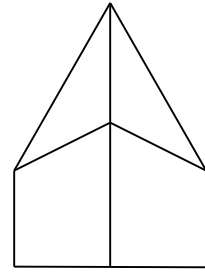
Step 4:

Fold the entire piece of paper in half along the center crease.
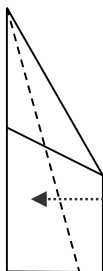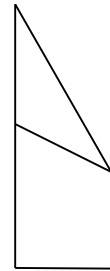
Step 5:

Fold the middle corner in so that it lines up with the straight edge of the opposite side of the piece of paper.
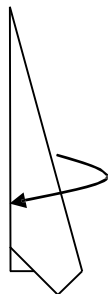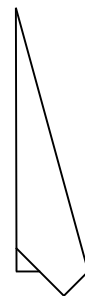
Step 6:

Turn the paper so that the center opening is facing up. Hold on to the bottom fold of the paper. Toss the paper, point first, into the air and watch your paper airplane fly!
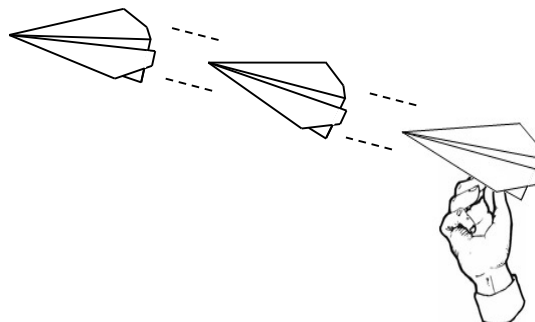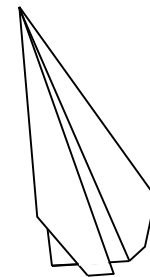
Recipes

Recipes are also functional texts. Much like "How to" instructions, recipes are written in a certain order. When following a recipe, it is important to read the ingredients and tools you will need before you begin cooking. It is also important to read through the directions before you begin cooking in case there are special instructions. Some recipes call for more than one thing to happen at once. Read through the chocolate chip cookie recipe below and answer the questions that follow. If you have the ingredients and other supplies, try baking some cookies for yourself!

Title: Chocolate Chip Cookie Recipe

Ingredients:	**You will need:**
¾ cup sugar	1 mixing bowl
¾ cup packed brown sugar	1 wooden spoon
1 cup butter, softened	1 table spoon
2 large eggs, beaten	1 cookie sheet
1 teaspoon vanilla extract	1 spatula
2 ¼ cups all-purpose flour	1 conventional oven
1 teaspoon baking soda	1-2 oven mitts
¾ teaspoon salt	measuring cups
2 cups semisweet chocolate chips	non-stick spray or
	vegetable oil

Directions:

(1) Preheat oven to 375º (degrees).

(2) Grease a cookie sheet with non-stick cooking spray or vegetable shortening and set aside.
*   Cookies will stick to cookie sheet if it is not greased.

(3) In a large bowl, mix together by hand sugar, brown sugar, butter, vanilla, and eggs. Stir in flour, baking soda, and salt until mixed well and the dough is stiff.

(4) Next, stir in chocolate chips. (Make sure to have a sturdy spoon; the dough should be very stiff.) Mix until the chocolate chips are evenly distributed throughout the dough.

(5) Using a tablespoon, scoop rounded spoonfuls, making sure they are all about the same size, and place approximately two inches apart on greased cookie sheet.
*   Cookies will spread as they cook. If the cookies are too close together they will get stuck together.

(6) Bake 8 to 10 minutes or until light brown.
*   The chocolate chips will be melted and soft. The longer you bake the cookies, the crispier they will become.

(7) Remove cookies from oven and let cool on the cookie sheet. Use a flat spatula to remove the cookies from the cookie sheet and onto a plate.
*   Make sure to use oven mitts or your hands will get burned.

Based on the recipe you just read, answer the following questions.

1. Why is it important to grease the cookie sheet before baking?

_____

_____

2. How many inches apart should the cookies be placed on the cookie sheet? Explain why this is important.

_____

_____

3. What can you use to prevent your hands from getting burned on the cookie sheet? _____

Do you have a favorite recipe? Where did the recipe come from? Is it an old family recipe? Did your friend pass it on to you? Did you find it in a magazine or on the Internet? Did you create it yourself?

4. Write down your favorite recipe on the next page. Make sure you include ingredients, supplies, and any special instructions or warnings.

Title: _____

Ingredients:

_____

_____

_____

_____

_____

_____

_____

_____

You will need:

_____

_____

_____

_____

_____

_____

_____

_____

Instructions:

_____

_____

_____

_____

_____

_____

_____

_____

_____

_____

_____

Maps

Another functional text you might use often is a **map**. A road map is an map of the roads in a region. One of the main things that a map shows us is direction. There are four main directions—**north, south, east,** and **west**. Maps usually have a direction finder, or compass rose, to show you which direction is north, south, east, and west. The direction finder on most maps looks something like the figure at right. Often times north is at the top, but not always. That is why it is important to pay attention to the direction finder when you are reading a map. If you do not see a direction finder on a map, you can assume that north is at the top of the map.
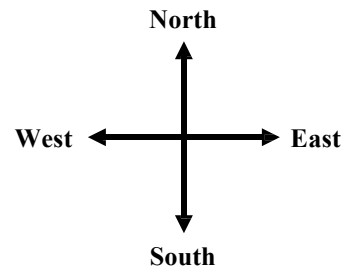
Places are not always directly north, south, east, or west of each other. There are places in-between. For example, **northeast** is halfway between **north** and **east**. Use the word bank to complete the diagram below. The first one is done for you.

Word Bank

| ~~Northeast~~ | Southeast |
| Northwest | Southwest |

5. _____

6. _____

7. _____
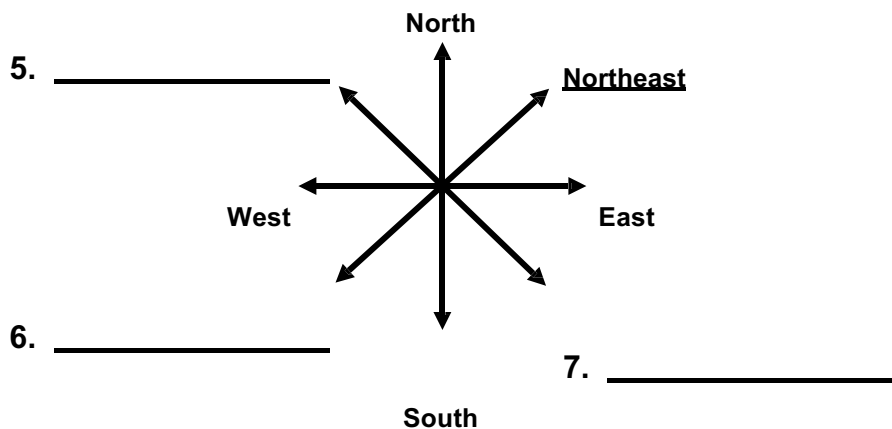
Follow the zigzag lines below to figure out the direction you are traveling as you go from one location to the next. Use the compass rose. Write the correct directions in the blanks that follow. The first has been done for you.
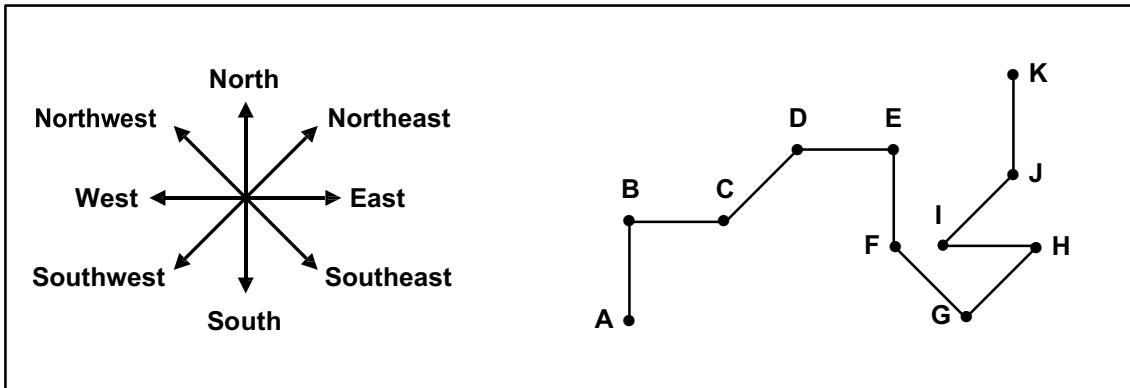
8. To get from A to B, travel _____**north**_____.

9. To get from B to C, travel _____.

10. To get from C to D, travel _____.

11. To get from D to E, travel _____.

12. To get from E to F, travel _____.

13. To get from F to G, travel _____.

14. To get from G to H, travel _____.

15. To get from H to I, travel _____.

16. To get from I to J, travel _____.

17. To get from J to K, travel _____.

On the next page is a map of the imaginary town of Post. It shows all the main roads of the town. Notice the names of the roads. In Post, roads run north and south of Central Avenue, and east and west of Main Street. Find Central Avenue on the map. You will notice that it runs east and west through the center of Post. Next, find Main Street. It also runs through the center of Post, however, it runs north and south.

Town of Post

West 9th Ave · North Fir St · North Maple St · North Birch St · North Walnut St · North Dogwood St · North Pine St · East 9th Ave

Bowling Alley

Supermarket

West 8th Ave · East 8th Ave

Main St

West 7th Ave · East 7th Ave

Furniture Store

Temple · Dentist

West 6th Ave · East 6th Ave

Doctor · Book Store · Cafe · City Hall

Offices · Drug Store · Bank · Parking Garage · Church

Central Ave · Central Ave

Clothing Store · Post Office

Theater · Cafe · Police · Fire Station · Department Store

Gas · Station

West 4th Ave · East 4th Ave

High School · School

West 3rd Ave · Main St · East 3rd Ave

Hospital

West 2nd Ave · South Fir St · South Maple St · South Birch St · South Walnut St · South Dogwood St · South Pine St · East 2nd Ave

Apartments · Park

Sr. Citizen's Center

West 1st Ave · East 1st Ave

Scale of Distance
1 block = 100 yards

N W E S
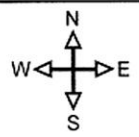
Look at the map of Post again. Notice how the streets are named and numbered east and west of Main Street. Next, notice how the streets are named and numbered north and south of Central Avenue.

Use the map of Post to answer the following questions.

18. What is the name of the street that is one block east of Main Street?

_____

19. Name the business that is on the corner of West 4th Ave. and South Maple St.

_____

20. Starting on South Maple St. and West 1st Ave., what is the fastest way to get to the hospital? Make sure you indicate which direction you should travel on each street.

_____

_____

_____

Another useful tool that maps have is a scale. A scale tells the map reader the actual distance being shown in the map. For example, the scale on the map of Post tells us that one block shown on the map is equal to 100 yards in reality. There are three different kinds of map scales. A **stated scale** is given in words like "one inch equals 100 feet." A **representative fraction** is stated like "1/1200." It means one inch equals 1200 miles on Earth. A **graphic scale** uses a line drawn in the legend. On a graphic scale, distances are marked on a line in miles and/or kilometers. Look back at the map of Post. What type of scale do you see?

A map may have a small scale or a large scale. A large-scale map shows much detail, while a small-scale map does not. For example, the map at right is a **large-scale map** of Cityville. The scale is 1/2,640, or one inch to one-half mile. You can see streets, a river, a railroad, and a school on the map.
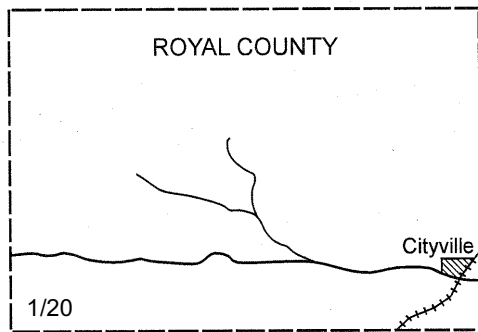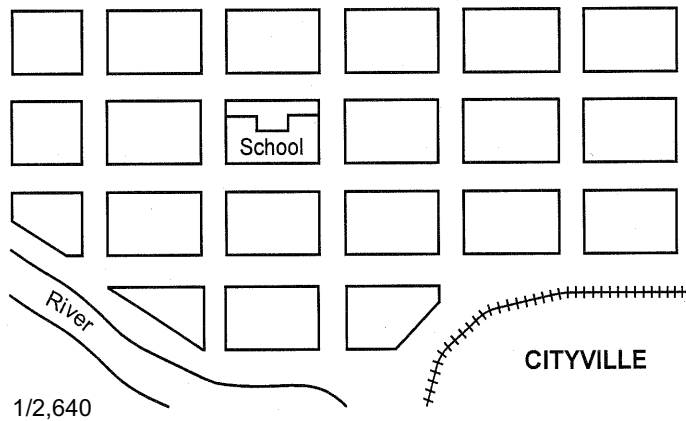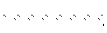

The map at left is a **small-scale map** of Royal County, in which Cityville is located. The scale on this map is 1/20, or one inch equals 20 miles. You cannot see any details of Cityville.

The map at right is a map of the state in which Royal County is located. On this map, one inch equals 100 miles. Cityville is now just a dot on the map. Even Royal County is small. Imagine how Cityville would look on a map of the world!
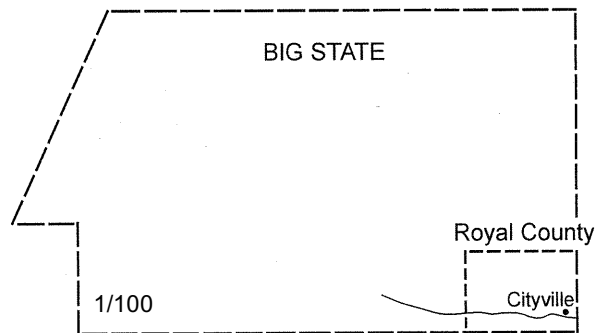
The scale is chosen to fit the purpose of the map. A large-scale map shows only a small area in large size. More detail can be shown. To show the world, you must use a very small scale. You can show only a few details. Remember it this way: large detail means large scale, while small detail means small scale.

A map's **legend**, or key, is a very helpful tool. It is usually placed in one corner of the map. The legend will explain all the symbols used on the map. For example, if you are looking at a large-scale map, you might see ✈, which is the symbol for an airport. To show many things about a place, a map must use many different symbols. On the legend of a map, you will probably see symbols that you already know, as well as new ones. Here are some common symbols you might see on maps:

🚲	bicycle path	✚	hospital
🛏	lodging (hotel)	🏕	camping grounds
🍽	restaurants	🚹 🚺	public restrooms
Ⓟ	public parking	☎	public telephones
~~	water (lake, ocean, river)	🚆	train station
		┼┼┼┼	railroad

Look back at the map of Post. Notice that the whole map shows the town of Post. It gives a close-up view of Post's streets, avenues, and buildings. There is nothing on the map except Post.

Now look at the map on the following page. This map shows not only Post but also the area around it. Located in this area is the much larger town of Lock. In fact, Lock takes up most of the space on this map.

Because the map shows two different-sized towns—one large and one much smaller—the towns look much different. Lock, the large town, covers a much larger section than does the smaller town of Post. We can use this type of map to compare the sizes of the two towns.
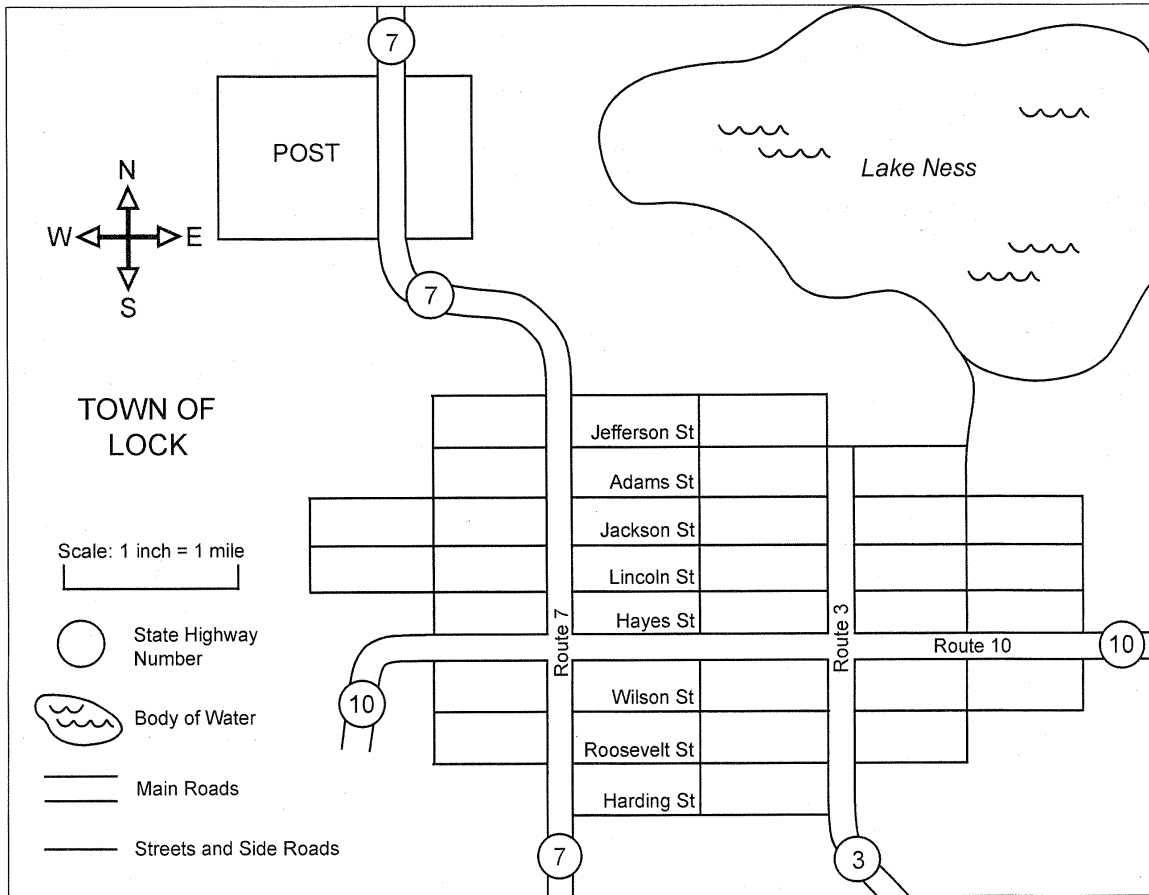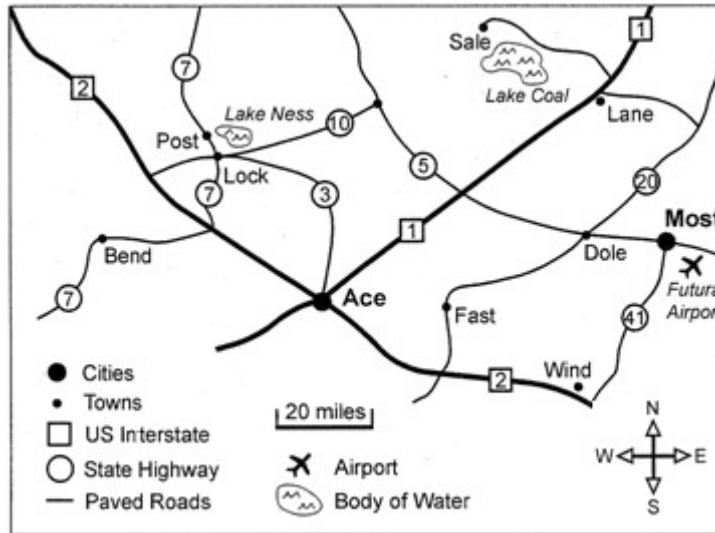

Use the map of Lock to answer the questions below.

21. Name all of the main roads in Lock.

_____

22. What is the name of the body of water in Lock? _____

23. What street is north of Hayes Street? _____

24. What state highway runs east to west? _____

Below is a smaller map of the state of Futura, which covers a large area. As you can see, the towns of Post and Lock are located in Futura. On the previous map, Post and Lock were a big part of a small area. They were shown by large squares. On the map of Futura, the towns are a small part of a large area. They are shown by dots.

Answer the questions below using the map of Futura.

25. Name the two cities in Futura. _____

26. In what city is the Futura Airport located? _____

27. Which US Interstate would you take on your way from Lake Ness to Lake Coal?

_____

Weather Maps

A *rainfall map* shows the average amount of rain that falls in an area in a certain period of time. The amount of rain is shown in inches. Usually the map shows rainfall for a whole year. However, rainfall maps can show the amount of rain that falls over shorter periods of time, such as a season or month. You will notice that the map below has a legend. The legend tells us the darker the color on the map, the heavier the rainfall.
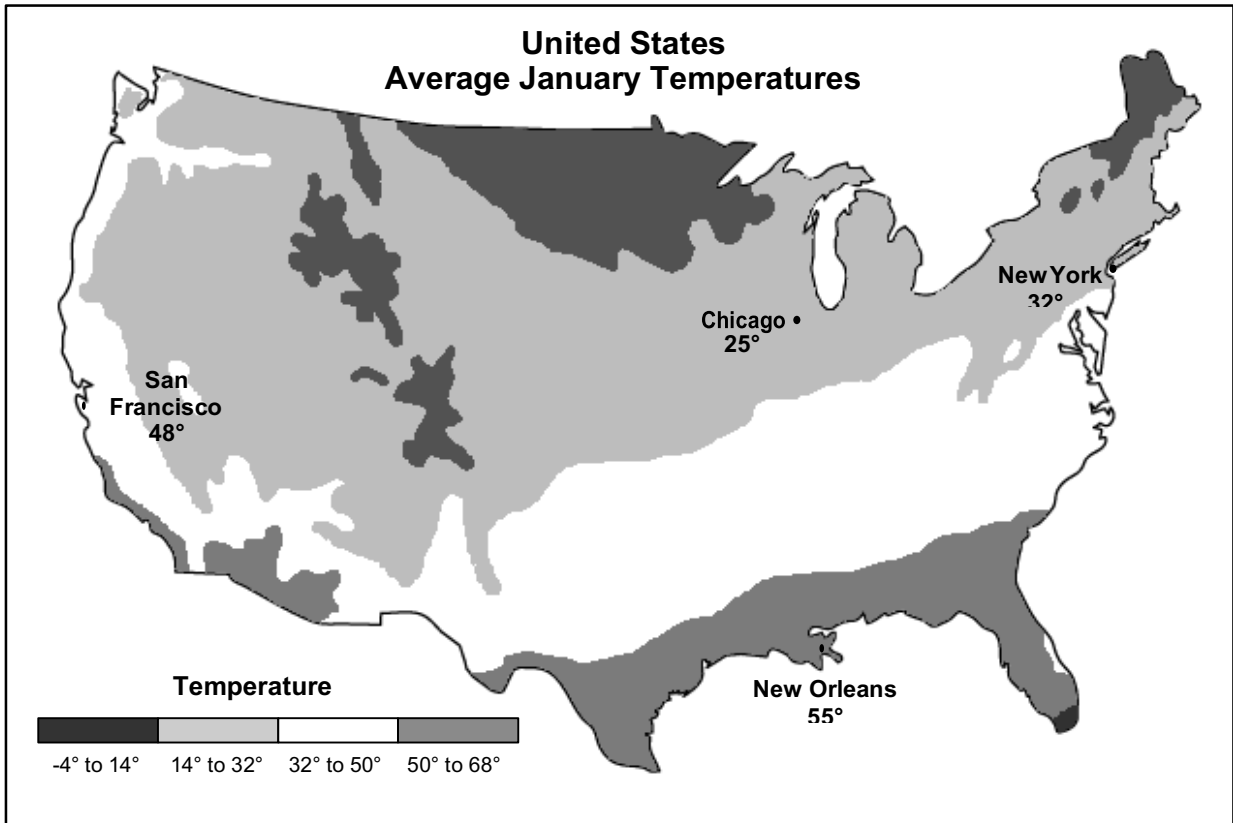

Weather Conditions
October 12 at 10:30 a.m.

Rainfall

Heavy   Average   Light   None
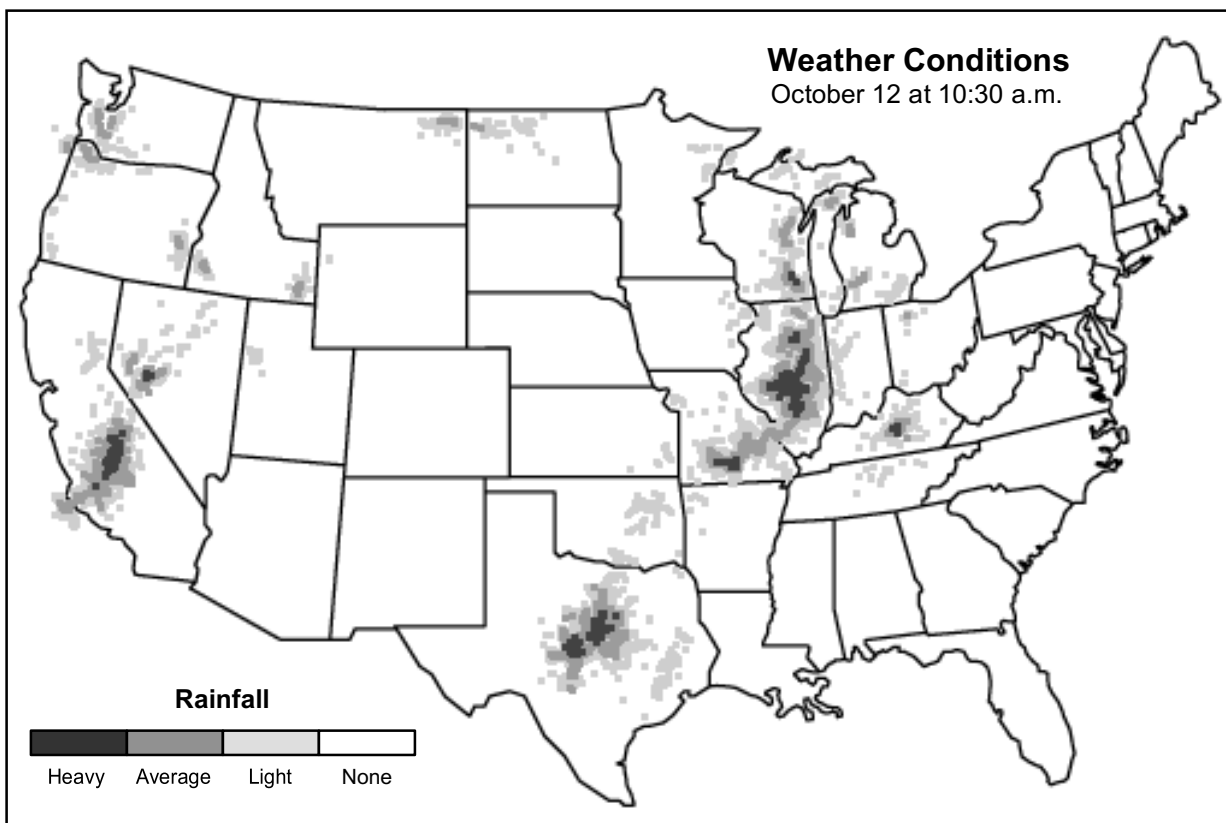
Answer the questions based on the Rainfall Map above.

28. How much rain fell on the northeast states? _____

29. Describe the rainfall in the southwest states.

_____

A *temperature map* shows the average temperature in an area for a certain weather season or period of time. The map below shows the average temperatures in the United States for the month of January. Much like the rainfall map, the legend tells us the darker the color, the colder the temperature.

United States
Average January Temperatures

New York
32°

Chicago •
25°

San
Francisco
48°

Temperature

-4° to 14°   14° to 32°   32° to 50°   50° to 68°

New Orleans
55°

Answer the questions based on the Temperature Map above.

30. What is the temperature in Chicago? _____

31. List the temperature range for the northeast tip of the country. _____

32. Which two states listed are in the same temperature range?

_____

Another way to find out the weather is to read a *weather forecast chart*. The weather forecast tells what the weather will be on certain days of the current or upcoming week. You can find a weather forecast chart in the newspaper, on the Internet, or on television during the weather segment.

Example:

CHANNEL 30 NEWS

WEEKEND WEATHER FORECAST

THURSDAY	FRIDAY	SATURDAY	SUNDAY
PARTLY SUNNY	PARTLY SUNNY	SCATTERED SHOWERS	30% CHANCE OF SNOW SHOWERS
Hi 56°	Hi 50°	Hi 44°	Hi 31°
LOW 32°	LOW 36°	LOW 29°	LOW 20°

In this example, you can see that on Thursday it will be partly sunny with a high temperature of 56 degrees and a low temperature of 32 degrees. Each column tells the weather for a specific day. The weather pattern for the weekend shows a cold front coming through starting with sunshine and mild temperatures and ending with cold temperatures and snow.

Use the weather forecast on the next page to answer the questions.

CHANNEL 30 NEWS

4-DAY WEATHER FORECAST

MONDAY	TUESDAY	WEDNESDAY	THURSDAY
SNOWY MIX	SNOW SHOWERS 1-2 INCHES	PARTLY SUNNY	AFTERNOON RAIN SHOWERS
Hi 39°	Hi 33°	Hi 35°	Hi 38°
LOW 27°	LOW 25°	LOW 29°	LOW 20°

33. What is the forecast for Monday? _____

34. How much snow is expected to fall on Tuesday? _____

35. Should you pack an umbrella on Thursday? _____

36. Which day will have the warmest temperature? _____

37. Which day will have the coldest temperature? _____

38. Based on the chart, what does a snowy mix mean? _____

39. Pretend you are a weather forecaster on the television news. Write a script of how you would present this forecast to the viewers.

_____

_____

_____

Notes:

End of Lesson 4

Lesson

5

Literature

Words to know:

✓ **fiction**
✓ **non-fiction**
✓ **plot**
✓ **dialogue**
✓ **genre**
✓ **theme**
✓ **moral**

T here are two main types of literature: *fiction* and *non-fiction*. *Fiction* is made-up stories that come from that author's imagination. Examples of fictional literature are novels, fairy tales, comic books, etc. *Non-fiction* literature is stories based on real people or events and factual information. Examples of non-fiction literature are text books, newspapers, instructional manuals, biographies, etc. Reading fiction is often done for enjoyment and relaxation, while reading non-fiction is done to gain information.

Non-fiction

Let's explore some non-fiction. You will read a news article from a newspaper. News articles give information about events that are happening in a town, state, country, or the world. A news article just tells the facts and does not give an opinion. In every article, you can find the answers to the 5 Ws + H questions:

Who?   What?   When?   Where?   Why?   How?

Example: *On June 9 in Little Rock, Arkansas, a tornado hit some mobile homes at the edge of the city. The homes were damaged by the strong winds. Many people are now without electricity.*

Who?   The people of Little Rock, Arkansas
What?   Many people have lost electricity.
When?   June 9
Where?   Little Rock, Arkansas
Why?   Strong winds from a tornado damaged homes.
How?   A tornado passed through the edge of the city.

Think of an event that happened in the past few days. It can be in your town, state, in the United States, or in another country. Write a sentence or two about it, answering the 5 Ws + H questions.

Who? _____

What? _____

When? _____

Where? _____

Why? _____

How? _____

Now, use the vocabulary to help read the news article that follows. Then answer the questions that follow.

