MONEY & INVESTING

C1

Computers and Internet

VOCABULARY:

- I usually spend most of my time ***browsing*** the internet.
- A ***laptop*** would be really useful for when I'm working on the train.
- We need to pass the ***hard copies*** of our reports to our teacher as soon as possible.
- You can move the ***cursor*** either by using the mouse or by using the arrow keys on the keyboard.
- You can request for a ***printout*** of your phone bills.

QUESTIONS:

1. Do you use the Internet?
2. About how many hours a day do you use the Internet?
3. When did you first use the Internet?
4. Is it expensive to access the Internet by mobile phone in your country?
5. Have you ever bought something using the Internet?
6. Do you use the Internet for fun or education?
7. What are the sites you most commonly access?
8. How can the Internet help you learn English? Do you take advantage of this?
9. What is the best thing about internet?
10. What problems does the Internet create?

C2

Transportation

VOCABULARY:

- Smaller cars have better ***mileage*** and so cost less to run.
- She was injured in a road ***accident***.
- The death rate for ***pedestrians*** hit by cars in unacceptably high.
- Slow down you are breaking the ***speed limit***.
- I hate to go home during ***rush hour***. There's always traffic jam.

QUESTIONS:

1. Do you have a car? How often do you drive your car?
2. How often do you use public transportation?
3. What time is rush hour in your country or city?
4. Are traffic accidents common in your country?
5. What is the penalty for over-speeding in your country?
6. Is parking a problem in your country?
7. How do you think countries can reduce traffic jam on the roads?
8. What are the most annoying bad driving habits of other drivers in your country?
9. What do you think is the most dangerous form of transportation?
10. Would you like to go on a cruise? Why or why not?

C3

Traffic Accidents

VOCABULARY:

- The train crash was due to a ***blunder*** of the engine-driver, and many people died because of his carelessness.
- A late excuse relating to heavy ***traffic*** is not normally accepted.
- Ginny had an ***accident*** at work and had to go to hospital.
- There was a ***fatal*** accident on the freeway this morning.
- The death of their country president was a ***tragic*** loss.

QUESTIONS:

1. Have you ever seen a traffic accident?
2. Have you been injured in a traffic accident?
3. Do you think talking on cell phones can help cause traffic accidents?
4. Do you think a person should be required to wear a seat belt?
5. Do you think a motorcycle rider be required to wear a helmet?
6. What kind of insurance do you have on your car?
7. Have you ever hit an animal at night when you were driving your car?
8. What kind of safety features in a car would help you if you had a traffic accident?
9. How can traffic accidents be prevented?
10. How do you feel about spending time in rush hours?

C4

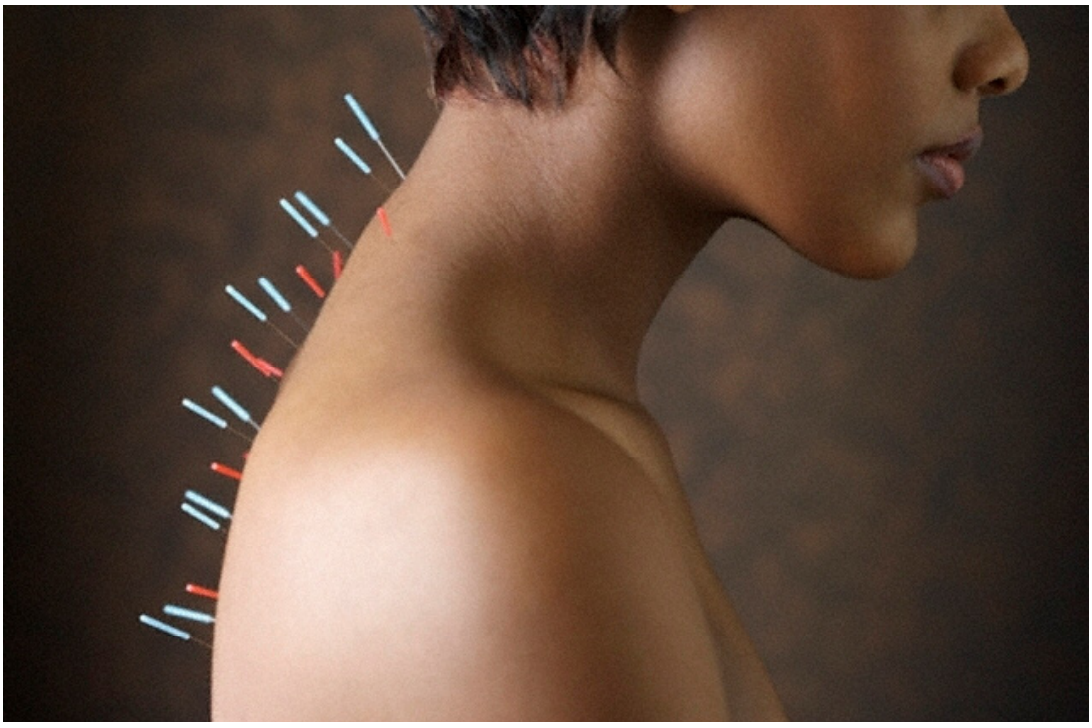
Smoking and Drinking

VOCABULARY:

- The effects of ***secondhand smoke*** on children can be very serious because their bodies are still developing.
- The only way to avoid ***hangover*** is not to drink in the first place.
- The floor was littered with ***cigarette butts***.
- My sister is a ***heavy smoker***.
- He was charged with driving while ***intoxicated***.

QUESTIONS:

1. Do you smoke?
2. What do you think of girls who are smoking?
3. Why do you think it is so difficult for people to give up and quit smoking?
4. Do you get angry about secondhand smoke?
5. Which do you think is worse for your health, smoking everyday or drinking everyday?
6. Do you drink? How often do you think?
7. Are drinking and driving laws in your country too strict?
8. How does alcohol change your behavior, personality and face?
9. What are the most popular forms of alcohol in your country?
10. What is the legal age to drink alcohol in your country?



C5

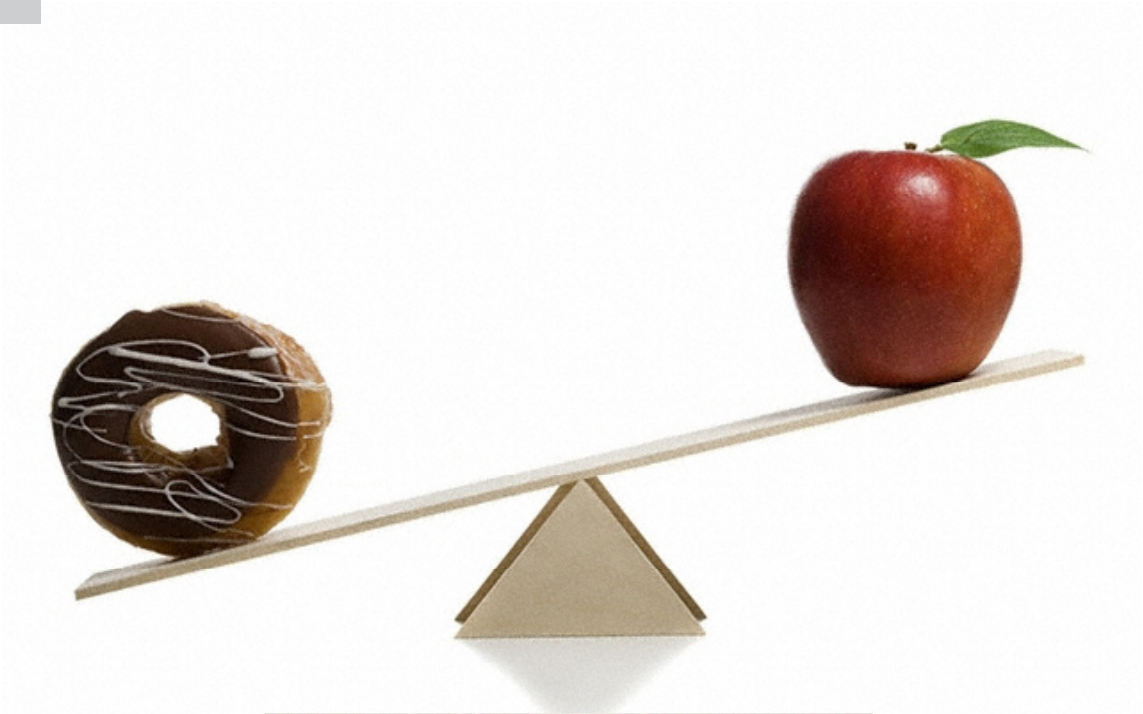
Alternative Medicine

VOCABULARY:

- I tried ***acupuncture*** a lot of times and it really works.
- Most ***patients*** nowadays prefer alternative medicine than modern drugs.
- ***Aromatherapy*** allows your body and mind to achieve equilibrium.
- ***Herbal*** remedies are very effective.
- He has been teaching ***yoga*** full time for six years.

QUESTIONS:

1. Is alternative medicine popular in your country?
2. What do you think of alternative medicine?
3. Have you tried any alternative medicine? Do you know anyone who uses alternative medicine?
4. Do you think alternative medicine works?
5. Do you think we can find all the medicines we need from the natural world, instead of making drugs?
6. Would you like to try acupuncture?
7. What are your thoughts on traditional Chinese medicine?
8. What do you think of things like art therapy, music therapy, healing with animals etc.?
9. Do you think doctors should study and be experts in alternative medicine?
10. Do you think alternative medicine is just a trend that goes in and out of fashion?



