

MONEY







Language for Living in Australia English funded by

User Notes

This module was designed to meet the needs of the beginner groups at The Edmund Rice Centre Mirrabooka.

The programme begins by revising numbers and currency values and moves on to the area of budgeting, emphasising the difference between needs and wants whilst presenting a formula for paying household bills etc.

The budgeting notion is highlighted by using the story of a family saving for a child's school excursion. In this activity we have written two versions of the story allowing for different levels of understanding amongst our students. Comprehension activities follow. In the Appendix we have flash cards and photos taken from the story.

The next area deals with planning and paying rent. Information on the rules and expectations of renting a house are included. A story covering most problems has been used to initiate conversation, and we have added a template demonstrating how to compose a letter to an agent/owner.

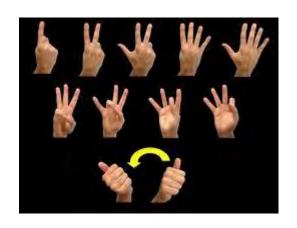
Banking is followed by activities on reading electricity, gas and phone bills.

English language activities such as reading, writing, listening and some grammar correspond with each of these groups and are interspersed throughout. Also Teachers Notes have been included where applicable.

Money

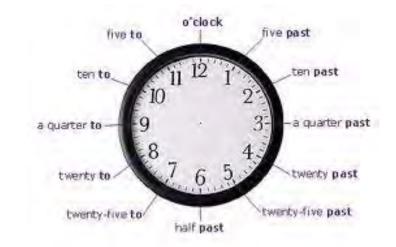
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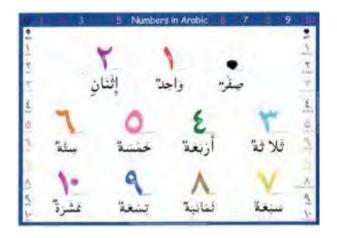




NUMBERS







Teachers' Notes:

This is a lead-in activity designed to create interest and focus attention on the lesson content which follows.

- * Place an A3 print-out of this sheet on the whiteboard. Invite the whole class to find the answer to each clue. Write the answer on the dotted line underneath each clue.
- * When all the clues have been answered, ask the class to tell you what they think the lesson will be about and write the word MONEY in the Answer space.
- * This activity creates conversation between students as they make suggestions to find the answers.
- * This, in turn, allows the weaker students to concentrate on their listening skills which is beneficial to their increased understanding of the spoken English language.

ANSWERS: Clue 1 = Dollars and Cents

Unscrambled words

Clue 2 = Money

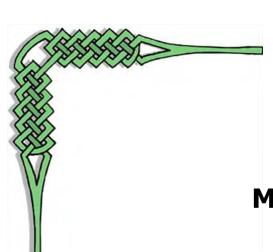
<u>Clue 3</u> = M(13) O(15) N(14) E(5) Y(25)

Numbers of the letter places in the alphabet

Clue 4 = M O N E Y

Letters in bold are the gap fills

Money Module Unit 1. Page 2



MONEY MODULE

Lead - In Activity

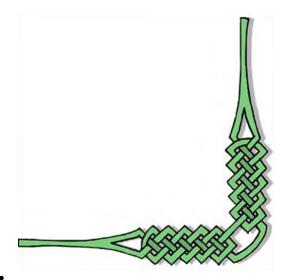
Question: What will our lesson be about?

Clue 1. slorald and tecsn (scrambled words)

Clue 2. Something we use every day.

Clue 3. 13 15 14 5 (alphabet code)

Clue 4. _ o _ e _ (gap fill/cloze)



Answer:

Teacher's Notes:

This is a lead-in activity designed to create interest and focus attention on the lesson content which follows.

* Use the whiteboard and the whole class provides answers. This creates conversation between students to find the answers, which is helpful for the weaker students.

Numbers 1 - 100

1	2	3	4	5	6	7	8	9	10
11	12	13	14	15	16	17	18	19	20
21	22	23	24	25	26	27	28	29	30
31	32	33	34	35	36	37	38	39	40
41	42	43	44	45	46	47	48	49	50
51	52	53	54	55	56	57	58	59	60
61	62	63	64	65	66	67	68	69	70
71	72	73	74	75	76	77	78	79	80
81	82	83	84	85	86	87	88	89	90
91	92	93	94	95	96	97	98	99	100

Writing Numbers

0 1 2 3 4 5 6 7 8 9 10

Copy the numbers 0 to 10 three times

Write the numbers 1 to 100

 	•				

Fill in the missing numbers

1	2		4	5	6		8	9	10
11		13	14	15		17	18	19	20
21	22	23		25	26	27		29	30
	32	33	34		36	37	38	39	40
41	42		44	45	46		48	49	
51		53	54		56	57	58		60
61	62	63		65	66	67		69	70
	72	73	74	75		77	78	79	80
81		83	84		86	87	88	89	
91	92		94	95	96		98	99	100

<u>Numbers 1 - 10</u>



Write the numbers 1 - 10

Copy each number in this column

			copy each number in this column
1.	0	one	
2.	00	two	
3.	000	three	
4.	0000	four	
5.	00000	five	
6.	00000	six	
7.	000000	seven	
8.	0000000	eight	
9.	00000000	nine	
10.	000000000	ten	



Numbers 11 - 30

Write the numbers 11 -20 in the blank column. Then complete the words for numbers 21-29.

		_	
11	eleven	21	twenty
12	twelve	22	twenty
13	thirteen	23	twenty
14	fourteen	24	twenty
15	fifteen	25	twenty
16	sixteen	26	twenty
17	seventeen	27	twenty
18	eighteen	28	twenty
19	nineteen	29	twenty
20	twenty	30	thirty

Using words, write down the numbers in each column

30	thirty	35	
40		42	
50		56	
60		66	
70		72	
80		83	
90		91	
100		116	

10	
100	
1000	
10 000	

Ordering Numbers Order the numbers from smallest to largest

Complete the number patterns

1	2	3	_	5	_	_	_	_	_
10	20	30	_	_	_	_	_	_	_
5	10	15	_	_	_	_	_	_	_
100	200	300							









Currency Values



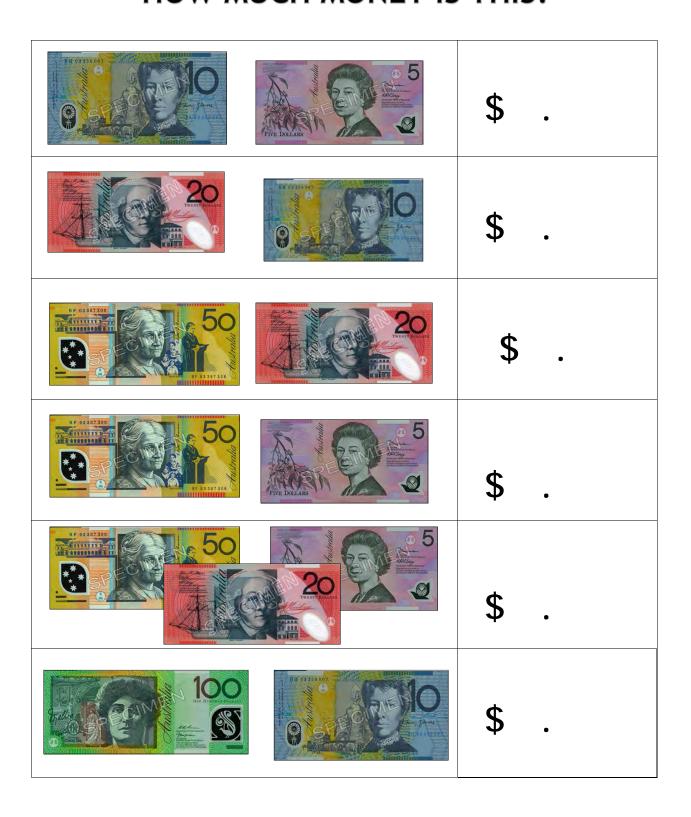




CURRENCY VALUES

Notes	Number Value	Written Value	Decimal
Five Dollars	\$ 5	five dollars	\$5.00
C C C C C C C C C C C C C C C C C C C			
20			
50 111111111111111111111111111111111111			
100 ONE HILDERS OF THE PROPERTY OF THE PROPERT			

HOW MUCH MONEY IS THIS?