Vocabulary

Here are some words you will find in the article you are about to read.

Word/Term	Definition
ban	a law that makes something illegal
eateries	restaurants
strict	having very definite rules that must always be followed
"frowned upon"	not accepted by people
exposure	how often something is around for people to see
perceive	see; observe; come to understand
tracked	studied; followed
hodge-podge	a mixture with no structure
restricting	limiting the amount something is done or used
designated	chosen; pointed out
factor	a cause or reason why something happened

Newspaper Article

STUDY: SMOKING BANS IN EATERIES INFLUENCE TEENS

Steve LeBlanc, The Associated Press

BOSTON – A Massachusetts study suggests that restaurant smoking bans may play a big role in persuading teens not to become smokers.

Youths who lived in towns with strict bans were 40 percent less likely to become regular smokers than those in communities with no bans or weak ones, the researchers reported in the May 2012 issue of the *Archives of Pediatrics and Adolescent Medicine.*

The findings back up the idea that smoking bans discourage tobacco use in teens by sending the message that smoking is frowned upon in the community, as well as simply by reducing their exposure to smokers in public places, said Dr. Michael Siegel of Boston University School of Public Health, the study's lead author.

"When kids grow up in an environment where they don't see smoking, they are going to think it's not socially acceptable (most people don't like it)," he said. "If they perceive a lot of other people are smoking, they think it's the norm."

Siegel and his colleagues (people he works with) tracked 2,791 children between ages 12 and 17 who lived throughout Massachusetts. There were no statewide restrictions when the study began in 2001, but about 100 cities and towns had enacted (made a law) a hodge-podge of laws restricting smoking in workplaces, bars, or restaurants.

The teens were followed for four years to see how many tried smoking and how many eventually became smokers. Overall, about 9 percent became smokers—defined as smoking more than 100 cigarettes.

In towns without bans or where smoking was restricted to a designated area, that rate was nearly 10 percent. But in places with tough bans prohibiting smoking in restaurants, just under 8 percent of the teens became smokers.

The study found that having a smoker as a parent or a close friend was a factor in predicting whether children experiment with cigarettes.

But strong bans had a bigger influence on whether smoking grew into a habit, reducing their chances of becoming smokers by 40 percent.

"There is really no other smoking intervention program that could cut almost in half the rate of smoking," Siegel said.

1. Fill in the **5 Ws + H** using the information you just read.

Who?	
What?	
When?	
Where?	
Why?	
How?	

Match the different numbers with their meaning and importance in the article.

_____**2.** 40%

_____**3.** 2, 791

_____**4.** 12 to 17

_____**5.** 9%

_____**6.** 10%

_____**7.** 8%

a. ages of children studied

b. percent of children who became smokers when there were strict bans

c. number of children tracked

d. percent of children who became smokers when there were no bans, or smoking was permitted in some areas

e. reduced chance of becoming a smoker when there were strict bans in place

f. overall average of children who became smokers

8. According to the article, what is one reason why children begin to smoke?

_____

_____

9. How do smoking bans keep children from becoming smokers?

_____

_____

10. Why is this article non-fiction?
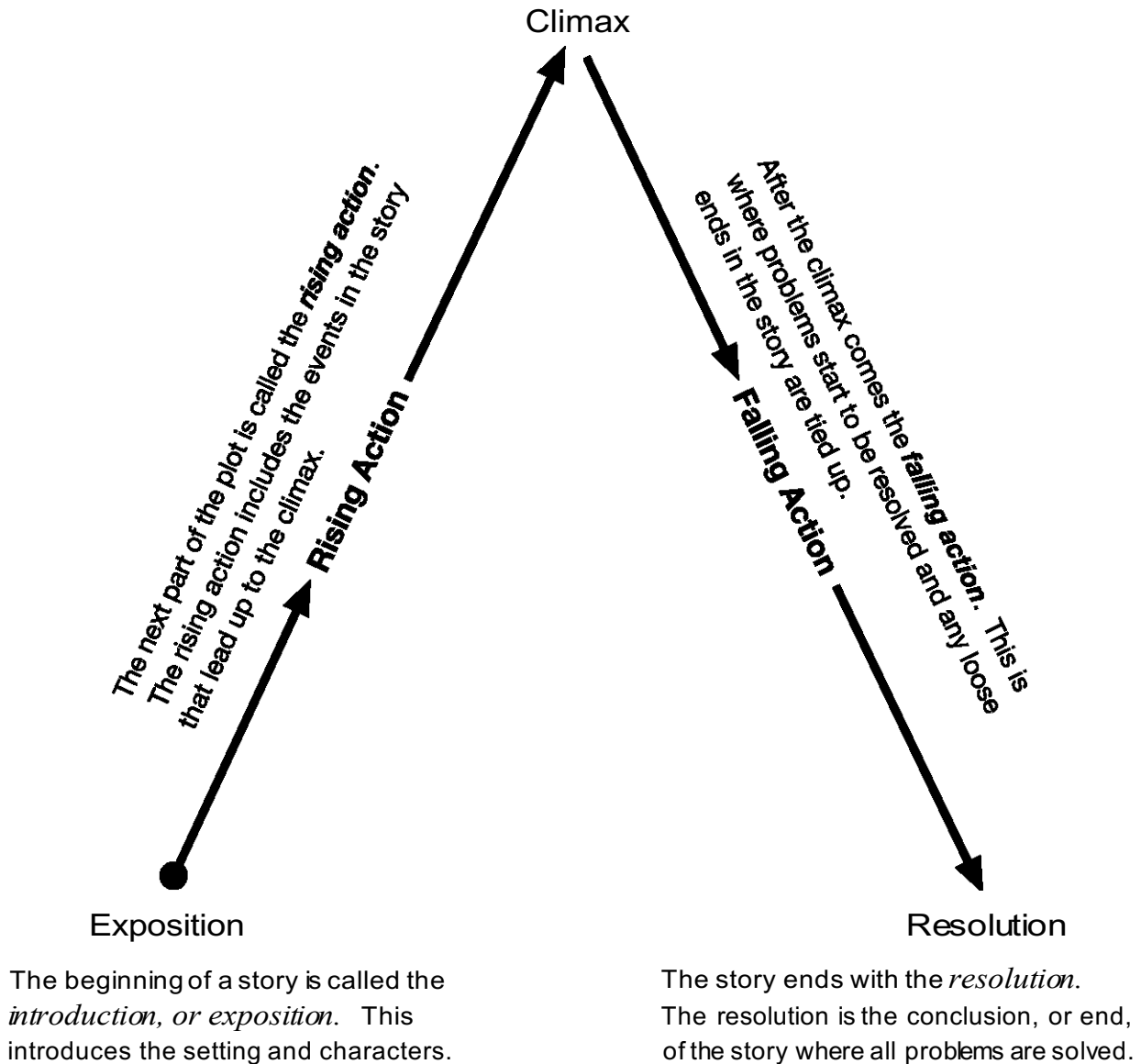
_____

_____

Fiction

Now, let's explore some fiction. Remember, **fiction** is a type of literature that is based on made-up people or events. Sometimes the entire story is made up, or *fictional*, and sometimes parts of the story are based on real life people or events.

- **The *Plot*** of a story is the main story line, or what events happen in the story. There are many parts that help to build the plot. Let's take a look at these parts:

- The ***setting*** is *where* and *when* the story takes place.

- The ***characters*** are the people, animals, or ideas in the story.

- ***Conflicts*** are problems that characters face. These problems can be characters against themselves, characters against each other, characters against outside forces (weather), or characters against things that are not easily explained (ghosts, evil, etc.).

The chart on the next page describes other elements of *plot*.

The *climax* of the story is usually the turning point of the story. It is usually somewhere in the middle of the story, where the conflict starts to be resolved.

Climax

Rising Action

The next part of the plot is called the **rising action**. The rising action includes the events in the story that lead up to the climax.

Falling Action

After the climax comes the **falling action**. This is where problems start to be resolved and any loose ends in the story are tied up.

Exposition

Resolution

The beginning of a story is called the *introduction, or exposition*. This introduces the setting and characters.

The story ends with the *resolution*. The resolution is the conclusion, or end, of the story where all problems are solved.

Something commonly found in fiction is **dialogue**. *Dialogue* is a conversation between two or more people. Having dialogue in a story helps to make the story more interesting, as well as helps the reader to get to know the characters more in-depth. There are always quotation marks (" ") around dialogue.

There are many different **genres**, or categories, of fiction. Some examples are mystery, historical fiction, science fiction, myths, etc. Another type of fiction is a **fable**. A *fable* is a fictitious (not true) story, which features animals, plants, inanimate (non-living) objects, or forces of nature as characters. The story's purpose is to teach a **moral**, or lesson.

A **moral** is the lesson taught by a fable, story, or event. Sometimes it is easy to confuse a moral with a theme. A **theme** is the overall idea of a story. For example, a *theme* could be "courage" whereas a *moral* could be "treat others the way you want to be treated."

Can you think of any fables you might have heard when you were a child? Write the fable down below. Make sure to write the moral of the story!

_____

_____

_____

_____

_____

_____

_____

Let's review all of these terms!

Term	Definition
fiction	a type of literature that is based on made-up people or events
plot	main story line, or what events happen in the story
setting	*where* and when the story takes place
characters	the people, animals, or ideas in the story
conflict	problems that characters face
introduction/ exposition	the beginning of a story where setting and characters are introduced
rising action	events of a story that lead up to the climax
climax	the turning point of the story, somewhere in the middle of the story, where the conflict starts to be resolved
falling action	problems in the story begin to be resolved and any loose ends are tied up
resolution	the conclusion, or end, of the story where all problems are solved
dialogue	conversation between two or more people, shown inside quotation marks
fable	a fictitious story, which features animals, plants, inanimate (non-living) objects, or forces of nature as characters and teaches a lesson
genre	categories of literature
moral	a lesson taught by a fable, story, or event
theme	the overall idea of a lesson

Read the fable on the next page and answer the questions that follow.

THE OLD LION AND THE FOX

An old lion knew that he was too weak to hunt and catch animals. He had been a powerful hunter. No prey had ever escaped his clever traps and fierce jaws. But now, he couldn't run as fast as a deer, or climb a tree as quickly as a monkey. So he decided to make a cunning plan.

At first, the lion wandered through the forest until he found a cool, but comfortable cave in a large rock. The soft dirt on the floor of the cave made a welcome bed for him. There, he lay down, closed one eye, and waited for a small animal to come by. To encourage animals to feel safe enough to approach him, he pretended he was sick. He even moaned and groaned whenever he saw a small creature that he could eat.

Soon after, the first animal to wander by was a gentle rabbit. She was well-loved in the forest for her helpful medicines of herbs and leaves. She heard the lion's pitiful moans. Believing that she would be able to cure his sickness, she hopped into the lion's cave. Her back legs made long footprints in the soft dirt in front of the cave. As soon as she was close enough to the lion to examine him, he snatched her and ate her for his breakfast.

Not long after, a playful dog wandered by. He was always looking for a new playmate, and liked to explore new places. He also heard the lion's cries. Thinking that the lion was lonely and needed a friend, he quickly ran into the cave. The dog was about to give the lion a friendly lick on the nose, but the lion snatched him up and ate him for lunch.

Sometime later, a clever fox was exploring this part of the forest. He was an intelligent and curious creature, and always looked for answers to his many questions about the world. As he trotted towards the lion's cave, he, too, heard the mournful moans of the old lion. He stopped to listen more carefully, wondering to himself why such a powerful creature would sound so distressed. He was a little worried about the lion's health, so he called to him.

"My dear friend, how are you feeling this fine day?"

"Oh, kind fox," answered the lion. "I am feeling very sick today. I have aches and pains all over my old body. I fear I will die soon, if I don't get help from another caring animal."

"Oh, my," replied the fox. "Is there anything that I can do for you?"

"Yes, please come to my cave and bring me some food to eat."

The fox hesitated and thought for a moment. He observed the footprints in the dirt in front of the cave, and made a decision. Finally, he trotted away from the entrance to the cave, continuing his journey through the forest. He called back to the lion.

"I'd like to come and visit you on this sunny day, but I don't think you need my help to get food. I see many animals' footprints going up to your cave, but I don't see any footprints going away. You are a clever lion, but I am more clever than you!"

11. What is the lion's problem?

_____

12. How does he solve it?

_____

13. What danger signs does the fox see?

_____

14. What is the moral of this story?

_____

Let's review the terms from this lesson. Match the term to the correct definition.

15. **characters**

16. **climax**

17. **conflict**

18. **dialogue**

19. **fable**

20. **falling action**

21. **fiction**

22. **genre**

23. **introduction/ exposition**

24. **moral**

25. **plot**

26. **resolution**

27. **rising action**

28. **setting**

29. **theme**

30. **5 W's + 1 H**

a. a type of literature that is based on made-up people or events

b. main story line, or what events happen in the story

c. where and when the story takes place

d. the people, animals, or ideas in the story

e. problems that characters face

f. the beginning of a story where setting and characters are introduced

g. events of a story that lead up to the climax

h. the turning point of the story, somewhere in the middle of the story, where the conflict starts to be resolved

i. problems in the story begin to be resolved and any loose ends are tied up

j. Who, What, Where, When, Why, How

k. the conclusion, or end, of the story where all problems are solved

l. conversation between two or more people, shown inside quotation marks

m. a fictitious story, which features animals, plants, inanimate (non-living) objects, or forces of nature as characters and teaches a lesson

n. categories of literature

o. a lesson taught by a fable, story, or event

p. the overall idea of a lesson

End of Lesson 5

Humor

Words to know:
✓ **humor**
✓ **irony**
✓ **comic strip**
✓ **satire**
✓ **political cartoon**
✓ **tall tale**

What kinds of things do you like to do to make yourself laugh? Put a check next to the ones you do.

_____ watch a funny movie

_____ watch a funny TV show

_____ read the comics

_____ read a comic book

_____ listen to a funny person

_____ tell jokes

_____ do word puzzles

_____ do jigsaw puzzles

What kinds of things make you laugh?

_____

_____

_____

Some literature is written to make people laugh. It is written to entertain and make the world a happier place through humor and games. Let's explore some types of humorous literature.

HA! HA!

Humor in America

Telling jokes and funny stories is an old tradition in America. There are many different types of humor in literature. Here are some examples:

• Jokes about really smart people who seem to have trouble getting along in everyday life are called common sense jokes. Common sense is knowledge based on life experience rather than knowledge learned from books.

• Most people like to poke fun at relatives. Maybe they have an uncle whose nose is a little too big and has a funny sounding sneeze. Most people will laugh at a story about a funny relative.

• Tall tales often give ordinary people super-human powers, or make ordinary events seem much more amazing than they really are. Any superhero comic book is an example of this type of humorous literature.

- Jokes, or tricks, played on others are used to make an audience laugh.
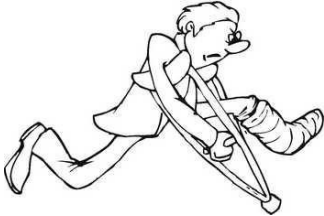
- Slapstick comedy includes an "Injury" such as a pie in the face or the exaggerated accident where the victim ends up with bandages and casts all over his body.

- Word jokes, or irony, in which a person might say one thing and mean another ("I can resist everything, except temptation." Oscar Wilde). Irony can also be when something happens that is the opposite of what is expected (A fire station burning down).
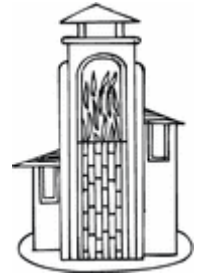
- Culture is often a source of comedy. People, places, and events that occur only in America are used in jokes and are funny to Americans. If you are from another country the joke probably will not make sense to you.

The newspaper has a section just for fun and games. One type of humorous literature a newspaper has is called a comic strip. A comic strip is a series of pictures and words that create a humorous story. Here is an example of a comic strip. "Hi and Lois" is a cartoon about a family. There are a mother and father, a teenage son, a set of young boy and girl twins, and a baby. They get into the usual situations that might happen to any ordinary family. Here, Ditto, the twin boy, asks himself a question that many children ask: "I wonder if I have any special powers, like the characters in comic books?" His mother, of course, knows otherwise.

HI AND LOIS by Brian and Greg Walker

Answer some questions about the comic strip you just read.

1. What is the topic of this comic? _____

2. Can you relate to any part of this topic in your own life? How?

_____

3. What is the humor in this cartoon? (Circle one answer.)

    a. The boy has superpowers.

    b. The boy fell off the chair.

    c. The boy knew what his mother was going to say, because of experience and the look on her face. He doesn't really have any superpowers, but he thinks he can read minds.

    d. His mother tells him to do his homework.

4. Sequence (tell the events in order) this cartoon. Tell what happens. Use the following sentence starters:

First, _____

_____

Next, _____

_____

Then, _____

_____

Finally, _____

_____

5. Would the cartoon be as funny if the order were changed? Why or why not?

_____

_____

Satire is a literary form that pokes fun at human behavior. Satire can be found in many forms. You might be familiar with some American television shows that include satire, such as *The Simpsons, Family Guy, South Park, Saturday Night Live, The Daily Show with Jon Stewart, The Colbert Report,* etc. There are also many famous literary works that include satire. Some examples are *Romeo and Juliet, Gulliver's Travels, Fahrenheit 451, Brave New World,* etc.

Can you think of any television shows, movies you have watched, or books you have read that use satire?   What are the titles?

_____

_____

Political cartoons are also a form of satire. Political cartoons are a lot like comic strips but they make statements about politics, world issues, and society.

Example:
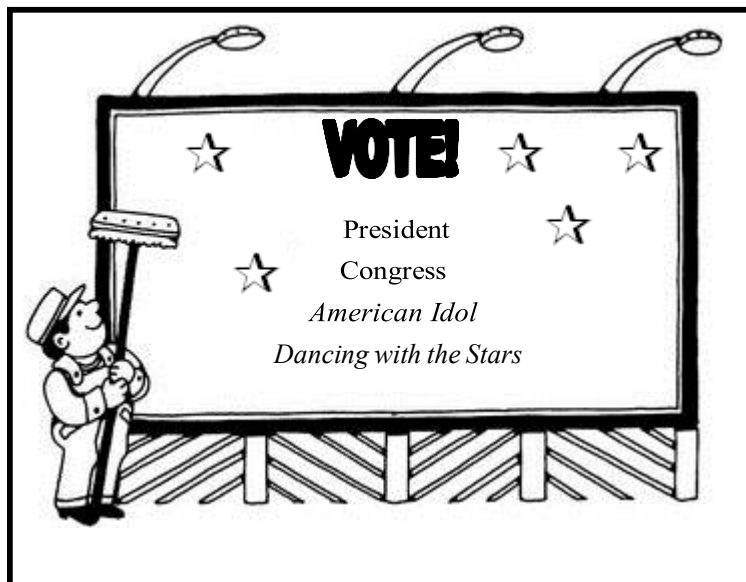
This political cartoon makes a statement about voters in America. It is saying that more people vote for reality television shows than vote in political elections.

Take a look at the political cartoon below and answer the questions that follow.

"You should have checked the forecast before you packed for your trip to the North Pole."
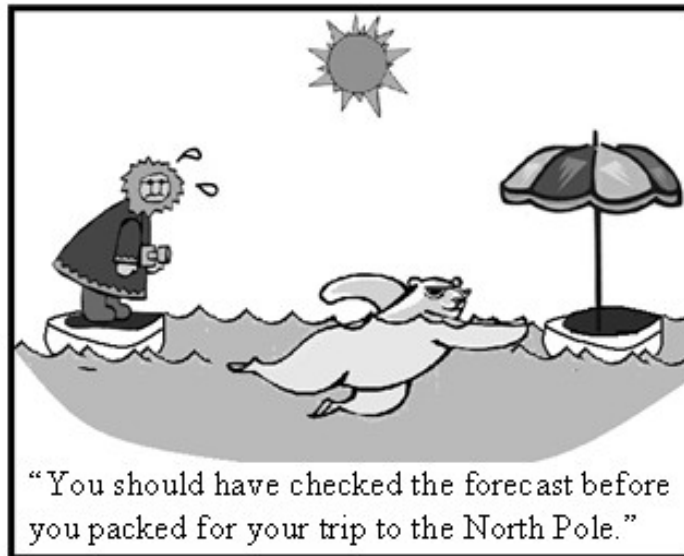
6.   What topic is this cartoon addressing?

_____

7.   What message is it trying to send?

_____

8.   How is this an example of satire?

_____

_____

_____

9. Think about a political or world issue that you feel passionate about. Some sample topics might be: immigration laws, gun control, health care reform, etc. Draw a political cartoon in the space provided.
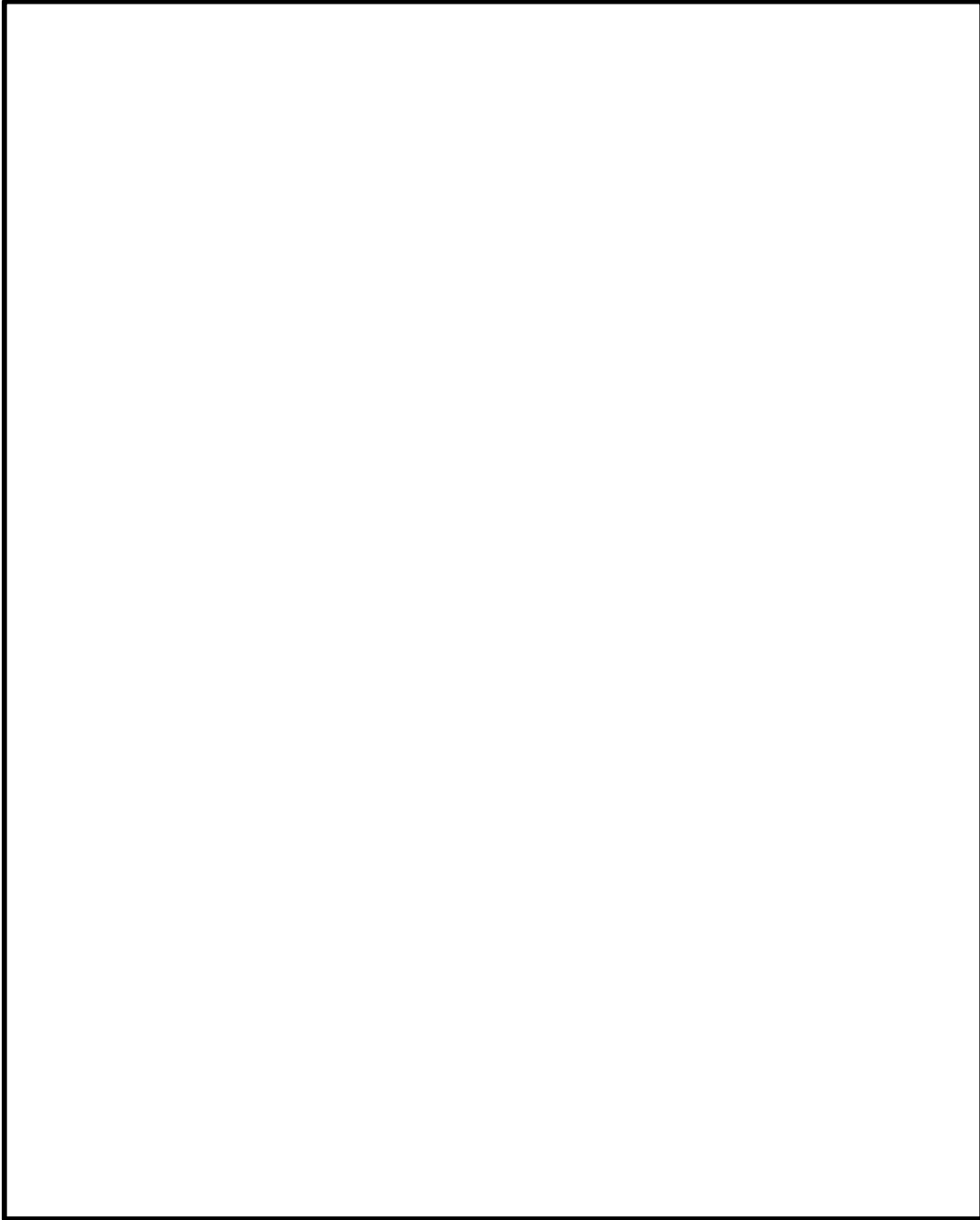
Some other fun activities that can be found in the newspaper are puzzles. The newspaper usually has some different puzzles in it near the comics section. Some of these include Word Search puzzles, Sudoku, and other word or number puzzles. Review the words below to help solve the puzzle on the next page.

Before you begin let's explore the meaning of the words found in the puzzle.

Word	Definition
comedy	a play or other work of light and amusing character or triumph over misfortune
entertain	to hold the attention of pleasantly; to amuse
funny	causing amusement or laughter
humor	comical writing or talk
irony	the use of words to express a meaning that is the opposite of its actual meaning
joke	a short, amusing story or act causing amusement
laugh	the sound and act caused by something comical
satire	a literary form that pokes fun at human behavior

10. Solve the riddle by unscrambling each of the clue words. Copy the letters in the numbered boxes to the boxes below with the matching number to solve the riddle. The first one is done for you.

*Question: **What letter font do animals in the jungle use to write?***

COEDYM

EANTNITRE

NYUFN

MORHU

IYNOR

JOEK | J | O | K | E |

Answer: | E | | | | | | | |
            1   2   3   4   5   6   7

Another type of humorous literature is a **_tall tale_**. Tall tales are funny stories in which the storyteller exaggerates the people, places, and events. Some other features of a tall tale include:

- The hero may or may not be a real person.
- The hero finds funny and outrageous ways to solve a problem. This means that things happen in the story that can't possibly happen in real life.
- A lot of everyday, but interesting words are used.
- The hero must fight against some force of nature.
- There is often violence, but it is done in a humorous (funny) way.

Here is some background information on the time period of this tall tale:

During the 1800s, many people were moving to the western part of the United States. Life was very hard for them, and they had to find a way to survive the challenges of making a living in a difficult place. They had to clear forests to plant crops. They had to cross mountains, rivers, and deserts on foot or in small, dangerous wagons. They often had to fight off attacks from Native Americans, on whose land they were starting to build their homes and farms. People started to tell tall tales as a way of helping them get through the difficult days and overcome their problems.

The lands that the people went through were large and wild, and so are the heroes of tall tales. There were high mountains, dry deserts, dark forests, swift rivers, and endless plains. The stories started as "bragging contests" among the rough men out in the wild country. They wanted to see who could come up with the best, most amazing story. Some of the heroes of tall tales are real people. Johnny Appleseed did plant apple trees throughout the Midwest. Davy Crockett was a real frontiersman who fought and died in Texas. Each group of people who did a certain job had its own hero. Railroad workers, for example, told stories of John Henry a legendary engineer.

Answer the questions based on the information you just read.

11. What was happening in the United States during the 1800s?

_____

12. What do you think is the single most important feature of a tall tale?

_____

13. Why did people enjoy telling these tales?

_____

_____

14. What do you think might make these stories funny?

_____

Vocabulary: These words will help you understand the story.

Word/Term	Meaning
frontiersman	person who lived in the wild lands, away from cities and other people
howl	make a long cry (ah—oooo!), like a dog or a wolf
raise	to bring up children, young animals or plants, from childhood to adult
wail	make a long, high cry (waaahhh!) like a baby
flea	a tiny insect that lives on and bites animals and people
gallop	when a horse runs fast
tussle	a physical fight that often involves hitting and wrestling
ashamed	the feeling that you've done something wrong and are sorry for it
neigh	the sound a horse makes

You are about to read the tall tale of **Pecos Bill**. *Pecos Bill* is a fun story that takes place in Texas around the time that people were moving west and building cattle ranches. He is the spirit of the American West: wild, uncivilized, more animal than man. Look for the many exaggerations in the story. Much of the English in the story is not correct, because it was meant to be told aloud, not read. The characters speak in the language of the time and place. Try reading this story out loud too.

Pecos Bill

'Round about in the west of Texas, when the moon gets big and full, if you listen real hard, you'll hear a long "Ah – hooooo!" Don't be scared. It's just the howling of the best cowboy that ever lived: Pecos Bill.

Now, "Why would a cowboy be howling?" you might ask. Well, I'm *tickled (very happy)* that you did. 'Cause you're about to hear about the wildest cowboy who ever lived. That is, after he found out that he was a cowboy and not a coyote.

This is how it all started. When Pecos Bill was a baby, he was tough as nails. He chewed on pine bark and had a real rattlesnake for a rattle. When the other kiddies played with teddy bears, Pecos Bill played with grizzly bears. He had fifteen brothers and sisters, and they were all as wild as the mustangs that roamed the prairies.

However, one day Bill's father *got it into his head* (had an idea) that it was getting too crowded in east Texas. So he and Ma packed up the kids in a covered wagon and headed out west, where their closest neighbors would be 100 miles away. It was a long, bumpy trip through the hot desert, and Bill got pretty restless. He decided he'd climb up to the cloth top of the wagon and sit himself down up there *so's* (in order to) he could see the way ahead.   They were going through a prairie dog town, and Bill thought they were cute when they poked their heads up out of their holes. It was just into one of those holes that the wagon went, and it bumped and crashed and almost lost a wheel. In all the bumping and yelling that followed, Bill got thrown clear off the top of the wagon and onto the hot, burning sand of the desert.

When Bill's little baby bottom touched the hot sand of the desert, he let out a cry: "Boo Hoo!!!!" because it hurt him. It just so happened that a mother coyote was passing by. When she heard the cry, she thought it sounded like "Ah—hoooo!!!" and went over to see if it was one of her babies. She thought the baby looked a little

strange for a coyote, all pale and everything, but she picked him up by the skin on the back of his neck and carried him to her den.

The mother coyote raised him just like she raised her other cubs. She taught him how to chase jackrabbits, scratch himself with a cactus, swallow a tasty lizard or two, and most of all, to howl at the moon. He got so good at howling that the farmers on the prairie shivered every time they heard his wailing howl. He had a good time running around the desert naked and dirty, *convinced* (sure) that he was a coyote.

But those days would soon be over for Bill. After about 17 years, his life changed forever. One day he was lapping up water from the stream, all bent over like a coyote, with his tongue in the water. All of a sudden, a cowboy came by on his big horse. Bill turned and growled at him, as any good coyote would. But the cowboy just said to him, "Hey! Who are you? And why are you running around the prairie *naked as a jaybird*?" (bare, like a baby bird without feathers)

Bill found it hard to talk at first, because he hadn't talked in 17 years. But he croaked, "Coyote".

"You ain't no coyote!" said the cowboy.

"Am, too," answered Bill. "I got fleas."

"Lots of Texans have fleas. Coyotes have tails, and you don't."

"Sure I do!" Bill turned around and looked over his shoulder. He twisted and turned, but still couldn't find a tail.

"*Dang*! If I'm not a coyote, then what am I?"
(Darn!)

"You're a cowboy! So stop acting like a coyote!"

Bill was disappointed. He really liked doing all the things a coyote does, and he really didn't want to start wearing clothes. But, he said good-bye to his coyote family and joined the cowboy at the nearest ranch.

Things didn't go well there. The other cowboys made fun of Bill, and called him stupid. But Bill didn't care. He didn't know what the word meant, since coyotes never call each other stupid. One night, as they sat around the campfire eating beans, one of the cowboys said, "Hey, there's a bunch of wild, mean cowboys over there, across the river. They're so mean, they can break stones with their teeth."

Pecos Bill's ears perked up. "Hey, who are these guys?"

"They're the Hell's Gate Gang, and they'd sooner kill you than say 'Good morning!'" answered the cowboys.

