

UNIT 3

Track 11, Page 38

- A: I don't know where all my money goes.
- B: Do you have a budget?
- A: No, I don't.
- B: Well, have you ever tried to figure out where you spend money?
- A: Um, no.
- B: Okay. Get a piece of paper. Let's go through your day.
- A: Let's see. The first thing I do every morning is stop at the coffee shop. I buy a cup of coffee and a donut there.
- B: Alright, how much do you spend there?
- A: About \$4.
- B: And how do you get to work? You only live about a mile from work, right?
- A: Well, I usually don't get up in time to walk, so I take the bus. That's \$2.
- B: Then, what about lunch?
- A: I buy my lunch every day. It's about \$8 for a sandwich and iced tea.
- B: Do you spend any more money on food?
- A: Hmm... Just a soda from the vending machine. That's \$1.
- B: Do you walk home?
- A: No, I'm too tired. I pay another \$2 for the bus. Oh, and when I get off the bus, I stop and buy a lottery ticket on my way home. That's \$1.
- B: Well, it's easy to see where all your money goes.

Track 12, Page 42

The Internship

This is Mia, and she is a student at a university in Pennsylvania. She is a junior and is studying design, art, and technology. She wants to design animation for video games. Mia is very excited because she has a summer internship at a company in Washington that produces some of the most popular video games. She knows how to use the necessary software, and she took a couple of courses in computer animation and 3D design. This internship will give her more experience, and maybe the company will hire her after she graduates. Right now, she is excited because her internship is full-time, 40 hours a week, and she will receive \$3,200 a month for the three months. She has some financial aid, but tuition at her university is expensive, so the internship will help her pay some of her bills.

It's now six weeks later, and Mia is enjoying her internship. She works with a team of people, and they are designing the characters for a new video game. Mia loves the work, and she is learning how to use different kinds of software and programs. The only problem is her expenses. She knows that she spends too much money, so she has to make some changes. She passes a coffee shop on her way to work and usually buys a cup of coffee. She also buys breakfast and lunch, and little by little, the costs are adding up. At night, Mia wants to relax, so she rents a movie or goes out with the other interns at the company. She loves baseball, so she goes to see the local baseball team, the Seattle Mariners.

Mia needs to save money for next fall's college tuition. To save money, Mia needs to eat breakfast at home. She's trying to think of a few other things that she can do to save money.

Track 13, Page 44

Paying for College

College in the United States is very expensive. However, there are several ways to pay for tuition and fees. To access many of the financial aid opportunities available, students do not need to be US citizens; these opportunities are also open to permanent residents and refugees. High school students can speak with a counselor. People who have finished high school can contact the college that they want to attend. Here are a few options that help students pay for college:

Federal Grants

Many students are eligible for federal grants. Some grants are need-based and help low-income students. Other grants are merit-based and are for students with high grades. Students do not need to pay back grants. They must attend school at least part time. Students can apply for federal grants online.

Scholarships

A scholarship is money that a student receives based on need, high grades, athletic ability, or other criteria. Colleges, local organizations, and businesses give scholarships. Ask the financial aid office or go online to find a list of scholarships that are available.

Tuition Reimbursement

Many businesses help their workers pay for college. In most cases, an employee registers and takes a class at a college. When the employee passes the course, usually with a C grade or better, the employer pays back all or part of the tuition. Check your company's benefits and policies.

Federal Student Loans

The federal government offers student loans with low interest rates. Students do not need to pay back the loan until they finish college. They must pay back the money with interest whether they finish college or not. Students can apply for a federal loan online.