CURRENCY VALUES

Coins	Number Value	Written Value	Decimal
	5 c	five cents	\$0.05
decimales			
decimalizativentar			
a declinate of the state of the			
Ne box			
2			

HOW MUCH MONEY IS THIS?

	\$0.30
A Section 1	\$.
	\$.
	\$.
	\$.
Nod of the state o	\$.
	\$.
	\$.

Counting.

Activity One: How many is that?

Oral practise: counting.

- How many people are in this room?
- How many males are here?
- Number the females?
- ❖ Count the number of feet?
- How many toes on one foot?
- How many toes are there in this room?
- ❖ Discover how many eyes are in the room?



MAKING

BUDGET



Planning Managing Your Money

Paying your bills



Money Module Unit 3

Budgeting - Controlling Your Money: Teachers' notes

What is a budget?

A budget is a "plan of expenditure in relation to income" (The Australian Concise Oxford Dictionary) i.e. How much money I have got and how I will spend it.

Use the mind-map to show examples of expenses put forward by the students. Suggest if possible making an A3 copy for the whiteboard so as to save the group's responses.

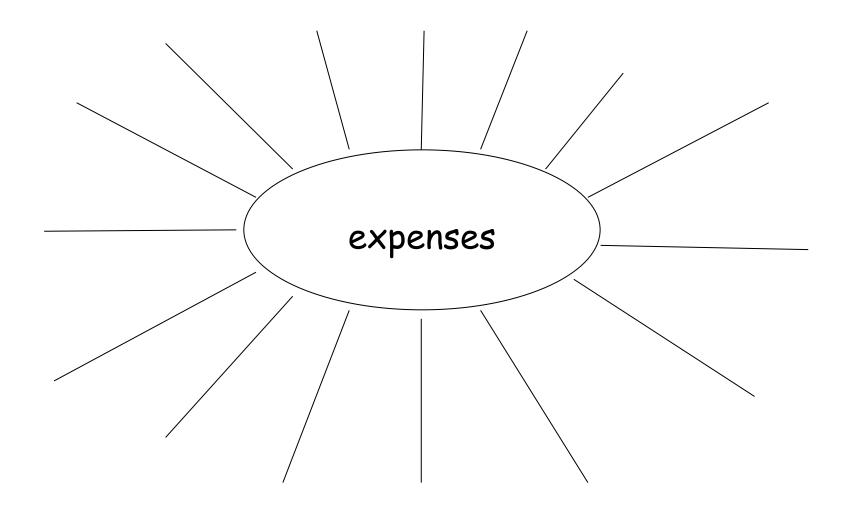
Discuss the examples and place into categories e.g. household / medical / transport / educational / personal / social.

Discuss each category as well as identifying them using the What If? document to stimulate discussion. Basically this is an oral activity.

Prioritise the expenses from the most important to the least important. Is this the same for everyone in the class?

Discuss the categories in terms of NEEDS and WANTS i.e. what do I need to spend my money on? What would I like to spend my money on?





- 1. What if the rent is due to be paid?
- 2. What if the electricity bill is very high?
- 3. What if the water bill is very high?
- 4. How can mobile phone bills be paid?
- 5. In the supermarket, how can I get the best value per dollar?
- 6. How does my local medical centre charge for consultations?
- 7. Where do I travel to each week?
- 8. What type of transport do I use to get there?
- 9. Where do I enjoy doing my shopping?
- 10. Where can my children and I visit for free?

Prioritising Expenses

Discuss the expenses listed in the categories. Number the expenses in order of importance.

1.	
2.	
3.	
4.	
5.	
6.	
7.	
8.	
9.	
10.	
11.	
12.	
13.	
14.	
15.	
16.	
17.	
18.	
19.	
20.	

MAKING A BUDGET

'NEEDS' and 'WANTS'

- YES! = I DO HAVE TO HAVE IT. DO I NEED THIS?
- DO I WANT THIS? BUT I DON'T HAVE TO HAVE IT. YES
- THE PICTURES YOU NEED. 0



































Making a Budget - part 1

1. First, you have to decide what is a 'NEED' and what is a 'WANT'.

A NEED = "Do I need this? Yes! I do have to have it."

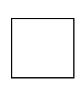
A WANT = "Do I want this? Yes, but I don't have to have it."

2. Next, look at the pictures below and put a tick $\sqrt{}$ next to all the pictures of things you <u>need</u>.



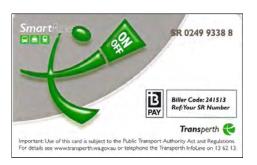


















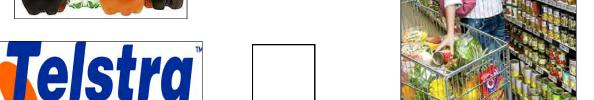












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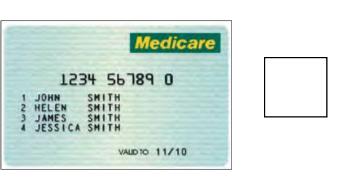










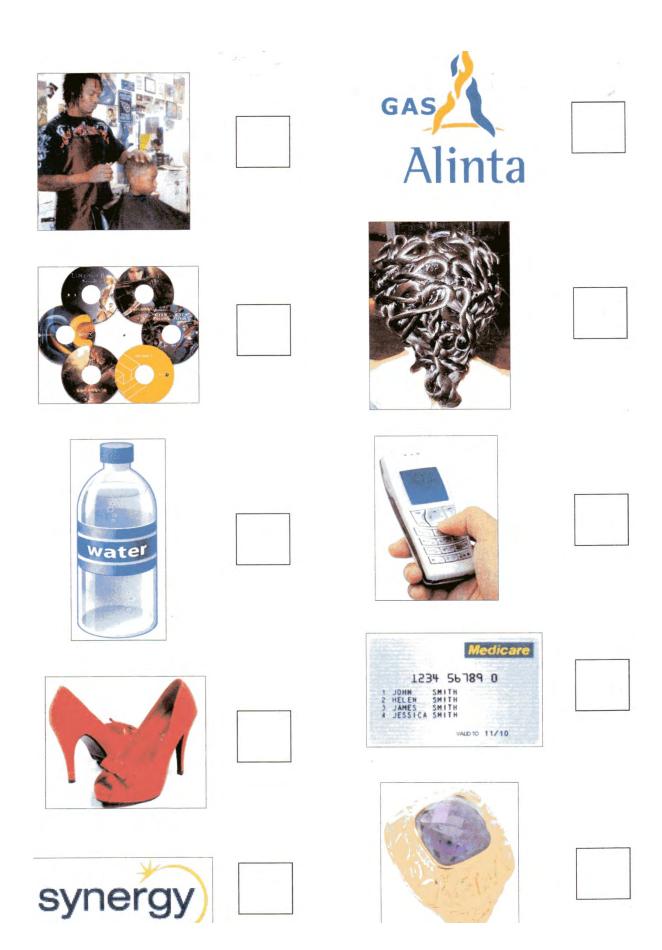












Things I <u>need</u>	Things I <u>want</u>
1.	1.
2.	2.
3.	3.
4.	4.
5.	5.
6.	6.
7.	7.
8.	8.
9.	9.
10.	10.
Extras:	Extras:



Managing Your Money

Expenditure: Bills to be paid. Some are weekly bills and some will be monthly bills. Weekly bills will have priority whilst others will need to be saved for.