Well, that just got Bill even more interested in meeting the gang. So he jumped up from his supper, and climbed onto his horse and started out to look for them. Soon though, *his luck started to run out* (bad things started to happen). As his horse was galloping across the prairie, it stepped into a hole and broke its leg.

"Dang!" said Bill. He was in a hurry, so he just picked up the horse and put him over his shoulders and walked another hundred miles. Soon he heard a loud rattling. A huge rattlesnake popped its head up right in front of him.

"Get out of my way!" yelled Bill. "I'm in a hurry!" The rattlesnake didn't care. He was just about to bite, when Bill punched him right between the eyes.

"Hey! You're not such a bad critter!" said Bill. "Come with me to meet the Hell's Gate Gang." So he wrapped the snake around his arm and off they went, Bill, his horse, and his new rattlesnake friend.

A little farther on, Bill was about to step over a small mountain, when he heard a growl. A huge mountain lion was looking him over, thinking that he'd be a tasty little snack, and he'd have the horse for dinner when suppertime came.

"Oh, no you don't!" Bill told him. "Let's just see who's stronger!"

So Bill and the mountain lion began to tussle, rolling over and over in the dirt. They flattened a few low mountains, and punched some holes in some rocks to make the Grand Canyon. At last, Bill got the lion by the head and squeezed him so tight his eyes were about to pop out.

The lion cried, "Ok! I give up! You win!" and it started to crawl off back into the mountains, really ashamed.

"Wait a minute," said Bill. "Don't be silly. Come on, I need something to get me to the Hell's Gate Gang pretty quick."

So he took the saddle off the horse and put it on the big cat. They raced through the prairie, with the mountain lion roaring, the horse neighing, the rattlesnake rattling, and Bill howling like a coyote. What a frightening sight! When they came near the gang's camp, all the men were so scared, they dropped their dinner plates into the fire and started shaking enough to cause an earthquake.

"*Howdy*!*" called Bill. "Who's the leader of your gang?"
(Hello!)

"Well," drawled a big guy with ten pistols at his side and no teeth in his mouth. "I used to be, but…you're the leader now."

"Great! Finish up your supper, guys. Don't let me stop you."

<div align="center">଼ ଓ</div>

Answer the questions based on the tall tale you just read.

15. Why did Bill think that he was a coyote?

_____

16. How did the cowboy convince him that he wasn't one?

_____

17. Why do you think Bill was so interested in meeting the Hell's Gate Gang?

_____

18. What three things happened to Bill on his way to meeting the gang?

_____

_____

19. Why is this considered a humorous story?

_____

_____

End of Unit 3

Name _____

Date _____

Unit 3 Test:
Reading for Fun and Understanding

Matching. Write the letter of the correct definition on the line provided.

[2 points each; 20 points total]

_____ **1.** comic strip

_____ **2.** cover lines

_____ **3.** dateline

_____ **4.** irony

_____ **5.** main cover line

_____ **6.** main image

_____ **7.** masthead

_____ **8.** political cartoon

_____ **9.** satire

_____ **10.** tall tale

a. A literary form that pokes fun at human behavior.

b. A series of pictures and words that create a humorous story.

c. Captions that describe other articles that are featured in the magazine.

d. Funny stories in which the storyteller exaggerates the people, places, and events.

e. Month and year of publication.

f. Pictures and words that make statements about politics, world issues, and society.

g. The caption, or description, of the main image.

h. The largest image on the cover, telling the reader who or what will be featured in the magazine.

i. The name of the magazine.

j. When something happens or is said that is the opposite of what is expected or meant.

Multiple choice. Circle the correct answer to each question.

[2 points each; 10 points total]

11. Which example does not show irony?

  a. "I'm so hungry I could eat a horse."

  b. Throwing a pie in someone's face.

  c. As Ronald lay in the hospital bed he said, "I feel wonderful."

12. What is slapstick comedy?

  a. a stand up comedian telling jokes

  b. jokes played on others

  c. an exaggerated injury

13. All of these are examples of a functional text except...

  a. science fiction novel

  b. cookbook

  c. newspaper

14. When you see "one inch equals 100 feet" or "1/1200" on a map it is called a

  _____.

  a. fraction

  b. legend

  c. scale

15. What does the word *magazine* mean?

  a. table of information

  b. storehouse of information

  c. storage room

Fact or opinion. Write an F if the statement is a fact and an O if the statement is an opinion. **[2 points each; 10 points total]**

16. _____ Tom Hanks is the best actor of all time.

17. _____ Abraham Lincoln was the 16th president of the United States.

18. _____ My brother is older than me.

19. _____ Oranges are the best tasting fruit.

20. _____ I have a doctor's appointment tomorrow.

Short answer. Answer each question below. **[3 points each; 60 points total]**
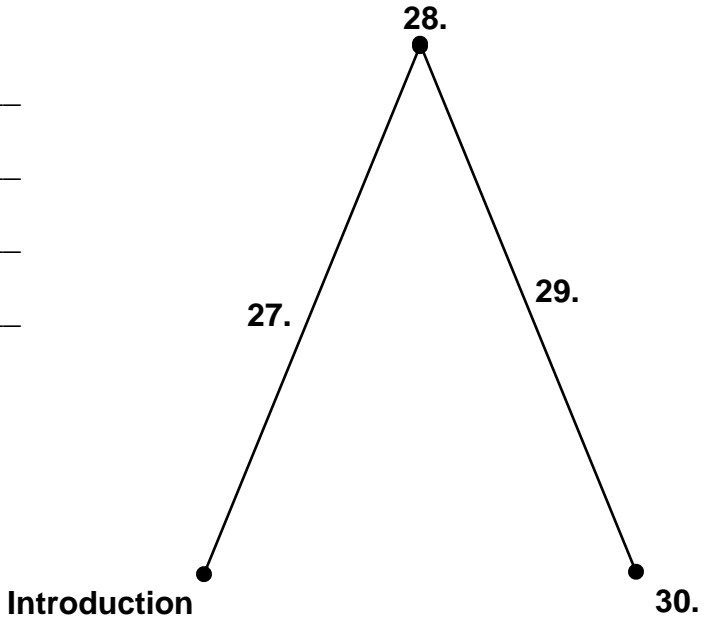
On August 19 in Miami, Florida, a hurricane hit the coast. Nearby homes were damaged by the strong winds and flooding. People who returned to the city were thankful their houses were still standing.

21. Who? _____

22. What? _____

23. When? _____

24. Where? _____

25. Why? _____

26. How? _____

Use the diagram to label the elements of plot.

28.

27. _____

28. _____

29. _____

30. _____

27.

29.

Introduction

30.

Explain what each sign means.

31.

2 HR
PARKING
8:30 AM
TO 5:30 PM

_____
_____
_____
_____
_____

32.

_____
_____
_____
_____
_____

33. Explain what the following ad means:

PT positions. Must be avail wknds. Exp. pref., but will train. Some OT.

_____

_____

34. What is a map legend?

_____

35. What is the purpose of a magazine?

_____

36. Why might you see and posted together?

_____

37. What is the purpose of a table of contents?

_____

38. Why are there advertisements in magazines?

_____

39. What is usually hung on a community board?

_____

40. Why is it important to read signs?

_____

ᕱ End of Unit 3 Test – Reading for Fun and Understanding Test ᕩ

ACRES Reading for Fun and Understanding
Unit 3 Test Answer Key

Total = 100 pts.

Matching   2 pts. each; total = 20 pts.

1.	b	**5.**	g	**9.**	a
2.	c	**6.**	h	**10.**	d
3.	e	**7.**	i		
4.	j	**8.**	f		

Multiple choice   2 pts. each; total = 10 pts.

11.	c	**13.**	a	**15.**	b
12.	c	**14.**	c		
16.					

Fact or Opinion   2 pts. each; total = 10 pts.

17.	O	**19.**	F	**21.**	F
18.	F	**20.**	O		

Short answer   3 pts. each; total = 60 pts.

22.	The people of Miami	**26.**	A hurricane hit the coast
23.	The people of Miami were thankful their houses were still standing	**27.**	Homes were damaged by strong winds and flooding
24.	August 19		
25.	Miami, Florida		

ဆ End of Unit 3 Reading for Fun and Understanding Test Answer Key ര

ACReS

Academic Career and Readiness Skills

Financial Literacy

Unit

4

Genesee Valley Educational Partnership
success stories written here

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	Kate Warner
	Linda Shanks
	Sally Fox
	Valerie Putney

Readability:	Flesch – Kincaid Grade Level	4.7
	Flesch Reading Ease	78.0

What is a Budget?

	Words to know:
	√ **budget**
	√ **income**
	√ **expenses**
	√ **fixed expenses**
	√ **variable expenses**
	√ **balanced budget**
	√ **unbalanced budget**

D o you spend all the money in your pocket?   Do you put aside money to pay bills?

A *budget* is a plan of action for your money. It helps you match your expenses to your income. *Expenses* are the amount of money you spend. *Income* is the amount of money you earn. A budget can help you make decisions about how you will spend your money. Making a budget can help you plan for the future.

Why Have a Budget?

Making a budget helps you have enough money to pay your bills. Having a plan can also help you save money. If you do not use a budget, you may run out of money.

How to Make a Budget

You can make a *balanced budget*. First, list your monthly income. Next, list your expenses. There are two types of expenses. *Fixed expenses* stay the same. They are the bills you pay every month. A fixed expense might be your rent or a car payment. *Variable expenses* do not stay the same every month. A variable expense might be a telephone or heat bill.

After listing your monthly expenses, add them together.

Balanced budget – when you earn more than you spend.

Monthly income........	$1,225
Expenses	
rent........................	$ 500
car payment	$ 250
food.......................	$ 200
phone....................	$ 50
utilities..................	$ 100
gas	$ 100
Total expenses	$1,200

Then subtract your total expenses from your monthly income.

Monthly income.......	$1,225
Monthly expenses ...	– $1,200
Money left over	$ 25

The amount left over can be saved. A budget helps you make sure you have money to pay for the things you need. You may also save some money.

People who do not have a budget might spend more than they earn. When you spend more money than you earn, you have an *unbalanced budget*.

Unbalanced budget – when you spend more than you earn.

Monthly income......... $1,225
Expenses
   rent......................... $ 500
   car payment .... $ 200
   food .... $ 250
   phone .... $ 150
   utilities .... $ 150
   gas .... $ 150
Total expenses $1,400

In this example you will subtract the monthly <u>income</u> from the total <u>expenses</u>.

Total expenses $1,400
Monthly income..... ...   − $1,225
Amount over income $ 175

If you spend more money than you earn, you will never have enough money. You will have debt. You will owe money.

Try these examples:

A. Monthly income = $1,500	

Add these expenses:
 	
    rent $400
 	
    gas..............................$150
 	
    food............................$225
 	
    electric $100
 	
Total expenses.............._____
	Subtract the total expenses from the income:
	
	    Monthly income ...._____
	
	    Monthly expenses .....– _____
	
	    Money left over............._____

B. Monthly income = $2,000	

Add these expenses:
 	
    rent $400
 	
    gas..............................$250
 	
    car payment................$190
 	
    food............................$275
 	
    electric $150
 	
Total expenses.............._____
	Subtract the total expenses from the income:
	
	    Monthly income ...._____
	
	    Monthly expenses ....– _____
	
	    Money left over............._____

Now try these examples. Do they show a balanced or an unbalanced budget?

C. Monthly income = $1,200	

Add these expenses:
 	
    rent $500
 	
    gas...............................$180
 	
    car insurance..............$ 50
 	
    food ....<u>$275</u>
 	
Total expenses............._____
	Compare the total expenses and income:
	
	    Monthly income............_____
	
	    Monthly expenses........_____
	
	    What is the difference? _____
	
	Check (✓):
	
	    Balanced ❑ or Unbalanced ❑

D. Monthly income = $1,000	

Add these expenses:
 	
    rent $550
 	
    gas...............................$250
 	
    car insurance..............$ 75
 	
    food $255
 	
    electric ....<u>$100</u>
 	
Total expenses............._____
	Compare the total expenses and income:
	
	    Monthly income............_____
	
	    Monthly expenses........_____
	
	    What is the difference? _____
	
	Check (✓):
	
	    Balanced ❑ or Unbalanced ❑

<table>
<tr><td colspan="2">E. Monthly income = $1,290</td></tr>
<tr>
<td>

Add these expenses:

     rent $550

     gas..............................$250

     car insurance ....$ 75

     food............................$300

     electric ....<u>$250</u>

Total expenses.............._____

</td>
<td>

Compare the total expenses and income:

    Monthly income ...._____

    Monthly expenses ...._____

    What is the difference? _____

Check (✓): Balanced ❑ or Unbalanced ❑

</td>
</tr>
</table>

Expenses: Mark (✓) each of the items on this list as variable or fixed expenses.

1. Car insurance   ❑ Fixed expense   ❑ Variable expense

2. Bus fare   ❑ Fixed expense   ❑ Variable expense

3. Food   ❑ Fixed expense   ❑ Variable expense

4. House payment   ❑ Fixed expense   ❑ Variable expense

5. Entertainment   ❑ Fixed expense   ❑ Variable expense

6. Bank loan   ❑ Fixed expense   ❑ Variable expense

7. Household items   ❑ Fixed expense   ❑ Variable expense

8. Clothing   ❑ Fixed expense   ❑ Variable expense

9. Health insurance   ❑ Fixed expense   ❑ Variable expense

10. Personal items   ❑ Fixed expense   ❑ Variable expense

Now calculate the total fixed and variable expenses for each example.

11. In September, María had the following expenses:

    $740 for house payment $33 for personal items

    $142 for food $87 for entertainment

Total fixed expenses _____   Total variable expenses _____

12. In April, Ben had the following expenses:

    $267 for car payment $122 on a bank loan

    $100 for savings $40 for household items

    $86 for groceries $18 for movie rental

Total fixed expenses _____   Total variable expenses _____

13. In June, David had the following expenses:

    $670 for rent $194 for car payment

    $86 for clothing $215 for car repairs

    $120 for food

Total fixed expenses _____   Total variable expenses _____

Wants Versus Needs

You may buy things because you <u>want</u> them. But do you really <u>need</u> them? Are they necessary? *Needs* are the things that are important to live. Three basic needs are food, clothing, and shelter. *Wants* are things that you would like to have, but don't need to live. Examples are a flat screen TV, jewelry, or a hot tub.

Mark (✓) each of the items on the following list as a **need** or a **want**.

ITEM	WANT	NEED
14. Heat		
15. Designer clothes		
16. Candy		
17. Housing		
18. Beer		
19. Food		
20. Comic books		
21. Income		
22. Electricity		
23. Shoes		

24. How could you solve the problem of an unbalanced budget?

_____

_____

_____

When to Change your Budget:

- ✓ Change your budget if you spend more than you earn.
- ✓ Change your budget if your income or expenses change.

Now you try!

25. Develop your own budget by filling in this chart.

Monthly income = $	
Enter your expenses: rent ....$_____ gas..............................$_____ car insurance..............$_____ food ....$_____ electric ....$_____ other ....$_____ ....$_____ ....$_____ Total expenses..............$_____	Compare your total expenses and income: Monthly income............_____ Monthly expenses........_____ What is the difference? _____ Check (✓): Balanced ❑ or Unbalanced ❑

Show what you know. Respond to these statements based on what you learned in this lesson.

26. Define a budget.

_____

_____

27. Describe the benefits of making a budget.

_____

_____

28. Identify variable expenses.

_____

_____

29. State what it means to have an unbalanced budget.

_____

_____

30. Discuss the difference between needs and wants.

_____

_____

ℰ **End of Lesson 1** ℛ

Lesson

2

Bank Accounts

Words to know:
√ **banks**
√ **savings accounts**
√ **service charge**
√ **interest**
√ **checking accounts**
√ **photo ID**

W here do you store money? In a jar in the cupboard? In your shirt pocket? Hiding money in your house is not safe. Carrying large amounts of money is not safe either. What if your house is robbed or burns down? What if you are robbed? Your money will be gone. Keeping money in a bank is a way to save it and protect it.

Using Banks

Banks are businesses. They offer services to *consumers* in order to use their money. Banks use the money to invest and make more money. Banks offer a safe place to keep extra money. They offer a safe way for you to use your money to pay bills.

Savings Accounts

Saving money means you do not spend it. You keep the money to be used in the future. **Savings accounts** are good places to keep your money for long periods of time. U.S. laws protect your money against loss. That means, if something bad happens to the bank, your money is safe. It will be replaced, up to $250,000. Money in a savings account will be there when you need it. You can add money to your account. You can take money out of the account.

Some banks have special rules for savings accounts. There might be a monthly **service charge**. A service charge is a small fee charged by the bank. The bank might require you to keep a *minimum balance* in the account. The minimum balance is the smallest amount of money you must keep in the account.

Your savings account will earn a small amount of ***interest***. Interest is the money a bank pays to use your money. Interest is a percentage of the money in your savings account. It is paid to you each month. Different banks offer different interest rates.

1. You have $1000 in your savings account in January. It earns 1% interest each month. How much money will you have in your account on February 15th?
    (Refer to the Math Review lessons in Unit 2 for help.)

Starting a Savings Account

You don't need a lot of money to start, or open, a savings account. Some banks require $25. Some banks require more. You will need **picture identification (photo ID).** Picture identification proves who you are to the bank.

You will be asked for a social security number. You may be able to use an Individual Tax Identification Number (ITIN). Each bank has different rules. It may be possible to get an ITIN from the Internal Revenue Service. You will need some documents to get an ITIN.

The bank will give you a *register* when you open a savings account. A register is a small book. You use it to keep track of the money you put into your account and the money you take out. The money you put in is called a *deposit.* The money you take out is called a *withdrawal.* Banks usually send savings account reports to customers. These reports are called *statements.* You should compare the bank's statements to your register. That helps you make sure there are no mistakes.

2. Sara opened a savings account with $25. She deposited $50 to her account every week for six weeks. Yesterday, she took $30 out of her savings account. How much money does Sara have in her account now?

3. Tomás opened a savings account with $50. He deposited $50 on April 4, $98 on April 20, and $93 on May 10. On May 13, he withdrew $25. Use the register below. Show the deposits and withdrawal Tomás made on it.

Savings Account			Total Amount
		Beginning Balance	$ 50.00
Date	**Deposit**	**Withdrawal**	

Checking Accounts

Checking accounts hold your money safely in the bank too. However, the money in checking accounts doesn't stay in the bank for long. It is used to pay bills and buy things. Paying some monthly bills with cash is not possible. Car payments, gas and electric bills, and telephone bills are sent from payment centers. You cannot go to them in person to pay a bill.

If you have a checking account, you can pay a bill by writing a check. Most stores will accept checks as payment too. The check is a piece of paper. You write the amount of money you owe and the name of the person or company you want to pay. Then, you sign the check with your name. The check tells your bank to pay the bill. The money will come from your checking account.

John C. Smith **Carol L. Smith** 2112 Maple Street Newberg, OR 97132	#160 412-50 / 1721 DATE 2 - 5 - 06

PAY TO THE
ORDER OF _Harvey's Garage_ $ 38.95

thirty-eight and 95/100 ———————————— DOLLARS

Star Savings and Loan Association
598 Holland Dr
Newberg, OR 97132

MEMO _Car repairs_   _John C. Smith_

⑆93316 8400 762019884 6543802⑈ 160

In the check above, John C. Smith is telling his bank to pay $38.95 to Harvey's Garage. The bank will take the money from Mr. Smith's checking account.

You need to keep good records for your checking account. You need to know how much money you have to use. If you write a check for more money than you have in your account, you could get into trouble. The checks you write will *bounce*. That means they will not be paid. Your bank will charge you a fee. The company you wrote the check to can also charge you a fee. If you continue to write *bad checks* for more money than you have, you can be arrested.

Keep records of your checking account in your check register. Use it just like a savings account register. Record deposits and check withdrawals. An example is shown here:

Check register

Date	No.	Transaction	Amount of Deposit	Amount of Payment	Balance
					$ 500.00
2/29/08	100	electric company		75.00	425.00
3/2/08	101	rent		250.00	175.00
3/5/08	102	grocery store		56.00	119.00
3/7/08		deposit	300.00		419.00

Some banks require a minimum balance in checking accounts. If your account balance falls below the minimum, you might be charged a fee. Be sure to record any bank charges or fees in your check register. When you deposit money into your account, the bank will give you a receipt. Keep the receipt in a safe place. Write the amount of the deposit in your register.

Writing a check

You must buy checks from the bank or elsewhere in order to use them. Your checks will be printed to show your name and address, the bank's name and address, and your account number.

There is a specific way to write a check.

Here is an example.

| (NAME AND ADDRESS OF PERSON WHO CAN SIGN CHECK) | | DATE | CHECK NUMBER |

José Martínez
123 Oak Street
Buffalo, NY

100

June 18 20 *12*

(BUSINESS OR PERSON TO BE PAID)

(AMOUNT OF CHECK WRITTEN IN NUMBERS)

PAY TO THE
ORDER OF ___ *John Doe Lumber Yard* ___ $ *75.82*

Seventy-five and 82/100 ___ DOLLARS

(AMOUNT OF CHECK WRITTEN IN WORDS)

Citi Bank
222 Main Street
Buffalo, NY

(NAME AND ADDRESS OF THE BANK)

FOR *wood for kitchen trim* ___ *José* ___

(SIGNATURE)

I:0210000021I: 440III50753III2III 0100

(CHECKING ACCOUNT NUMBER)

(REASON FOR CHECK)

Note the following:
- You must write the amount of the check in numbers and in words.
- You must sign the check with your legal signature.
- Record information from every check you write in your check register.

For the following questions, pretend you are José Martínez.

4. Write a check to pay your rent for $550. Your landlord's name is John Doe.

José Martínez   102
123 Oak Street
Buffalo, NY   *Date* _____   20___

Pay to the
*Order of*_____ $ [   ]

_____*Dollars*

Country Bank
222 Main St.
Buffalo, NY

*For*_____   _____

0210000021   440   507532   0102

5. Write a check for groceries at Wegman's for $45.69.

José Martínez   103
123 Oak Street
Buffalo, NY   *Date* _____   20___

Pay to the
*Order of*_____ $ [   ]

_____*Dollars*

Country Bank
222 Main St.
Buffalo, NY

*For*_____   _____

0210000021   440   507532   0103

6. Write a check to the Telephone Company for $26.47.

José Martínez
123 Oak Street
Buffalo, NY

104

Date _____ 20___

Pay to the
Order of _____ $ ☐

_____ *Dollars*

Country Bank
222 Main St.
Buffalo, NY

For _____ _____

0210000021   440   507532   0104

7. Record the information from the three checks you wrote in the register below. Your beginning balance is $700.

Date	No.	Transaction	Amount of Deposit	Amount of Payment	Balance $
----	101	Sample	----	----	----
	102				
	103				
	104				

8. Why should you use savings and checking accounts? Give at least two reasons.

_____

_____

_____

_____

Notes:

ം End of Lesson 2 ൙

Lesson

3

Credit, Debit, and ATM Cards

Words to know:

√   **credit card**
√   **debit card**
√   **PIN**
√   **ATM card**
√   **check register**

W hat is a ***Credit Card***? Credit cards are issued by a store, a bank, or a company. A credit card is a thin plastic card. It is used to buy things *on credit*. That means, you buy now and pay later. The store, bank, or company trusts you to pay in the future. A credit card might be used to buy food or restaurant meals. It might be used to buy clothes or furniture. Buying things with a credit card is called *charging*. When you sign a credit card receipt, you are promising to pay in the future. Every credit card has a *credit limit*. A credit limit is the maximum amount you are allowed to charge.

Credit card bills are sent each month. The amount of money you owe is called the *balance*. You can pay the entire balance you owe or you can pay the *minimum amount*. The *minimum amount* is the least amount of payment the bank will accept that month.

If you pay the entire amount you owe, you are finished with that bill. If you pay only the *minimum amount*, you will need to pay more money every month until the balance is completely paid. The bank will charge you *interest* on the amount of money you still owe. Interest is a charge for owing money. Interest charges are added each month you owe money. If you pay late, you will pay even more. You could be charged a late fee. If your card charges high interest, you will end up paying much more than the original price of the item.

Credit cards can be dangerous for some people. It is easy to buy more than you can afford if you can *charge* it. Some people charge too many items with their credit cards. They end up owing thousands of dollars that they cannot afford to pay back. Paying only the minimum amount each month can mean years and years of *debt.* It will take a long time to pay back the money you owe.

What is a Debit Card?

A **debit card** is also known as a check card. A debit card looks like a credit card but works like a check. You can use a debit card to pay at most stores and restaurants. When you use a debit card, the money is taken from your checking account right away. You must be sure that you have enough money in your bank account to cover the cost of what you are buying.

You will have a **PIN** or **Personal Identification Number**. A PIN is a secret number needed to use your account. Be sure to record the cost of the items you buy with your debit card in your *check register.* Then subtract the amount spent from your balance. A *check register* is the paper record of the money that goes into and out of your checking account.

Look carefully at this sample debit card.

FRONT

① ALL-AMERICAN

CREDIT UNION

DEBIT

② 0104 2306 9945 7211 ⑤

③ GOOD THRU 11/14

④ JONATHAN C GOMEZ

NISA ⑥

BACK

⑦

AUTHORIZED
SIGNATURE

Jonathan C Gomez 123 ⑨

⑧

By acceptance, retention, or use of this card, the holder and all users agree to be bound by the issuer's terms and conditions. This card remains the property of All-American Credit Union and must be surrendered on demand.

①	Issuing Bank
②	Card Number
③	Expiration Date
④	Cardholder Name
⑤	Hologram
⑥	Card Brand Logo
⑦	Magnetic Strip
⑧	Cardholder Signature
⑨	Security Code

Always be sure to sign your credit or debit card. This can protect you if another person tries to use your card.

Answer the following questions using the sample card below.

YUCCA VALLEY
SAVINGS & LOAN   DEBIT

6488   8112   3698   2257

GOOD THRU 03/15

KIM LEE   NISA
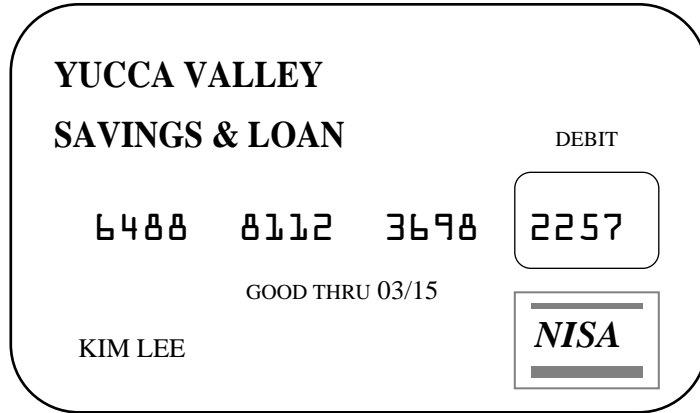
1.   What financial institution issued this debit card?

_____

2.   What is the debit card number?

_____

3.   Who is the card holder?

_____

4.   What date is the card good through? _____

5.   Where does the cardholder need to sign the debit card?

_____

What is an ATM Card?

An ***Automatic Teller Machine card*** or **ATM card** looks like a credit card. But an ATM card is different. It is only used to get cash from your checking account. An ATM card has your name and your bank's name on it. It may have your account number on it. It can only be used at an ATM machine. An ATM card cannot be used to buy items in a store. The ATM card will have a PIN number that you will need to remember.

To get cash, you put the card into an ATM machine. Then you enter your PIN. Next you enter the amount of money you would like to take out of the bank. ATMs only give money in $20.00 bills. Many ATMs charge a fee to use them. Record how much money you take out of your account in your *check register*.

Example: Sandra had a balance of $353.57 in her checking account. She withdrew $80.00 from the bank ATM. Her bank charges an ATM fee of $2.50. How much money is left in Sandra's checking account?

Solution

Add the ATM fee to the cash withdrawal.

$80.00 — cash withdrawal

+ 2.50 — ATM fee

$82.50 — total withdrawal

Now subtract the total withdrawal from Sandra's balance.

$353.57   — balance

−   82.50   — total withdrawal

$271.07   — balance   **Sandra has $271.07 left in her checking account.**

Now you try! Use the information given below to answer the questions that follow.

> *Kim had a balance of $433.47 in her checking account on Monday. Find her balance after each transaction. Carry over the balance from one day to the next.*

6.   On Tuesday, she withdrew $60.00 from the bank ATM. The ATM fee was $2.50.

7.   On Wednesday, she withdrew $80.00 from the mall ATM. The ATM fee was $3.00.

8.   On Thursday, she withdrew $20.00 from the ATM at the grocery store. There was no fee.

9.   On Friday, she withdrew $60.00 from the gas station ATM. The ATM fee was $2.50.

Using a Check Register

It is important to keep track of how much money you have in your bank account. You should record any money you take out using your debit or ATM card, or with checks you write. A *check register* is a small book where you record your account activity. The amount of money in your account is called the *balance*.

Example: Jamal started with a balance of $559.32. He made the following payments and withdrawals from his bank account:

April 23 — debit card in the amount of $92.45 to Green's Drugs for prescriptions

April 24 — ATM cash withdrawal in the total amount of $41.50 for spending money

April 25 — check #427 in the amount of $235.00 to Statewide Insurance Company for car insurance

April 30 — ATM cash withdrawal in the total amount of $81.50 for farm auction

Solution

Subtract the first transaction (Apr 23) from the beginning balance.

$559.32 — beginning balance
− 92.45 — payment to Green's Drugs
$466.87 — new balance

Subtract the next transaction (Apr 24) from the new balance.

$466.87   — new balance

− 41.50   — cash withdrawal

$425.37   — new balance

Subtract the next transaction (Apr 25) from the new balance.

$425.37   — new balance

− 235.00   — cash withdrawal

$190.37   — new balance

Subtract the next transaction (Apr 30) from the new balance.

$190.37   — new balance

− 81.50   — cash withdrawal

$108.87   — new balance

Here is how Jamal recorded his spending.

CHECK NO.	DATE	DESCRIPTION	TRANSACTION AMOUNT (−)		DEPOSIT AMOUNT (+)		BALANCE	
							559	32
Debit	4/23	Green's Drugs	92	45			- 92	45
		prescriptions					466	87
ATM	4/24	Cash withdrawal	41	50			- 41	50
		spending money					425	37
427	4/25	Statewide Insurance Company	235	00			-235	00
		car insurance					190	37
ATM	4/30	Cash withdrawal	81	50			-81	50
		Farm auction					108	87

Now you try! Fill out the register.

10. Lucinda started with a balance of $524.33. She made the following payments and withdrawals from her bank account:

August 1 — debit card in the amount of $34.50 to Graham's Cycles for a gift

August 5 — debit card in the amount of $22.90 to McDonald's for dinner

August 6 — ATM cash withdrawal in the amount of $61.50 for spending money

August 7 — check #563 in the amount of $114.82 to Galway Gas Company for monthly heating bill

August 9 — ATM cash withdrawal in the amount of $81.50 to buy groceries

CHECK NO.	DATE	DESCRIPTION	TRANSACTION AMOUNT (−)		DEPOSIT AMOUNT (+)		BALANCE	
							524	33

Notes:

ဆ End of Lesson 3 ☙

Money Orders

D o you want to send money to someone? What is the safest way to do this? Never send cash in the mail. If the cash is lost or stolen, you do not have a record of it. You will not get the money back. A safer way to send money is to use a *money order*.

