



# Money matters



Tutor Resources for the AMEP

Money

Intermediate

## Tutor Resources for the AMEP

### © Commonwealth of Australia 2011

This work is copyright. You may download, display, print and reproduce this material in unaltered form only (retaining this notice) for your personal, non-commercial use or use within your organisation. Apart from any use as permitted under the Copyright Act 1968, all other rights are reserved.

Requests for further authorisation should be directed to the:

Commonwealth Copyright Administration  
Copyright Law Branch  
Attorney-General's Department  
Robert Garran Offices  
National Circuit  
Barton ACT 2600  
Fax: 02 6250 5989  
Email: [commonwealth.copyright@ag.gov.au](mailto:commonwealth.copyright@ag.gov.au)

### Disclaimer

While the Department of Education and Training and its contributors have attempted to ensure the material in this booklet is accurate at the time of release, the booklet contains material on a range of matters that are subject to regular change. No liability for negligence or otherwise is assumed by the department or its contributors should anyone suffer a loss or damage as a result of relying on the information provided in this booklet.

References to external websites are provided for the reader's convenience and do not constitute endorsement of the information at those sites or any associated organisation, product or service. The Department of Education and Training accepts no responsibility for the accuracy, completeness or currency of material contained on any external website that is referred to in this booklet.

### Acknowledgements

The Adult Migrant English Program (AMEP) is funded by the Australian Government Department of Education and Training. Nationally, AMEP Distance/e-learning is delivered through the AMEP FLN Consortium.

### Images

Images from *Australian Citizenship Our Common Bond, Our Common Bond A Course in Australian Citizenship and Its Over to You* reproduced with permission from the Department of Immigration and Citizenship.

Images reproduced with permission from AMES.

©2011 Photos.com, a division of Getty Images. All rights reserved.

Theme: Money

Topic: Money matters

Task	Language focus	Learning activities	Resources
1. Can understand some basic consumer rights	<b>Vocabulary</b> consumer rights, use by, warranty, lay by, faulty, invoice, receipt, rain check, articles, independent, recommend, subscription, legal rights, defects, retailers, refund, exchange, entitled  <b>Structure</b> has to, doesn't have to	Discuss the questions about consumer rights  Answer questions about Choice magazine  Read about consumer rights	Worksheet 1: Talking about consumer rights Worksheet 2: Choice magazine Choice magazines Worksheet 3: Consumer rights
2. Can discuss opinions about money	<b>Vocabulary</b> opinions, sayings, text, persuade, summarise  <b>Structure</b> In my opinion, I believe, I agree/disagree, if you ask me	Give opinions about money  Discuss money sayings  Answer questions about an opinion article  <b>Extension</b> Locate and read the opinion pieces in newspapers	Worksheet 4: Opinions about money Worksheet 5: Sayings about money Worksheet 6: An opinion article Authentic newspapers

**Theme:** Money

**Topic:** Money matters

## Consumer rights

**Task 1:** Can understand some basic consumer rights

**Vocabulary:** consumer rights, use by, warranty, lay by, faulty, invoice, receipt, rain check, articles, independent, recommend, subscription, legal rights, defects, retailers, refund, exchange, entitled

**Language structure:** has to, doesn't have to

### Preparation

Bring one or more editions of Choice magazine to the session. (Copies available at local libraries.)

### Activity instructions

#### *Discuss the questions about consumer rights*

- ❑ Worksheet 1: Talking about consumer rights  
Read the questions together and discuss. Explain new vocabulary.  
Encourage learner to compare Australian consumer rights to those in their country.

#### *Answer questions about Choice magazine*

- ❑ Worksheet 2: Choice magazine
- ❑ Choice magazines
- A. Show learner some Choice magazines or the pictures on the worksheet.  
Read the questions together and discuss.  
Look through the magazines together.
- B. Learner reads the article about Choice magazine. Encourage learner to look up meanings of unfamiliar words in their bilingual dictionary. Discuss.

#### *Read about consumer rights*

Ask questions: Have you ever bought something and then taken it back to the shop?  
Why did you take it back?  
What happened? Did you get a refund/exchange?

- ❑ Worksheet 3: Consumer rights
- A. Learner reads the information about consumer rights and refunds on the worksheet.  
Learner looks up meanings of unfamiliar words in their dictionary. Discuss.
- B. Introduce the structures 'has to' and 'doesn't have to'. Give examples, e.g. My son has to go to school every day. He doesn't have to work.  
Learner uses the structures in their own sentences.  
Read the sentences about consumer rights law.  
Learner writes 'has to' or 'doesn't have to' to complete the sentences.

#### **Answers**

1 – has to, 2 – doesn't have to, 3 – has to, 4 – doesn't have to, 5 – doesn't have to, 6 – has to

#### **Acknowledgement of image source**

Images reproduced with permission from the Department of Immigration and Citizenship.