Expenses(bills)	Weekly or Monthly
• Food	
• Electricity	
• Gas	
• Rent	
• Water	
• School	
• Personal	
Social/Savings	
• Transport	

You will receive \$1005 each week.

Priority of each bill	Name of expenses/bill	Amount	Amount you will pay	Total

Household	Medical	Transport	Educational	Personal	Social	

Budgeting - Reading the Phone Bill Questions

- 1. What does bill mean?
- 2. What does Total amount due mean? What is the Total amount due for this bill?
- 3. What does New charges mean? What are the New Charges for this bill?
- 4. When is the Payment due for this bill?
- 5. How can Paying Your Bill be done?
- 6. What phone number is used for *Enquiries* for this bill?
- 7. What is included in the *Breakdown* of this bill?
- 8. What types of Calls can be made
- 9. How can you find out the length of time spent on each type of call?

Budgeting for Gas/Electricity & Water Bills

Vocabulary

gas Alinta electricity Synergy water invoice payment payable adjustments due previous outstanding balance amount current charges supply period usage

consumption

Budgeting - Reading the Phone Bill Vocabulary

account

cash

account number

bill

bill number

billing period

charges

balance

new charges

direct debit

automatic

flexible payments

fixed payments

online payments

benefits

discounts

breakdown

flexi-plan

local calls

STD calls

international direct calls

standard

rental

enquiries

faults

services

total due

GST

cheque

credit card

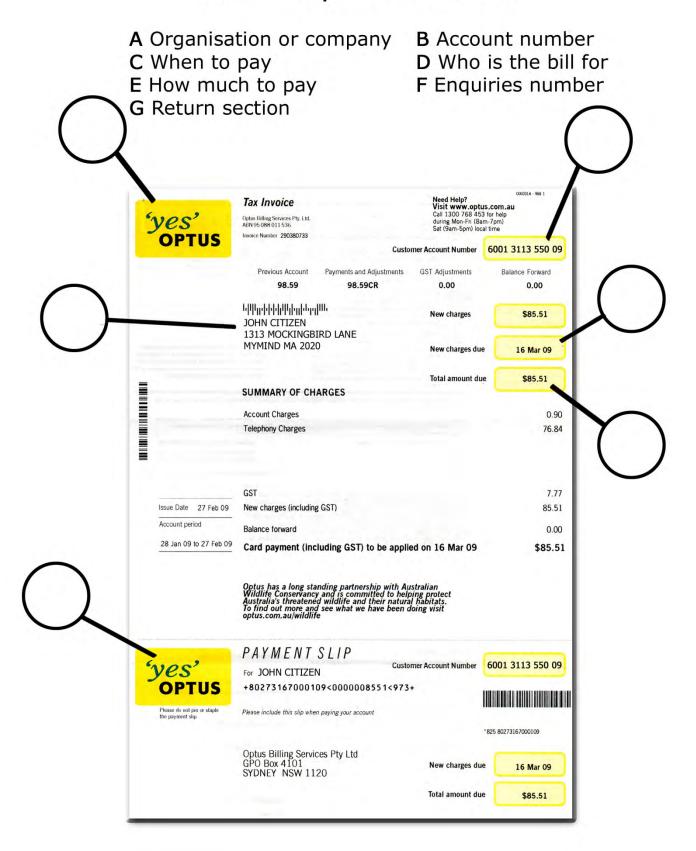
fee

Bpay

registration number

POSTbillpay

Label the parts of the bill





Biller Code: 3061

Cust Ref: 80273167000109

BPAY® this payment via Internet or phone banking*. BPAY View™ · View and pay this bill using Internet banking.

BPAY View Registration No: Customer Reference number as shown in the box above.

() POST billpay

Optus Billing Services Pty Ltd ABN 95 088 011 536

Optus Insurance Services Pty Ltd

Optus Rental and Leasing Pty Ltd ABN 77 067 042 111

Optus Administration Pty Ltd

Acting as agents for:

Optus Mobile Pty Ltd ABN 65 054 365 696

ABN 12 005 711 928

ABN 79 055 136 804

Optus Networks Pty Ltd

ABN 92 008 570 330

Optus Vision Pty Ltd

ABN 50 066 518 821

POSTbillpay®

In person at any Post Office, by phone 131816 or go to www.postbillpay.com.au. A transaction fee of \$0.55 will apply for these payments. Billpay code 0825 and Optus customer account number.



DIRECT DEBIT

Use the Optus AutoPay service to have the total amount due deducted from your nominated savings, cheque or credit card* account on the due date. You will receive your bill prior to the due date to ensure you have time to call us with any queries. To apply please call the Bill Enquiries number on the front of this bill.



INTERNET

www.optus.com.au _Visit the "Pay My Bill" option to pey by credit card". Please note that transaction limits may apply



CREDIT CARD

Call Optus on 1300 309 309 anytime to pay your bill from your credit card*. Please note that transaction limits may apply.



MAIL

Detach the payment slip from the bottom of this bill and return it together with your cheque. Cheques to be made payable to 'Optus Billing Services Pty. Ltd.".



TTY

Customers who are deaf or have a hearing/speech impairment and who have access to a TTY machine, please call 1800 500 002 for bill payment and bill queries. This telephone number is only suitable for TTY machines and will not accept voice calls.

Accounting Period When you receive your account you may notice that some details refer to a prior period. This is because some information may not have been available when processing your account. These details are not duplicate charges or charges made in error.

Calling Number Display To find out whether your number is being displayed when you make a call please call 1300 554 536.

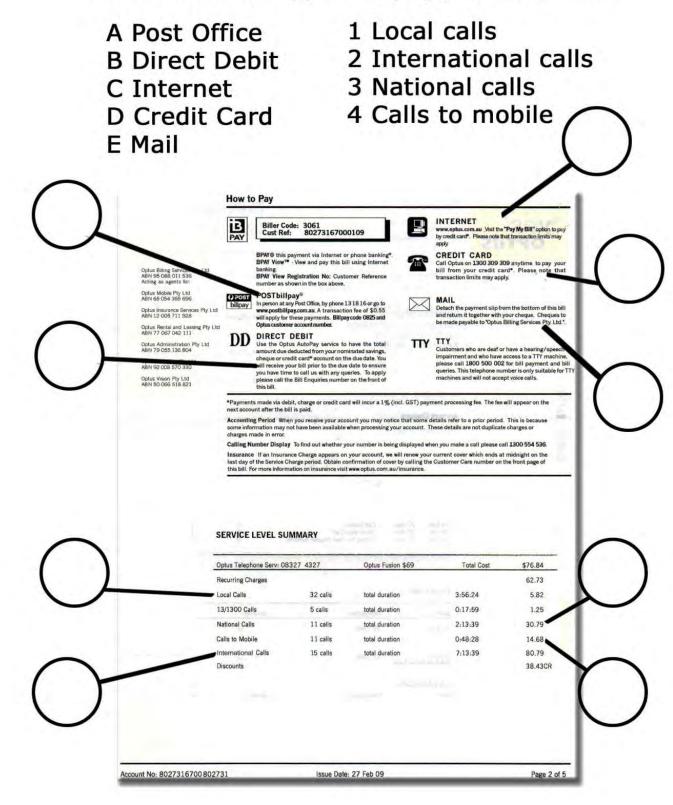
Insurance If an Insurance Charge appears on your account, we will renew your current cover which ends at midnight on the last day of the Service Charge period. Obtain confirmation of cover by calling the Customer Care number on the front page of this bill. For more information on insurance visit www.optus.com.au/insurance.