How Money Orders Work

A money order is like a check. You don't need an account to use a money order. You can buy one from a bank. You can buy one from the post office. Some stores sell money orders. You buy a money order for the exact amount you need. You will be charged a small fee for it.

As soon as you get a money order, fill in the information on it. Write in the name of the person or company you are paying. The bank or post office may fill in that information for you. If there is no name on the money order and it is stolen, anyone could get cash for it.

You will get a receipt for your money order. The receipt shows

- who bought it

- the name of the person who can cash it

- the amount of the money order.

Keep the receipt. If the money order is lost or stolen, you can get your money back.

Look at the sample money order that follows. Review it carefully and then answer the questions on the next page.
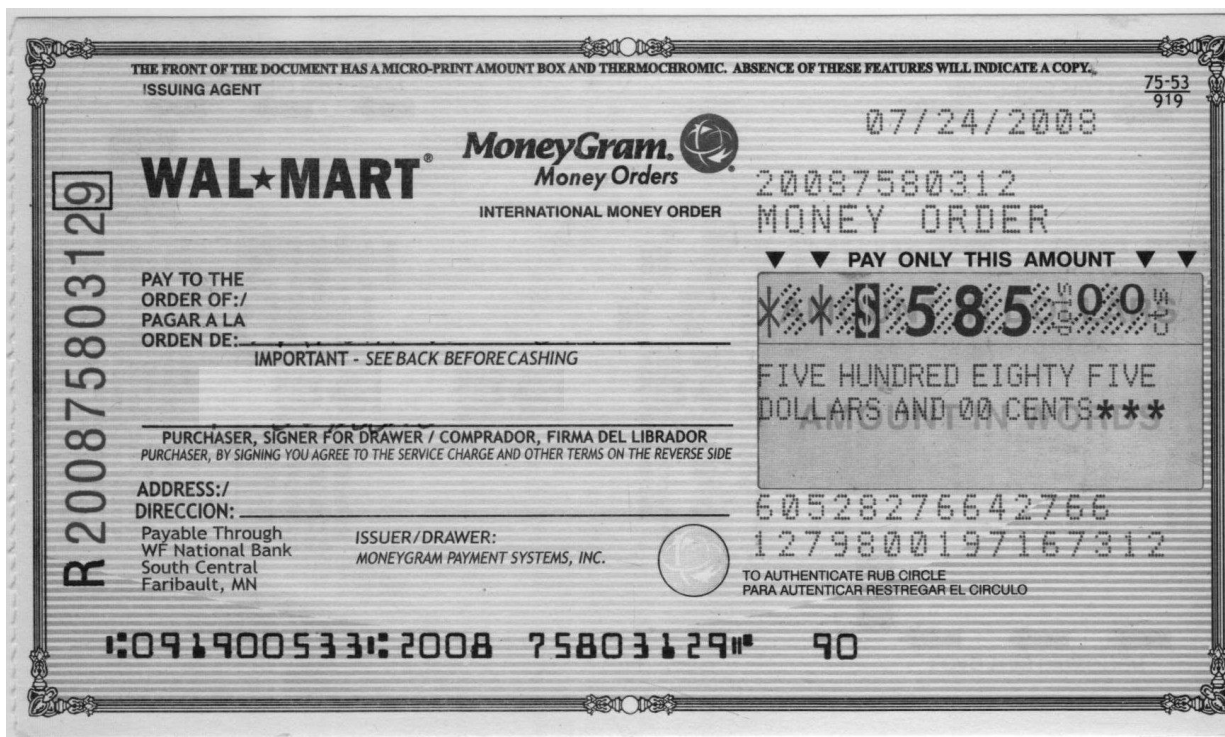
1.   Where was the money order purchased? _____

      (Hint: Look at the top.)

2.   What is the amount of the money order? _____

3.   Who is the issuer of the money order? _____

4.   What is the date of the money order? _____

5.   What bank handles the money? _____

Cashing a Money Order

To cash a money order, you could go to a bank. At some banks, you must have an account in order to cash a money order. You could go to a post office or to a store. You will need a photo ID to prove the money order is for you. A photo ID is picture identification. A driver's license is an example of photo ID. It has your name, address, and picture on it. After you prove that you are the person named on the money order, you will be given the amount written on it.

Now you try!

6. Fill out the following money order. Use your name and address. You are paying $159 to Rochester Gas & Electric at 234 Maple Street, Rochester, NY 14216.

UNITED STATES OF AMERICA MONEY ORDER					
061932748511 SERIAL NUMBER	120629 YEAR MONTH DAY		975656 BANK	**$** U.S. DOLLARS AND CENTS	
PAY TO		FROM			
STREET		STREET			
CITY	STATE	ZIP	CITY	STATE	ZIP
000:80009: 3:	375628172483			56567	

7. Now fill out this money order. You want to pay $55 for shoes to Sandy's Shoe Catalog Sales at 124 Hill Road, Los Angeles, CA 90034.

UNITED STATES OF AMERICA MONEY ORDER						
439856012711 SERIAL NUMBER		120322 YEAR MONTH DAY		975656 BANK	**$** U.S. DOLLARS AND CENTS	
PAY TO			FROM			
STREET			STREET			
CITY	STATE	ZIP	CITY		STATE	ZIP
000:80009: 3:		375628172483		56567		

Fees for Money Orders

In most cases, you will be charged a small fee to buy a money order. The fee may be set. Or it may depend on the amount of the money order. You may find that a checking account is an easier and cheaper way to pay bills or send money. You learned about checking accounts in Lesson 2.

Example: The Glendale Savings Bank sells money orders according to the fees shown below. Tony wants to buy a money order in the amount of $35.50. How much will he pay in total?

Solution

Notice from the schedule that the fee
for $35.50 is $1.45.

FEES	
$10.00 or less	— $0.65
$10.01 to $50.00	— $1.45
$50.01 to $300.00	— $1.95

Add the fee to the amount of the money order.

$35.50 — amount of money order

+ 1.45 — fee

$36.95 — total   **Tony will pay $36.95 for the money order.**

Example: Mastin's Grocery Store charges a 2% fee for money orders. There is
a minimum charge of $0.75. Marie wants to buy a money order in the
amount of $36.00. How much will she pay in total?

Solution

Convert the percentage to a decimal.

2% = 0.02 = fee rate as a decimal

Multiply the amount of the money order by the fee rate.

$36.00 — amount of money order

x 0.02 — fee rate as a decimal

$0.72 — fee

A $.72 fee is less than the minimum. The store will charge Marie the minimum
fee of $.75.

Add the fee to the amount of the money order.

$36.00 — amount of money order

+ $0.75 — fee

$36.75 — total   Marie will pay $36.75 for her money order.

Now you try! The Gas Station sells money orders according to the fees shown at right.

FEES	
$50.00 or less	— $0.69
$50.01 to $100.00	— $1.29
$100.01 or more	— $1.89

8. Kareem wants a money order in the amount of $82.00. How much will he pay in total?

9. Tami wants a money order in the amount of $154.62. How much will she pay in total?

Silver Bank charges a 2% fee for money orders, with a minimum charge of $0.75.

10. Ruth Morris wants a money order in the amount of $89.00. How much will she pay in total?

11. Lucy wants a money order in the amount of $33.50. How much will she pay total?

Notes:

<div align="center">

ဆ **End of Lesson 4** ಲ

</div>

Lesson

5

Loans

Words to know:
√ **loan**
√ **credit risk**
√ **interest**
√ **cosigner**

D o you ever borrow money? Where can you borrow money? Is borrowing money a good idea?

Sometimes people need large amounts of money to pay for things they need. Cars, houses, and a college education cost thousands of dollars. Or they might need money for a new washing machine or a lawnmower. When you borrow money, you get a *loan*. A loan lets you buy things that you cannot pay for all at once. Using a credit card is one form of a loan.

You might get a loan from a friend or family member. This can cause stress on your friendship or family relationship. There are also people or businesses that make loans to people. They often charge high interest rates. That can make the cost of a loan very expensive. Another option is a bank loan. Banks will loan money to people if the people seem likely to pay back the loan.

How does it work?

To get a bank loan, you must fill out an application. The bank will check the information you give. It must make sure you are a good ***credit risk***. That means it is likely you will pay back the money you borrow. You must make enough money to pay back the loan. It also means that you pay your bills on time each month.

When you borrow money, you pay ***interest.*** Interest is the cost of using someone else's money. Bank loans, like credit cards, have an interest fee. The interest fee is based on how much money you owe.

Example: If you borrow $1,000.00 at 5% interest a year, you must pay back:

> ** Note: If needed, see Unit 2 to review percentages and decimals.

$1,000.00 $1,000.00

X .05 ➡ +   50.00

$ 50.0000 $1,050.00   =   total loan cost if paid in one year.

If you pay off the loan in two years, here is what happens. After one year, your new loan amount is $1,050.00. In the second year, 5% interest will be added to that amount.

$1,050.00 $1,050.00

X .05 ➡ +   52.50

$ 52.5000 $1,102.50   =   total loan cost at the end of two years.

Each month, you must pay back a part of money you owe plus the interest fee. Your payment must reach the bank by the due date they set. It must be on time. If you do not pay on time, you will be charged a late fee. That will increase the amount of money you owe.

Bank loans help people get expensive things they need. However, they may take years to repay. Look carefully at this example of a bank loan application. Use it to answer the questions that follow.

Consumer Loan Application	
What type of loan are you applying for? _____, for a term of _____ months. Amount requested _____ for the purpose of _____	
Applicant	
Name (First, M.I., Last)	
Social Security Number	Date of Birth
Address	County
City	State Zip Code
How Long (at this address)? Yrs. / Mos.	Home Phone
Previous Address (if less than 1 year)	
City	State Zip Code
Employment	
Employer's Name	Self Employed ☐Yes ☐No
Address	Phone Number
Occupation (Job)	☐Full Time ☐Part Time
How Long Yrs. / Mos.	Gross Salary/Income _____every _____ (week, two weeks, month, or year)
Previous Job (if less than 3 years) How long	
Other Sources of Income (second job, pension, rental income, etc.)	
Monthly Amount $	Source
Monthly Amount $	Source
Nearest Relative	
Name (First, M.I., Last)	Relationship
Address	Phone

Bank Accounts			
Checking with			
Savings with			
Financial Information. List all loans, credit cards, etc.			
Creditor	Purpose	Monthly Payments	Balance

IMPORTANT: READ BEFORE SIGNING

I promise that the statements contained herein are true and complete to the best of my knowledge. I understand the lender (the Bank) will keep this application whether approved or declined. I allow the Bank to check my credit and employment history and to answer questions from others about its credit experience with me. The Bank may request a credit report in connection with this application for credit and any credit update, renewal, or extension of this credit. Upon request, the Bank will tell me whether or not a consumer report was obtained, and if such a report was obtained, the Bank will furnish me with the name and address of the consumer reporting agency furnishing the report.

_____   _____

Applicant Signature   Date

1.   List three kinds of financial information you must provide on a loan application.

a.   _____

b.   _____

c.   _____

2.   The application asks how long you have lived at your address. It also asks how long you have had your job. Why do think the bank wants this information?

_____

_____

_____

Questions to Ask Before Getting a Loan

Each loan will have different interest rates and rules. If possible, check with more than one bank about a loan. Ask questions before you make a decision. Then choose the bank that offers the best loan to fit your needs.
These questions might help you:

- How much income do I need to get the loan?
- How much interest will I have to pay?
- When will I have to start making payments?
- How many payments will I have to make?
- What will my monthly payment amount be?
- How much is the late fee?
- When will I have to pay a late fee?

What is a Cosigner?

Sometimes a bank will not give you a loan. You might get the loan if you have a *cosigner*. A cosigner agrees to repay your loan to the bank if you cannot. A cosigner promises to make your monthly loan payments to the bank if you cannot.

Should You Cosign a Loan for Someone Else?

Think very carefully before you cosign a loan for someone. If you cosign a loan, you could become responsible for paying it back.

What Do You Think?

3.   Which of the following is <u>not</u> a good reason to borrow money?
- **a.** You need a car to get to work.
- **b.** You need to pay college tuition.
- **c.** You want to buy a diamond ring.

4. When taking out a loan you should think about:

      a. Whether you really need to borrow money.

      b. How much you need to borrow.

      c. Whether the monthly payments will fit in your budget.

      d. All of the above.

5. A friend asks you to cosign a loan. The friend has had three different jobs in the past two months. He wants to use the loan to buy a $20,000 truck. Do you think you should cosign the loan? Why or why not?

_____

_____

_____

6. Explain why cosigning a loan might be a problem for you.

_____

_____

_____

7. Pedro is thinking about borrowing money from the bank to buy a new car. What questions should he ask before he signs the loan contract?

_____

_____

_____

ဪ **End of Lesson 5** 03

Lesson

6

Installment Buying

Words to know:

√ **installment buying**
√ **layaway**
√ **rent-to-own**

D o you need new clothes for work or school? Do you need a crib for your new baby? What if you need something that is on sale, but can't afford it right now?

Let's say you see something you'd really like to buy. Maybe it's a popular new product. Maybe it's something that is on sale this week only. Maybe your refrigerator just broke down and cannot be fixed. You want or need to make a purchase, but you just can't afford it right now. What can you do?

There are ways to buy things without paying for them all at once. A credit card is one way to do this. What if you don't have a credit card? Installment buying may be the answer. ***Installment buying*** means paying for something a little bit at a time. It is sometimes called "buying on time". Installment buying makes it easier to get the things you want or need.

Layaway plans are a form of installment buying. Some national chain stores offer layaway plans. They include Walmart, Kmart, Sears, and Toys R Us. A layaway plan lets you set aside the items you want at their current price. The store holds them for you. You pay for them in pieces or installments over time. When you have paid in full, the items are yours to take home.

Many people use layaway plans to buy Christmas gifts. Popular toys and electronics are often expensive. They also sell out quickly and become unavailable. You can put these items on layaway in September or October. You start paying for them then. By December, they are yours. You have taken them home. They are ready to give at Christmas.

Each store offers its own layaway plan. They are not all the same.

Comparison of Layaway Plans

	Kmart	**Sears**	**Toys Я Us**	**Walmart**
Eligible Items	almost anything in the store or online	almost anything in the store; many items online	all toys in the store	toys, electronics, small appliances, floor care, refrigerators, jewelry ($50 minimum)
Layaway Fee?	$5	-$5 for 8 weeks -$10 for 12 wks.	$5 + shipping charges	$15
Down Payment*	$15 or 10%, whichever is greater	$20 or 20%, whichever is greater	at least 20% of the order plus tax	$10 or 10%, whichever is greater
Duration of Plan	-8 weeks -12 weeks (for $300 or more)	-8 weeks -12 weeks (for $400 or more)	3 months or 90 days	12 weeks
Payment Due Dates	every two weeks (bi-weekly)	every two weeks (bi-weekly)	customer choice, but 50% must be paid within 45 days	customer choice
Cancellation fee?	$10	$15	$10	--
Late Payment Penalties	-items will be returned to shelf 7 days after missed payment -no refund	-items will be returned to shelf 7 days after missed payment -no refund	-items will be returned to shelf if 50% is not paid within 45 days	-items will be returned to shelf if not picked up by end of plan

(*To figure out your down payment, change the percentage to a decimal. Multiply it by the amount of your layaway purchase.)

1. List three positive features of layaway plans.

    a. _____

    b. _____

    c. _____

2. In your opinion, what are two negative features of layaway plans?

    a. _____

    b. _____

3. Refer to the chart. Which store would you use for layaway? Explain why.

    _____

    _____

    _____

Renting to Own

"***Rent-to-own***" stores allow people to rent furniture, electronics, appliances, and other items. Customers rent items that they do not have the money to buy. The money they pay in rent can count toward buying the item. The choice is theirs. The customer pays a weekly or monthly fee. There is no credit check or loan application. However, the customer must sign a legal contract. A rented item can be returned without paying a fee and without hurting the customer's credit. Rent-to-own stores appeal to many people with poor credit or no credit card. They seem like a good thing.

However, there is a hidden truth about rent-to-own stores. The customer usually pays much more for items by "renting to own". *Consumer Reports* is an organization that protects buyers in America. It studied rent-to-own stores. Its advice to people is: *Avoid rent-to-own. Using a credit card is a better option. Or wait until you can afford*

to pay for the item you want. These examples show why rent-to-own may not be such a good idea.

- A $612 laptop computer is offered to rent for $38.99/week for 48 weeks. The total cost will equal $1872. That is three times the cost of the laptop.
- A $1000 clothes washer and dryer will cost the renter $2700 in total.
- An $1890 television is offered to rent at $39.99/week for 104 weeks. Its total price will be $4159, when all the rent has been paid.

The interest rates of the above examples range from 92% to 311%! The average credit card interest rate is currently 16.89% (as of 9/30/2012). Average rates for personal bank loans vary by state and area. Most are under 15%.

The Positives of Rent-to-Own

"Rent-to-own" stores offer new items to rent. The payments seem easy to afford. People with bad or no credit can furnish their homes from these stores. Sometimes these stores offer free delivery. Some stores also offer service or repairs if anything should break.

The Negatives

The final cost of a rent-to-own item is usually much more than it is worth. You may pay other charges and fees in addition to rent. There are late payment fees. There are fees to re-start your payment program if you are too late in paying. Sometimes renters who pay late receive repeated phones calls and threats from their rent-to-own store.

Be Careful

Before you decide to rent an item, read the contract. Ask questions such as:

- How much, in total, will I be paying for this item?

- Is this something I really need or just want?

- Can I wait until I save the money to pay for it?

- Would it be better to use a credit card or get a personal bank loan?

Do not let the sales person talk you into renting items you do not need.

What do you think?

4. María's refrigerator stopped working yesterday. The repairman said it could not be fixed. A new refrigerator costs around $600. María only has about $100 in her savings account. She can't afford a new refrigerator. She went to a store that has appliances for rent. María can rent a refrigerator for $60 a month. She signed a contract to rent it for 18 months. At the end of that time, she will own the refrigerator.

a. How much, in total, will María pay for the refrigerator? _____

b. Was this a good decision? Why or why not?

_____

_____

c. What else could María do to solve her problem?

_____

_____

5. Samuel loves to watch soccer on television. He went to a friend's house last week to watch a game. His friend has TV with a 72-inch screen. Now Samuel wants to watch every game on a big-screen TV. However, he doesn't have enough money to pay for one. Should he go to a "rent-to-own" store to rent a TV? Why or why not?

_____

_____

_____

_____

6. You rent a kitchen table and chairs at $15 a week for 60 weeks. You also pay 15% interest. What will the total cost of the table and chairs be? _____

Notes:

ख End of Unit 4 ঙ

Name _____

Date _____

Unit 4 Test:
Financial Literacy

Matching. Match each term with the correct definition. Write the corresponding letter on the line provided.   **[3 points each; 30 points total]**

_____ **1.** balanced budget

_____ **2.** fixed expenses

_____ **3.** want

_____ **4.** need

_____ **5.** interest

_____ **6.** savings account

_____ **7.** checking account

_____ **8.** register

_____ **9.** money order

_____ **10.** installment buying

a. fee charged for the use of a person's or a bank's money; it is added to loan payments and bank accounts

b. used to send money or pay a bill; it is bought with cash and acts like a check

c. bills whose amounts do not change from month to month

d. used to keep your money safe in a bank and to pay bills from

e. what you have when you earn more money than you spend

f. something you must have to live

g. a small book you use to keep track of money deposits and withdrawals

h. purchasing something and paying for it over time, in small amounts of money

i. used to keep your money safe in a bank; it can earn you interest

j. something you desire, but don't really need to live

Short Answer. Write a short answer in complete sentences to each of the following questions.   **[10 points each; 50 points total]**

11. How does a budget help you manage your money?

_____

_____

_____

12. Debit cards and credit cards are used to pay for things without using cash. How is a debit card different from a credit card?

_____

_____

_____

13. What is the danger in using a credit card?

_____

_____

_____

14. List three questions to ask when applying for a loan.

   a. _____

   b. _____

   c. _____

15. What is the biggest problem with using rent-to-own stores?

_____

_____

_____

Vocabulary. You have a job and can save a little money from each paycheck. Choose from the following terms to answer each of the questions below. You may use any of the terms more than once. **[2 points each; 20 points total]**

cash	check	money order	debit card
credit card	loan	layaway	rent-to-own

What form of payment would you use:

16. to buy gasoline? _____

17. to buy furniture? _____

18. when you want to get a new phone? _____

19. to buy a car? _____

20. when your mother, who lives far away, needs money to pay her bills?

_____

21. to pay your electric bill? _____

22. to buy groceries? _____

23. when your car needs new brakes? _____

24. to buy a TV as a birthday gift for someone? _____

25. to buy a house? _____

ಹ End of ACRES Unit 4 Financial Literacy Test ಜ

ACRES Financial Literacy
Unit 4 Test Answer Key

Total = 100 pts.

Matching   3 pts. each; total = 30 pts.

1. e   **6.** i

2. c   **7.** d

3. j   **8.** g

4. f   **9.** b

5. a   **10.** h

Short Answer   10 pts. each; total = 50 pts.

11. <u>Sample response</u>.

A budget helps you see how much money you earn compared to how much you spend. Based on that, you can make sure that you don't spend too much. You can also decide how much money you can save on a regular basis.

12. <u>Sample response</u>.

A debit card takes money from your checking account right away to pay for your purchase. When you use your credit card, you are promising to pay for the purchase in the future. You will receive a bill for the amount you have charged.

13. <u>Sample response</u>.

It is easy to use a credit card to buy too many things. They may be things that you want rather than need. Buying like this can result in huge debt. Then, you have a bill that may take months or years to pay off.

14. <u>Sample responses</u>.

    a. How much will my monthly payments be?

    b. What is the interest rate?

    c. How long will it take to pay back the loan?

15. <u>Sample response</u>.

By the time you make all the rental payments for the item, you have paid at least twice its original price.

Vocabulary
2 pts. each; total of 20 pts.

<u>Possible answers</u>.

16. cash, debit card, or credit card

17. loan or layaway

18. cash, check, debit card, or credit card

19. loan

20. money order or check

21. check or money order

22. cash, debit card, or credit card

23. check, debit card, or credit card

24. layaway or credit card

25. loan

⁞ **End of Unit 4 Financial Literacy Test Answer Key**  

ACReS

Academic Career and Readiness Skills

Life Skills

Unit

5

Genesee Valley Educational Partnership
success stories written here

Authors: Kate Warner
Linda Shanks
Sally Fox
Valerie Putney

Editor: Sally Fox

Proofer: Donna Katter

Formatting: Eva McKendry
Kate Warner

Graphics: Eva McKendry
Kate Warner
Linda Shanks
Sally Fox
Valerie Putney

Readability: Flesch – Kincaid Grade Level   4.7
Flesch Reading Ease   78.0

Lesson

1

Official Documents

Words to know:
√   **documents**
√   **identification**
√   **checks**
√   **money order**
√   **bills**
√   **applications**

P eople see ***official documents*** every day. We use them in every part of our lives. We get bills in the mail. We use checks or money orders to pay our bills. We might have to show our birth certificate. We may need to apply for a social security card. Maybe you want a driver's license. It is important to know what to do with these documents.

Vocabulary: Here are some words you will find throughout this lesson.

Term	Definition
official	properly authorized
document	a written or printed paper used to give evidence or information
identification	proof that someone is who he or she claims to be
application	a written request, as for assistance, employment, or admission to a school

Documents like your *birth certificate* or *social security card* must be kept in a safe place. These papers identify who you are. Other documents such as *checks* must also be kept in a safe place. Those are like money. It is important to keep them safe and to know where they are at all times.

In this lesson, we will look at the following documents:

- ✓ a birth certificate
- ✓ a social security card
- ✓ a bank account application
- ✓ a check

- ✓ a money order
- ✓ an electric bill
- ✓ a phone bill
- ✓ a gas bill

Your Identification (also called an ID)

Let's begin by looking at important documents you may have right now.

Do you have a birth certificate? _____

Where do you keep it? _____

If you have a birth certificate, it might look like this one.

As you can see, a birth certificate will have the child's name on it. It tells when and where the baby was born. It also has the names of the baby's parents. It tells when and where they were born too. It has a file/registration number on it. This paper was filed with the Department of Health. There will be a copy of it at the village office.

Look carefully at the sample birth certificate and then answer the following questions:

1. What is this baby's name? _____

2. This is a famous baby. Who is he? _____

3. Where was he born? _____

4. What was his father's name? _____

5. What was his mother's name? _____

6. What is the file number? _____

Now look at your birth certificate. Can you find the same information on your document?

→ What is your full name? _____

→ Where were you born? _____

→ Where was your father born? _____

→ Where was your mother born? _____

If you do not have a birth certificate, it is important that you get one and keep it safe. You can ask your parents if they have it. You can also go to the town where you were born. They will keep it on file at the village office.

Another form of identification is a social security card. Do you have a social security card? In the United States, children get social security cards at birth. If you were *not* born here, you may need to apply for one. If you need one, you will have to go to your local Social Security Administration office to apply for a card. There may be an office near you.

A social security card assigns a nine-digit number to your name. Employers need it to give you a paycheck. Schools and other agencies will also ask for a social security card. Look at the example below.
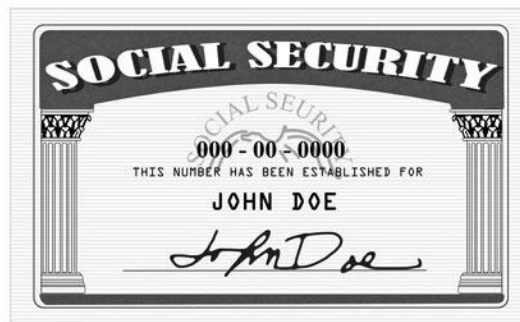
If you have a social security card, keep it in a safe place so no one can take it. Your birth certificate and social security card are two forms of identification that you can use to apply for jobs, tests, or bank accounts. Other documents that identify you may be a driver's license, a green card, or a passport. All of these documents must be kept safe.

Money Matters

Let's look at how to use your identification to apply for a *checking* or *savings account.* When your get a paycheck from your job or someone else gives you money, what do you do with it? Many people like to keep their money in a savings or checking account at the bank. If you go to the bank and ask to start an account they will give you an *application* to fill out. Look at the partial application below.

A. Purpose of Application

☐Open new account   ☐Update existing account Information

B. Account Information

Name:_____

SSN/Tax ID#:_____Birth date:_____

Address: _____

Phone number: _____Email: _____

C. Account Type

☐Individual   ☐JTW/RS   ☐IRS   ☐Custodian for minor   ☐Other

D. Employment Information

Name of Employer: _____

Years employed: _____Position:_____

Type of Business: _____

Employer's address: _____

An application for a bank account can be hard to fill out. If you have questions, you should ask the person who gave you the application. You will need to show the bank your forms of identification.

Practice filling out bank forms by completing the form shown below. Use **your** information for the form.

Once you have a checking account you can use checks to pay your bills. A check will allow the bank to subtract a certain amount of money out of your account. You would use a checking account to pay debts such as the electric bill or phone bill. If you wanted to go out to eat or shop, you would probably use cash.   Below is an example of a check.

You would order your checks from the bank. Once you do that, they will have your name and address on them. They will also show the bank's information. This is how you complete a check:

How to complete a check:

1. Write the date on the line that says "Date."

2. Who are you giving the money to? Write that name on the line that says "PAY TO."

3. In the box, you would write the amount of the check in numbers. If you are writing a check for $56.25, that is the amount you would write on the check.

4. On the next line (the one that ends with the word "dollars"), you will write the amount of the check in words.

5. You must sign the check on the line in the bottom right. This gives the bank permission to remove the money from your account.

6. If you would like to remember why you wrote the check, you can put a note on the line that says "memo," but this is not required.

Here is an example of a completed check.

Your Name
Address
City, State Zip

Date *January 1, 2014*

101

PAY TO
THE ORDER OF *John Doe*

$ | *56.25*

Fifty-six and 25/100 ———————————— Dollars

HowtoWriteChecks.com

Memo_____   ____*your signature*____

|: 210678772 |:   10321547890''   101

If you do not have a checking account, you may use a *money order* to pay your bills. You can get a money order from the post office, many stores, or a bank. A money order looks a lot like a check. Look at the sample below.
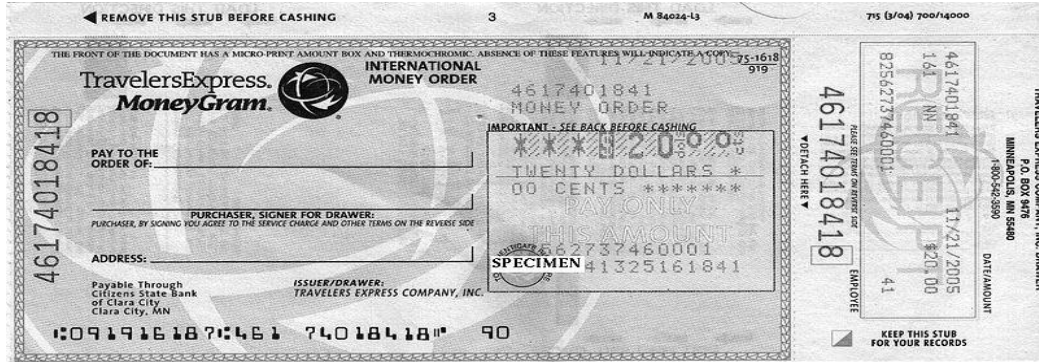
When you get a money order, you must give the clerk cash and she will complete part of the money order for you. She will use a machine to stamp in how much the money order is worth. You will have to complete the rest. It is like filling in a check.

Fill in the sample check below with the following information.

- ✓ Use today's date.
- ✓ You are writing a check to the Energy Efficient Electric Company.
- ✓ The check is for $42.10.
- ✓ You are paying your electric bill.
- ✓ Don't forget to sign it.

> **It is important to keep checks and money orders safe.**
>
> **They are the same as cash.**

Bills

Now that we know how to pay our *bills*, let's look at some of the bills you may get in the mail. Do you already have a list of bills that you pay? What bills do you pay every month? _____

_____

_____

_____

If you are like most people, your bills may include electric, water, gas, rent, and phone. Some people have extra bills. They may be paying off credit card debt or they may be paying for a new car. The bills that come in the mail are also official documents. They are an agreement between you and the service provider. The company will provide you with a service such as water or heat and you promise to pay for that service. It is important to put these bills in a safe place and pay them when they are due. If you forget to pay them, you may lose that service. It would not be nice to wake up one morning and have no water to make your coffee or to be able to take a shower.

Here are some examples of bills you may get in the mail.

INVOICE   Page 1 of 1   Special Information

BURWELL

A Superior Plus Company
583 Pavilion Warsaw Road
Wyoming, NY 14591

Bill To:

For inquiries or questions please call:
(585) 584-1105 or email AR@griffithenergy.com and be sure to include your account number in subject line.
Or visit our website at:
www.griffithenergy.com

Invoice Date	Invoice Number	Due Date	Terms	Account No.	Account Balance
07/09/2012		07/21/2012	Net 30		$124.65

Transaction Date	BOL	Transaction Number	Description	Quantity	Units	Unit Price	Amount
07/06/2012			RE: Propane	48.90	GL	2.54900	124.65

NYSST ID #16-0736353C Motor Fuel ID #M160736353 Diesel Fuel ID #D160736353

INVOICE TOTAL $124.65

A SERVICE CHARGE OF 1.5% PER MONTH (18% ANNUAL PERCENTAGE RATE) WILL BE ASSESSED ON ALL PAST DUE AMOUNTS NOT PAID WITHIN TERMS.

