

A car loan

- 🎧 21 Read and listen to the conversation.

Ahlam: Wow! Is that your car?

Nour: Yes! Nice, isn't it? I bought it yesterday. Do you want to go for a drive? We could go to the beach.

Ahlam: Sure, that's a great idea. I'd love a car like this one. How did you pay for it?

Nour: I got a car loan.

Ahlam: That's a good idea. Maybe I should do that. If I got a car loan, would I have to make a big **down payment**?

Nour: No. I didn't pay any money in advance at all. I just have to pay a certain amount every month.

Ahlam: That's even better! But the **monthly instalments** must be pretty high. What are they?

Nour: About 2 million Iraqi dinars. It wasn't that expensive, because it isn't a new car.

Ahlam: It looks new!

Nour: The owner took really good care of it. It's actually three years old.

Ahlam: How long do you have to pay it back?

Nour: Five years.

Ahlam: That's a long time. Won't it cost you a lot in interest?

Nour: Yeah. But it's worth it. This sort of car is a real **investment**. It won't lose money. In fact, it may even **go up in value**.

Ahlam: Well, I suppose it's more enjoyable than putting your money in the bank and waiting for it to earn interest! Maybe I should make an investment like this.

Nour: Here we are. The beach. Do you think I can fit into that parking space?

Ahlam: Sure. Uh, no, maybe not. (Sound of crash) Oh, no. I think one of your lights is broken.

Nour: Luckily, the loan also includes free **car insurance**!



- Now do Exercises A to D in the Activity Book.

Letters

- Read the letters. Which is a letter of thanks? Which is an answer to a request for information?

1

Home Savings Bank
(974) 4759375



16 April, 2013

Dear Mr Nasir,

Thank you for your letter of 10 April, 2013. Please find enclosed the information you requested about our accounts.

I am happy to inform you that all our services are available online. Passwords are sent to clients three days after opening an account. We also provide a 24-hour telephone banking service.

Please contact me again if you need any more information.

Yours sincerely,

Fadi Malouf

2

13 May, 2013

Dear Ahmad,

Thanks for your letter and the photos. If I had a digital camera, I would have taken some pictures, too. It's nice to have good photos and put them on a laptop.

That shop where you got your camera is really good. We haven't got anything like it near us. Could you buy me one like yours? I'd be so grateful. If you can get me one, let me know how much it costs and I'll transfer you the money.

It was great to see you at the party. I'm sorry I couldn't stay for long.

Best wishes,

Fareed

- Now do Exercises A to D in the Activity Book.

Making money

UNIT

6

Lesson 10
AB 145/146

- Read the title of the text. In pairs, talk about what points you think might be mentioned in the text.
- Now read the first sentence of each paragraph and check your ideas.

Making **more** _____ _____ from your money

Saving for the future is something that is instilled in us from an early age. As children, we learn not to spend all our pocket money at once but to put some aside to buy something bigger later on. When we start work, we are encouraged to put money into pension plans to save for our retirement so that we can continue to enjoy a good standard of living when we are older.

There are many ways in which we can make our money work for us. Banks inform us of different types of savings accounts, with more or less interest the longer we leave our money with them. Some savings accounts suit regular savers, others are more appropriate for those of us who wish to invest a fixed sum. Savings accounts benefit people who do not need to access this money, and if we can forget it is there, so much the better!

Financially-minded people who follow the markets invest in stocks and shares. For many, this can be both a hobby and a way of making a lot of money. It's a risky business, however, and there are no guarantees. The major players in this game are the specialists. You can certainly lose a lot of money as well as gain it, and it is not the answer for people who need a fixed sum at the end of their investment period.

Money can also be made through investing in property. Spending a lot of money to begin with can bring significant profit if the property is sold on at a later date when property prices have increased. Once again, there is no guarantee that you will make a profit or even break even, but generally speaking, money invested in property is safe in the long term. It is this type of investment that is becoming more and more popular in the

UK at the moment. People are beginning to see the value of buying up property to rent out. The rent pays the instalments on the loan or mortgage, and then when the investor needs the money he or she can sell up and realize the profit. This is particularly popular with people who inherit an amount of money who want to do more with the money than let it sit in a savings account.

However people choose to invest their money, whether it is in savings accounts, pension plans, stocks and shares or property, etc., it is more sensible than keeping it in a box under the bed as our grandparents often used to do! And although some young people cannot see the value in saving for their old age when they are still in their twenties, there are a lot of retired people today who wish they had done more with their money when they were younger.

- Now do Exercises A to D in the Activity Book.