UNIT 4

Track 14, Page 52

1. The Atlantic Ocean
2. The Appalachian Mountains
3. The Mississippi River

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Track 15, Page 52

1. Canada
2. Mexico
3. the United States

4. the Rocky Mountains
5. the Grand Canyon
6. Alaska
7. Hawaii
8. the Pacific Ocean
9. Death Valley

Track 16, Page 52

1. There are three countries in North America: Canada, the United States, and Mexico. The United States is in the center. Canada is to the north, and Mexico is to the south.
2. The United States stretches from the Atlantic Ocean on the east to the Pacific Ocean on the west.
3. Many of the major cities in the United States are on the coasts. These cities have excellent seaports.
4. There are two major mountain ranges in the United States; both run from north to south.
5. The Rocky Mountains are very high. Snow covers these mountains most of the year.
6. The Great Lakes are in the northern part of the country.
7. There are many farms and ranches in the central and southern part of the country.
8. The Mississippi River begins in the north and flows south to New Orleans and into the Gulf of Mexico.
9. There are several large deserts in the southwest.
10. There are many beautiful national parks in the west; the Grand Canyon is one of the most popular.

Track 17, Page 57

1. When is it going to rain? It hasn't rained here for two months.
2. Many people are out of work. Stores and factories are closing.
3. Many people don't have a place to live. They are living on the street.
4. That country is very poor. Many people are hungry.
5. It snows and snows. It's snowing again today. When is the snow going to stop?
6. I live in the city. It takes me 30 minutes to drive 5 miles.
7. I don't live in the city. I have to drive to work every day. There aren't any buses in my area.
8. People drink water from plastic bottles. Then, they just throw out the bottles. Most people don't recycle them.

Track 18, Page 58

Montana

Montana is the fourth largest state in the United States. It is located in the northwestern part of the country. On the north, it shares a border with Canada. Montana is divided into two geographic areas. The Rocky Mountains are in the western part of the state. The great plains cover the eastern part. Several important rivers run through Montana. The Missouri river, the second longest river in the United States, begins in Montana.

The western part of Montana receives a lot of rain and snow. Because Montana is so far north, it has very cold winters. There are often heavy snowstorms. In the other seasons, there is a lot of rain. Because the Rocky Mountains are so high, they stop the rain clouds and the eastern part of the state is dry.

With fewer than one million people, Montana has one of the lowest populations in the United States. There are about 50,000 Native Americans living in Montana. Many of the Native Americans live in the state's seven Indian reservations, while others live in small towns and cities throughout the state. Towns and cities are small, and far apart.

Thousands of tourists visit Montana every summer and fall to enjoy the beautiful scenery, to hike in the mountains and to fish in the rivers and lakes. Some tourists stay at the many large horse ranches in the Great Plains. In the winter, skiing is popular in Montana.

Track 19, Page 59

1. How many rivers are there in Montana?
2. How many Native American reservations are there?
3. How much snow is there in the Rocky Mountains?
4. How much industry is there in Montana?
5. How much tourism is there?
6. How much traffic is there in Montana?

Track 20, Page 60

Death Valley

Death Valley National Park is the largest national park in the continental United States. This 3.4 million-acre park in southern California is the lowest, hottest, and driest place in North America. The lowest point is 282 feet (86 meters) below sea level. In the summer, the average temperature is often higher than 120° (49° Celsius), and the highest temperature ever recorded there was 134° (56.6° Celsius). There are some summers when Death Valley receives no rain, and the average yearly precipitation is less than two inches.

The Timbisha Shoshone Tribe of Native Americans has lived in this desert area for hundreds of years.

In 1849, people heard about the discovery of gold in California. Thousands of people began the long trip to the West. This large desert area was so difficult to cross that some travelers looking for gold gave it the name Death Valley.

Today, tourists from all over the United States travel to Death Valley to enjoy its natural beauty. There are over one thousand varieties of plants in this desert, including many kinds of cactuses and flowers. Cactuses, with their interesting and unusual shapes, need very little rain. Their roots are close to the surface of the ground so they can quickly collect any rainfall. A few days after the first rain in the spring, thousands of wildflowers cover the desert.

There are also many animals that have learned to adapt to this hot climate. Most are active at night, sleeping during the day to avoid the hot desert sun. Some animals live their entire lives without drinking any water, getting water from the food they eat.