SERVICE LEVEL SUMMARY

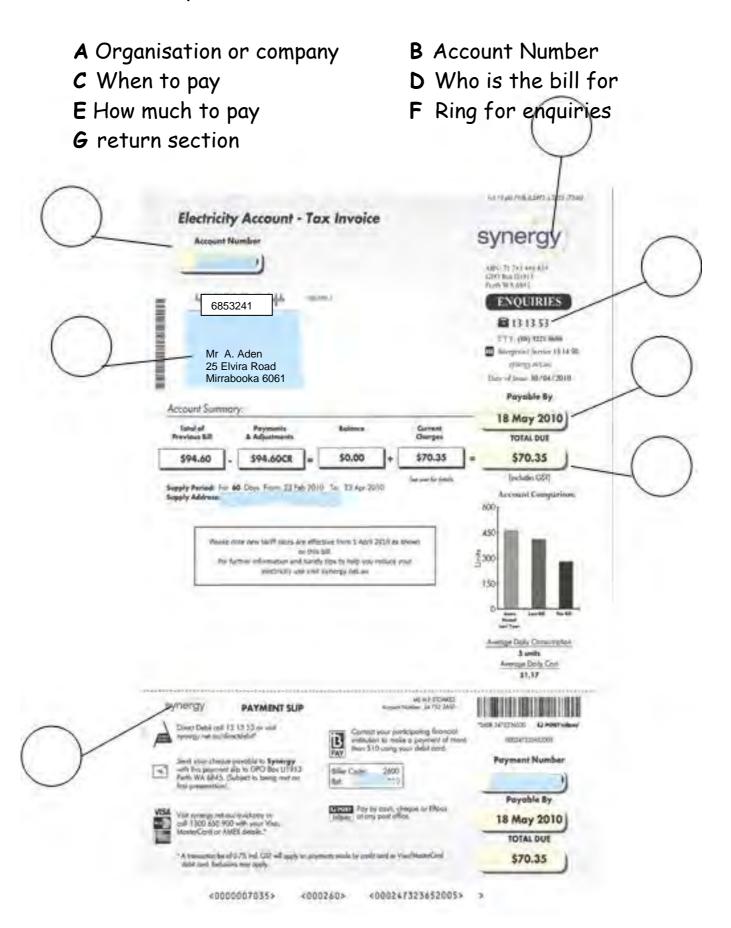
Optus Telephone Serv: 08	327 4327	Optus Fusion \$69	Total Cost	\$76.84
Recurring Charges				62.73
Local Calls	32 calls	total duration	3:56:24	5.82
13/1300 Calls	5 calls	total duration	0:17:59	1.25
National Calls	11 calls	total duration	2:13:39	30.79
Calls to Mobile	11 calls	total duration	0:48:28	14.68
International Calls	15 calls	total duration	7:13:39	80.79
Discounts				38.43C

^{*}Payments made via debit, charge or credit card will incur a 1% (incl. GST) payment processing fee. The fee will appear on the next account after the bill is paid.

Label different types of payments & calls



Label the parts of the bill



Circle true or false

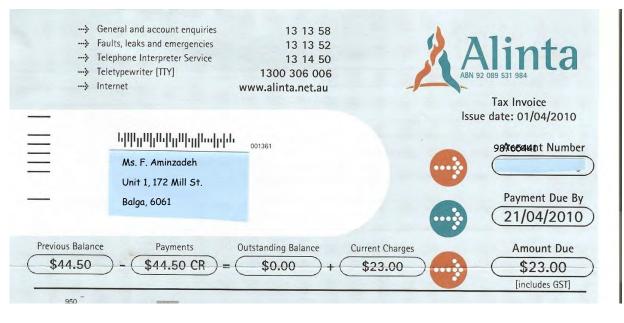




1.	You can pay this bill by phone.	T	F
2.	This is a phone bill.	Т	F
3.	You can make payment at the post office.	Т	F
4.	The bill is for \$43.40	Т	F
5.	You must pay by 19/11/08	Τ	F
6.	Phone 1300 659 753 if you are		
	having payment difficulties.	T	F

Paying Bills

Read the bill and answer the questions



1.	Who	is	the	bill	for?
		. •			, •

2. Who is the bill from?

3. How much is the bill for?

4. How much is the outstanding balance?

5. When must the bill be paid?

6. What is the telephone number of the interpreter service?

7. What number do you telephone when you have a fault?

8. What was the previous balance?

Listen and Read Syllables

One syllable words - fee cash due card

Two syllable words - pay/ment state/ment bal/ance cre/dit

Three syllable - fort/night/ly cal/en/dar in/ter/net

Listen and write each word from the box under the correct heading.

gas	electricity	water	invoice
payment	adjustments	rent	consumption
charges	due	supply	transaction
bill	usage	pay	outstanding

one syllable words	two syllable words	three or more syllable words

Practise your spelling

read and say	cover and write	check and write
payment		
due		
receipt		
deposit		

MOBILE PHONES

















Activity

Write each word or phrase from the box under the correct picture

SMS texting	MMS/video/audio	camera
battery charger	keypad	screen













Activity:
What can I do on my mobile phone?
My mobile phone has:
 a phone keypad a camera an MMS/video/audio an alarm a battery charger a video recorder
On my mobile phone I canUse the words from activity above 1. I can get a call on my mobile.
2. I can make a
3. I can send
4. I can take
5. I can use
6. I can set

Place a $\,\mathbf{X}\,$ next to the pictures where you think we should turn off our mobile phones.

Write why we should turn them off in these places.



















Classroom Mobile Phone Rules



- Turn our phones off before class
- If you are expecting an urgent call, set your phone on vibrate only.
- ❖ Leave the room to answer an urgent call. Explain the situation to your teacher.
- Don't take someone's photo without asking.
- Don't send messages with bad language.
- Don't send or read text messages in class.

THE STORY OF MY NEW MOBILE

Create a story (guided by the questions below) about a person who is helping their friend to buy and use a mobile phone.

- ♣What is the name of the person who is helping?
- ♣ What is the friend's name?
- ♣ What does the friend want to buy? What brand?
- Why does the friend want to buy a mobile phone?
- ♣ Where can the friend buy it?
- How much money can the friend spend on it?
- Does the friend want to buy a phone card?
- ♣ Where can the friend buy it?
- ♣ How much will the phone card cost?
- ♣ Is the friend happy with their new mobile phone?
- Can the friend afford to use her/his new mobile phone?
- The story is created orally and then written on the board. Sentences are written as dictated by the students.
- Written sentences are then altered, where necessary, to show the correct grammar.
- The created story is then ready to be used wondrously!

MOBILE PHONE CARD SURVEY

What brand is your phone card?	How much did it cost?	How do you renew it?	How much do local calls cost?	How much do international calls cost?





