

Everyday English

Workbook





Table of Contents

Unit 1: English in Everyday Life	Activity 19 Internet Search
Activity 1	Activity 20
Listening Closely	Your Internet Web Site
Activity 2 Idioms Charades	Unit 2: English at Home
Activity 3 Helpful Headings	Activity 21 Your Apartment Likes and Dislikes21
Activity 4 How to Make a Snowperson4	Activity 22 Finding Classified Apartment Ads22
Activity 5 Brainstorming	Activity 23 Reading Classified Apartment Ads
Activity 6 Writing a Thank-You Note	Activity 24 Asking for More Information
Activity 7 What Does It Stand For?	Activity 25 An Apartment Application, Part 125
Activity 8 What's in a Word?	Activity 26 An Apartment Application, Part 226
Activity 9 A Library Search9	Activity 27 Do You Agree? Renting an Apartment 27
Activity 10 A Library Floor Plan	Activity 28 Consumer Choices
Activity 11 Choosing and Using Reference Books	Activity 29 Buy This Product!
Activity 12 Using a Thesaurus	Activity 30 A World of Advertising
Activity 13 Using the Yellow Pages	Activity 31 Oil Change Coupon
Activity 14 Creating a Table of Contents	Activity 32 Guarantees and Warranties
Activity 15 Using an Index15	Activity 33 Can You Return This Product?
Activity 16 Magazines That Match Your Interests 16	Activity 34 Finding What You Want in a Cookbook 34
Activity 17 Reading a Newspaper	Activity 35 All Kinds of Cookbooks
Activity 18 Student Activities	Activity 36 What Does It Mean?



Table of Contents, continued

Activity 37 A Mixed-Up Recipe	Activity 55 Paying Bills Correctly55
Activity 38 Recipe Ingredients	Activity 56 Subway Map, Part 156
Activity 39 Reading Food Labels	Activity 57 Subway Map, Part 257
Activity 40 Eating Right with Nutrition Facts 40	Activity 58 Reading Road Signs
Activity 41 Create a Nutrition Label	Activity 59 Road Sign Colors59
Activity 42 Fast Food Nation	Activity 60 Sample Driver's License Test
Activity 43 Food Groupings	Activity 61 Acquiring a Driver's License in Your State 61
Activity 44 Your Day's Menu, Part 1	Activity 62 Car-Buying Terms62
Activity 45 Your Day's Menu, Part 2	Activity 63 Car-Buying Pros and Cons
Unit 3: English Outside the Home	Activity 64 What Do You Want in a Vehicle? Part 1 64
Activity 46 Paycheck Vocabulary	Activity 65 What Do You Want in a Vehicle? Part 2 65
Activity 47 Pay Stub	Activity 66 Reading Classified Vehicle Ads
Activity 48 Pros and Cons of Bank Accounts	Activity 67 Your Classified Ad
Activity 49 Choosing Your Bank Account	Activity 68 Accidents and Car Insurance
Activity 50 Writing Checks50	Activity 69 Thinking About Car Insurance
Activity 51 Your Checking Account51	Activity 70 Insurance Costs
Activity 52 An ATM Map	Activity 71 Registering Your Car71
Activity 53 Understanding Your Credit Card53	Activity 72 Car Maintenance, Part 1
Activity 54 Managing Your Credit Card54	Activity 73 Car Maintenance, Part 2



Table of Contents, continued

Unit 4: English in the Community
Activity 74 All About Voting
Activity 75 Your Voting Procedures75
Activity 76 Learning About a Candidate76
Activity 77 Your Campaign Advertisement
Activity 78 Being an Informed Voter
Activity 79 Tax Form Information, Part 1
Activity 80 Tax Form Information, Part 280
Activity 81 Paying Taxes: True or False?
Activity 82 Filling Out a Form 1040EZ, Part 182
Activity 82 Filling Out a Form 1040EZ, Part 283
Activity 83 Figuring Out Taxes Owed
Activity 84 Tax Help85
Activity 85 Many Tax Forms