## Money matters

**Task 2:** Can discuss opinions about money

**Vocabulary:** opinions, sayings, text, persuade, explaining, analysing, summarise

**Language structure:** In my opinion, I believe, I agree/disagree, if you ask me

### Preparation

Bring some newspapers to the session.

### Activity instructions

#### *Give opinions about money*

□ Worksheet 4: Opinions about money

Learner reads the statements on the worksheet.

Tell learner that when giving an opinion they can start with structures such as: I agree/disagree, in my opinion, I believe, if you ask me.

Ask: Do you know any other ways to give your opinion?

Learner reads the statements again. Discuss, using structures above.

Learner ticks if they agree with the statements.

#### *Discuss money sayings*

□ Worksheet 5: Sayings about money

Introduce the word 'saying'.

Learner reads each saying. Ask: What do you think it means?

Discuss meaning and learner writes the meaning under the saying.

Ask: Do you have any sayings about money in your language?

Learner translates some sayings and writes in their workbook.

#### *Answer questions about an opinion article*

□ Worksheet 6: An opinion text article

Read the information about opinions on the worksheet. Discuss.

- A. Learner reads the article. Encourage learner to use a bilingual dictionary to find the meanings of unfamiliar vocabulary. Explain the text where necessary.

Learner repeats reading.

- B. Learner reads the questions and circles the answers

It may be necessary to re-read the article to clarify the meaning.

#### **Answers**

1 – c, 2 – a

- C. Learner writes answers to questions, re-reading for information if necessary.

#### **Answers**

1 – A new airport and an intercity fast train were promised but not delivered.

2 – In the writer's area, they don't need more health and education services.

### Extension activity

#### *Locate and read opinion articles in newspapers*

□ Authentic newspapers

Learner finds and reads opinion articles in newspapers.

Discuss different opinions about current issues.

## **Worksheet 1: Talking about consumer rights**

*Discuss these questions.*

1. Do you like shopping?

2. How often do you shop?

3. What do you buy?

4. Where do you shop for:

- fruit and vegetables?
- groceries?
- furniture?
- clothes?
- electrical goods?
- travel goods?



5. What do these mean?

- use by date
- warranty
- returns policy
- lay by
- product instructions
- faulty goods
- a receipt/docket
- an invoice
- an account
- a bill
- a rain check

6. What would you do if: (compare what you do in your country to what you do in Australia)

- food you purchased is off?
- a dress you bought for your daughter doesn't fit?
- the zip is broken on the pants you purchase in a sale?
- the microwave you bought doesn't work after one week?
- the toaster gave off terrible fumes when switched on?
- you bought a second hand car and after 2 days it broke down?
- you bought a house at auction and then decided it's too small?
- you win \$2,000,000 on the Internet (you can get the money if you send \$1,000 to an address in Nigeria)?

## **Worksheet 2: Choice magazine**

### **A. Discuss these questions.**



1. Look at the pictures and the titles of the articles. What do you think the magazine is about?
2. What's the name of the magazine?
3. Why do you think it is called Choice? What kind of choice is it referring to?

### **B. Read the text about Choice magazine.**

Choice magazine is produced by the Australian Consumers Association which is an independent and non-profit organisation. It tests different products and services and then publishes reports which recommend the best brands. If you are planning to buy anything (from a mobile phone to a house) or if you want to use a service (an Internet provider, a tax agent, an alternative medicine provider) you can get information and advice by reading the magazine. You can also find out about banking, budgeting, insurance, health issues and the law, especially those relating to consumer protection.

Have you ever seen Choice? You can usually find it in your local library. You can't buy it at a bookshop or newsagent but you can get it by paying a subscription for a number of issues. You can also look at the website (<http://www.choice.com.au>) and find out what's new and also read back copies (without charge).

## **Worksheet 3: Consumer rights**

### **A. Read about consumer rights.**

When people buy goods or services, they have certain legal rights. There can be small differences in the law between different states and territories but these rights are similar all over Australia.

The purchased item must be:

- free of any faults, unless these are identified at the time of purchase
- be what they say they are.

Retailers are under no obligation to exchange or give a refund for perfect goods.

### **What are your legal entitlements?**

To successfully return a purchased product and expect either a refund, exchange or repair:

- the product must have had a fault that was not identifiable at the time of purchase
- the product was neither what the salesperson had led you to believe nor was it the same as advertised
- the product did not match the sample shown.

You will not be given a refund if you:

- have a change of heart
- are unable to afford the item
- have found the same product at a lower price elsewhere
- have changed your mind regarding the colour or size
- were aware of the fault at the time of purchase
- were responsible for the fault of the product.