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nationalgrid

SERVICE FOR JOHN A DOE 123 MAIN ST ANYTOWN NY 14454	BILLING PERIOD Jan 24, 2013 to Feb 25, 2013	PAGE 1 of 4
	ACCOUNT NUMBER 987654-321-9	PLEASE PAY BY Mar 22, 2013	AMOUNT DUE $ 165.65

www.nationalgrid.com
CUSTOMER SERVICE
1-800-642-4272

AUTOMATED SERVICES
1-888-932-0301

GAS EMERGENCIES
1-800-892-2345
(Does not replace 911 emergency medical service)

OUTAGE AND ELECTRIC EMERGENCIES
1-800-867-5222

CORRESPONDENCE ADDRESS
300 Erie Blvd West
Syracuse, NY 13202

DATE BILL ISSUED
Feb 26, 2013

ACCOUNT BALANCE

Previous Balance		133.64
Payment Received on FEB 14	THANK YOU	- 133.64
Current Charges		+ 165.65
	Amount Due ▶	$ 165.65

SUMMARY OF CURRENT CHARGES

	DELIVERY SERVICES	SUPPLY SERVICES	TOTAL
Electric Service	97.01	68.64	165.65
Total Current Charges	$ 97.01	$ 68.64	$ 165.65

National Grid buys low cost energy and receives a Residential Consumer Discount monthly payment from the New York Power Authority (NYPA) to be used as a benefit for residential customers. This bill reflects a savings of $ 4.95 from these benefits.

STAY INFORMED DURING A STORM: Text the word STORM to NGRID (64743) to register for broadcast text alerts. For more information, visit nationalgridus.com / stormnotifications.

PAYMENT CONCERNS?: We're here to help you. We have several plans that can help you manage your energy bills. Go to www.nationalgridus.com/paymentoptions to find out more or call us at 1-800-443-1837.

WILL WE BE ABLE TO REACH YOU DURING A POWER OUTAGE?: During a power outage, phones with a direct link to a local phone line are able to operate. Phones that are not directly linked (for example, wireless phones with answering machines) need electricity to make/receive calls. If you would like to register another phone number, such as a cell phone, as your account's primary phone number, please go to www.nationalgrid.com/myaccount to update your information so that we may be able to reach you with important information during power outages.

ELECTRIC USAGE HISTORY (kWh)

Daily Averages	Feb 12	Feb 13
kWh	22.7	40.1
Cost	$2.86	$5.17

■ Actual ☐ Estimated

KEEP THIS PORTION FOR YOUR RECORDS.
RETURN THIS PORTION WITH YOUR PAYMENT.

nationalgrid

ACCOUNT NUMBER 987654-321-9	PLEASE PAY BY Mar 22, 2013	AMOUNT DUE $ 165.65

PO BOX 4003
ACWORTH, GA 30101

Manage Your Account & View Your Usage Details	Account Number	Date Due
My Verizon at www.verizonwireless.com	12345678998-00001	03/16/13
Address Changed? – go to vzw.com/changeaddress	Invoice Number	345678912

KEYLINE
/1445411514/

JOHN A DOE
123 MAIN ST
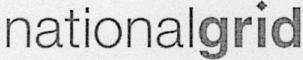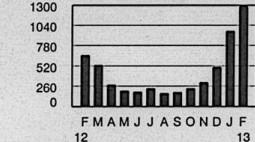ANYTOWN, NY 14454-1151

Quick Bill Summary   Jan 22 - Feb 21

Previous Balance (see back for details)	$40.71
Payment – Thank You	−$40.71
Balance Forward	**$.00**
Monthly Access Charges	$32.39
Usage Charges	
Voice	$.00
Messaging	$.20
Verizon Wireless' Surcharges and Other Charges & Credits	$3.33
Taxes, Governmental Surcharges & Fees	$4.36
Total Current Charges	**$40.28**

Total Charges Due by March 16, 2013 $40.28

Let's take a closer look at these bills and try to understand them. This is a cell phone bill. This is only the first page of the bill. It is fairly easy to understand. The rest of the phone bill can be difficult to read and understand. Use this bill to answer the following questions.

PO BOX 4003
ACWORTH, GA 30101

Manage Your Account & View Your Usage Details	Account Number	Date Due
My Verizon at www.verizonwireless.com	12345678998-00001	03/16/13
Address Changed? – go to vzw.com/changeaddress	Invoice Number	345678912

KEYLINE
/1445411514/

JOHN A DOE
123 MAIN ST
ANYTOWN, NY 14454-1151

Quick Bill Summary   Jan 22 - Feb 21

Previous Balance (see back for details)	$40.71
Payment – Thank You	−$40.71
Balance Forward	**$.00**
Monthly Access Charges	$32.39
Usage Charges	
Voice	$.00
Messaging	$.20
Verizon Wireless' Surcharges and Other Charges & Credits	$3.33
Taxes, Governmental Surcharges & Fees	$4.36
Total Current Charges	**$40.28**

Total Charges Due by March 16, 2013 $40.28

7. What is the total amount due?   _____

8. Who do you make the check out to?   _____

9. How much are the taxes on this bill? _____

10. Was this bill paid on time last month? _____

11. How do you know?   _____

12. When is this bill due? _____

Good job! Now let's look at a more complicated bill.

This is an electric bill. These bills can be difficult to read. Look at all the information written on this bill. Look at the bill carefully. Read it over slowly. Use this bill to answer the following questions.

13. What time period is this bill for? _____

14. What is the total for electric **delivery** charges? _____

15. What is the total for electric **supply** charges? _____

16. When is this bill due? _____

17. At the bottom of the bill is a "Usage Chart." This gives a history of how much electricity this household used during the year. Is this history based on actual or estimated usage?

_____

18. What does the chart tell you about changes in the family's pattern of usage in recent months? _____

19. What month did they use the most electricity? _____

20. What month did they use the least electricity? _____

    Let's look at our last sample bill. This is a propane bill. Propane is a type of gas and can be used to heat a home. Other types of fuel people use to heat their homes are oil, natural gas, and wood. This bill is a simple bill. This bill is called an invoice. The word "invoice" means the same as the word "bill." Look the bill over and then answer the questions.

21. What is the name of the company who provides the propane? _____

22. Where is this company located? _____

23. When does the bill have to be paid? _____

24. How much does the propane cost per gallon (unit price)? _____

25. How much is the bill? _____

26. What is propane? _____

Summary

In this lesson, you have learned about two forms of identification: a birth certificate and a social security card. You have also learned about bank accounts, checks, and money orders. Finally, you were able to look at some bills and learn how to read and understand them. All of these things are official documents. These documents are written evidence of events or agreements.   You must keep official documents safe.

Notes:

ഔ **End of Lesson 1** ഈ

Lesson

2

Driving
Responsibilities

Words to know:

√   **learner's permit**
√   **DMV**
√   **BAC**
√   **title**
√   **registration**
√   **bill of sale**
√   **proof of insurance**
√   **license**
√   **license plate**

D riving! The happiness that comes with the freedom of driving yourself where you need to go is endless for many people. A milestone in many young lives is getting a *learner's permit* and then a *license*. Driving is a great privilege and a great responsibility. There are many things to consider when you make the decision that you want to drive.

First, you must take the test to get a learner's permit. This takes hours of study. After you get your learner's permit, you will need someone with a driver's license who is old enough to help you learn how to operate a vehicle and to learn the rules of the road. After you get your driver's license, you will probably want to buy a car and with that decision comes more responsibility. You must pick the right car and then keep it running and carry insurance on it.

A Learner's Permit

You want to drive? The first thing you must do is to get your ***learner's permit***. You must go to your local ***Department of Motor Vehicles (DMV)*** and pick up a driver's manual. Many states will also have a copy of their manual on the Internet. In this manual you see chapters on different topics like traffic signs, intersections, passing, parallel parking, defensive driving, and the use of alcohol and other drugs. The manual helps you learn the rules of the road. Many of these topics you might already know. For example, everyone knows you must not drink or take drugs and drive a car. You could cause an accident and hurt someone or even take someone's life. You probably also know many of the street signs already.

Do the exercise below and see how many signs and rules you recognize. Fill in the blank explaining what each sign or rule means.

1._____

2._____

3._____

4._____

5._____

6._____

7.   What does a flashing red light at an intersection mean? _____

8.   What type of pavement marking is used to show you which lane you must use for

a turn? _____

9.   What does "right-of-way" mean? _____

10.   What do you do when an ambulance is behind you with its lights flashing?

_____

How did you do? Do you think you are ready to take the test? Be careful, the written test can be very hard.

After you have studied the manual and feel that you are ready to take the test to get your learner's permit, you must go to the DMV office and take the written test. You will have to take your identification (ID). The DMV office will charge you a fee to take the test, so you will need to bring money with you. The office will also give you a vision test. This usually means that you will need to look into a special machine and read a line of letters, numbers, and symbols. After this, you will be able to take the written test. It will be multiple-choice. Once you finish the test an employee of the department will correct it and, if you pass it, will give you a learner's permit. If you fail it you must take the test again. States charge different amounts for their tests and have different rules about how often you can take the learner's permit test if you fail it. Check with the office in your town to learn that information.

Check your understanding. Put the following steps in order.

Number them from 1 (the first step) to 6 (the last step). The first one is done for you.

11. _____   Take the written test.

12. _____   Pay.

13. _____   Take your ID to the motor vehicle office.

14. __1__   Pick up a driver's manual.

15. _____   Take a vision test.

16. _____   Receive your learner's permit.

Now that you have a learner's permit, what do you do next? The first thing to do is to find another driver with good skills. She will ride with you and teach you how to operate a vehicle. She will teach you the rules of the road. Many states have rules that define "another driver with good skills." Many states require the teaching driver to be at least 21 years old. You will need to check with your state for those rules.

If you do not have someone who can teach you how to drive, you can go to a driving school. Many public schools offer driver's education. If you are not in school, you can go to a driving school that may be in or near your town. The teachers at the school will take you out in a car and get you the practice you need to be a good driver.

Once you are ready, you will need to return to the DMV office and make an appointment to take your driver's test. This test will be taken in a car. You will need to have a parent or friend, with a car, come to the test with you. You will need to bring your identification. You will need to bring your learner's permit too. It is a good idea to check at the DMV office what official document you will need to give to the person giving you the test. If you do not have those documents, you may not be able to test.

Once your tester arrives, he will sit in the front passenger's seat and give you instructions on where to drive and what to do. He will be checking to see if you know what the road signs mean and if you can parallel park, can turn corners, and drive with traffic. If you have mastered all these skills, then you will pass the test and receive a driver's license.

How close are you to being ready?

Alcohol/drugs and driving

It is illegal for you to drink alcohol or use drugs and drive a motor vehicle. Not only is it illegal, it is the WRONG thing to do. When you drink or use drugs and drive a car, you could have a serious accident that could hurt you, someone you love, or a stranger. Driving is a responsibility. That means you have agreed to follow the rules of the road. You promised to be careful in a car so that you don't injure yourself or someone else. All states have laws against driving when you have been drinking.

Why do you think it is important not to drink or use drugs and drive?

_____

_____

_____

Alcohol slows your reflexes and reaction time. It reduces your ability to see clearly. It gives you poor judgment. It affects your judgment about speed and distances. Many times it will encourage you to take risks that you wouldn't normally take. It makes you less alert. The important physical and mental skills you need to drive safely are weakened. If you drink and take drugs at the same time, the effect is even worse.

There are ways to protect yourself against drinking and driving. If you are going out with a group of friends, get a designated driver before you go. A designated driver is someone who agrees not to drink or take drugs and promises to drive you home after the party. If no one wants to be the designated driver then plan to spend the night or call a cab to take you home. Make these decisions before you go.

If you drink or use drugs and drive, you may have to pay the consequences. If you have an accident or the police pull you over and think you have been drinking, they will conduct a **blood alcohol test (BAC)**. Your blood alcohol test (BAC) is the percentage of alcohol in your blood and is usually tested by a chemical test of breath, blood or urine. A BAC of .08 or higher shows that you are intoxicated. Your BAC is affected by how many alcoholic drinks you have, how much time passes between drinks, and your weight. It is not safe to drink or use drugs and drive. The penalties are steep. In New York State, for example, they have a zero-tolerance law for drivers under the age of 21. If you are caught driving while under the influence, you will lose your license. If you are over 21, the penalties range from fines, to jail time, to loss of license. You worked hard to get your license. Be smart. Don't drink or use drugs and drive.

How smart are you? Take the test below and see how you do. Answer each question true or false.

17. _____ Alcohol slows your reaction time when driving.

18. _____ Marijuana, a cold remedy, or a sleeping pill can affect your driving ability.

19. _____ Non-prescription drugs do not affect your driving.

20. _____ Taking another drug while drinking alcoholic beverages has no effect on you.

21. _____ Your blood alcohol content (BAC) depends on your body weight, the number of drinks you have, and the time that passes between them.

22. _____ Fines, the loss of your license, and a possible jail term are some of the consequences of driving under the influence of alcohol or other drugs.

Buying and Maintaining a Car

Many people who have their license also like to own a car, but cars are a big responsibility. They cost a lot of money. Once you buy the car, you have to get insurance. You have to put gas in it. You have to put tires on it. You must fix the parts that break like the engine, the muffler, and the brakes.

Now that you are ready to buy a car, what type of car would you like? Do you need a big car, a little car, an SUV, a truck, or a car that gets good gas mileage? What type of vehicle do you need?

- Do you need a car to get to work?
- Do you need a car that can seat a lot of people?
- Do you need a car that gets good gas mileage?

Would you rather have an SUV? They do not get as good gas mileage as a car, but they have more room and are rugged.

Or would you prefer a truck or a sports car? Trucks can haul lots of things, but there is only room for a couple of people. A sports car is nice. It will amaze your friends. Sports cars cost a lot of money. The insurance on them is very high, too.

Make a list of the things you need from a vehicle.

_____

_____

_____

_____

_____

What type of vehicle will work best for you? _____

Once you know what type of a vehicle you want, you need to look for one. You can go to a car dealership. You can look for it in the paper. You can ask friends about cars for sale. You may have to take a loan out from a bank or maybe you have enough cash to pay for it. You will also have to go to an insurance agency and get insurance on your car.

There is a lot of paperwork you have to do to put a vehicle on the road. If you buy your vehicle from a car dealership, they will do the paperwork for you. If you buy your vehicle from a person, you will need to go back to the DMV. You will need to apply for a new *Title (certificate of ownership)*, a *registration*, and a *license plate*. You will need to bring a *bill of sale*, your *proof of insurance*, and money. The DMV will charge you for all of these things. The papers you get from the DMV are official documents. You will need to keep them and your driver's license safe.
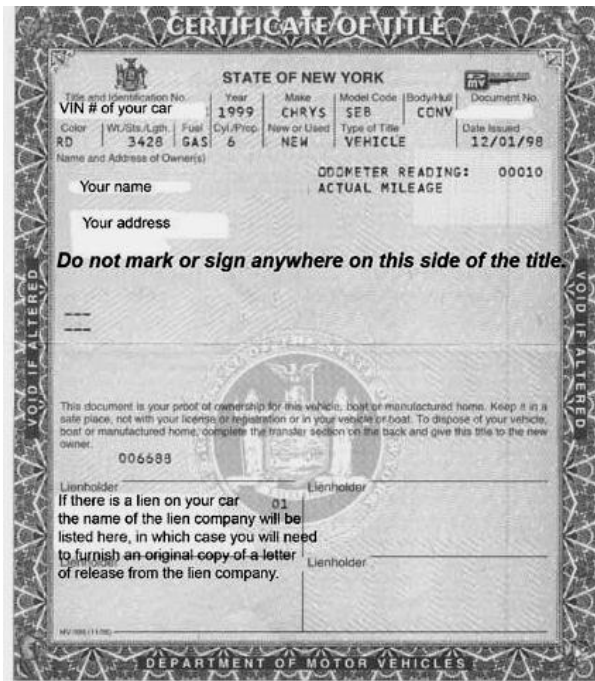
Title ⬆
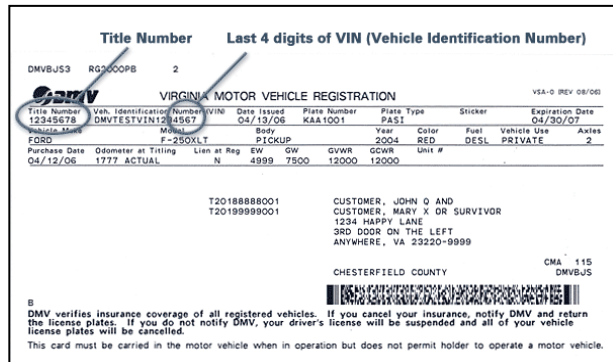
registration ⬆

license plate ⬆

After you buy a car it is important that you take care of it so that it is safe to drive. The DMV will make you get an inspection on your vehicle. You will have to get an inspection every year. You have to take it to a mechanic for the inspection. If your car is not safe to drive, it will not pass inspection. You will have to take it off the road.

The mechanic will check the engine of your car. The engine must have a good battery, oil, and anti-freeze. He will check things like the spark plugs, air filter, and transmission. It must meet pollution control laws.

The mechanic will also check the body of the vehicle. It must have good tires. It must have safe seat belts. It must have a quiet muffler. It must have working lights. If your vehicle is missing any of these things, then you will have to pay to have them fixed. To have your car fixed can be very expensive.

After the mechanic says that your car has passed inspection, then you can drive it on the road. Remember that you will need money for gas. If you drive your car a lot this may add up to a lot of money. Most cars have tanks that hold about 15 gallons of gas. If you multiply 15 gallons times $4 per gallon for gas, it will cost you $60 to fill your gas tank.

Many people learn that they must get a job in order to have a car. Many people get a car because they have a job. They like to drive themselves to work. They do not like taking the bus or train. Cars are very expensive. It is a serious decision to buy one.

23. Why do you think it is a good idea to own a vehicle?

_____

_____

24. Why do you think it might be a good idea NOT to own a vehicle?

_____

_____

25. What type of vehicle do you think you can afford? Why?

_____

_____

Notes:

ೲ End of Lesson 2 ೞ

Understanding Health Issues

Words to know:

√ **general practitioner**
√ **prescriptions**
√ **pharmacist**
√ **chemical**

Wouldn't it be a wonderful world if no one ever got sick or hurt? Think of all the fun we could have. If we eat healthy foods and take care to wash our hands and be aware of disease and illness, we can stay healthy. Sometimes, no matter how hard we try, we will get sick. When we do, we need to find a doctor. We need to make an appointment. We may need to get medications. It is important that we know how to take the medications. Sometimes the instructions on the label can be confusing.

Once in a while it is not illness that sends us to the doctor. Sometimes we get injured. If you or someone in your family gets hurt and needs to go to the hospital, you need to know how to find it. You need to know where to go so that you don't waste time.

This lesson will help you understand how to stay healthy. It will help show you how to find a doctor and make an appointment. We will talk about how to get a

prescription filled. We will look at the directions on the prescription bottles and try to understand them. We will talk about over-the-counter medications and how to find a hospital in the event that you or a loved one needs emergency medical services.

Next, this lesson will talk about the many dangerous chemicals that we come in contact with every day at home and at work. We will talk about how to keep ourselves safe.

Staying Healthy

Do you know how to stay healthy? It is something we have to be aware of every day. The first thing we can do is eat healthy foods. Doctors are discovering that many foods are like medicines. They can help the body fight disease and stay healthy. The United States Department of Agriculture (USDA) came out with a new picture for helping us eat better. It is called "my plate." Look closely at the picture.
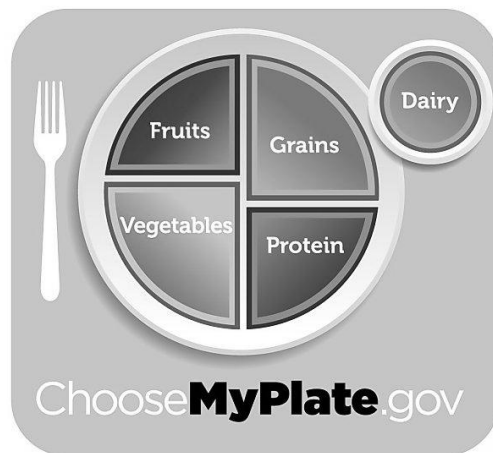
The picture shows that we should have lots of vegetables, some fruits, and equal amounts of grain and protein. It shows we should have a little dairy, like milk or cheese, on the side. You do not see oils or sweets in this picture. The USDA suggests that you leave those things out of your diet.

In addition to eating well, you should wash your hands a lot with soap and warm water. Doctors say that you should wash your hands with the soap for 20 seconds before rinsing it off with the water. Twenty seconds is the same as singing *Row, Row, Row your Boat* two times. If you do not know this song, find a song that you can sing in 20 seconds. It makes hand-washing more fun. Wash your hands several times during the day. Wash them after you sneeze or after using public items like a shopping cart.

One way to keep other people healthy is to cover your mouth when you cough or sneeze. If you have a tissue, you should use it to cover your mouth or nose. Many germs will die on your tissue and won't be spread from person to person.

Finding a doctor

Sometimes, no matter what we do, we are going to get sick. When this happens, we need to find a doctor. If you do not already have a doctor, you should ask family and friends if they can help you find one. The hospital in your area can also give you a list of doctors who are taking new patients. It is best to find a doctor when you are not sick because then you can look around. You will want to start with a *family doctor*, which is also called a *general practitioner*. These are doctors that can treat many illnesses or send you to a specialist if you have a special problem.

Once you get a doctor's name, call their office. Ask if they take your insurance. Ask how much they charge for an office visit. If they take your insurance, make an appointment to be seen—even if you are not sick. Doctors like to get to know their patients. They can treat you better if they know about your health condition.

Talk to family and friends and get the names, addresses, and phone numbers of three doctors you might want to go to see. If you have a doctor already, list his name first.

(1) _____phone_____

   Address_____

(2) _____phone_____

   Address_____

(3) _____phone_____

   Address_____

Do these doctors live close to your house? _____

How long would it take you to get to the doctor's office? _____

How would you get there? _____

On a separate sheet of paper, draw a map from your house to the doctor's office. Draw a map for each doctor.

Once you get in to see a doctor it is important that you tell her everything that is wrong with you. Make a list at home and take it with you. If you do not understand the doctor, ask her to explain what is wrong with you. These are the questions you must ask a doctor. You want to understand these answers before you leave the office.

- ✓ What is my main problem?
- ✓ What do I need to do?
- ✓ Why is it important for me to do this?

Prescriptions

Sometimes the doctor will need to give you medicine to feel better. She will give you a ***prescription*** to take to the pharmacy and have filled. A prescription is a doctor's order for medicine. There are pharmacies in many stores. Ask your family and friends what pharmacy they use. Check to see if the pharmacy accepts your insurance. If you do not have insurance, talk to your doctor about giving you a prescription for a generic brand of medicine. These types of medicines cost less money. If you want to know how much your medicine will cost, ask the clerk at the counter. He will be able to tell you the cost before they get your medicine.

Once you have your medicine, you will need to take it as directed by the doctor. Sometimes these instructions can be confusing. If you don't understand the directions, ask the clerk at the pharmacy to explain it to you.

Let's look at some directions that may be confusing.

➢ Take 1 tsp. twice daily

Question: Does "tsp." mean teaspoon or tablespoon?_____

Question: What time of day do you need to take the medicine?_____

➢ Take one tablet by mouth every day

Question: Do you take this medicine in the morning or at night?_____

Question: Do you think it matters?_____

As you can see, prescriptions can be very confusing. For question one, "tsp." means teaspoon. It is a smaller amount than a tablespoon. A tablespoon is three times bigger than a teaspoon. Because it says "take twice a day," the patient should try to take the medicine twelve hours apart. So the patient should take the medicine once at 7 or 8 o'clock in the morning and then again at 7 or 8 o'clock at night.

For question two, the label doesn't tell you when to take the medicine. The medicine is supposed to be taken in the morning. The medicine should be taken one half hour before eating anything. The doctor gave the patient the extra information. The bottle did not have all the information on it.

Many times prescriptions will come with warning labels. It is important to read the warning labels. They are always on bright colored paper. Look at the labels below. Always pay attention to the labels on your prescription bottles. They give you extra information about the medicine.

It is important to take the medicine correctly. If you don't, the medicine could make you sicker. If you don't understand something on the label, talk to your doctor or the **pharmacist** about it. The pharmacist is the person licensed to prepare and distribute prescription drugs.

Over-the-counter medicines

You do not need a prescription for all medications. Some of them you can buy off the store shelves. Medicines like aspirin or cold remedies or allergy tablets can be bought in any store. These items are still medicines. Each medicine has a label you must read. The label will tell you how to take the medicine. It will also give you warnings about the medicine. A warning tells you how the medicine can hurt you.

Let's look at a label from a medicine sold over-the-counter.

Drug Facts

Active ingredient (in each tablet)	Purpose
Chlorpheniramine maleate 2 mg...Antihistamine	

Uses temporarily relieves these symptoms due to hay fever or other upper respiratory allergies: ■ sneezing   ■ runny nose   ■ itchy, watery eyes   ■ itchy throat

Warnings
Ask a doctor before use if you have
■ glaucoma   ■ a breathing problem such as emphysema or chronic bronchitis
■ trouble urinating due to an enlarged prostate gland

Ask a doctor or pharmacist before use if you are taking tranquilizers or sedatives

When using this product
■ drowsiness may occur   ■ avoid alcoholic drinks
■ alcohol, sedatives, and tranquilizers may increase drowsiness
■ be careful when driving a motor vehicle or operating machinery
■ excitability may occur, especially in children

If pregnant or breast-feeding, ask a health professional before use.
Keep out of reach of children. In case of overdose, get medical help or contact a Poison Control Center right away.

Directions

adults and children 12 years and over	take 2 tablets every 4 to 6 hours; not more than 12 tablets in 24 hours
children 6 years to under 12 years	take 1 tablet every 4 to 6 hours; not more than 6 tablets in 24 hours
children under 6 years	ask a doctor

The label tells you what symptoms the medicine helps. It gives you the warnings about how this medicine could hurt you. It tells you how you should take this medicine.

Look closely at the label and answer the following questions.

1. List two things this label warns you about:

a. _____

b. _____

2. If you are 10 years old, how much medicine should you take?_____

3. What type of medicine do you think this is? (hint: look at the list of symptoms it

helps) _____

All medicines can be dangerous. Many medicines can make you sick or slow down your driving skills. If you do not understand the warnings on the package, you can ask the pharmacist to explain it to you. The pharmacist can also help you make a decision about what medicine to take. He can also tell you what medicines NOT to take together. If you have questions, don't be afraid to ask. It is best to be safe.

Look in your medicine cupboard at home. Choose three medications that you can buy at the store. Choose medicines like cough syrup, ibuprofen, or allergy tablets. If you do not have any medication at home, take a field trip to a local store. Write the names of the medicines below.   Write down at least one warning they have on their package.

(1) Medicine name: _____

Warning: _____

(2) Medicine name: _____

   Warning: _____

(3) Medicine name: _____

   Warning: _____

Finding a hospital

Do you know where the hospital is in your town? Do you have more than one? Which is the closest to you? These seem like unimportant questions until you or someone you know gets injured and needs to make a trip to the emergency room.

If you or a family member had an accident at home that required stitches, would you know what to do? How would you get to the hospital? Would you ride the bus? Would you take a cab? Would you take your own car or call an ambulance? How you answer this may depend on the injury or the medical emergency. If the injury is bad enough, you may need to get to the hospital in a hurry.

Draw a map from your house to the hospital. Mark the location of the emergency department. If you have never been there, go now and check it out.

Once you reach the hospital, you will not need to worry about getting a doctor. There is always a doctor on-call and he, or his assistants, will take care of you. Be sure that you understand his orders when you leave. Don't forget to ask those three important questions before going home:

   1. What is my main problem?
   2. What do I need to do?
   3. Why is it important for me to do this?

Dangerous chemicals

Every day you handle dangerous *chemicals*. Chemicals are substances made by chemistry. We use them at home and at work. Think about all of the cleaning bottles you have under your sink or in your kitchen cabinet. Did you know that window cleaner can be a dangerous chemical? What about bleach? Did you know that was dangerous? Check your cupboards for chemicals that you think would be dangerous and list them below. If you need help, read the labels.

(1) _____

(2) _____

(3) _____

(4) _____

(5) _____

Did you find five? Good job! Were you surprised to find out that some of these things were dangerous?

Think about work for a minute. If you have a job, can you think of any products there that might be dangerous? If you do not have a job, think about a job as a worker on a farm. Can you think of any products that might be harmful? Are there pesticides in the field? Are there medications, like flea spray, you must put on animals? Are there cleaners you use for the equipment or the stalls? Do you fix vehicles? Do you think gas and oil are dangerous chemicals? It is important to be aware of all the chemicals you deal with on a daily basis. You must protect yourself from them to keep yourself healthy.

List two dangerous chemicals you may find at work.

(1) _____

(2) _____

How to protect yourself

There are many ways to keep yourself safe when working with chemicals. Listed below are some good things to do.

✓ Read the warning labels. Just like on a bottle of medication, the warning label will let you how to handle the chemical in a safe way. Many chemicals will have a skull and crossbones picture on the label. This tells you and the chemical is dangerous and to be careful.

✓ Wear protective clothing. It can be a pair of overalls or a special pair of jeans and tee shirt. You will want to take special care of the clothes. Wash them separately from the rest of the laundry.

✓ Wear disposable gloves to keep the chemicals off your hands.

✓ Do not eat or drink near chemicals.

✓ Wash your hands, face, and bare skin after working with chemicals. Be sure to use lots of soap and fresh water. Take a shower if your whole body has been in contact with the chemical. Use shampoo on your hair.

✓ Always keep medicines and chemicals in a safe place and away from children.

Responsible Decision Making

The last topic we will talk about is making good decisions about boyfriends and girlfriends. It is important to respect each other and to make decisions that will keep you safe and healthy. Here is a list to things to think about when you are dating.

Talking: Talk to your boyfriend or girlfriend about your relationship. Do you agree to date just each other? Do you want to date other people, too? Do you just want to kiss and hold hands? Do you think you will have sex? Do you both want to have sex? If not, then you need to set limits. "No" means no. You shouldn't push another person to do something they do not want to do.

Respect: It is important to respect the limits that you agree to set. Listen to what your boyfriend or girlfriend is saying. Do not try to make someone do something they do not want to do. Respect the wishes of your partner.

Diseases: People can get many diseases from having sex with each other. You might have heard of diseases like HIV/AIDS, herpes, and gonorrhea. If you and your partner agree to have sex, you should visit a doctor or the Health Department. You should be tested for diseases. A doctor or nurse can talk to you about ways to stay healthy.

Babies: Having sex can make babies. Do you want to have a baby right now? Children are a big responsibility and will change your life forever. Be sure to talk to a doctor or nurse about ways not to have a baby.

Protection: If you choose to have sex, you need to talk to a doctor or nurse. They will tell you how to keep yourself safe and healthy. They can tell you how to keep from having a baby. If you do not have a doctor, you can go to the Health Department. They will be able to provide you with information.

Notes:

ဆ End of Lesson 3 ൙

Lesson

4

Finding Work

Words to know:

√ **résumé**
√ **application**
√ **interview**

M any people like working, but almost everyone hates looking for a job. It can be hard to find a job. Sometimes a person doesn't know what type of job he wants to do. She doesn't know where to look for a job. He doesn't know how to fill out an application. She doesn't have a résumé. He doesn't know how to dress or what to say. It is the same for most people.