Unit 5: English for Health and Safety

Activity 86
Health Insurance Terms87
Activity 87 Your Health Insurance
Activity 88 Medical Providers89
Activity 89 Doctors, Doctors, Doctors
Activity 90 Medical Terms91
Activity 91 Over-the-Counter Medicine Labels
Activity 92 Using Medicines
Activity 93 Your Emergency List and Plan
Activity 94 Getting Emergency Help95
Activity 95 Recognizing Warnings96
Activity 96 Hazards in Your Home97
Activity 97 A Warning Label98
Activity 98 Hazard Warnings
Activity 99
Emergency Room Form100



To the Student

Welcome! This *Power Basics*® *Everyday English Workbook* is designed to be used with your *Power Basics*® *Everyday English* student text. Each activity will help reinforce, extend, or enrich the material in your textbook.



Reinforcement activities provide practice in what you have learned in the student text. These activities may be very similar to those in the student text, or they may take a different approach to the content.



Extension activities include a number of different approaches to the material and may "extend" the information a bit further. They may include critical-thinking questions, research questions, or real-life applications. In some cases, information that is covered briefly in the text is developed further in the extension activities.



Since everyone learns in a different way, activities that invite the multiple intelligences are also included in this workbook. These activities help you connect to the material through approaches such as physical movement, partner and group dialogue, and visual representations.

Power Basics® is designed to give you the foundation you need to do well in school and beyond. This workbook builds on the material you have learned in the student text and gives you a solid skills base to help you meet your career goals.



Paycheck Vocabulary

Complete each sentence with the correct word from the box.

deductions	gross pay	pay period
earnings	net pay	pay stub
FICA	overtime	pretax

1.	The is the part of your check that explains why you are getting the amount of money in your check.
2.	Your are the amount of money you earned for working during the pay period.
3.	Usually, you will be paid your hourly rate plus one half forwork.
4.	The is the time frame for which you are being paid.
5.	is the total amount you have earned for the pay period.
6.	You do not pay tax on deductions that are paid
7.	The tax that pays for programs that help people who no longer work is called
8.	The amount of your earned pay less the amount of your deductions is your
9.	are amounts that are subtracted from your gross pay.





🗾 Pay Stub

Tyrell works as assistant manager at an appliance store. Use the following information about his most recent work week to fill out Tyrell's pay stub below. Write a figure on each line provided. Be sure to calculate and fill in the figures for gross pay and net pay.

Tyrell is being paid for the week of October 16 through October 22. He was paid for his regular work week of 40 hours at \$12.00 per hour. He was also paid for 5 hours of overtime at \$18.00 per hour. He did not take any sick time or vacation this period. Tyrell paid \$30.00 for his health insurance this period. He pays \$52.30 for federal income tax and \$5.70 for state income tax. He also pays \$42.15 for FICA and makes a contribution of \$9.00 to his 401K.

Pay Period:					
			Amount		
Earnings	Rate	Hours	This Period		
Regular					
Overtime					
Sick					
Vacation					
		Gross Pay:			
Deductions					
Federal Incom	e Tax				
FICA					
State Income	Гах				
Health Insuran	ice				
401K					
		Net Pay:			



Pros and Cons of Bank Accounts

Answer the following questions in complete sentences. Write your answers on the lines provided.

1.	What are some pros of having your money in a savings account?
2.	What are some cons of having your money in a savings account?
3.	What are some pros of having your money in a checking account?
4.	What are some cons of having your money in a checking account?
5.	What are some costs you might have to pay for having a bank account?
6.	Which type of bank account or accounts do you think are best for you? checking? savings? both? Explain.





Choosing Your Bank Account

Form a team with some classmates. Each team member gets a brochure from a local bank that gives information about that bank's different types of checking and savings accounts. As a group, fill in information on copies of the chart below about at least four different accounts. Add to or change parts of the chart as needed to fit the information that you find. You can make a master chart by taping the charts together, top to bottom. Discuss the pros and cons of each account's features. Then ask yourselves: Which account would each team member choose for herself or himself?