UNIT 7

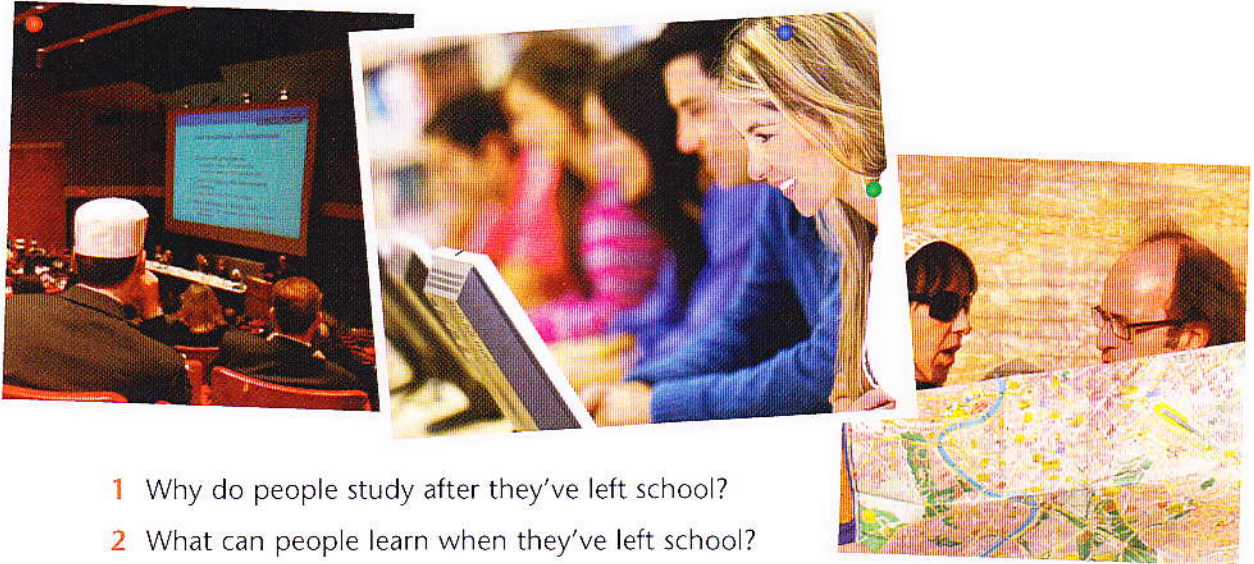
- What can I study?
- A language school
- Improve your computer skills
- Summer courses
- Volunteers at the Children's Hospital
- Learning experiences
- Books and the Internet
- Using the library

Shbabuna Project for Development and Education

مشروع شبابنا للتنمية والتعليم

What can I study?

- Discuss the following three questions with a partner. Use the pictures to prompt your discussion.



- 1 Why do people study after they've left school?
- 2 What can people learn when they've left school?
- 3 Where do they learn?

- Write your ideas in the Activity Book, Exercise A.
- Read what these people are saying and add more information to your lists.



1
I can't find a job that really interests me. I think I need to learn new skills to **enhance** my chances of getting a good job.



2
I'm **enrolled** on a language course because I love to travel.



3
I want to take a summer class. I sent my **application** yesterday but I'm worried I won't be **admitted**.



4
I'm a scientist. I attend **conferences** once or twice a year to hear about what other scientists are doing.



5
I'm on my way to **register** for a computer **workshop**. I need more practice with computer software so I can be more **efficient** at work.

- Now do Exercises B and C in the Activity Book.

A language school

UNIT

7

Lesson 2
AB 149/150

- Read the brochure. Does it give you the information you need to choose a course?
- Now do Exercise A in the Activity Book.

SPEAKWELL LANGUAGE SCHOOL

Improve your language skills

Why take our classes? We can help you:

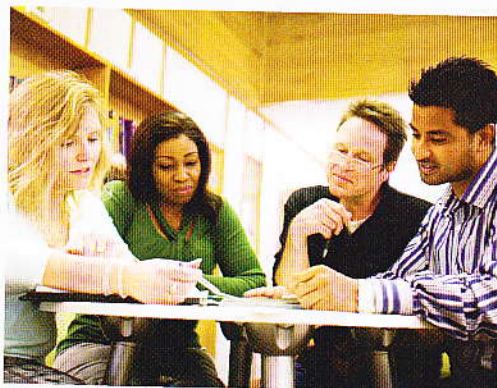
- prepare for language exams
- improve your job prospects
- learn about other cultures

We offer:

- Arabic, English, Spanish, French, Chinese
- small classes (10 students **maximum**)
- CDs, DVDs and a computer room
- intensive exam preparation for quick results

To enrol:

- placement tests are **mandatory** to help us select the right level for you
- register in person or online at the end of each month
- course fees: half a million Iraqi dinars for 28 hours (classes meet twice a week)



- Complete the rules.

future continuous going to future simple present continuous present simple

Future tenses Grammar and Functions Reference p.82/83

- Use the _____ for fixed arrangements.
I'm meeting Hasan at 7.00.
- Use the _____ for a fixed time in the future where the focus is on the action.
At 7.00 I'll be sitting in my English class!
- Use the _____ for schedules.
The class starts at 6.00.
- Use _____ + infinitive for plans and intentions.
I'm going to work on my English a lot this year.
- Use _____ for predictions.
I'll get a better job more quickly.