In this lesson we will look at all the things we must do to get a job. You will find out what type of job you would like to work at. You will complete a résumé (ray –zoo-may). You will complete a job application. We will talk about where to look for a job. You will learn what to wear when looking for a job. You will learn what questions to ask. Once you have all of this information, you will find it easier to look for a job.

Have you ever had a job before? If you have, how did you get it? Did a friend or family member help you? Many times that is the way we start a new job. Sometimes we don't realize that we have a job at all. Have you ever babysat your brothers or sisters or the neighbor kids? Have you helped dad work on the car? Have you helped the neighbor cut the grass or take out the garbage? All of these things are jobs.

Maybe you did not get paid to do them, but they gave you experience.   You can list work experiences on your résumé and application. These experiences can help you decide what you want to do for a job.

What Do You Want To Do

Sometimes it is hard to find a job because you don't know what you would like to do. You can find many interest surveys on the Internet. If you do not have the Internet at home, go to the library and use the computers there. Take a test to help you decide what you would be good at. Here are some sites you can visit. They have interest surveys tests. They will not cost you any money.

- https://careerzone.ny.gov
- www.careerpath.com
- www.test.personality-project.org
- www.testq.com

If you cannot use the Internet, go to the closest Employment office. They will be able to give you an interest test also. Taking career interest tests can be fun. Here are some of the questions you might have to answer.

- Do you like to work with people?
- Do you like to read fiction or non-fiction?
- Can you do math in your head?
- Do you make decisions carefully or quickly?
- Do you prefer to be alone or in a group?
- Can you make friends quickly at a party?
- Do you like to create pictures and stories?
- Do you like to use your hands when you work?

Wasn't that fun? Why not give it a try.

Résumés

Once you decide what job you want, it is a good idea to make a **résumé**. A résumé is a brief summary of a person's background and education. On a separate sheet of paper, make a résumé which looks like the one below. Just answer the questions on this sample and you will have your own résumé. Get a friend or teacher to help you.

Your Name

Street Address
City, State, Zip Code
Phone Number
Email Address

Education (if you haven't finished school, just list the dates you attended)

High School Name – School City, State

Dates of attendance

Work Experience
(if you haven't worked, list experience you have had in life like babysitting, working on cars, etc.)

Company Name, Dates of Employment
- Job Title, description, responsibilities

Company Name, Dates of Employment
- Job Title, description, responsibilities

Achievements

- List academic and other achievements

Activities

- List volunteer experience, sports, clubs, etc. as well as dates of involvement
- List volunteer experience, sports, clubs, etc. as well as dates of involvement

Skills

- List computer, language, or other personal skills here
- List computer, language, or other personal skills here

Applications

Sometimes you may not need to turn in a résumé. Sometimes the employer will want you to complete their **application**. An application is a written request, as for assistance, employment, or admission to a school. Since most applications are alike, it is a good idea to fill out a sample application and take it with you. Fill out the sample application below.

Application for Employment

{   } is an Equal Opportunity Educational Institution and EEO/Affirmative Action Employer committed to excellence through diversity. Employment offers are made on the basis of qualifications, and without regard to race, sex, religion, national or ethnic origin, disability, age, veteran status, or sexual orientation.

PLEASE TYPE OR PRINT. Complete the entire application. You may attach a résumé, but you must still complete all questions; or your application will be deemed incomplete and may not be considered. Please fill out each box (don't just indicate "See Résumé.") Applications with missing or invalid job numbers will not be considered for any position.

Position Applying for:	Name (Last, First, Middle):	Other names under which you have attended school or been employed:

Street Address:	City, State, Zip:

Social Security Number:	Home Phone:	Work Phone:	Other Phone:

Are you eligible to work in the United States?	☐Yes ☐No	
Are you 18 years of age or older?	☐Yes ☐No	If NO, what is your current age?
If required for position, do you have a valid driver's license?	☐Yes ☐No	If YES, State of issuance, license #, and expiration date:

How did you learn about this employment opportunity? Check all that apply:
☐ Job Bulletin (Posting) /Walk-in☐ ☐Website ☐Dept. of Labor ☐Ad in *magazine* ☐ Referral by employee
☐ Ad in *newspaper* ☐☐☐Other:

EDUCATION

| Name of School	City/State	Did you graduate?	If NO, # of years left to graduate	If YES, date of graduation	Degree received	Major
High School						
GED						
Other School						
College						
College						
College						

(*continued next page*)

SKILLS: Please list technical skills, clerical skills, trade skills, etc., relevant to this position. Include relevant computer systems and software packages of which you have a working knowledge, and note your level of proficiency (basic, intermediate, expert).

WORK EXPERIENCE-Please detail your <u>entire</u> work history. Begin with your <u>current</u> or most recent employer. If you held multiple positions with the same organization, detail each position separately. <u>Attach additional sheets if necessary</u>. Omission of prior employment may be considered falsification of information. Please explain any gaps in employment. Include full-time military or volunteer commitments. **PLEASE DO NOT** complete this information with the notation "See Résumé."
PLEASE NOTE: We reserve the right to contact all current and former employers for reference information.

Getting More Education

A good education leads to a good job. It is hard to find a job without a high school diploma. College graduates make more money than high school graduates. Some jobs need extra training. Have you thought about being a truck driver, nurse, or secretary? These jobs require hands-on training. If you don't like to study in books, a hands-on school may be perfect for you. Here are some careers that require hands-on training. If you are interested in a job like this, ask your teacher for more information.
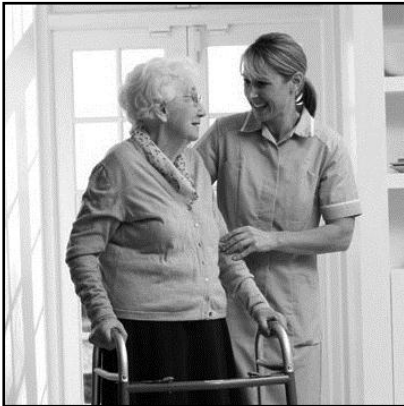
Certified Nursing Assistant
Average salary
$21,800/year

Truck Driver
Average salary
$37,770

Secretary/Assistant
Average salary
$30,830

Auto Mechanic
Average salary
$40,380/year

Job Hunting

There are many ways to look for a job. You can ask a friend. You can go to the Employment office. You can read the ads in a newspaper. You can look at store windows. Sometimes when a store needs a worker, they will place a "Help Wanted" sign in the window. You can even look on the Internet. Let's take a closer look at some of the ways you can find work.

Ask a friend: Ask your family and friends if they know where you might get a job. When a company is hiring new employees, old employees usually know about it. Friends can give you leads on jobs.

Employment office: Find the employment office near you and stop in. They have workers who make it their business to know about jobs. They will ask you what education and training you have. They will look through all of their jobs. They will match you with a job you may like. It is *their* job to help *you* find a job.

Newspaper ads: Have you ever seen an ad like the one below? Companies put ads in the newspaper when they need to hire new employees. It tells you how to apply for their job. In this ad, the employer wants you to come to his store to apply for the job.

> **HELP WANTED**: Full time cook with experience. Apply @ 425 N. Main St. Buffalo, NY, at Yummy Food Restaurant.

Store Windows: Many times when a store is looking for help, they will place a "Help Wanted" sign in the window. Look at the example below. If you see a sign in the window, you should go into the store or restaurant and ask to see the owner or manager. They will be able to give you an application. It is important to have your résumé or sample application with you when you apply. Remember to dress nicely.

Look on the Internet: There are many places you can go on the Internet to look for jobs. The Employment office might know of some that are good for your area. Below is a list of sites you can check out.

- www.careerbuilder.com
- www.AllRetailJobs.com
- www.HotJobs.com
- www.gojobs.com
- www.WorkplaceDiversity.com
- www.indeed.com
- www.usajobs.gov
- www.monster.com
- www.jobs.com
- www.jobmarket.nytimes.com/pages/jobs

Applying for the job

There are many ways to apply for a job. You can send in a résumé. You can fill out a form on the Internet. You can stop by in person and talk to the manager. Here are some things to keep in mind when you apply for a job.

Use your best handwriting on applications. The employer will think you are a sloppy person if you turn in an application that is not written in your best handwriting. Do not make marks on the application. Do not spill coffee or juice on it. Keep it safe and clean. If you make a mess of the application, ask for another one. Do not scribble out information. If you make a mistake, put ONE line through it and then write the correct information above it.

Use your résumé. In this lesson, you have made a résumé. Have someone type it for you on the computer if you did not already do that. Make copies on good, clean paper and take your résumé with you. It gives you something to hand to the employer.

It is something extra that you can hand in with your application. It shows that you are serious about getting a job. It shows that you have put extra effort into getting a job.

Always wear your best clothes. If you spend a day looking for a job, make sure you look your best.

Make sure your clothes are clean and mended. Don't wear clothes that have rips in them. Make sure that your hair is washed and combed. Brush your teeth and put on deodorant. The best things to wear are black pants and a clean white shirt. If you are a girl, you can also wear a black skirt and white shirt or a nice dress. If you do not have these things, you can wear anything that is clean and neat.

Interviewing for the job

You have applied for the job. The boss calls and wants to **interview** you. An interview is a conversation between the employer and a potential employee. What do you do now? Interviewing can be scary. You want to look perfect when you go. You want to say the right thing. You want to follow these tips.

Always wear your best clothes. Make sure you look your best. Make sure your clothes are clean and mended. Don't wear clothes that have rips in them. Make sure that your hair is washed and combed. Brush your teeth and put on deodorant. The best things to wear are black pants and a clean white shirt. If you are a girl, you can also wear a black skirt and white shirt. If you do not have these things, you can wear anything that is clean and neat. Yes, you have read this before. That is how important it is. Always look your best.

Learn about the company. Search the Internet for information about the place. Ask friends, family, and neighbors what they know about the business. Write down three questions you would like to ask the people who interview you. This shows that you are interested in working for them.

Do practice interviews. Below are some basic interview questions. Practice interviewing with a friend or family member. Be sure to smile and to look that person in the eye.

- Tell me about yourself.

- What are your strengths?

- What are your weaknesses?

- Why do you want this job?

- Where would you like to be in your career five years from now?

- What attracted you to this company?

- Why should we hire you?

- What did you like least about your last job?

- When were you most satisfied in your job?

- What can you do for us that other candidates can't?

- What were the responsibilities of your last position?

- Why are you leaving your present job?

- What do you know about our company?

- Do you have any questions for me?

Send a thank you note. It is a good practice to send a thank you note to employers. It is a nice thing to do. It gets your name in front of them one more time. It may make the difference between getting the job and losing the job.

Be prepared. Be confident. Good luck!

ℨ End of Lesson 4 ∞

Lesson

5

Finding Housing

Words to know:
√ utilities
√ lease

D o you own your home? Do you rent? Is your home part of the job you have? Many people who rent wish they could own their own home. Many people do not want to own a home. Whether you own your home or rent an apartment, there are many responsibilities that come with living on your own.

In this lesson, we will talk about where to look for housing. Have you read a rental ad? Do you understand them? Sometimes they use abbreviations that can be confusing. We will learn where to look for the ads and how to read them.

In this lesson, we will talk about what rights you have as a renter. Did you know that your landlord has to keep your apartment safe and livable? He must make repairs on the property or he must have you order the repairs.

Many landlords like you to sign a **lease**. A *lease* is a contract between you and the landlord. You want to be sure to read the whole lease. You want to be able to understand the lease. We will look at a simple lease and try to understand it together.

We will look at how to maintain an apartment or house. Your landlord has responsibilities, but so do you. We will look at how you can keep your house safe.

Finally, we will talk about your community responsibilities. We will also talk about getting along with your neighbors. If you want good neighbors, you must be a good neighbor.

To Rent or To Buy

Many people would rather rent housing instead of buying it. When you rent an apartment or a house, it is the landlord's responsibility to take care of the property. He must mow the lawn and fix things when they break. He must plow your driveway in the winter if it snows.

If you own your home, then you take on that responsibility. You must pay the mortgage. You must pay the taxes. You must fix all the things that break. You must mow your lawn. You must shovel snow if you live where there is snow. There is always something to do around a house.

This lesson will talk about renting a place to live. If you would like to buy a house, it will cost a lot of money. There may be programs in your community that will help you with the process. You would start by talking to a bank or a real estate agent.

Apartment for Rent

There are many ways to find an apartment or a house for rent. You can look through a newspaper. You can look on the Internet. You can call a real estate agent. You can talk to friends or family. Most people will look in the newspaper for a place to live. Usually an ad will tell you where the apartment is located. It will tell you how many bedrooms it has. It will tell you how much the rent is. It will tell you if you can have pets or not. It will tell you what *utilities* you will need to pay for. *Utilities* are service bills like electric, gas, water, and garbage removal. The ad will tell you if you need a security deposit. A security deposit is separate money you pay the landlord. It is used if you cause damage to the apartment. It is used if you violate the lease. Let's look at some rental ads.

> FOR RENT: Silver Springs. 1 bedroom lower. $450/mo plus utilities.
> 1 month security. NO PETS. Available Sept. 1. 555-555-5555

This ad tells us that the apartment is in Silver Springs. It tells us that there is one bedroom. The rent is $450.00 per month. "Plus utilities" means that you must pay the extra bills like electric, gas, water, and garbage removal. This ad tells us that you cannot have pets. Finally, the ad lets you know that the apartment will be ready September 1st.

Now you try it. Read the ad below and then answer the questions.

> 2 bedroom mobil home for rent in Cheyenne. 2.5 car garage.
> No pets. Call 555-234-6666

1.   What is for rent here?   _____

2.   How many bedrooms are there?   _____

3.   What town is this home in?   _____

4.   What is the rent?   _____

5.   Can you have pets?   _____

6.   If you needed more information, who would you call? _____

Try this one!

> FOR RENT: Upper 1 bedroom apt. in the village of Belmont. Stove, refrigerator, lots
> of storage, washer and dryer on site. Close to supermarket. Available May 15. 1st
> $395/mo plus utilities and security. Call Jay at 333-789-1236

7.   Is this apartment upstairs or downstairs? _____

8.   What extras come with it?   _____

9.   What is the rent?   _____

10. How much is the "security"?   _____

11. What is a "security"?   _____

Good job! You understand rental ads. Now you can look for a place to live.

Renters' rights

Because the landlord is renting you his property he has lots of rights. If you do not pay your rent, he can ask you to move. If you damage the property, he can make you pay for it. But renters have rights too. The rights of renters change from state to state, but below are some common rights that many states have.

➢ It is illegal to deny housing to a tenant on the grounds of race, color, sex, religion, disability, family status, or national origin.

➢ Apartments must be safe. They must be clean. They must be weatherproofed. They must have water, electricity, and heat. (You may have to pay for these utilities.)

➢ A landlord should make repairs in a reasonable time. Some landlords will tell the tenant to order repairs. The tenant takes the cost of repairs out of the rent.

➢ A landlord must tell you before he comes into your apartment. Usually he can only come into your house to make repairs or in case of an emergency.

➢ If the apartment becomes unsafe, you might be able to break the lease. This means that the apartment does not meet health or safety conditions.

➢ Security deposits are not deductible for "normal wear and tear."

➢ Most states make the landlord refund unused security deposits within 14 to 30 days after the tenant leaves.

➢ A landlord cannot change the locks. He cannot shut off your utilities. He cannot evict you without notice. Eviction requires a court order.

Signing a Lease

Many landlords want you to sign a lease. A lease is a contract between you and the landlord. It tells you what he expects from you. Usually it is good for one year. Below is a simple lease. Many leases are much more complicated than this one. Be prepared for your lease to look different. Let's look at this one.

<u>Rental Agreement and Lease</u>

This rental agreement is made between: _____ (Landlord)

and _____ (Tenant)

For the property on: _____(Address)

_____(City, State, and Zip Code)

The lease is for one year starting on January 1, 2009, and is automatically renewed for the amount of $400.00 a month, payable on the first. _____ (Tenant) is responsible for the Electric, Gas, and Telephone.

Snow removal, trash, and lawn care are provided by the Landlord.

_____ (Tenant) is responsible for insuring his/her personal property.

_____ (Tenant) agrees to use the premises for residential purposes only and not for illegal, immoral, or hazardous purposes.

_____ (Tenant) may have/may not have animals, for an additional

deposit of $_____.

_____
(Tenant)   (Date)   (Phone)

_____
(Landlord)   (Date)   (Phone)

Always read a lease all the way through. Let's take this one apart and talk about it.

This rental agreement is made between:

_____ (Landlord) and

_____ (Tenant)

This gives us the name of the two people making the agreement. You and the landlord.

For the property on:

_____(Address)

_____(City, State, and Zip Code)

This tells us where the apartment or house is located.

The lease is for one year starting on January 1, 2009, and is automatically renewed for the amount of $400.00 a month, payable on the first.

This is very important. This says that you are signing a lease for one (1) year. This means that you agree to live in this house for one year. It also says that the lease will "automatically" renew every year. That can be a dangerous thing if you want to move. You may want to ask the landlord to take that phrase out of the lease before signing it. This sentence also tells you that the rent is $400.00 a month. It tells you that the rent is due on the first of every month. There is a lot of information in this sentence. It is important to read every word and make sure you understand it.

_____ (Tenant) is responsible for the Electric, Gas, and Telephone.

This sentence lets you know that you have to pay for the utilities (services). It lists them here for you. Sometimes your landlord will pay for some of your utilities. They will tell you if they do by adding the line "_____is included."

Snow removal, trash, and lawn care are provided by the Landlord.

This sentence lets you know what the landlord will do to the property so you do not need to worry about it.

_____ (Tenant) is responsible for insuring her personal property.

This is a very important sentence. It lets the tenant know that she must get insurance for her personal property. That means that you must go to an insurance agent and get coverage for all of your personal items. This would be for your clothes. This would also cover your furniture. It covers your television. It covers your dishes and pans and silverware. It covers anything that you own. It would be very hard on you if there was a fire and you lost all of your personal items. It is a good idea to get insurance. It is called renter's insurance.

_____ (Tenant) agrees to use the premises for residential purposes only and not for illegal, immoral, or hazardous purposes.

This sentence tells you that you cannot do anything illegal on the property. They do not want you to make or grow drugs. They do not want you to sell drugs. They do not want you to have wild parties. If you do these things, the landlord may be able to take you to court. He may be able to have you arrested.

_____ (Tenant) may have/may not have animals, for an additional deposit of $_____.

This landlord may or may not allow you to have animals. He must circle one of the options. If he allows you to have animals, you will have to pay extra on your security deposit.

_____

(Tenant)   (Date)   (Phone)

_____

(Landlord)   (Date)   (Phone)

When you and the landlord sign this agreement, it becomes an official document. It means that you will have to follow the terms you have agreed to. If you do not, the landlord can ask you to leave. He may be able to take you to court if you don't follow the rules. Keep your lease in a safe place.

Maintaining Your Apartment

"Maintaining" is a big word which means you will keep you house clean and safe. It is a big responsibility. If you rent an apartment or house, your landlord will do some things. You will do some things. He may mow the lawn, but you need to keep your apartment clean.

It is your responsibility to clean the inside and outside of your house. You must do your dishes. Dirty dishes call pests like mice and flies. These pests can make you sick. You must clean your kitchen. You must take care of your garbage. You must do your laundry. You must keep your bathroom clean.

You should keep your apartment neat on the outside, too. Do not leave garbage lying around. Keep your sidewalks clean and safe for people to walk on. If you have a porch, do not let it get cluttered with trash. A landlord can evict you from your home if you do not keep it clean.

Maintaining your apartment or house means that you will pay your bills on time. If you do not have electric or water you cannot keep your house clean or safe. You must have heat in the winter. These things keep you safe and healthy. If you cannot pay your bills, find help. There are agencies that can help you with your bills.

You must call the landlord if there is a problem. This also keeps you safe and healthy. If there was a leak in your pipe and you did not call the landlord, it could get worse. The leak could ruin the floor. It could get wet and grow mold. If you do not have money for heat and you lose your heat, you must tell your landlord. Without heat, the pipes could freeze. It is important to take care of your apartment or house.

Community Responsibility

When you rent an apartment or house, you are moving into a community. You want to make sure to pick the right community. Ask the landlord or real estate agent what the community is like. Talk to the neighbors. Drive through the community and look at the other houses. Watch how people act with each other. You want to make sure that you are going to be happy in your new home. Here are some things to think about.

Look at buildings in your neighborhood. Is there a school in your neighborhood? Do you like kids? If you do not like kids, you will not want to live near a school. Is there a library? A bar? A store? What kind of buildings do you want in your neighborhood? _____

Follow the rules. It is important to follow the rules of your community. When you walk your dog, do you have to clean up after him? Do people like you to stay off their lawns? Do they like it quiet at night? Do your neighbors like you to park in your driveway or on the street? What type of rules would you like people to follow in your neighborhood? _____

_____

Neighbors. If you move into a community where people are very friendly, you will make many new friends. This is good if you like people. Some people like to be alone. If you like to be alone, you do not want to move into a building where everyone knows everyone else. Do you like lots of people or do you like to be alone? _____

Whether you like to be with people or alone, you must deal with your neighbors.

Getting Along with Your Neighbors

Everyone has neighbors. Sometimes you will meet people you like and they will become friends. Sometimes you will not like them. Here are some things you can do to get along with the neighbors—whether you like them or not.

Respect them. Keep your hands off of their property. That includes anything they own. Do not touch their cars. Do not ride their bikes. Do not borrow something until you ask. You would not like them touching your things. Do not touch their things.

Respect them. If your neighbors like it quiet at night, then do not have big parties at night. If they like parties and you like parties, then have a party and invite them. If they complain to you, listen to what they say. Talk to them when a problem comes up.

Respect them. Do you have a neighbor who is old? Is she raking her leaves? Could you help her with that? Is one of your neighbors bringing in groceries and trying to watch her children? Could you help her with that? Try to be nice to your neighbors. Wave and smile when you see them. Everybody likes a good neighbor.

Respect your neighbor and he will respect you.

℞ End of Lesson 5 ℚ

Lesson
6

Communicating With Others

Words to know:
√ **communicate**
√ **persuade**
√ **cover letter**

Talk, talk, talk. Some people talk all day long. Do you know anyone who can't stop talking? Some people don't talk at all. They like to be quiet. They may like to watch people instead. In our world, ***communicating*** is very important, but not all communication is done through talking. Sometimes we write. Sometimes it is neither talking nor writing. Did you know that we can talk without saying a word? You do it every day. It is called body language.

In this lesson, we will talk about talking. When we speak, we speak to different people in different ways. We talk to friends differently than we talk to a judge or a police officer. There is a reason for that.

Writing is another form of communication. Like talking, when we write it should be different for different people. You should not write an email to a friend like you would write an email to your boss.

Then there is a type of talking called body language. We use body language all the time. We use body language even when we are talking. It is important to be

aware of our body language. Your mouth can be saying one thing and your body language can be saying another. If this happens, it causes confusion.

Sometimes people still write letters. It is important to know how to write a letter. You may have to write a letter to a friend. You may have to write a letter to an employer. There is a difference. It is good to know how to write a business letter.

Communication can be used in different ways.   We need to be responsible about how we communicate.

Talking

Some people talk a lot. Some people don't talk at all. We talk every day. Why do we talk? It sounds like a silly question, but it is important to know why. We talk for different reasons. We may talk to inform. We may talk to discuss. We may talk to soothe. We may talk to *persuade*, or convince. We use different words and a different tone of voice for each reason we speak. Let's look at them.

We talk to inform. When you talk to inform, you use common words. Your tone of voice can be calm or excited. How would you tell your family that breakfast is ready? How would you tell your friends about an accident you saw? How would you talk to the man who came to fix your pipes? For each situation, you would sound different.

We talk to discuss. When we talk to discuss, we may use special words. We may use special words like "project" or "testing" or "solution." We should use a calm tone of voice. We are usually talking about a problem. If we take turns listening and speaking, we can share ideas. We can solve the problem. It is important not to lose your temper and start shouting. Once we shout at each other, we are not discussing. Now we are arguing. You cannot fix the problem if you do not listen to the other person.

We talk to soothe. When we talk to soothe, we usually use very simple words or sounds like "shh." We use a very calm tone of voice. Think about when you talk to a

baby. We talk low and soft. Sometimes we whisper. We use the same tone when we talk to a friend who is crying. We talk like this to frightened animals, too.

We talk to persuade. If you are trying to persuade someone, you want them to do something for you. You use pleasant words that may exaggerate the way you feel. For example, many people use the word "please." They draw it out and say, "pleeeeease." Think of when you were a child. Did you ever do that when you wanted your mom to buy you a toy or candy? When you talk to persuade your tone of voice varies from sweet to whiny. It's all about getting you the biggest, best thing ever. What tone of voice do you use when you want to persuade someone?

The Words We Use

We use different words with different people. This is the right thing to do. You do not want to talk to the police or a judge like you talk to your friends. When you change the way you use your words, you change the way you interact with people. Some words show respect, like the words "sir," or "ma'am." Some words are rude and cause fights. Some people like to argue so they use mean words a lot. Mean words do not help when you are talking to a person of authority or if you are trying to persuade someone.

Friends and family. When you talk to friends, you use your common words— words you use every day with everyone. This language will include slang like "Holy cow," or "Whatcha doin'?" It may also include swear words. You may use a language that you and your family or friends are comfortable with and know well.

Public meetings. When you talk in public like at a school or church, you use words that are in the middle of common language and formal language. You may still be relaxed so you use your common vocabulary. You may use slang, but probably not as much as you do with your friends. You probably say "please" and "thank you" more than you do with your family. You may be very polite. You should not

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use swearwords in public. Swear words make you sound uneducated. Swear words will give people a bad idea of who you are.

Formal meetings. Sometimes you must talk with people of authority, like a doctor, a policeman, a waitress, or a teacher. You should use words that show respect, like "sir" or "ma'am." You may use your common vocabulary, but you don't usually use slang. You are polite. You don't swear. If a policeman or judge asks you to stop swearing, and you don't, they can put you in jail. You should talk in a normal tone of voice and not yell or scream at these people.

Below is a list of phrases. On the line beside it write if you would use the phrase with family and friends (FF), in a public place (PP), or with a person with authority (PA).

1. Whatcha doin'? _____

2. Thank you ma'am. _____

3. What's up, doc? _____

4. Yes, sir. I understand. _____

5. You are such a pest. _____

6. May I help you? _____

7. I didn't see the accident, sir. _____

8. Hey, stop that you brat. _____

9. Cool, man. _____

10. May I have more cola, please? _____

Body Language

"Never underestimate the importance of body language" is a sentence you hear a lot. It was even used in the Disney film, The Little Mermaid. Google it on the Internet

and you get pages of articles with that sentence in it. It is popular because it is true. We use body language to convey feelings and information every day. Don't believe me?

Look at the pictures below. Can you tell how these people are feeling?

11.

_____

12.

_____

13.

_____

14.

_____

15.

_____

A woman enters a room and slams the door. She stands there with her arms folded across her chest. How do you think she feels? _____

You ask if everything is okay. She says, "Yes, I'm fine." Do you believe her? _____ Why or why not? _____

_____

This is an example of how body language can disagree with verbal language. If you want to give a clear message, your body language must match your verbal language or people can get confused. People will read body language before they listen to what you are saying. Here are some more examples.

Your child gets into the flour container. You are mad because there is flour all over the kitchen. You are yelling at him. You have a smile on your face because he is covered in flour and you think he is very cute. What does your child do? Does he cry because you are yelling at him? Does he laugh because he sees the smile on your face?_____

You go to the store to buy a washer. You like the big, fancy washer that you know you cannot afford. The salesperson sees you and comes over. He asks if you are interested in the big, fancy washer. You say, "no." You hesitate when you say that. You look at the big, fancy washer before you turn to look at the washers you know you can afford. What does the salesman do? _____

_____

See how body language is important? It is more important than words. Why do you think that is true? _____

_____

_____

Communicating with Writing

For most people, writing is like talking. You either like to write a lot or you don't like to write at all. What you write will be different for who you are writing it for. There is informal writing which is what you do when you send a text message. There is also formal writing which is what you do if you are sending an email to your boss. Let's look at the different types of writing.

Texting

When you text a message to someone, it is usually very informal. You will use special texting language. Do you use the abbreviations below? Do you know what they mean? Can you figure them out?

16. B4   _____   **19.** bcz   _____

17. cu soon _____   **20.** lol   _____

18. u2?   _____   **21.** luv   _____

Although it is fun to text each other, this is not the type of writing we do in an email or a letter. In emails and letters, you want to use proper English and spell it correctly.

Emails

Emails can be formal or informal. You must keep in mind who you are writing to. With friends you can add emotion icons and bright colored fonts and crazy font shapes and symbols. When you are emailing your boss or a teacher or a company, you cannot do those things. You should email those people in black font color. You should not add emotion icons. You should use a standard font. Times New Roman is the most popular font. This is good to use when you write a business email.

Letters and notes

Because of the technology we have in the world, people do not send a lot of letters through the mail like we used to. We still write them though. One of the most common letters we write is a *cover letter*. This is a letter we send with our résumé when we are applying for a job. We can send it through the mail. We can send it through our email. Below is a sample of a cover letter. See how formal it looks. There is a specific way to write a formal letter.

Your address goes here
January 20, 2015

Mr. Jack Jones
Car World
124 Any Street
Any Town, Any State

Dear Mr. Jones:

Please accept this letter and the enclosed résumé as an application for the job of secretary which was listed in this week's Daily News. I am a good candidate for several reasons.

I have worked as a secretary for nine years. I have many skills which are listed below.

- Type 70 words a minute
- File quickly and accurately
- Strong telephone etiquette skills
- Excellent people skills

I am a good secretary and have three references. I can use these skills to help keep customers and employees happy at Car World. I would like to work for your company.

I am interested in interviewing for this position. I will call in three days to follow-up on this letter. If you would like to contact me, please call 555-345-9876.

Thank you for your time and consideration.

