

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.

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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.

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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

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

246 Audio Scripts

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1. Canada
2. Mexico
3. the United States