- Now do Exercises B and C in the Activity Book.

Improve your computer skills

- Discuss in pairs the kind of computer skills you feel it is important to learn.
- Read the article below and see which computer skills are mentioned.
- Now do Exercises A and B in the Activity Book.

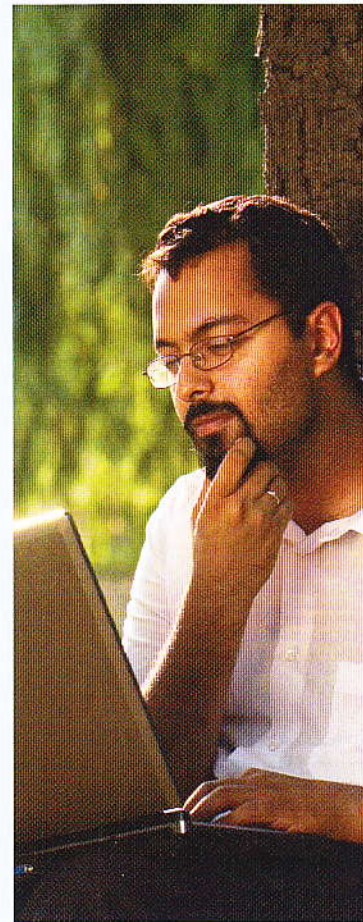
Work Today

There are many ways in which you can improve your job prospects. One of them is to take computer classes. Computers are used in more and more businesses, and most **jobseekers** should be familiar with basic computer programs. Learning new computer skills can also help you change careers, and the number of people enrolling in computer classes is increasing.

Depending on the class they choose, students can learn basic or more advanced computer skills. Classes that teach the use of **spreadsheets** are popular, since spreadsheets are used in many businesses to show information in table form. For example, spreadsheets are very often used to show financial information. Photographers and artists may want to take classes in digital **graphic design**.

People with these skills can help create illustrations for publishers or advertising agencies, or work in television. Classes in **web design**, which teach how to create and maintain a company website, are becoming more and more popular.

While computer classes are a part of many university programmes, you don't have to be a student to take a computer class. Many universities offer continuing education classes that you can take in the evening. There are also an increasing number of online classes that you can take from home. The advantage of these classes is that you can study whenever you want. If you decide to take a class online, make sure you get information about the site that is offering the class. Some are excellent and can help you get a better job, but others are not



very good. Finally, if you are very **self-disciplined**, and can work without a teacher, you can buy a book about computers and teach yourself, but explanations can sometimes be quite complex and need practical demonstration.

- Now do Exercises C to E in the Activity Book.

Summer courses

UNIT

7

Lesson 4
AB 154/155

- Read the catalogue to find the answers to Exercise A in your Activity Book.

Course catalogue: summer courses

We offer a wide range of courses for people who want to change jobs, get a better job or study for pleasure. To enrol, please complete the application form at the end of the catalogue.

Computers: Basic web design

Venue: online Dates: 1 May to 10 October

This is for people with no prior knowledge of web design. Learn techniques for creating simple websites.

English: English for work

Venue: university campus Dates and times: 15 July to 1 August Tue. & Thurs. 5.00–7.00

This course is for people with a good level of English who want to learn vocabulary they can use at work.

English: Protecting our environment

Venue: university campus Dates and times: 23 & 24 June 9.00–5.00

A two-day course designed for people who work in the petrol or gas industries. Learn about new technologies for protecting our environment.

English: Secretarial skills

Venue: university campus Dates and times: 1 June to 30 June Sunday to Thursday 9.00–12.00

Improve your typing and your knowledge of computer programs such as Word, Excel and PowerPoint. A good way to enhance your job prospects.



Future in the past Grammar and Functions Reference p.83

- Study these two sentences from the listening:

*I thought I **would study** history and become a teacher.*

*Next, I think I **will study** business.*

Think about Nisrin's attitude to the future in the two sentences. She talks in one about what her views on the future used to be and in the other about her current views on the future.

- When we talk about the future from the point of view of the past, we use the past form of verbs that we usually use to talk about the future.

I will study ... becomes I would study ...