Money Saving

Ideas





Money Module Unit 4 Page



Before you buy something, ask yourself, "Do I really need this?"

- 1. Make a family budget.
- 2. Find out what you have to spend each day.
- 3. Try not to spend more than this amount.
- Buying food for the family is expensive. Plan recipes for the family's meals for a week. Also pack your children healthy school lunches. Canteen school lunches cost more.



- Food you cook is healthier for you and your family. It costs less than cans, packets, or frozen food too.
 - Make a shopping list of all the groceries you will need for the week. Keep it on the 'fridge.
- Cook in the Mirrabooka weekly catalogues; IGA, Coles and Woolworths, for the "specials of the week" and buy from the cheapest shop.

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- It is cheaper to shop once a week. If you shop every day, you pay more for bus fares or petrol for the car. And you may buy things that you don't really need.
- Be careful at the checkout. Stores put lots of things in this area that they want you to buy. This is called "Impulse Buying". So only buy them if you need them!



- Do your fruit and vegetable shopping at a local market.
 It is a lot cheaper than the supermarket.
- Shop Saturday mornings, or on a week day, late in the afternoon. The shops need to sell their



perishable foods and often lower the prices of their meat and vegetables.

Meat is expensive, so buy the cheaper cuts of meat.
 Cook your meat longer to make it tender and tasty to eat.



- © Save money on your family's clothes. Twice a year, the department stores all have BIG sales; after Christmas in January "the January Sales" and at the end of June "the Stocktake Sales".
- Read the brochures that come in the mail box. Big W, Target, K Mart and Best & Less have 'specials' (bargains) on their clothing and shoes. Compare the prices in the catalogues and buy the cheapest. Summer and Winter Sales are also good times to buy cheap clothing.



- Shop in the Good Sammy shop, Salvation Army and St. Vincent de Paul stores for second-hand clothes. They also have seasonal sales, so ask at the front counter when the next sale will be.
- Books and magazines are expensive. Join the local library—it's free and there are lots of books in different languages. They even have a lot of different magazines you can borrow.



Water, electricity and gas cost a lot. Buy a cheap 'hour-glass' shower timer. Put it on the wall in the shower. If everyone takes only 4 to 5 minutes to shower, you can save up to \$160 per year in your utility bills.





Fix dripping taps! The water from a dripping tap will fill 5 bathtubs in one month — very expensive for you!

Washing in hot water makes your Synergy bills dearer. Use a water-efficient washing machine and wash with the cold water cycle. You can save up to \$100 every year by doing this. When your Synergy bill comes in the mail, make sure they have given you your rebate.

© Turn off all your appliances; microwave, hot water kettle, toaster, TV, radio, etc. at the wall socket. If you do this all the time you can save about \$150.00 every year on your Synergy bill. Turning off the lights in each room when no

one is in them will also help you save on your electricity bills.

Bills

You have received these bills in the mail.

Where are they from? How much must you pay for each? How much would you pay altogether? Which one would you pay first? **TELSTRA** Bill enquires Telstra Bill 130066 Telstra Cooperation Ltd. A.C.N. 567 9999 235 597 Date of issue 16 Feb 2011 Total Amount Payable STATEMENT OF ACCOUNTS Your account Number West Water Limited \$ 378.26. 07 675 6666 123 978 G.P.O.>68 Croxton Newsagency and Station PERTH Reminder: Payment of ACN 0>8 8>6 509 High street Account Enquiries 131 678 8.00am to 5.30pm. Mon-Frid. Phone or fax: (08-) 96234596 Mrs Moore $M_{ary} M_{Oor}$ 13 Peyton P Account Number: 178964 Mrs M Moore 13 Peyton Place Total Amount Mirrabooy 13 Peyton Place Mirrabooka 6037 Mirrabooka 603> \$6_{10.50} Your Tel Daily Newspaper Acct.. Please the amount By ²⁶ Jan -26 Feb 2011 Total Amount \$40.00 18th Feb. 2011 United Energy Ltd. GPO. Box 36 Perth 6000 Customer Enquiry 13000 Account Number: (24 hours) 9672 Service Address. 13 Peyton Place. Mirrabooka 6037 Mrs M. Moore 13, Peyton Place Next Scheduled reading Mirrabooka 30 march 2011 Amount Due \$ 84.30







Conditions apply: Limited availability, subject to change and seasonal surcharges. From prices based on persioner pricing, per person twin share. Sale ends 31 August 2010 travel period ends 31 Dec 10.











WELCOME TO North Beach IGA 08 9447 1909

> ABN: 41651873041 TAX INVOICE

%#KLEENEX MARINE	6РК	3.69
H/FRESH MILK 1L		1.87
BLACK/G BUTTER PATS	250G	1.78
#MCCN BABY BEANS	500G	2.39
#HELGA BRD W/MEAL GRAIN	850GM	2.99
#ONIONS BROWN LOOSE KG		0.50
0.335kg @ \$1.49 /kg	K	
"#TOMATOES LOOSE P/KG		0.93
0.465kg @ \$1.99 /kg		
MUSHROOMS KG		2.60
0.260kg @ \$9.99 /kg	1	
POTATOES ROYAL BLUE KG		1.88
0.470kg @ \$3.99 /kg		
CARROTS P/KG		0.47
0.190kg @ \$2.49 /kg		
CELERY PIECES P/KG		0.78
0.195kg @ \$3.99 /kg	1	
ZUCCHINI EACH		1.99
APPLES PINK LADY P/KG		1.46
0.365kg @ \$3.99 /kg		
GARLIC P/KG		2.55
0.085kg @ \$29.99 /kg		
LOW FAT MINCE P/KG		7.35
AND THE REAL PROPERTY.		
SUBTOTAL		33.23

COMMONWEALTH BANK EFTPOS
SAI ENTERPRISES AUST
NORTH BEACH WA 4
TERMINAL 26000904
REFERENCE 058313

CUSTOMER COPY
CARD NO: 560251-760(s)
EXPIRY DATE: 08/13
24 AUG 2010 09:21

DEBIT
CHEQUE
PURCHASE \$33.23
CASH OUT \$50.00
TOTAL AUD \$83.23

APPROVED 00 REF NO: 3957

TOTAL for 15 ITEMS \$33.23

EFTPOS \$88.23

CASH OUT
TRANSACTION INCLUDES GST:

\$ Indicates Taxable Supply
Indicates Special Savings

By purchasing our specials you saved \$5.11 on our already low prices THANK YOU FOR VISITING Trading hours: 7.30am to 8pm 7 days a Week

Feel free to email feedback to nbiga@bigpond.com

24/08/10 09:26 CASHIER: 04/3957

MONEY

Supermarket Receipts: What to look for....

	What information can be gained from a supermarket receipt?
	•
	•
	•
	•
	•
2.	What is the GST?
3.	Explain EFTPOS.
'ha [.]	do the following firms offer?
✓	Barbeques Galore
✓	Travel Centre
✓	Zeno's Cafe
✓	Walk on Dry
✓	Automotive Repairs
✓	Free Pest Control

PAST AND PRESENT TENSE

In some stories time markers are present.

Markers of time give readers an understanding that time has passed in the story.