Sincerely,

Sally Smith

enc

Now you try it. Pretend you are applying for a job as a cashier for Yummy's Supermarkets. You will send your letter to Mr. Mark Manning. You can use any address. Use the sample letter to help you complete your letter. What skills do you think a cashier would need? List them below. It will make it easier to write your letter.

```
                    ( good math )        ( Skills a )        (          )
                    (  skills   )        ( cashier needs )   (          )
```
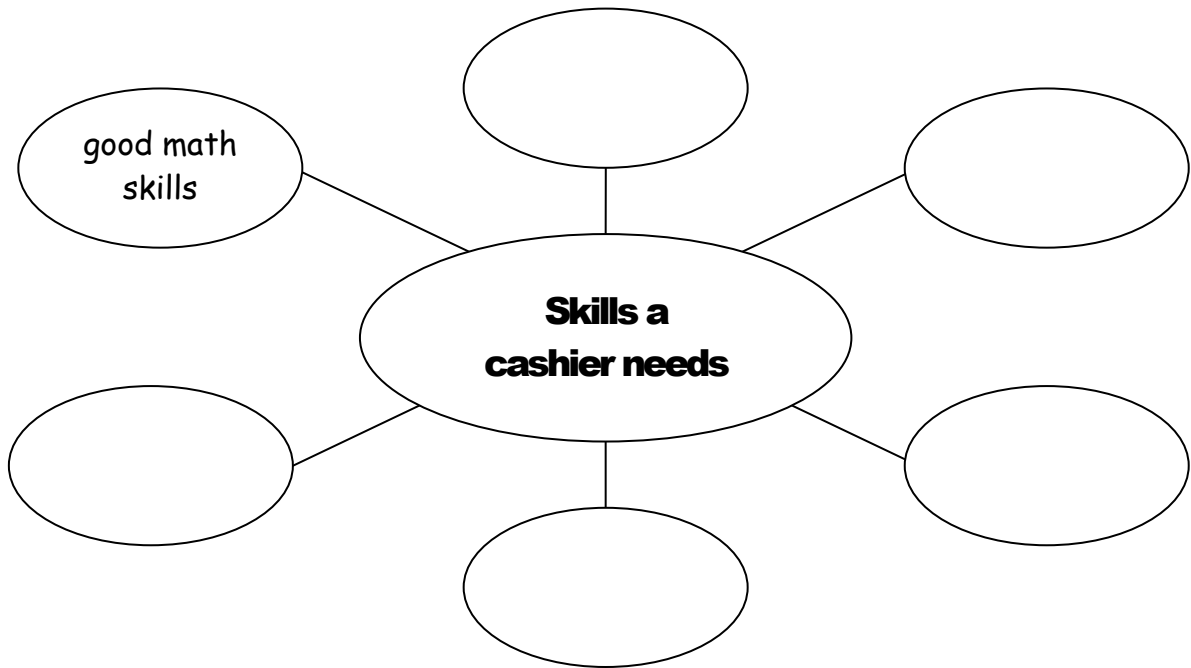
Advertising

Cover letters and résumés are a form of advertising. They are trying to persuade someone to hire you. When you write cover letters and résumés, you want to use language that is positive. You want to sound skilled. You want to point out what you can do for the company. Look at advertisements you see on TV. They all want you to buy their products. They always use positive words to describe their products. They tell you what they can do for you. Have you ever seen the commercials for ZUMBA? They make it sound like fun. They use great music. They use bright colors. They show people who are smiling. They tell you it is easy. They tell you that exercise is good for you. This excites you and you want to start Zumba dancing so you buy the video. Don't you want an employer to get excited and hire you?

Social Media

Social media like blogs, Facebook, Twitter, and dating sites are very popular now. They are fun to read. Many people read them. You should be careful what you write on those sites. Be careful how you write it. Everyone can read what you write. If you write something cruel, you could hurt someone's feelings. If you write something false, someone could take you to court. Many times an employer will look for you on Facebook before he hires you. Your profile on Facebook, and what you write, lets an employer know what your personality may be like. Don't let them see an unkind person. Don't let me see a bad person. Always be careful what you write on these sites.

Responsibility

The one thing that we have not talked about is responsibility. You need to be responsible for what you say and write. If you say something nasty out of anger, you can hurt someone's feelings. If you say something that is not true, you can hurt their feelings. Sometimes they can take you to court. If you say or write something about other people, then you are gossiping.   Gossip can ruin relationships.

ᘒ **End of Unit 5** ᘓ

Name _____
Date _____

Unit 5 Test: Life Skills

Fill-in-the-blank. Fill in each blank using the word bank below.

[5 points each; 50 points total]

prescriptions	inspected	drugs
renter's rights	body language	money order
utilities	alcohol	resume
birth certificate	communication	security deposit

1. Services, such as electricity, provided to your home by a company can also be

    called_____.

2. A _____ is separate money you

    give a landlord. It is used to pay for damage you may cause to the apartment.

3. Talking is a form of_____.

4. "A landlord cannot shut off your utilities" is an example of a _____.

5. A _____is an official document that

    registers your birth.

6. The most important form of communication is _____.

7. It is important to get your car _____ after you buy it.

8. A _____ is a form of application that can be used to apply for a job.

9. _____ and _____ can affect the way you drive.

10. _____ can have bright colored warning labels on the bottle.

Matching. Match the vocabulary word with the correct definition.

[5 points each; 50 points total]

11. _____ official   **a.** formal request in writing

12. _____ responsibility   **b.** convince

13. _____ general practitioner   **c.** family doctor

14. _____ identification   **d.** properly authorized

15. _____ interview   **e.** regard shown toward a person

16. _____ application   **f.** accountability and obligation

17. _____ prescription   **g.** in-person visit with an applicant

18. _____ respect   **h.** establishes the identity or a person

19. _____ designated driver   **i.** a doctor's order for medication

20. _____ persuade   **j.** a person willing to not drink and to
                                                                                  drive you home.

ᔥ **End of Unit 5 Life Skills Test** ᙦ

ACRES Life Skills
Unit 5 Test Answer Key

Total = 100 pts.

Fill-in-the-blank   5 pts. each; total = 50 pts.

1. utilities
2. security deposit
3. communication
4. renter's rights
5. birth certificate

6. body language
7. inspected
8. resume
9. drugs, alcohol
10. prescriptions

Matching   5 pts. each; total = 50 pts.

11. D
12. F
13. C
14. H
15. G
16. A
17. I
18. E
19. J
20. B

ɛʘ End of Unit 5 Life Skills Test Answer Key ʗɞ

ACReS

Academic Career and Readiness Skills

Degrees Open Doors to Success

Unit 6

Genesee Valley Educational Partnership
success stories written here

National PASS Center
Geneseo Migrant Center
3 Mt. Morris-Leicester Road
Leicester, NY 14418
(585) 658-7960
(585) 658-7969 (fax)
www.migrant.net/pass

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                      Flesch Reading Ease   78.0

Education and Jobs

Words to know:

√ **education**
√ **jobs**

T he people who began the United States valued education. They knew it led to successful people and a strong nation. From the very beginning, the United States has offered free public education to everyone.

Every school-age child (**in general, 5 – 18 years old**) lives in a school district. There are more than 14,000 school districts in America. Each one contains at least one public school. Some contain many more than that. For example, the Los Angeles Unified School District has 439 schools. It serves almost 700,000 students.

Getting a good education is extremely important to everyone's future. Educated voters stay informed. Their political decisions help keep the nation strong. Education is good for a country's economy, too.

Today's jobs require education. A high school diploma is necessary to get a good full-time job. It is also required for entry into college. Schools develop math and science skills. Those skills are needed to work with new technologies. Schools offer training in the use of the computerized equipment. That is used in modern factories. In general, **more education = better jobs and higher salaries**.

A college education offers even more training and knowledge. That translates to better jobs. College graduates earn more money than high school graduates. Look at the table below.

Amount of Education	Weekly Earnings	Rate of Unemployment
Less than a high school diploma	$451	14.1%
High school diploma	$638	9.4%
Some college, no degree	$719	8.7%
Associate degree (two-year degree)	$768	6.8%
Bachelor's degree (four-year degree)	$1,053	4.9%
Master's degree (five-to-six-year degree)	$1,263	3.6%
Professional degree	$1,665	2.4%
Doctoral degree	$1,551	2.5%

1. Refer to the Weekly Earnings column. How does education compare to weekly earnings? _____

    _____

2. The Rate of Unemployment shows the number of people who are able to work, but cannot find jobs. How does education compare with the rate of unemployment? _____

    _____

If you have less than a high-school education, you might work as a . . .

Maid or Housekeeper
Average salary =
$19,300/year

Food Service Worker
Average salary =
$17,950/year
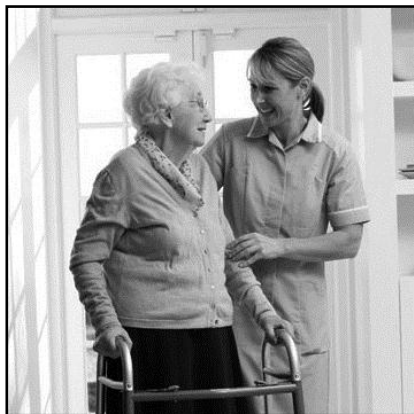
Home Health Aide
Average salary =
$20,560/year
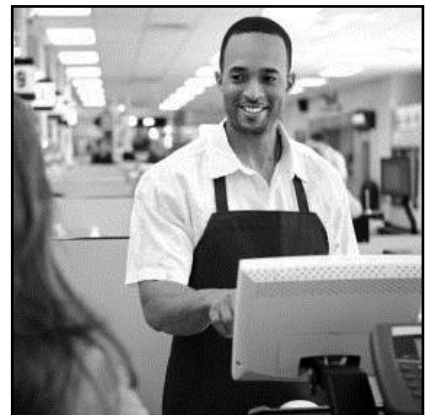
Cashier
Average salary =
$18,500/year

Dishwasher
Average salary =
$18,150/year

Farm Worker – Average salary =
$18,960/year

Construction Worker

Average salary = $29,280/year

Janitor or Cleaner

Average salary =

$22,210/year

These are just some of the jobs that do not require a high school diploma. Employees are trained for the job after they are hired. Training is usually simple and does not take long.

3. Fill in the chart based on the jobs shown.

Jobs That Do Not Require a High School Diploma	
a. For most jobs, is the yearly salary above or below $25,000?	
b. Are the jobs hard work?	
c. Do you think you would be happy working at one of these jobs?	
d. Would you want to work at any of these jobs for longer than five years?	

If you have a high school diploma or GED, you might work as a . . .

Auto Mechanic

Average salary =

$35,790/year

Supervisor

Average salary =

$29,560 to $47,460/year

Police Officer/Sheriff's Patrol Officer

Average salary = $53,540/year

Child Care Worker

Average salary =

$19,300/year

Repairman

Average salary =

$34,730/year

Truck Driver

Average salary =

$37,770/year

Secretary/Administrative Assistant

Average salary =

$30,830/year

The jobs shown on the previous page require at least a high school diploma or GED. Most also require special training or years of experience.

4.   Fill in the chart based on the jobs shown.

Jobs That Require a High School Diploma or GED	
a. For most jobs, is the yearly salary above or below $30,000?	
b. Are the jobs hard work?	
c. Do you think you would be happy working at one of these jobs?	
d. Would you want to work at any of these jobs for longer than five years?	

If you take some college courses or a training program, you might be a . . .

Heating/Air Conditioning
Mechanic/Installer
Average salary =
$42,530/year

Licensed Practical Nurse
(LPN)
Average salary =
$40,380/year

Hairdresser/Hairstylist
Average salary =
$22,760/year

Airline Pilot

Average salary =

$67,500/year

Court Reporter

Average salary =

$47,700/year

Electric Power Station Repairman

Average salary = $65,230/year

Firefighter

Average salary =

$45,250/year

These jobs require special training or some college courses, but not a degree.

5.   Fill in the chart based on the jobs shown above.

Jobs That Require Some College Courses or a Training Program	
a. For most jobs, is the yearly salary above or below $40,000?	
b. Are the jobs hard work?	
c. Do you think you would be happy working at one of these jobs?	
d. Would you want to work at any of these jobs for longer than five years?	

If you get a college degree you might work as a . . .

Veterinarian

Doctoral or

professional degree

Average salary =

$82,040/year

Laboratory Technologist

Bachelor's degree

Average salary =

$56,130/year

Teacher, K-12

Bachelor's degree

Average salary =

$49,000 to $54,000/

year
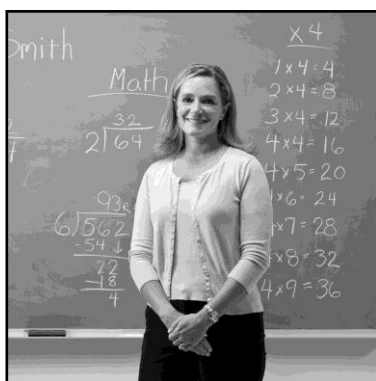
Producer/Director

Bachelor's degree

Average salary =

$68,440/year

Lawyer

Doctoral or professional degree

Average salary = $112,760/year

Computer Software Developer

Bachelor's degree

Average salary = $94,180/year

Accountant

Bachelor's degree

Average salary =

$61,690/year

School Guidance
Counselor
Master's degree
Average salary =
$53,380/year
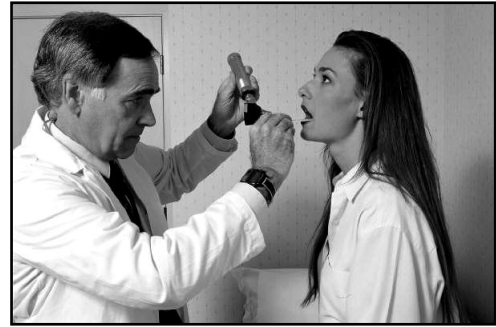
Doctor/Surgeon
Doctoral or professional degree
Average salary =
more than $166,400/year

Architect
Bachelor's degree
Average salary =
$72,550/year

Dentist
Doctoral or professional
degree + Internship/Residency
Average salary =
$141,040/year

Pharmacist
Doctoral or professional degree
Average salary = $111,570/year

Graphic Designer
Bachelor's degree
Average salary =
$43,500/year

6. Fill out the chart based on the jobs on the previous page.

Jobs That Require at Least a College Degree	
a. For most jobs, is the yearly salary above or below $50,000?	
b. Are the jobs hard work?	
c. Do you think you would be happy working at one of these jobs?	
d. Would you want to work at any of these jobs for longer than five years?	

7. Use the word *more* or the word *less* to complete each statement below. Base your answers on the information in this lesson.

a. Lower paying jobs require _____ education and training.

b. Higher paying jobs require _____ education and training.

c. People with low-paying jobs are _____ likely to change jobs often.

d. People with high-paying jobs are _____ likely to make careers of their jobs.

Some definitions:

Career/Technical, School-to-Work, Vocational Programs

— High school programs that offer training in such areas as

- health care
- farming
- building and construction
- auto mechanics
- cosmetology (hair styling, skin care, makeup, nail care, etc.)

— allow students to enter the workplace after graduation

Apprenticeships, On-the-Job Training

— provide training by a skilled or experienced worker after hire

— may involve years of training

Internship

— a temporary position with a company in student's desired career or job

— can be paid or unpaid

— offers student experience and training

— can be done during high school or college

— usually worth some course credits

Community or Junior Colleges

— offer two-year college programs

— grant an associate degree to two-year graduates

— often used as a stepping stone to a four-year college degree

Colleges or Universities

— offer four-year or more college programs

— grant a bachelor's degree to four-year graduates in their major course of study

— grant graduate degrees to those students who study beyond the bachelor's level

- master's degree = at least one more year of study in a specific field

- doctoral degree = additional study beyond the master's level (Judges, lawyers, doctors, dentists, college professors have doctoral degrees.)

Residency

— part of training for doctors, dentists, and other medical professionals

— follows graduate work

— involves hands-on experience and training in a specific medical field

— is supervised by an experienced doctor or professional

— for doctors and surgeons, usually lasts for more than one year

Profession

— A job that requires much education and training

— Usually one's life-long work

Career

— A job that a person intends to keep and advance in, life-long

— Usually requires much education and training

GED (General Educational Development)

— Equivalent to a high school diploma

— Available to people 18 and older who did not graduate from high school

— Granted after student passes a series of five tests

Notes:

ဢ **End of Lesson 1** ☙

High School

A *high school diploma* or a GED is the minimum education required for a good job. For some people, high school is the end of formal education. For others, it is the beginning. No matter how you regard high school, use it to your advantage. Learn skills that will help you find a job. Develop habits that will help you be successful at that job and in life.

High school teaches you skills. It provides the background of the culture you live in. It helps you develop good work habits, such as

- completing a task
- meeting a deadline
- thinking and problem solving
- managing your time in order to do all that needs to be done
- working well with others
- doing a task with little or no supervision

Attendance and doing assigned work are the two keys to success in high school. Going to school every day is very important. When you miss school, you miss information. You miss explanations and discussions of a topic. As a result, you might not understand all that you need to. You put yourself at a disadvantage when you miss school.

Completing homework and projects on time is part of your job in high school. So is preparing for tests. Assignments help you learn. They make you think and reason. They make you improve your reading and writing skills. They are good practice for life after high school.

Planning for Life after High School

Use your high school counselor to help plan for your future. Your school counselor can

- help you decide which high school program is best for you
- show you options for future employment and education
- help set up a plan to meet your goals during and after high school
- help you apply to colleges
- offer opportunities and ways to pay for education or training after high school
- provide a safe place for you to talk about problems or issues you may have

Every high school in the United States requires its students to complete a basic series of classes. They include English, math, social studies, and science. Additional classes can be taken. They are based on your interests and plans. Your counselor can help you decide what courses or programs you should take.

If you decide to attend college, there are certain courses to take and steps to follow. They are included in the checklist guide that begins on page 16.

A college education may not be your goal. You may want to work in a field that does not depend on a college degree. Vocational training might be the option for you. Vocational training programs prepare students for work in many different areas.

Students learn in the classroom and by practicing themselves. Training programs can include:

- Advertising art and design
- Agricultural science
- Auto mechanics
- Business and computer technology
- Carpentry
- Computer design and graphics
- Cosmetology
- Culinary Arts
- Floral design
- Human services
- Masonry
- Practical nursing
- Urban forestry

Meet with your guidance counselor to discuss your options. Most vocational training programs begin in the sophomore or junior year of high school. Graduates of such programs receive a certificate of completion. Some programs may have connections to local businesses in the area. Both the certificate and those connections are useful in finding jobs.

You should start preparing for your future even before you enter high school. The following checklist is offered as a guide. It can be used by anyone who wants education or training after high school.

Before High School:

❑ Try to take classes that match your abilities. Try to include a foreign language and the arts.

❑ Develop strong study skills.

❑ Think about the job or career you would like to have when you are grown up.

❑ Start thinking about which high school classes will best prepare you for your future.

❑ Find out if you can choose your high school. Or find out what programs your future high school offers. Decide which high school or program is best for you. If you have a choice, choose the school or program that is best for you.

❑ Investigate different ways to save money — buying a U.S. Savings Bond or opening a savings account in a bank, investing in mutual funds, etc.

High School:
9th Grade

❑ Take classes that match your abilities.

❑ Get to know your career counselor or guidance counselor. Share your goals for after high school. Discuss the high school programs that will help you achieve those goals.

❑ Talk to adults in professions that interest you. Ask them what they like and dislike about their jobs. Find out what kind of education is needed for each kind of job.

❑ If you decide on vocational training, set up a plan with your counselor.

❑ If you decide on college, make sure you will be taking the classes you need. Explore college resources that are available in your school. Use your counselor's help.

10th Grade

❏ Take classes that match your abilities. Make sure they are part of your plan for high school. If you have decided on vocational training, it may start this year.

❏ Continue to talk to adults in professions that interest you. Ask them what they like and dislike about their jobs. Find out what kind of education is needed for each kind of job.

❏ Become involved in extracurricular activities. These are activities done before or after school.

They can be academic, such as:
- working on the school newspaper
- being a member of a school club
- being elected to student government

They can be athletic, such as:
- playing on a sports team
- being a cheerleader

They can be based on your interests, such as being a member of the:
- photography club
- drama club
- band
- chorus
- technology club
- chess club

Or, they can be community based, such as:

- volunteering at nursing homes or the hospital
- participating in Boy Scouts or Girl Scouts
- participating in 4-H clubs
- being a member of your church group.

Choose activities that interest you and help you explore career interests.

If you have decided to go to college, meet with your career counselor or guidance counselor. Discuss colleges and their requirements.

❏ Take the PSAT/NMSQT (Preliminary Scholastic Assessment Test/National Merit Scholarship Qualifying Test). You must register early. A fee is required. If you need help paying the fee, see your guidance counselor.

❏ Take advantage of opportunities to visit colleges and talk to students there.

11th Grade

❏ Take classes that match your abilities and your goals. Vocational training programs begin.

❏ Continue your extracurricular activities.

❏ Continue to discuss college options and requirements with your counselor.

❏ Decide which colleges most interest you. Visit their online websites for information. Your guidance counselor can help.

❏ In the fall, register for the SAT test or the ACT test. Most colleges in the United require that you take one of these tests. In addition, many colleges have their own entry exam for incoming students. These tests require a registration fee. If you need help paying it, see your guidance counselor. Take the SAT or ACT exam in the spring.

❏ Talk to college representatives at college fairs.

❏ Visit any colleges you can. Talk to students there.

❏ Consider people to ask for recommendations — teachers, counselors, employers, etc.

❏ Investigate possible sources of financial aid – federal, state, local, and private programs. Your guidance counselor should have many of these resources. Visit the student aid website of the U.S. Department of Education at studentaid.ed.gov. **Research your options there. Or, call the Student Aid Hotline at 1-800-4FED-AID (1-800-433-3243)**. Talk to your guidance counselor for more information.

❏ Find out more about the domestic Peace Corps, called AmeriCorps. This is a service organization that can help pay for college costs. Their online address is **www.americorps.gov**. You can submit any questions to their staff at **http://www.nationalservice.gov/questions/app/ask**. Or, call them at 1-800-942-2677.

❏ Search for possible scholarships from organizations. Try corporations, labor unions, professional associations, religious organizations, and credit unions.

❏ If you qualify, search for scholarships for women, minorities, or disabled students.

12th Grade

❏ Take classes that match your abilities and goals. If you have room in your schedule, take advanced classes or optional, pre-college classes.

❏ Meet with your counselor early in the year to discuss your plans.

❏ Complete all necessary financial aid forms for college, including the FAFSA (Free Application for Federal Student Aid). Most of these forms can be obtained and filled out online. Your guidance counselor can help.

❏ If you have not decided on a college yet, continue your search. Visit college websites online or write to them for information, applications, and deadlines.

❏ If possible, visit the colleges that most interest you.

❏ If you have not taken the SAT or ACT test, register for it and take it. Most colleges in the United States base admission on one of these tests. Many colleges also have their own entry exam for incoming students. Each test has a registration fee. If you need help paying the fee, see your guidance counselor.

❏ Prepare your college application carefully. Follow the instructions, and pay close attention to deadlines! Be sure to ask for letters of recommendation at least two weeks before application deadlines. Be sure to submit the necessary documents with your application. These can include your high school transcript and letters of recommendation.

High school is an important part of your education process. Use it to gain knowledge, skills, good habits, and friends. High school can set you on the path toward job-training, college, and lifelong learning. It is the first step toward being a successful adult.

1.   List three ways in which high school can prepare you for life.

   a. _____

   b _____

   c. _____

2.   When should you start preparing for your future? _____

   _____

3.   Why are vocational training programs important? _____

   _____

   _____

Notes:

₭ End of Lesson 2 ⁢

Lesson

3

The GED

GED stands for *General Educational Development*. It is an exam offered to people who did not get a high school diploma. The GED test covers the same material taught in high school. Success on the GED test results in a GED diploma.

A GED diploma is equivalent to a high school diploma. It can be used to get jobs. It is accepted by most colleges and universities in the United States. In order to take the GED exam,

- You must not be enrolled in any high school program.
- You must not already have a high school diploma.
- You must be 18 or older. (Sixteen and 17-year-olds may take the exam under special circumstances.) There is no maximum age limit.

Each state has additional requirements for the GED exam. To find out how to take the GED in your state, go online to **adulted.about.com**. Look to the left at *Browse Topic* and click on *Get Your GED*. Click on *State GED Requirements* (at right on the next page). Click on *GED in Your State – Official GED Websites in the United States*. You will end up on a page with a list of states. Click on your state to get GED requirements and information.

Each state offers GED exam study programs. Many adult education centers offer free classes. GED classes occur during the day and at night. Students work at their own pace and get help as they need it. The cost of the GED exam varies by state. In some states, it is free. The information from the website noted above will tell you the cost in your state.

The current GED exam (2012) will be discussed in this course. The test, in total, takes about seven hours to complete. It consists of five parts:

- Language Arts, Writing
- Language Arts, Reading
- Social Studies
- Mathematics
- Science

Your state will decide how many parts you can take at one time. Each state decides what score it will accept as passing.

(1) **Language Arts, Writing.** Part I of the Writing portion tests your understanding of English grammar. You will be asked to "fix" sentences and paragraphs. Part II requires you to write an essay.

(2) **Language Arts, Reading.** In this part, you read various pieces of text. It tests your understanding, memory, and thinking skills.

(3) **Social Studies.** This part contains questions in history, geography, government, and economics.

(4) **Mathematics.** There are 50 questions about number operations, geometry, statistics, and algebra. The use of a calculator is allowed for some parts of this exam.

(5) **Science.** The science test covers three areas: physical science, life science, and earth and space science.

The GED exam is not an easy test. It requires study and practice. Every year, over 800,000 people take it. Seventy percent (70%) of those 800,000 pass it. They earn GED certificates or diplomas. They use their GED to get a better job or to continue their education at the college level.

The GED and the Military

The armed forces limit the number of GED holders they admit each year. The Air Force has the strictest policy. They allow less than 1% of annual recruits to be GED holders. The Marines allow only 5%; the Army and Navy, 10%.

There are always many more GED holders than slots available in the military. Doing well on the ASVAB can improve the chance of being accepted. The ASVAB is an entrance exam for the military. The letters stand for Armed Forces Vocational Aptitude Battery. The ASVAB shows the military whether you have the mental ability to serve in the armed forces. It also shows which military jobs you might be good at.

Service in the military can result in educational benefits. Military service often provides training for specific jobs. That training can be used in life after military service. People in the military can go to college after their service is completed. A program exists to help them pay for college.

A GED diploma is as valuable as a high school diploma. If you have dropped out of high school, consider taking the GED test. Many others have been on the road you are on. It is never too late to get the education you need. A GED diploma can lead you to a better life.

Answer each question with **T** for true or **F** for false.

_____ **1.** The GED is a vocational program for high school students.

_____ **2.** The GED is for people between 18 and 30 years old.

_____ **3.** The GED is a way for high school dropouts to get a diploma.

_____ **4.** Most U.S. colleges and universities accept the GED diploma.

_____ **5.** The GED exam is easy and requires very little preparation.

_____ **6.** In most cases, a GED diploma has the value of a high school diploma.

Get access to the Internet. Find the GED information page of the state you live in. Answer the following questions.

7. Are GED preparation classes offered? If so, by whom? _____

_____

8. Is there a fee for the GED exam? If so, how much is it? _____

_____

9. What is your state's minimum passing score on the GED exam – for each part

and for the total average? _____

_____

10. Look at the test scheduling information.

a. Is there a test center near you? _____

b. Are there many opportunities to take the GED exam? _____

c. Is the exam given in languages other than English? If so, list them:

_____

Notes:

ဆ End of Lesson 3 ౷

Lesson

4

Post-Secondary Education

The goal of any education program is to produce a person who can live and work well in his or her society. In the United States, education in grades kindergarten through twelve is free. Any education you receive after your high school or GED diploma is called ***post-secondary***. It is not usually free. Post-secondary education usually leads to better jobs and better pay. There are many forms of post-secondary education.

Trade Schools and Training Programs

Trade schools offer career or job training after high school. One way to explore your trade school options is to use the Internet. Go to **www.tradeschools.net**. Scroll down to *Search by Location* and click on it. On the next page, choose one of the ways to further search. You can click on your state. That will bring up all trade and vocational schools in your state and what programs they offer. **OR**, you can click on the *Program Area* you are interested in at the right. As soon as you are on the program page, use the search box at the top to find locations near you.

For practice, go to **www.tradeschools.net**. Act as if you are interested in vocational training and follow the steps outlined on page 25. Answer the following questions.

1.   List five vocational areas of study.

   a. _____

   b. _____

   c. _____

   d. _____

   e. _____

2.   What trade were you researching? _____

3.   How many trade schools offering that course of study are in your state? _____

4.   How many of those schools are near you? _____

5.   Is there an online or distance learning option? _____

Apprenticeships
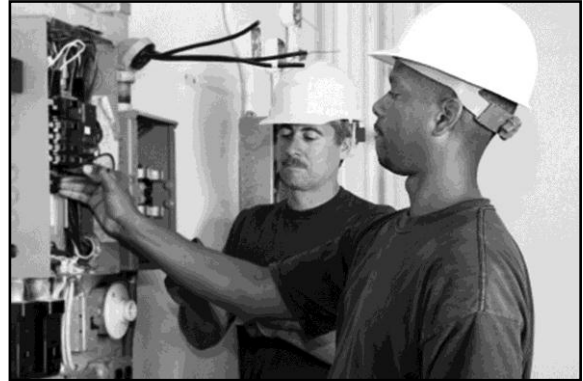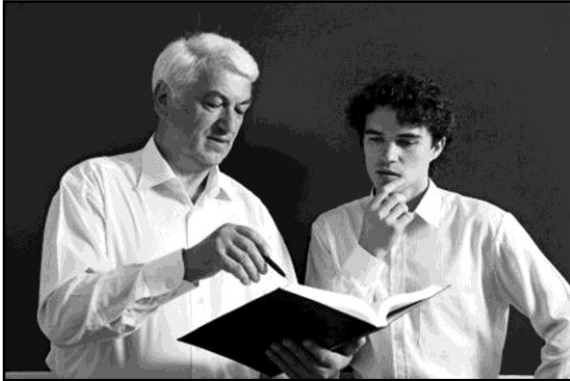
Apprenticeships combine classroom instruction with on-the-job training. Students use what they learn in the class. They work under the supervision of someone experienced in the job. Apprentices are paid while they learn on the job. For this reason, competition for apprenticeships can be intense.

Apprenticeships occur most often in highly skilled manufacturing and construction jobs. Examples include:

Machinist

Bricklayer

Firefighter
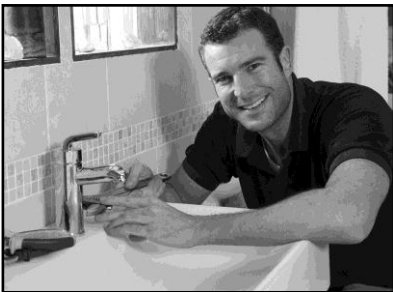
Plumber
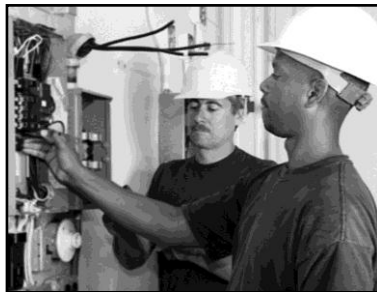
Electrician

Roofer

Other, less common apprenticeships include

Paralegal

Cook

Landscaper

Actor

Computer Programmer

The apprentice period can be as short as one year. Most often it takes four to six years. Apprenticeship programs are registered with the U.S. Department of Labor. Their certificates of completion are accepted by employers across the nation.

How do you get an apprenticeship?

1 **Graduate from high school or get a GED certificate. You must be at least 18.**

2 **Find an open program using these resources:**

- **Your high school counseling office**
- **Your state's Office or Bureau of Apprenticeship website**
- **Your state's Department of Labor website**
- **Local trade unions and professional organizations (on the Internet and in the yellow pages of the phone book)**
- **Newspaper listings, job boards, and state job services**

3 **Apply to the program. You might be required to take an ability test. Tutoring programs are available in some fields.**

4 **If your application is complete and you have met all the requirements, the next step is an interview.**

5 **After the interview, all applicants are ranked and put on a waiting list.**

6 **You will be called when there is an opening for you.**

Training Programs Provided by the Employer

Many employers provide training to their new employees. It can be on-the-job or in a classroom setting. The training might be basic and last for only a short time. Or, it might teach the special skills needed for a specific job. Training often allows employees to advance in the company. Some companies also help pay for college courses that improve their employees' skills.

Community or Junior College

Community and junior colleges can be found across the United States. Both offer two-year programs of study. Junior colleges are usually private. That means, they are not funded with public or government money. They are more expensive. Community colleges are public. They are funded with government money.

Community and junior colleges do not usually have residence halls. Students do not live on campus. Instead, they drive, ride, or walk to classes. This is possible because there are so many two-year colleges in the United States. They can be found almost everywhere.