Bank:				
Type of Account (Svgs/Chkg)	Minimum to Open	Minimum Balance	Fee If Below Minimum Balance	Monthly Service Fee
Number of Bank Locations	Transaction Fees	Transaction Limits	Interest Paid (%)	Charge for Checks
Bank:				

Type of Account (Svgs/Chkg)	Minimum to Open	Minimum Balance		Monthly Service Fee
Number of Bank Locations	Transaction Fees	Transaction Limits	Interest Paid (%)	Charge for Checks

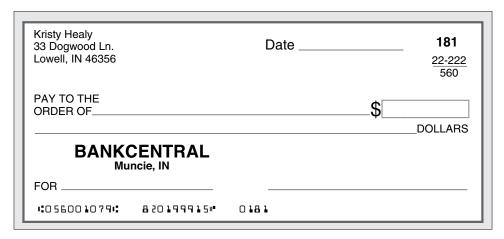




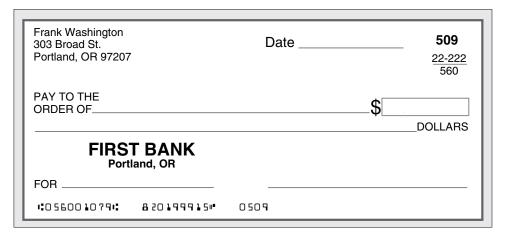
Writing Checks

Read each situation. Fill out the personal check. Remember that the line that says "FOR" can be filled out or left blank.

1. Kristy Healy went to Do-It-Yourself Home Store on May 11, 2007, and paid \$89.95 for a circular saw. She wrote a check for the entire amount.



2. Frank Washington paid his teenage neighbor Jim Garneau \$25.00 for mowing his lawn on August 3, 2007. Frank paid Jim with a check.







Your Checking Account

Write *true* next to each statement about checking accounts that is correct. Write *false* next to each statement about checking accounts that is not correct. Explain each answer.

1.	The bank sends you a register each month that shows all the activity in your checking account for that month
2.	You need to write down every transaction that you make in your checking account.
3.	Withdrawals from and deposits into your checking account are called transactions.
4.	When you make a withdrawal from a checking account, you add the withdrawn amount to the checkbook balance
5.	You should make sure that your checkbook register matches your monthly bank statement.
6.	The balance in your checkbook register shows you how much money you have added to your account.
7.	A deposit causes a checking account balance to decrease.
8.	An entry in your checkbook register shows an amount of money your have added to or taken out of your checking account



Choose a bank in your area where you might like to open an account. One important factor to consider is how many ATM locations this bank has in the area where you live. If you can't use this bank's ATMs, you will almost certainly have to pay a fee for each ATM transaction. Sometimes you might have to pay two fees—one to the bank whose ATM you are using, and another one to your own bank.

Record below the locations of your chosen bank's ATMs in places around where you live and work. Then, mark those locations on a map of your local area. (You can find a map like this at your local library or on the Internet.) Attach your completed map to the lower part of this activity sheet.

ATM Locations		 	

Now look carefully at your ATM map. Is this bank a good choice for your account? Why or why not?



UNIT 3 • ACTIVITY 53 Understanding Your Credit Card

Fill in the information below about your credit card(s) or the credit card(s) of a family member.

1.	Company that issues this card:
2.	Type of card (VISA, MasterCard, etc.):
3.	Interest rate you pay on the balance owed:
4.	Annual fee:
5.	Credit limit:
6.	What happens if you go over the credit limit:
7.	Approximate number of days you have to pay from the date you receive the monthly statement:
8.	Approximate due date each month:
9.	Minimum payment due each month:
10.	Late-payment fee:
11.	How to contact the card-issuing company in case of mistakes or questions:

Bonus: Label the different parts of the credit card below. Look at a credit card to help you.

a. ______
b. _____
c. ____
d. ____
e. _____
f. _____

UNIT 3 • ACTIVITY 54 Managing Your Credit Card

Write your answers to the questions below in complete sentences on the lines provided.

1.	What are the advantages of having a credit card?
2.	Why might you choose a credit card that charges an annual fee?
3.	Why is it a good idea to pay the full balance that is due on a credit card each month?
4.	Why do you want to keep track of your credit limit on a credit card statement?
5.	Why do you want to pay close attention to the payment due date on a credit card statement?
6.	Why is it a good idea to save all your credit card receipts?
7.	What should you do if you find a mistake on your credit card statement?
8.	Why do you have to pay interest on the unpaid balance of a credit card account?