Read the story together:

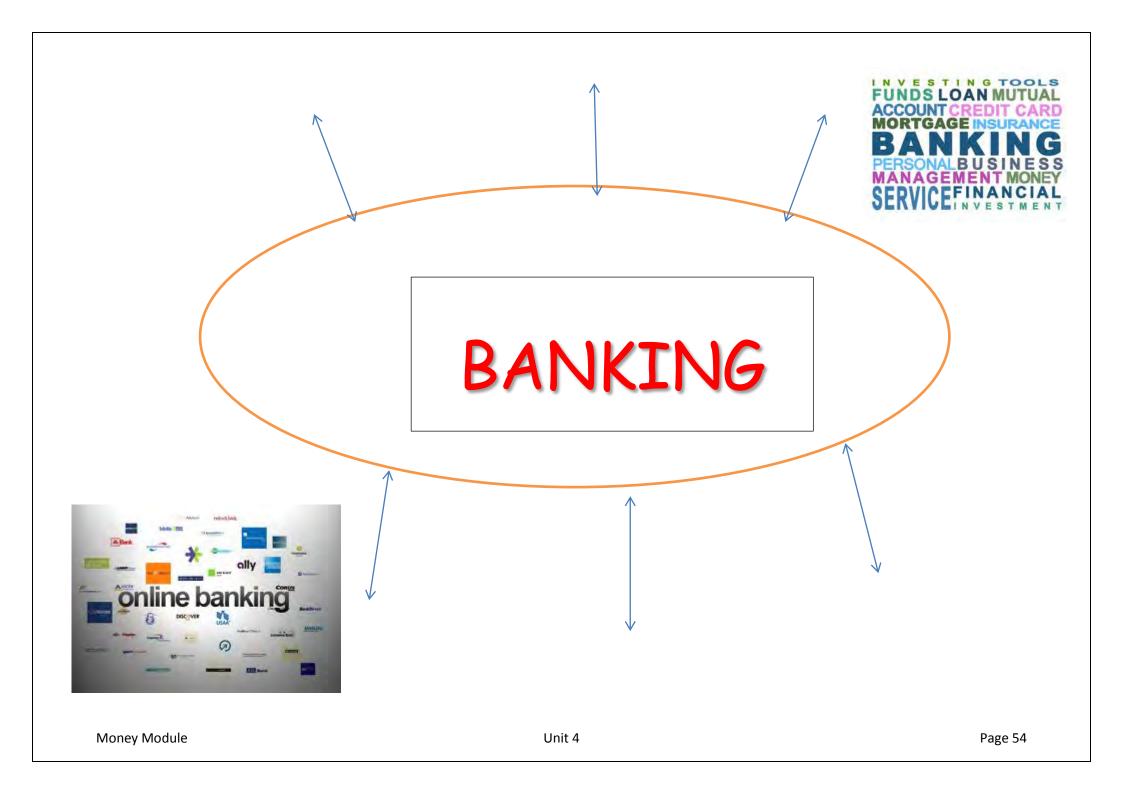
One day Mohamid went to an electrical shop. He bought a small radio and showed it to his friend Achmed. Later they met Habiba in the street. After that, they went to the ATM to get some money to pay their rent.

Inderline the time markers in this story	

Complete the following tables writing the correct tenses

Present	Past
look	
	asked
show	
	discussed
meet	
listen	

Present	Past
chat	
have	
	went
get	
tell	
	bought



Banking Vocabulary

Verbs: fill in	Verbs: sign
deposit	balance
withdraw	loan
Nouns: account	Nouns: payee
balance	deposit/withdrawal slip
bank charges	statement
loan	teller
ATM	signature
EFTPOS	cheque

MONIES

WORD SCRAMBLE

	,
ACHS	
PYA	
CINO	
CQEHEU	
EELLRT	
PITODSE	
LAABNEC	
CCAUTON	
TTTEESAMN	
DAIWWTHR	

WORD SCRAMBLE ANSWERS

ACHS	CASH
РУА	PAY
CINO	COIN
CQEHEU	CHEQUE
EELLRT	TELLER
PITODSE	DEPOSIT
LAABNEC	BALANCE
CCAUTON	ACCOUNT
TTTEESAMN	STATEMENT
DAIWWTHR	WITHDRAW

Matching Logos with Names



	Australia Post		Water Corporation
	Telstra		National Australia Bank
	Commonwealth Bank		Westpac Bank
	Australia and New Zealand Bank		Alinta
	Synergy		Bankwest
	Optus		Qantas

Suggestions of oral questions for Matching Logos worksheet

Which companies might you need to pay a bill for?

Which logos belong to banks?

Which one do you bank with? (Which bank does your money go to?)

Which companies provide a telephone service? What other telephone companies do you know?

Which is the gas company?

Which is the electricity company?

MONEY

Banking

Match the verbs and nouns (one verb can be matched with more than one noun)

Use the following words to complete a phrase: $\underline{\text{the}}$, $\underline{\text{a}}$, $\underline{\text{an}}$.

Write the phrases in the lines below.

1.	Transfer	A	Money
2.	Fill in	В	account
3.	Pay	С	bills
4.	Follow	D	payment
5.	Sign	E	balance
6.	Deposit	F	instructions
7.	Make	G	cheque
8.	Pay into	Н	form

<u>READING.</u> This activity can reinforce your banking vocabulary. It can give us an opportunity to pronounce the words correctly putting the stress, and stress within sentences, in the right place.

It is Thursday morning, and Peter is at the bank. He is withdrawing \$1,500 from his savings account. There is an \$8.00 bank charge. Peter needs cash because he is going to buy a TV. It is cheaper if he pays cash.

After shopping, Peter will meet his wife for lunch at a café. Peter will use his credit card to pay for lunch. A credit card allows customers to pay without using cash.

Structures

Making enquiries	Could you please give me some information on?	Savings accounts
	I'd like some information about	Current interest rates
Making requests	I'd like to	Open a savings account Deposit this money/cheque into my account
	I just want to	Withdraw \$1,500 from my account
Providing	I've got my passport/driver's	
identification	licence.	
	Is my driver's licence/student card OK?	
Asking for help	Could you please help me?	Fill in/complete this deposit/withdrawal slip
	Could you tell me how to?	Deposit this cheque with the ATM
	I've got a problem	Remembering my pin number

<u>Money</u>

Banking: Using the bank forms provided complete the activity.

Withdraw money from your account:

Debit Form information:

Date: 26th September 2010

Type of account: Statement Account

Account Name: African Entertainment Group

Account Number: 692 235478491

Debit amount: \$536.34

Deposit money into your account

Deposit form information:

Date: 30^{th} August 2010

Type of account: Statement Account

Account Name: African Entertainment Group

Account number: 692 23478491 Credit amount: Cheque \$2500.00

Cash: \$621.35

Total amount \$3121.35

NB. Both parts of this form must be completed.

A Cheque

AUSTRALIAN BANK	Statement Account		
Account Number: 692 235478491			
Pay African Entertainment Group	Date. 30.8.10.		
The sum Two Thousand and five hundred Doll	<u>ars</u> \$2500.00		
Signature Steven Jones_	_		
B Complete this cheque with informa	ation provided above.		
AUSTRALIAN BANK			
Pay	Date		
The sum	ф		
	\$		
Signature			

Mai's Expensive Holiday



Vuong and his family come from Vietnam. He has two daughters. One was born in Vietnam and the baby was born in Australia.



Vuong works in a market garden growing strawberries.



The family rent their house from Homeswest.



Tan, Vuong's wife, likes gardening.



She grows lots of vegetables, which means they save money on <u>food bills</u>.



Mai is in year ten at high school and wants to go on the school excursion to Mount Buller in Victoria.



Vuong thinks it will be too expensive to send Mai on the excursion.