**B. Read and write **has to** or **doesn't have to** to complete the sentences.**

The law says:

1. A retailer normally \_\_\_\_\_ sell new goods in perfect condition.
2. A retailer \_\_\_\_\_ give you a refund if you just change your mind after you buy something.
3. A retailer \_\_\_\_\_ offer an exchange or refund if the product you get is different from the one that was advertised.
4. A retailer \_\_\_\_\_ offer you a repair, exchange or refund if they told you about the defect before you bought the thing.
  
5. A retailer \_\_\_\_\_ offer you a repair, exchange or refund if you have damaged the product yourself.
6. A retailer \_\_\_\_\_ repair, exchange or refund if the product doesn't work properly.

## **Worksheet 4: Opinions about money**

*Read these opinions and tick the ones you agree with. Discuss.*

- | I agree  |                          |
|--|--------------------------|
| 1. Money can buy everything, including happiness.                        | <input type="checkbox"/> |
| 2. It's possible to be poor and happy at the same time.                  | <input type="checkbox"/> |
| 3. Money can't buy love.   | <input type="checkbox"/> |
| 4. Being healthy is more important than having a lot of money.           | <input type="checkbox"/> |
| 5. You should leave money for your children when you die.                | <input type="checkbox"/> |
| 6. A lot of the world's problems are caused by money.                    | <input type="checkbox"/> |
| 7. It doesn't matter about being wealthy; it's enough to be comfortable. | <input type="checkbox"/> |
| 8. Rich people are mean and nasty.                                       | <input type="checkbox"/> |
| 9. We should feel sorry for people who are poor.                         | <input type="checkbox"/> |
| 10. If people are poor, it's their own fault.                            | <input type="checkbox"/> |
| 11. It's good to give money to charities.                                | <input type="checkbox"/> |

## **Worksheet 5: Sayings about money**

*Read the sayings about money and write what you think they mean.*



---

Money is the root of all evil.

---

You need money to make money.

---

Money doesn't grow on trees.

---

Money talks.

---

Time is money.

---

Easy come, easy go.

---

Look after the pennies and the pounds will look after themselves.

What sayings about money do you have in your language?

## **Worksheet 6: An opinion article**

Opinions often appear in newspapers and magazines and on internet forums. The purpose of an opinion text is to persuade someone or a group of people to do something.

### **A. Read the article.**

#### **What the punters want**

By Amanda Ravine

The welfare lobby and its supporters have flooded the media in recent weeks with their call for increased government spending on services such as schools, hospitals and aged care instead of providing tax cuts in the coming budget. Perhaps those who support getting a tax cut are frightened they will be seen as selfish. But where is the logic or fairness in asking people to pay for government services they don't need or may never get? I call on the Government to give the wage earner tax relief through tax cuts.

The country has experienced strong economic growth in the last couple of years. The domestic economy is strong. It is supported by low unemployment and low interest rates. In the last few years we have managed to reduce debt and produce a surplus. Why shouldn't individuals share in the surplus through lower taxes? Why shouldn't the Government put its spare cash into consumers' pockets?

Tax cuts can give immediate financial relief to all wage earners while providing services to the community can take a very long time. Sometimes, in fact, services that have been promised are never delivered. Whatever happened to the plans to build the new airport or the intercapital fast train? Was the money promised for these projects used to fund the salary increases of top public servants instead?

Still on services, those such as hospitals or schools are provided for whole communities, when they may not be needed by every member. My own area, for example, has an excellent hospital and there are numbers of support services which are provided locally. We have schools run by the Government, and the Catholic and private sectors. No need for more spending on these services here.

Another reason for tax cuts is that they can be targeted where they are most needed. At the moment, those who are most in need of tax relief are those earners who give away almost half of what they earn to the taxman. What kind of incentive is this for people to work harder and produce more?

Many of us would prefer to have the cash in hand and make our own decisions about how to spend our share of the national surplus. Individuals need to assert their rights and interests and call on the Government to provide tax cuts and let each of us decide what to do with the money we have earned.

**B. Circle the correct answer.**

1. What is the topic of the article?
  - a. Increasing Government taxes.
  - b. The need for extra services.
  - c. Giving tax cuts to wage earners.
  
2. Which sentences best summarise the writer's opinion?
  - a. The economy is in good shape and there is money to spend. The Government should return it as tax cuts to workers, not spend it on services that only benefit some people.
  - b. Workers are not selfish when they ask for tax cuts. If they get them they can spend the money and this will make the economy grow.
  - c. Workers have the right to expect tax cuts from the Government as well as getting all the services they need.

**C. What example does the writer give to support the following arguments?**

1. Sometimes services that have been promised are never delivered.

---

---

---

2. Sometimes services can be provided to an area when not everyone needs them.

---

---

---