Community and junior colleges offer three kinds of programs:

1. **Transfer programs.** Students take basic courses for two years. They transfer to a four-year college to finish their degree.
2. **Job/Career programs.** Students take courses to learn skills for a specific job. They earn a certificate for employment in that job. In this way, community colleges continue the work of high school vocational programs.
3. **General programs.** People from the community take courses that interest them. The courses help them in life or at work. A two-year degree may or may not be the goal.

Is a community college right for you? Read the chart on the next page about their positives and negatives.

+	**—**
— focus is on local students and local needs	— lack of on-campus housing often means fewer extra-curricular activities and fewer social benefits of college life
— allows students to save money by living at home	— transfer of credits to a four-year college can sometimes be a problem
— costs less in tuition and fees than a four-year college	— the number and variety of courses is limited, compared to a four-year school
— can work with local businesses to train students for specific jobs	— instructors are part-time and often do not have education beyond a master's degree; often blamed for lower graduation rates
— often works with local high schools; allows students to take college courses while still in high school; courses count for high school and college	— may be regarded as inferior to a four-year college because of the open-enrollment policy
— has "open enrollment" — allows students who might not qualify for a four-year-college to enroll	— people with two-year degrees generally earn less than those with four-year degrees
— usually has fewer time limits on earning a degree — allows students who have jobs to go to school part-time and earn their degree at their own pace	
— class sizes are smaller than those of four-year colleges	
— instructors do not have the other responsibilities of a four-year-college professor (research and writing)	
— four-year colleges often prefer two-year college transfer students, because they have proved they can succeed	
— two-year degrees or training allow students to get a job quickly	

Colleges and Universities

Colleges and universities are schools of higher learning. They offer further education to students after high school graduation. In general, colleges require four years of study. They award bachelor's degrees. Universities include colleges and graduate schools. Graduate schools offer education beyond a bachelor's degree. They award master's degrees and doctoral degrees.

In Lesson 1, you saw a sample of the jobs that require degrees from colleges and universities. In general, they are professional careers that earn high salaries.

Colleges and universities have requirements for admission. A high school diploma or GED certificate is the minimum requirement. The best way to find out about a college or university is to visit its website online.

Degrees Offered by Community Colleges, Colleges, and Universities

<u>Certification</u> (Community College)

- awarded after training of one year or less
- required for a licensing exam in fields like nursing, law enforcement, firefighting, and welding

<u>Associate Degree</u> (Community College)

- a college degree that usually requires two years of study
- allows for entry into some jobs
- may sometimes be used toward a bachelor's degree

<u>Bachelor's Degree</u> (College or University)

- a college degree that usually requires four years of study
- can be used for employment or for further study

<u>Master's Degree</u> (University)

- a college degree that requires one or two more years of study than a bachelor's degree
- requires a bachelor's degree

Doctorate or Doctoral Degree (University)

- highest degree awarded in a given field of study
- can be a research degree (Doctor of Philosophy, Doctor of Education) or a professional degree (Doctor of Medicine, Doctor of Pharmacy)
- average length of study equals seven years

Distance Learning

Distance learning involves independent study. The student does not take the course in a classroom. Instead, materials are mailed to the student for home study. Or, the student accesses the course online. Online courses are becoming more and more common.

Some online courses require the student to "meet" the teacher and other students online at a specific time. All course information and assignments are found only online. Some courses follow a rigid schedule for assignment due dates and test dates. Other courses are set up for the student to complete at his or her own pace.

Distance learning gives students many choices. You choose when to learn and do coursework. You do not have to travel to a college. That can save you time and gasoline. The Internet allows you to interact with teachers and students around the world. It also provides visual and interactive support and information.

However, an online learner has many responsibilities. You must be able to manage time well. No one is going to remind you of deadlines or assignments or tests. It is up to you to balance work and family responsibilities with course work.

Online distance learning requires good computer skills and reliable Internet connection. For some people, that might be a problem. Many people learn better with partners or in groups. In distance learning, there is little or no opportunity to meet with your teacher or other students in person. That can lead to a feeling of being alone. Finally, some schools will not accept online credits toward a degree.

Consider the good and bad features of distance learning before you make a decision. It is also important to check the quality of any online educational program, **before** you pay any money. Features to check:

Accreditation

— means it has official approval

— should be listed on the site's homepage

— can be checked to see if it is on the U.S. Dept. of Education's list at

http://ope.ed.gov/accreditation/

— accreditation by the DETC (Distance Education Training Council) is **not** accepted by many colleges

— avoid unaccredited schools and courses

Faculty

— Teachers and staff should be listed.

— If they are not, don't trust the program.

— Research faculty backgrounds.

— Do they hold advanced degrees?

— What is the faculty-student ratio – how many teachers are there to students?

Student Service

— Is contact information shown? (**e-mail and mail addresses, phone and fax numbers, online forms)**

— Call the phone number during business hours. If you get an answering machine, be suspicious.

A high school diploma or GED certificate opens the door to your future. You can choose to work. Or, you can choose to get more education for a better job or career. Research your options. There are many. Choose what is best for you.

Explore an option: You will need access to the Internet.

1. Pick one job or career from this lesson that interests you. Search online for a community college, a college, or a program that offers training for your choice. Recommended website: https://bigfuture.collegeboard.org. After you have chosen a college or program, refer to its website. Answer the following questions.

    a. What are the requirements for the school? _____

    _____

    b. How long is the course of study? _____

    c. List four courses that would teach or train you details about your chosen job or profession.

            _____

            _____

            _____

            _____

    d. Are any of the courses you need offered online through the program? If yes, how many? _____

Notes:

ॐ **End of Lesson 4** ॐ

Paying for College

T here are many expenses related to college. Most students find multiple sources of *financial aid* to help them.

A college education can be expensive. Costs include:

- tuition for instruction
- room and board for living quarters and meals while you attend school
- books and supplies
- college fees for extra charges for various services
- transportation – bus fare, gas if you commute

Be aware that the cost of a private college or university is at least double that of a public school.

Student financial aid is available in many forms. It can be based on a student's merit – academic success or special talents. Or, it can be based on a student's need. The key to any form of financial aid is the FAFSA – the Free Application for Federal Student Aid. You must fill out this form in order before you apply for any financial aid. The FAFSA is used by colleges, universities, aid programs, and lenders. It helps them

decide how much aid you qualify for. Fill out the FAFSA before you apply to any colleges. You can access and fill out a FAFSA online at **www.fafsa.ed.gov**. Follow the instructions on the site. To get a paper copy of the FAFSA, call 1-800-433-3243.

NOTE:

Do not be fooled by web addresses that look like the government site. For example, you might see www.fafsa.com. **Avoid** this site and any other that ends in **.com**. It offers a service you must pay for.

The FAFSA website offers you much information. Look at its homepage. Click on FAFSA Filing Options on the left.
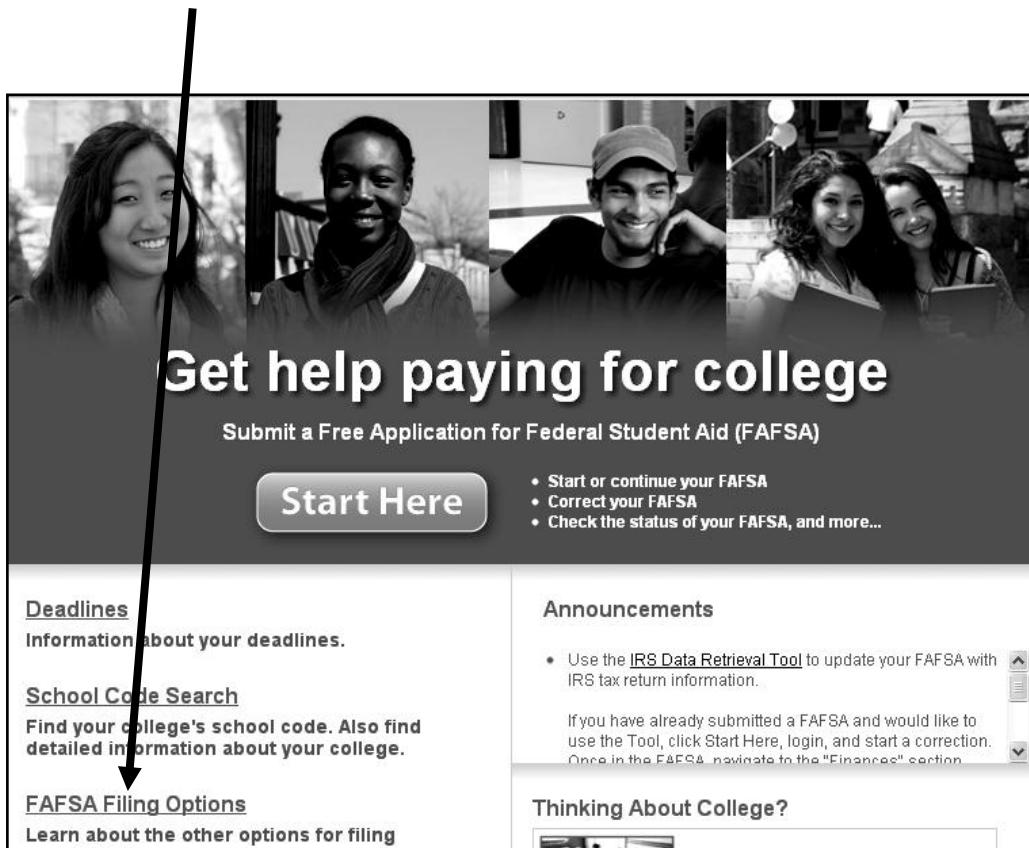
The next page lists options for filling out a FAFSA. You can choose an option and continue. Or you can explore the site some more. On the toolbar at the top of the page, click on <u>Student Aid</u> on the Web.
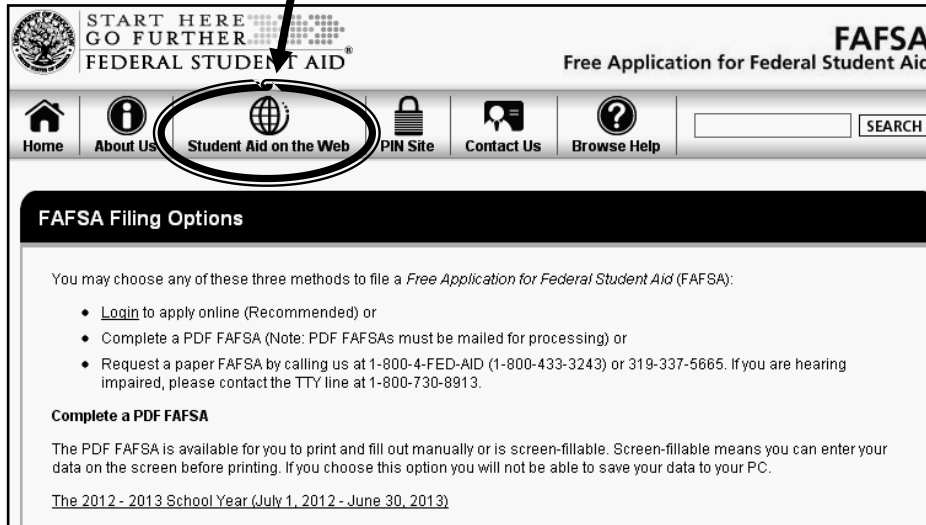
You will be taken to a new page that shows you possible questions and links to answers. Explore its topics and gain information.
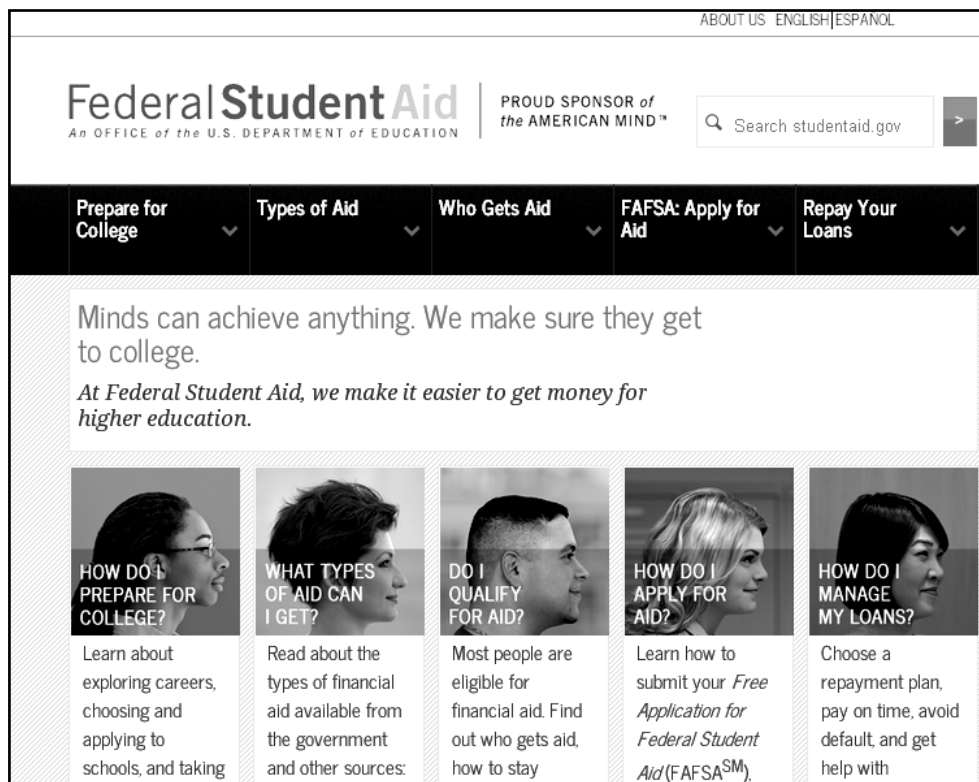
ANNOUNCEMENTS	FINANCIAL AWARENESS COUNSELING TOOL				
Prepare for College	Types of Aid	Who Gets Aid	FAFSA: Apply for Aid	Repay Your Loans	More Info
Explore Careers	Grants and Scholarships	Basic Eligibility Criteria	Estimate Your Aid	Making a Payment	About Us
Career Search	Loans	Non-U.S. Citizens	Filling Out the FAFSA	Repayment Plans	Contact Us
Checklists to Get Ready	Work-Study Jobs	Staying Eligible	Dependency Status	Income-Based Repayment	Leave Us Feedback
Choosing a School	Aid for Military Families	Regaining Eligibility	Federal Student Aid PIN	Loan Consolidation	Glossary
School Search	Avoiding Scams		Next Steps After FAFSA	Deferment and Forbearance	Resources
Understanding College Costs			Correcting Your FAFSA	Forgiveness, Cancellation, and Discharge	Announcements
Applying to Schools			Comparing School Aid Offers	Understanding Default	Events
Finding Help			Receiving Aid	Contact the Ombudsman	Link to Us
					Data Center

Forms of Financial Aid

Financial aid is available to everyone, not just needy students. It is available to non-citizens as well as citizens. Even if you think you don't qualify, go ahead and apply. You have nothing to lose. You can start applying for financial aid **before** you are accepted at a college. Filling out the FAFSA should be your first step. Financial aid varies from college to college. You might qualify for one school, but not another. Apply to different schools. Compare their financial aid packages.

Scholarships

Scholarships are gifts of money that do not have to be paid back. They are based on many different factors: need, academic success, special abilities, gender, course of study, and race. The homepage shown below is from **http://www.careerinfonet.org**. Click on *Scholarship Search* in the middle column, under Career Tools.
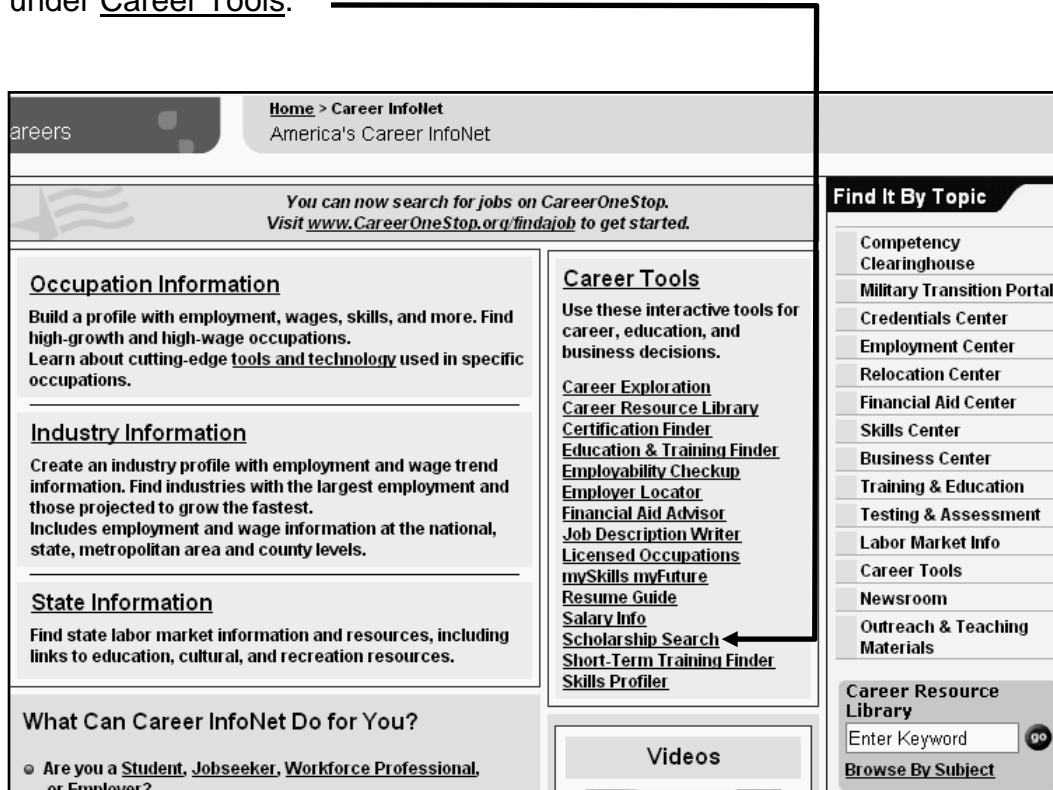
You can search for scholarships based on where you live, who you are, and what your need is.

If you are still in high school, check with your guidance counselor. He or she can help you search for scholarships.

Grants

Grants are federal money given to students based on need. They do not need to paid back. Grants are available to citizens and eligible non-citizens. Examples include the Pell Grant and the Federal Supplemental Educational Opportunity Grant (FSEOG). Your FAFSA information will determine which grants you are eligible for.

Loans

A number of federal educational loans exist to help students and their families with college costs. They include Stafford loans and Federal PLUS loans. Some colleges use federal money to make Federal Perkins loans to their students.

A good online resource that can help you is at **www.Petersons.com**. As you can see from their homepage below, you can find help with

- choosing a college
- finding a vocational training program
- finding financial aid

Simply click on the link you need. Note that you can quickly search for financial aid and scholarships under the Quick Links tab.

Renting Textbooks

One way to save money on college is to rent your textbooks instead of buying them. Online booksellers offer large discounts on rented textbooks. Some discounts are as high as 70% off the regular price. Barnes and Noble and Amazon.com are two of the more famous booksellers that offer rented textbooks. There are other companies as well. You can check them out online.

Deferred Action

On June 15, 2012, President Obama and the Department of Homeland Security announced a plan that affected the children of migrant parents. It said: *Young people brought to the United States by their parents are safe from removal, starting immediately.*

The program is called deferred action. Its requirements are as follows:

- The young person must have come to the United States under the age of 16.
- The young person must have lived in the United States for at least five years before 6/15/2012 and continues to live here.
- The young person must be in school or have graduated from high school. A GED certificate is also acceptable. Honorable discharge from the American military is also acceptable.
- The young person was not convicted of a felony or multiple misdemeanor charges. The person is not considered a criminal or a threat to public safety.
- The young person must be between 15 and 30. Deferred action is granted on a two-year basis. It can be renewed. The program removes the fear of deportation for eligible people. It will allow them to pursue an education and training.

Further information and applications for the program are scheduled for August, 2012. The website, United We Dream, offers support and updates on the latest news. It can be reached at **http://unitedwedream.org**.

Going to college is a big step. The school work there will challenge you. It will also help you grow and become more confident. A college education usually leads to better jobs and more pay. College is worth the effort. Paying for college is a problem that can be solved. The resources are out there. You just have to look for them.

1. Go to the Peterson's website discussed on page 47. Follow the directions. Do a college or training program search. List at least two colleges or training programs you find that could match your goals.

College or Training Program	Location	Job or Career Desired
a.		
b.		
c.		
d.		

2. Follow the directions on pgs. 45-46. List the scholarships you might qualify to get.

_____

_____

Notes:

י **End of Lesson 5** י

Study Skills and
Test Strategies

Words to know:

√ **learning style**
√ **study skills**
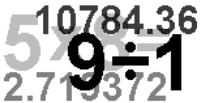√ **test strategies**
√ **learning environment**

Every person has a learning style. Your learning style is a combination of:

- the way you like to learn

- the surroundings you like to learn in

- your personality

Each human being has ways of understanding and learning new information. Each person prefers certain ways over others. The more you know about how you learn, the more you will succeed in school and in life.

Dr. Howard Gardner is a professor with the Harvard University School of Education. He visited and studied cultures around the world. He developed a theory based on what he found. Gardner's theory says: All people use the same eight, basic abilities to understand and learn. The strength of each ability varies from person to person. The eight basic abilities and their descriptions follow. Read about them.

Think about which ones are your strengths. Which ones are the ones you use the most to learn?

Ability	Activities That Are Enjoyed / Done Well	Preferred Subject Areas	This Person Might Say . . .
Word person	— reading — writing — remembering details seen or heard	— English — literature — history	*I love to read!*
Number person	— working with numbers — critical thinking — recognizing patterns — putting things in order — organizing	— math — science	*I like numbers.* *I make lists and try to follow them.*
Movement person	— moving and doing when learning — making things — being active — doing projects	— physical education — technology — art	*I like being active.* *I like to do different things in different ways.*
Music person	— responding to and remembering sound, rhythm, and tones — learning things by relating them to music — recognizing patterns — creating melodies	— music — dance — poetry — math	*I connect music to situations and events in my life.* *I have songs in my head all the time.*

Ability	Activities That Are Enjoyed / Done Well	Preferred Subject Areas	This Person Might Say . . .
Picture person	— remembering images and pictures well — imagining — designing — creating three-dimensional pictures in the mind and moving them around — drawing	— the Arts — photography — engineering	*I see pictures and images clearly in my mind.*
Inner self person	— thinking/analyzing the self — observing things — asking why — thinking long and carefully to answer a question or to solve a problem	— psychology — engineering — arts	*I like being alone.* *I am comfortable thinking about things alone.*
Social person	— talking with and learning with others — understanding — sympathy — group work/ cooperation — leadership	— sociology — business — travel and hospitality industry (resorts, hotels, theme parks, etc.)	*I work better and learn more in a group.*
Nature person	— being outdoors — fitting in with the environment and nature — following animal tracks — identifying plants in fields and woods	— forestry/ environmental science	*I enjoy the sights, sounds, and smells of nature.* *I like camping.*

1. What abilities from the previous chart seem to be your strongest? Which ones describe you?

_____   _____

_____   _____

People also use their eyes and ears when they learn. Some people need to see and hear information in order to remember it. Others need only hear it. Still others only need to see things in order to remember them.

2. What about you? If you're not sure, think about these two situations. You are talking with someone on the phone. You are given information. Do you have to write it down to remember it? When you are reading, do you "hear" the words in your head?

Check one: _____I need to hear and see to remember.

_____I need only to hear something in order to remember it.

_____I need only to see something in order to remember it.

Your Study Environment

Think about these situations: It is the night before a test or a project is due in school. What kind of study and work environment works best for you? Answer the following questions to find out.

3.   **a.** Are you alone or working with a friend or friends? _____

   b. Are you working at a table, on your bed, on a couch, or on a comfortable chair? _____

   c. Is it quiet or are you listening to music or watching TV at the same time?
   _____

   d. Do you have many lights on or just enough so that you can see what you're doing?
   _____

   e. Is it cool, warm, or hot in the room? _____

   f. Is it afternoon, evening (before dark), or night time? _____

   g. Is there food near you, in case you get hungry, or doesn't it matter?
   _____

Make a picture of your preferred work environment based on the answers above.

These are the surroundings in which you prefer to work. If you work in an environment you like, you will produce good work. Aim for your preferred environment when you do school work. It will help you do your best.

Use what you have learned about yourself in the previous pages. Knowing how you learn best is powerful knowledge. Apply it to your future in school and throughout your life. Human beings are learning all the time, whether they realize it or not.

Study Skills

Good study skills will help you succeed in school. You need them to learn and understand. They help you to complete assignments and do well on tests. Good study skills involve planning and thought. Here are some tips:

- Set aside a time to study and review every day, if you can. It is best to study when you are not tired.

- Choose the time and place that works best for you.

- Start with tasks that you like or are easy.

- Take breaks when you need to.

- Make the most of your study time. Keep working as long as you can.

- Do your homework every day and hand it in on time.

Studying for Tests

Studying for a test includes all of the skills and more.

- Note the day and time of the test on a calendar or agenda.

- Know what topics the test will cover.

- Review each day. Reviewing will put the information in your memory.

- Do not wait until the night before a test to start reviewing everything. Trying to learn everything in a few hours will not help you. The information will not stay in your brain.

- Use index cards or study card to help memorize words, facts, lists, and terms.

- Use rhymes, little songs, or acronyms to help remember things. For example, you might use *My Very Excellent Mother Just Served Us Nachos* to remember the order of the planets in our solar system: **M**ercury, **V**enus, **E**arth, **M**ars, **J**upiter, **S**aturn, **U**ranus, and **N**eptune.

- Long tests like the PSAT, SAT, or ACT require practice. You can find practice materials in bookstores and online. Two recommended Internet sites are **www.collegeboard.org** and **www.review.com**.

Get a good night's sleep the night before a test. Eat a good breakfast in the morning. Your mind will work better.

Taking a Test

Tests make <u>everyone</u> nervous. Try to stay calm. **Always start every test by reading the directions.**

If you don't know the answers to the first few questions, DO NOT PANIC! It may take a few minutes for your brain to get going. Take a few deep breaths and continue. Put a mark next to any questions you are not sure of. You can go back to them later. Here are some tips about different kinds of test questions.

Multiple choice:

(1) Read the question.

(2) Try to think of the answer BEFORE you read the choices. Usually, the first answer that comes to you is the correct one.

(3) Cross out any choices you know are wrong.

(4) If two choices are alike, one of them is probably the correct answer.

(5) Or, if two choices are opposite, one of them is probably the correct answer.

(6) If you have no idea what the correct answer is, choose the longest answer or one of the middle choices.

Matching and fill-in-the-blank:

(1) Check each match. Make the term and match you have chosen into a statement. Is that statement true?

(2) Read the sentence you have completed by filling in the blank. Is it a true statement?

True/false:

(1) Read the statement.

(2) Words like always, never, every, seldom, all, and none usually mean a false statement.

(3) Words like usually, often, sometimes, most, and many mean a true statement.

(4) Remember: For a statement to be true, <u>every part</u> of it must be true.

If you have time, go back and check your answers – all of them. You may have made a reading mistake. You might have thought one answer, but written another. Always use **all** the time allowed for a test.

Essay questions:

Essay questions require extra care in reading and thinking.

(1) Read the directions carefully. Make sure you know what the task is.

(2) Follow the directions when writing your essay.

(3) Read over your essay for errors in spelling, punctuation, and grammar. Make corrections by erasing or crossing out with one line.

(4) Read your essay for information. Make sure you have answered the question. Your sentences and thoughts should be complete. They should make sense.

**(5)** Your finished essay should be clean-looking and easy to read.

Use the strategies from the previous pages to answer the following questions.

_____ **4.** The countries of North America include Canada, the United States, and

       a. Brazil

       b. Mexico

       c. Russia

       d. China

_____ **5.** True or false? The temperature at the equator is always above 100°F.

Matching

_____ **6.** four   **a.** these revolve around the sun

_____ **7.** planets   **b.** the number of feet a quadruped has

_____ **8.** Monarch butterflies   **c.** these insects migrate south every winter

Use the word bank to complete the following statements.

library   book store
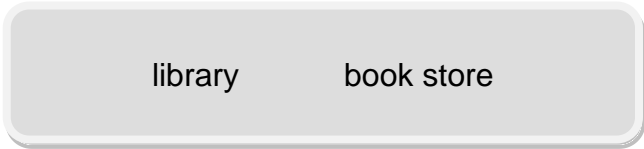
9. A _____ sells books.

10. You can borrow books at a _____.

ଞ End of Unit 6 ଔ

Name _____

Date _____

Unit 6 Test:
Degrees Open Doors to Success

Matching. Use the terms and phrases from the list that best completes each statement. Write the letter of the correct term or phrase next to the corresponding number.   **[4 points each; 40 points total]**

A. guidance or career counselor

B. college or university

C. The FAFSA

D. a better and higher paying job

E. Community college

F. a high school diploma

G. review a little bit each day

H. grants and scholarships

I. online or through the mail

J. the skills needed for a particular job or career

_____ **1.** More education usually means _____.

_____ **2.** Vocational training involves learning _____.

_____ **3.** The high school professional who can help plan your future is the _____.

_____ **4.** A GED certificate is equivalent to _____.

_____ **5.** _____ offers two-year programs of study. Students can take vocational training courses and earn a certificate. Or, they can earn an Associate Degree. Some transfer to a four-year college.

_____ **6.** _____ offers a Bachelor's Degree. Students can use this to start a professional career. Or, they can use it to study more and earn a higher degree.

_____ **7.** Distance learning means taking courses _____.

_____ **8.** The one application form every student should fill out. _____ is used to determine all kinds of college financial aid.

_____ **9.** Two types of financial aid that do not have to be paid back are _____.

_____ **10.** One good study skill is to _____.

Short answer. Answer each question.   **[6 points each; 60 points total]**

List three possible areas of study for an apprenticeship:

11. _____

12. _____

13. _____

14. What is a GED?

_____

15. What does 'learning style' mean?

_____

16. What is your learning style?_____

17. Explain why you think this is your learning style.

_____

List three study skills:

18. _____

19. _____

20. _____

ᔥ End of Unit 6 Test – Degrees Open Doors to Success ᔥ

ACRES Degrees Open Doors to Success
Unit 6 Test Answer Key

Total = 100 pts.

Matching

4 pts. each; total = 40 pts.

1. D	**4.** F	**7.** I		**10.** G
2. J	**5.** E	**8.** C		
3. A	**6.** B	**9.** H		

Short Answer

6 pts. each; total = 60 pts.

11. - 13. Any three:

Machinist	Paralegal
Bricklayer	Cook
Firefighter	Landscaper
Plumber	Actor
Electrician	Computer programmer
Roofer	

14. A GED is a General Educational Development certificate. It is equivalent to a high school diploma.

15. A learning style is the way a person learns based on surroundings and personality.

16. Student should list one of the following learning styles:

Word person	Picture person
Number person	Inner self person
Movement	Social person
Music person	Nature person

17. Student should be able to explain the characteristics of the learning style they have chosen in question 16.

18. – 20. Student should list three of the following:

- Set aside a time to study and review every day, if you can. It is best to study when you are not tired.
- Choose the time and place that works best for you.
- Start with tasks that you like or are easy.
- Take breaks when you need to.
- Make the most of your study time. Keep working as long as you can.
- Do your homework every day and hand it in on time.

ᏽ End of Unit 5 Life Skills Test Answer Key ᏽ