Vuong and the family decide to plan a budget so that Mai can go on her excursion.

How can this family save enough money to send Non her school excursion?		Vords
on her school excursion?		
	on ner	school excursion?

Mai's Expensive Holiday

Vuong and his family came to Australia from Vietnam. Vuong has a wife whose name is Tan and two daughters. The older girl is called Mai. She was ten when they came to Australia. Now she is fifteen. Kim is the baby. She is only ten months old and was born in Australia.

Vuong works in a market garden growing strawberries. When it is strawberry season he has to work very hard because the berries need to be picked when they are just ripe. Sometimes he has to work very long hours but that means he gets paid overtime. That is very helpful because keeping a family is very expensive.

The family rent their house from Homeswest. The house has three bedrooms so the girls can each have a room. They also have a big garden. At the front there are some native trees and grass but at the back Tan has planted many vegetables. There is a lemon tree too, which nearly always has a ripe lemon ready to pick. Tan likes to do the gardening and the family enjoys eating the things she grows. It also means they do not have to spend so much money on vegetables as they grow their own.

Mai is at high school and she has just started year ten. Year ten is a very important year for Mai because this year her class plans to go on a school excursion to Mount Buller in Victoria. They will see snow and learn to ski. Mai has

Money Module Unit 4 Page 69

never seen snow before. She really wants to go on the school excursion but Vuong thinks it will be too expensive. They may not be able to get enough money to pay for the trip, which will cost over two thousand dollars.

The school excursion is planned for August and the money has to be paid by July. That means they only have five months to save enough money for the trip. Vuong and the family decide to work out how much money they need for their expenses and then see if they can put any aside for the excursion. Mai has to work hard at school but she thought she might be able to earn some money babysitting for friends and neighbours. She can save some spending money for the excursion.

The first expenses they think of for a budget are rent, food, groceries and transport. Vuong and Tan share a car and Mai has to go to school on the bus. Some things aren't paid for every week or fortnight such as telephone, water, gas, electricity and insurance. Clothes and shoes also need to be included because Kim grows out of her clothes very quickly and Vuong needs new boots for his work.

How can this family save enough money to send Mai on her school excursion?

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Short Version

Mai's Expensive Holiday

Vuong and his family came from Vietnam. Vuong has two daughters. One was born in Vietnam and the other, a baby, was born in Australia.

Vuong works in a market garden growing strawberries.

The family rent their house from the Homeswest. Tan, Vuong's wife, likes gardening. She grows lots of vegetables, which means they save money on food bills.

Mai, the eldest daughter, is in year ten at high school and wants to go on the school excursion to Mount Buller in Victoria, Australia. Vuong thinks it will be too expensive.

Vuong and the family decide to plan a budget so that Mai can go on her excursion.

How can this family save enough money to send Mai on her school excursion?

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New words	
How can this family save money texcursion?	o send Mai on her school
Comprehension.	
1. Where did Vuong and his family come	from?
2. What did Vuong think was too expensi	ive?
3. How did Vuong's family save money?	
4. Who wanted the money?	
5. The excursion was to Singapore?	YES NO.

Ten Mistakes.

vuong and his family came from vietnam. Vuong has three daughters. one was born in Vietnam and the other, a baby, were born in Australia.

Vuong lived in a market garden growing vegetables.

The family rent their house from Homeswest. Tan, Vuong's wife, likes gardening. She grows lots of vegetables, which means they lost money on food bills.

Mai, the eldest son, is in year ten at high school and wants to go on the school outing to Mount Bullo in Victoria, Australia. Vuong thinks it will be too dear.

Vuong and the family decide to plan a way so that Mai can go on her excursion.

How should this family save enough money to send Mai on her school excursion?

Now copy the corrected text on the lines below

e help of the key words, write complete sentences on the lines provided She paid/rent/Homeswest/once/week
Mai/wanted to/school excursion
Tan/grew lots/vegetables/her garden
The family/decided/plan/budget/so Mai/could/her excursion

Mai's Expensive Holiday

Reading Comprehension

circle the correct answer

1. What country does Vuong and his family come from?

China Cambodia Vietnam

2. Where does Vuong work?

a market garden a factory a school

3. What does his wife Tan like to do?

sewing cooking gardening

4. Vuong and his family need to save money for Mai to:

buy school clothes

go on a school excursion pay school fees

Discussion

Is Mai's school excursion a need or a want?

Why could it be important for Mai to go on the school excursion?

How can Vuong and his family save money?

Vuong and his family come from Vietnam. He has two daughters.

One was born in Vietnam and the baby was born in Australia.

Vuong works in a market garden growing strawberries.

The family rent their house from Homeswest.

Tan, Vuong's wife, likes gardening.

She grows lots of vegetables, which means they save money on food bills.

Mai's in year ten at high school and wants to go on the school excursion to Mount Buller in Victoria.

Vuong thinks it will be too expensive to send Mai on the excursion.

Vuong and the family decide to plan a budget so that Mai can go on her excursion.





Rental Accommodation







PAYING THE RENT



Activity

Look at the picture above:

Who is in the photo?

Where is he?

What is he looking at?

What does he have to pay?

What will happen next?

Look and read the examples below.

Then write about yourself.



My name is Kamal. We pay rent every month. We pay in cash.

My name is Adut.
I pay the rent every two weeks.
I pay at the Post Office.



ME O O

My name is _____

Paying Rent

Activity

Match each calendar with the correct rent paying week:

MAY

M	Т	W	TH	F	S	S
	Pay Rent	2	3	4	5	6
7	8	9	10	11	12	13
14	Pay Rent	16	17	18	19	20
21	22	23	24	25	26	27
28	Pay Rent	30	31			

- 1. We pay rent every two weeks. (fortnight)
- 2. We pay rent every month.
- 3. We pay rent every week.

JUNE

M	T	W	TH	F	S	S
	Pay rent	2	3	4	5	6
7	Pay rent	9	10	11	12	13
14	Pay rent	16	17	18	19	20
21	Pay rent	23	24	25	26	27
28	Pay rent	30				

JULY

Sun	M	T	W	Th	F	S
		1	2	3	4	5
6	7	8	9	10	11	12
PAY RENT	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

Paying Rent on a House

Activity

Ask two students the question below. Tick their answers. Then answer yourself. How often do you pay the rent?

Name	Every week	Every two weeks	Every month
Me			

Complete the first sentence about yourself. Then write the second sentence about another student.

1. I/We pay ______every_____

2. _____pays _____every____

Learning Hint

l You We They	pay	the rent
He She	pays	the rent

The House of Clara and Achmen.



Clara and Achmen had been in their rented home for two years and they really enjoyed the large area they had to live in. Achmed looked after the garden very well, cutting the lawn every fortnight.



Clara was a good housekeeper, cleaning and polishing the floors and furniture all the time. She was a good cook.

However, many things had gone wrong in their lovely home and they were unsure what to do.

The hot water supply in the house was not working properly and Clara and Achmen had five children, the youngest child being three months old. The roof leaked in the baby's bedroom and the oven did not work.

One day last year people came to the house and asked to look around. They said the owner told them it was okay for them to come in.

Once the owner came around without asking if he could visit them and told them he wanted them out of the house within two weeks.

One day in the mail they received a letter from the house agents telling them that they had "breached" their contract. Achmen was not sure what that meant and was very worried.

The last happening came last month when a "For Sale" sign appeared on their front lawn and they wondered what to do?