I am going to study ... becomes I was going to study ...

I am studying ... becomes I was studying ...

- Now do Exercises B to D in the Activity Book.

Volunteers at the Children's Hospital

- Discuss the following questions in pairs:
 - What is a volunteer?
 - Why do people volunteer?
 - How can you find volunteer work?
 - What can you learn from volunteering?
- Read the three paragraphs and make notes in Exercise A in the Activity Book.

Batool

There have been a lot of natural disasters in the last few years, and they made me realize I wanted to do something that would help other people. I decided then that I was going to become a volunteer, working for an organization without being paid. I looked at Internet sites to get information about volunteer opportunities. I saw that the Children's Hospital needed volunteers for many different jobs, such as playing with the children, giving patients directions and typing letters. I'm a librarian, so I decided to volunteer to work in the hospital library. I organize the medical books and magazines that the doctors and nurses read. I also supervise young volunteers, so I now have management skills as well as library skills. This experience has helped me get a job with more responsibilities.

Layla

I'm 18 years old and I'm graduating in the spring. I think I might want to be a nurse, but I'm not sure. I'm volunteering at the Children's Hospital to help me decide if working in a hospital is the right job for me. I work a four-hour shift, answering the phones and giving information to patients and their parents. Although I don't do what nurses do, I work with them a lot and talk to them about their job. As a result, I'm getting a very good idea of what a nurse's day is like. I really enjoy my job, and I've made a lot of new friends, too. If anyone wants to do volunteer work, I advise them to contact a charity they are interested in supporting.

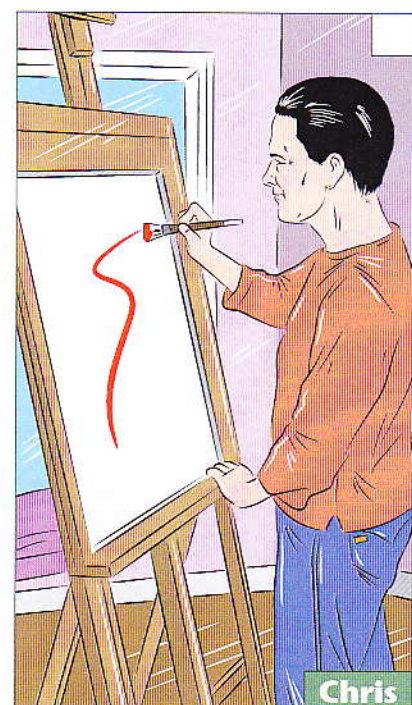
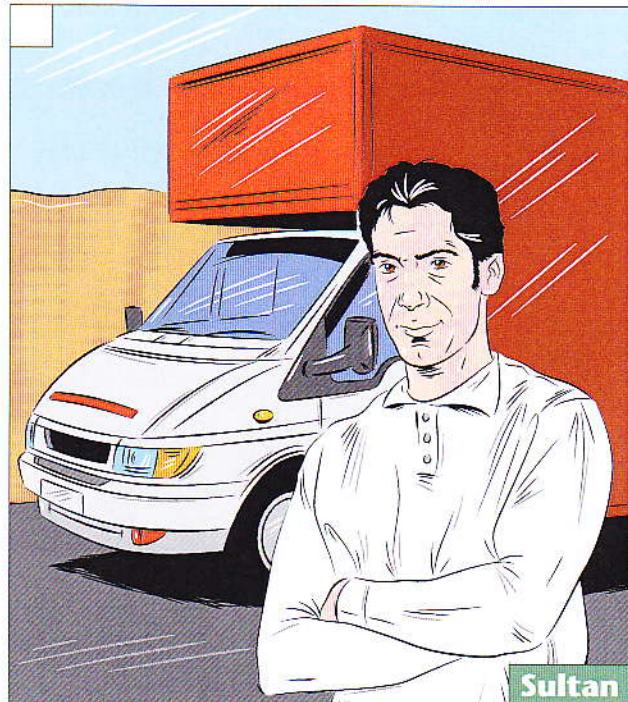
Ibrahim

When I started volunteering at the hospital, I spent a lot of time with the children. Being ill is never fun, but children can get scared when they are in a hospital and I wanted to make them feel better. I went to visit them in their rooms and played with them and read them stories. After that, I got a different volunteer job writing articles in the hospital newsletter. The two jobs are very different. To work with children, you have to enjoy working with people, whereas to write articles you have to be able to work on your own. I miss working with the children, but working on the newsletter has taught me a lot of new skills.

- Now do Exercises B to E in the Activity Book.

Learning experiences

- Listen to five people talking about their learning experiences. Find the name of each speaker.



- Now do Exercises A to C in the Activity Book.