If you are planning a trip to Death Valley, winter is the best time to visit. The main visitor area has nature exhibits, a museum, and a bookstore. Be sure to watch the informative videos on desert life. After that, you can explore the desert by car, by bike, or on foot. Park rangers offer programs on desert life, the history of Death Valley, and the desert sky at night. If you are planning a trip to Death Valley, don't forget these four essentials: a sun hat, sun block, a lot of water, and a camera.

Track 21, Page 64

I'm going to talk about Tennessee. You spell Tennessee T-E-N-N-E-S-S-E-E. Tennessee is in the southeastern United States. It borders 8 states. On the north, there is Kentucky and Virginia. On the east is North Carolina. On the south, there are three states: Georgia and Alabama, and Mississippi. The Mississippi River is on the west.

The two states on the west are Arkansas and Missouri. The capital of Tennessee is Nashville. You spell Nashville N-A-S-H-V-I-L-L-E. The population of Tennessee is 6,300,000. That's 6,300,000 people. Tennessee is a beautiful state to visit and there are many things to do there. If you love music, visit Nashville. Nashville is the capital, but people also call it "Music City, USA." Nashville is the center of the country music industry. You can listen to famous country singers at the Grand Ole Opry House. If you like the outdoors, visit Great Smoky Mountains National Park. More people visit Great Smoky Mountains National Park than any other park in the United States. It's in the eastern part of the state and most of the park is a forest. You can go hiking or fishing or biking or camping. There are several historic areas in the park also. Be careful, there are a lot of bears in the park.

UNIT 5

Track 22, Page 68

1. OK everyone, smile. Say cheese!
2. At the traffic light, turn right onto Main Street.
3. The rain will end this afternoon. We're expecting sunny skies tomorrow with temperatures in the upper 60s.
4. Yes, I'd like a room for three nights. We're arriving on the fourteenth.
5. I'd like a large order of pork fried rice, and a sweet and sour chicken, and two egg rolls.
6. Please tell her that Jake called. That's Jake Parker. My number is 555-7172.
7. I'd like the car for the weekend, March 15th–17th. Do you have a weekend rate? A standard size is fine.

Track 23, Page 69

A: What are you doing?

B: I'm writing a report.

A: What software are you using?

B: I'm using "write now."

A: How's it coming?

B: Very slowly, and it's due tomorrow.

Track 24, Page 70

1. Where is he going?
2. Who are you texting?
3. What is she studying?
4. Who is she calling?
5. What are you listening to?
6. Which game is she playing?
7. What are you ordering?
8. Which site are you using?

Track 25, Page 74

Technology

Technology is changing the way that companies do business. New companies are starting and other companies are losing customers or going out of business. Let's look at four industries and how the internet is changing them.

Airline travel is a good example. In the past, travelers called an airline and made reservations on the phone. Or, they worked with a travel agent to book their flights, their rental car, and their hotel. Today, people are making their own reservations online. They are checking different airlines, dates, and times to find the lowest fares. Before going to the airport, they print their boarding passes or use a phone app to check in.

Movie theaters are still popular, but there are fewer now than there were twenty years ago. People still enjoy watching a movie on a big screen. But, now it's possible to watch a new movie only a few months after it appears in the theater. More people are streaming movies on their computers and tablets. There are no more video rental stores, but some companies now mail movies right to a customer's home.

The taxi business will never be the same. Just a few years ago, people stood on a corner or they called a taxi company on the phone. Now, many people just tap on a phone app and in a few minutes, a ride-sharing driver arrives to pick them up. These drivers have their own cars. Regular taxi companies are losing customers because these new companies offer rides that are cheaper and more convenient. These new companies are also delivering food from local restaurants.

More and more people are shopping online. Sitting at home, people are looking at products, reading reviews, and checking prices. Delivery companies are then bringing the product right to customers' front doors, sometimes later the same day. Each year, the money people spend on online shopping is increasing. How is this affecting stores in towns and malls? Many larger retailers are closing stores in smaller locations. Some companies are going out of business. Other companies are starting online stores.

Technology will continue to change the way we live and the way companies do business. Expect many more changes every year.