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The House of Clara and Achmen

Activity

- 1. What could Clara and Achmen do about:
 - a. the leaking roof.
 - b. the broken oven.
 - c. the hot water supply not working?
- 2. a. Did the owner have the right to visit the family without permission?
 - b. What could they do?
- 3. What is a Breach Notice?
- 4. What should Achmen and Clara do about the Breach Notice?
- 5. If you owned a house and wanted to sell it what would be the correct way?

Write full sentence answers to the above questions.



Leaving a Rented House

Some Useful Hints

How to get your bond returned

When seeking a return of the bond on your rented house do not sign until:

- 1. An agreement is reached on the amount of money to be paid by you and the owner AND
- 2. all of the information has been filled in correctly.

If the agreement between yourself and the owner cannot be made you can apply to the courts for a Magistrate to make the decision.

If your rented house is to be sold

Fixed Tenancy

A house that is in a fixed tenancy allows:

- 1. The occupant can stay in the house until the end of the agreed contract **OR**
- an agreement can be reached on the vacating date, which is suitable to both you and the owner.

Periodic Tenancy

A house that has a periodic tenancy means:

- 1. When the owner sells the house and requires vacant possession they must give a Notice of Termination (Form1C).
- 2. The notice must give a vacating date of one month after you have received the letter.
- A bond disposal form (form 4) can be requested (Department of Consumer and Employment)
 Ph. 1300 304 054)



• For more information call the Tenants Advice line or get the Tenants Rights Manual

A Breach Notice:

A Breach Notice tells you that the owner believes you have broken your agreement to look after the house in some way (for example-not looking after the gardens).

When you get the Notice, the owner will give you 14 days to correct the problem.

When you have corrected the problem, contact either the agent or the owner to give them the good news.

If the problem is not attended to and the owner is not satisfied, the next step is to send you a Notice of Termination.

This Notice will give you a date when you must get out of the house because you are in breach of the signed agreement. If you feel you are innocent you can:

- 1. Write to the owner and state your case.
- 2. Wait until the owner takes the matter to court.

The owner cannot force you to move without a court order.

Ending A Fixed Term Tenancy



A fixed term agreement is a contract with a start and end date. This means that you and the owner are bound

by the dates you made together.

If you wish to leave the house before the agreed date you must talk with the owner or agent about this. If the

owner agrees, it is important to **confirm this in writing**. The owner can claim from you any losses that may occur (for example- you may have to pay rent until another tenant can be

found or pay advertising ____ costs).

Owner's Visits

The owner cannot visit your home without advance, written notice of intention. A visit without authorisation can be a breach of your privacy and enjoyment.

First check your tenancy agreement concerning house inspections, as the owner can change agreements.

You can write and ask them to give you notice of their visit, and agencies must give you written notice. If the agency or owner fails to do so you can apply to the courts for the appropriate order.

Maintenance and Repairs

- Check your Tenancy Agreement concerning who is responsible for maintenance and repairs. If it's the owner's responsibility, write a letter to the agent or owner asking them to fix it and give a date for the repair to be done.
- 2. If the item is not fixed in the time requested, you can file a court application requesting that the owner fix the problem.
- 3. If in any doubt you can call the Tenants Advice Service line on 08 9221 0088.

The Owner wishes to sell and wants the home open for viewing



Under the Residential Tenancies Act 1987, the owner is allowed to enter the property to show prospective purchasers through the house under certain circumstances.

It is advisable that you come to a mutual understanding as to what would be convenient for you and this is best done in writing.

If you believe that the owner is invading your privacy and enjoyment you may wish to write and express your point of view.

If an agreement cannot be reached, you may wish to serve a breach of privacy notice on them or as a last resort take the matter to court and have a Magistrate make the decision for you.

Metropolitan Community Legal Centre: Midland information Debt and Legal Advocacy Service: 08 9250 2123.

Tenancy Agreements Vocabulary

tenancy	fixed term	periodic tenancy	premises
rights	Breach Notice	vacate	Court Order
Tenants Rights Manual	termination	privacy	Magistrate's Court
reasonable	relevant information	vacate	advance written notice
residential	pursuant	Bailiff	occupant
negotiate	deducted	documents	owner

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Template only

Date	
	-
Agent's address	

Your address here
Include telephone
and mobile numbers

Dear Sir or Madam,

Place the address of your rental property here.

I wish to advise the owner of the above address that the following items are in need of repair:

I ask that the repairs are carried out as soon as possible.

Yours sincerely,

Your signature

(Also print your name in full)

Some Ideas of Possible Things In Need of Repair at a Rental Property

- > the hot water system
- > the heating system
- > the cooling system/s
- > the leaking roof
- > the toilet system (blockages)
- > windows not closing
- > the sink water not draining away
- > windows broken
- > toilets not flushing

The Property Firm P.O. Box 554 Dianella WA 6059

Capitol First National P.O. Box 4036 Alexander Heights WA 6064

Leaving a Rented House

Activity

WORD SLEUTH

PURCHASERRXPNDOPN
OWNERENOTICEVOORN
COURTCVCONTRACTIB
TERMINATIONICUEVR
AGREEMENTRFOAMNAE
BONDIIOPCFIDTEACA
SYNGVAEOTNXIINNYC
MAINTENANCECNTCBH
MAGISTRATEDAGUYGE

Find the words below in the Word sleuth

bond	Magistrate	periodic	document	termination	notice
agreement	fixed	contract	vacating	maintenance	breach
owner	court	tenancy	purchaser	privacy	

Inventory

Condition of Premises at	
condition of Frentises at	

	clean	undamaged	working	comment
ENTRANCE			_	
Walls/ceiling				
Doors/windows/screens				
Blinds/curtains				
Lights/power points				
Floor coverings				
Other				
LOUNGE				
Walls/ceiling				
Doors/windows /screens				
Blinds/curtains				
Floor coverings				
Televisions points				
Heating				
Other				
DINING				
Walls/ceiling				
Doors/windows/screens				
Blinds/curtains				
Lights/power points				
Floor coverings				
Television points				
Heating				
Other				
KITCHEN				
Walls/ceiling				
Doors/windows/screens				
Blinds/curtains				
Lights/power points				
Floor coverings				
Cupboards/drawers				
Bench tops/tiling				
Sink/disposal unit				
Taps				
Stove top				
Griller				
Oven				
Refridgerator				
Exhaust fan				
Other				

	clean	undamage d	working	Comment
BATHROOM				
Walls/ceiling				
Doors/windows/screens				
Blinds/curtains				
Lights/power points				
Floor coverings				
Bath				
Shower				
Shower screen				
Wash basin				
Tiling				
Mirror/cabinet				
Towel rail				
Toilet/WC				
Heating				
Other				
LAUNDRY				
Walls/ceiling				
Doors/windows/screens				
Blinds/curtains				
Lights/power points				
Floor coverings				
Wash tub				
Copper/washing machine				
Dryer				
Hot water service				
Other				
BEDROOM 1				
Walls/ceiling				
Doors/windows/screens				
Blinds/curtains				
Lights/power points				
Floor coverings				
Other				
GENERAL				
Storeroom/shed				
Balcony/porch				
Garage/carport				
Gates/fences				
Doors				
Staircases				
Letterbox				
Street number				
Concrete paving				
Front garden				
Back garden				
Other				

WATER METE	R READING		
FURNITURE_			
			
Start of Tenan	су:		_
	Landlord's/Agent's Signature	Tenant/s signature	Date
End of Tenancy: _			
	Landlord's/Agent's Signature.	Tenant/s signature	 Date