



Everyday English

Workbook

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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.

**UNIT 3 • ACTIVITY 46****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 for _____ work.
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.

**UNIT 3 • ACTIVITY 47****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 Income Tax			_____
FICA			_____
State Income Tax			_____
Health Insurance			_____
401K			_____
Net Pay:			_____



**UNIT 3 • ACTIVITY 48****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.

NAME: _____



UNIT 3 • ACTIVITY 49

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	Fee If Below Minimum Balance	Monthly Service Fee
Number of Bank Locations	Transaction Fees	Transaction Limits	Interest Paid (%)	Charge for Checks



NAME: _____



UNIT 3 • ACTIVITY 50

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.

Kristy Healy 33 Dogwood Ln. Lowell, IN 46356	Date _____	181 <u>22-222</u> 560
PAY TO THE ORDER OF _____		\$ <input type="text"/>
		DOLLARS
BANKCENTRAL Muncie, IN		
FOR _____		
⑆05600⑆1079⑆ 820199915⑆ 0181		

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.

Frank Washington 303 Broad St. Portland, OR 97207	Date _____	509 <u>22-222</u> 560
PAY TO THE ORDER OF _____		\$ <input type="text"/>
		DOLLARS
FIRST BANK Portland, OR		
FOR _____		
⑆05600⑆1079⑆ 820199915⑆ 0509		



UNIT 3 • ACTIVITY 51

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. _____



NAME: _____



UNIT 3 • ACTIVITY 52

An ATM Map

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?

NAME: _____



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?