C6

Diets

VOCABULARY:

- Patients maintain a strict dietary ***regimen***.
- ***Nutrition*** and exercise are essential to fitness and health.
- She collapsed due to lack of proper ***nourishment***.
- Dolly has ***put on weight*** after giving birth.
- I saw Peter yesterday, he's lost a lot of weight.

QUESTIONS:

1. Have you ever been on a diet?
2. How do you know if you are fat?
3. What is the best way to diet?
4. Do you think dieting can be dangerous?
5. What kind of fiber is the best when you are trying to loose weight?
6. Do you think protein is important in a balanced diet?
7. What kind of diet would you recommend to your friend?
8. Do you think people are in general are gaining weight or loosing weight?
9. What kind of diet would recommended for an older person(40's) and a younger person(teens)?
10. Do you think people who are fat can be happy?

C7

Habits

VOCABULARY:

- She has a ***habit*** of playing with her hair when she's nervous.
- Try to ***break the habit*** of adding salt to your food at the table.
- The visit was clearly going to disrupt our daily ***routine***.
- The ***practice*** of dumping waste into the sea was prohibited.

QUESTIONS:

1. Do you have any bad habits?
2. Do you sleepwalk?
   Do you bite your nails?]
   Do you over sleep? Do you sleep on the sofa? Do you eat late at night?
3. Do children learn bad habits at school or at home?
4. Do you smoke?
   Do you drink alcohol?Do you spit on the street? Do you throw rubbish on the street?Do you smoke at public places?
5. Do you cut people off in the middle of their stories and conversations?
6. What unusual habits do you observe in your family member?
   Do they bother you?
7. What bad habits bother you the most?
8. Have you been successful in getting rid of a bad habit?
9. What good habits do you most admire?
10. How can you develop a good habit?

C8

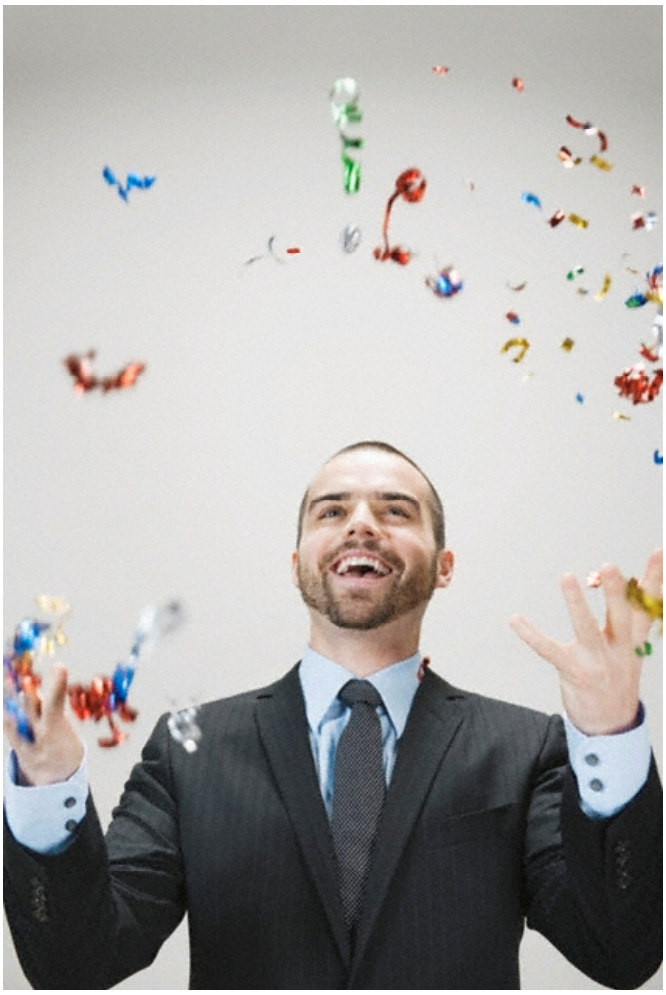
Gambling

VOCABULARY:

- He's been putting all his energies into gambling recently so his studies have had to ***take a back seat***.
- Now that she had a job, Patricia could ***bring home the bacon***.
- The police raided a number of illegal ***gambling dens***.
- Ellen had to admit the gamble had ***paid off*** .
- I like horse racing, but I never ***bet*** any money.

QUESTIONS:

1. How many forms of gambling can you think of?
2. Do you bet? How often? What's the biggest bet you ever placed?
3. Do you think gambling could be caused by genetics?
4. What kinds of people do you think are more prone to developing a gambling problem?
5. At what age do people generally start gambling?
6. Do you regard putting money in machines for prizes, at an amusement arcade, as gambling?
7. Does luck have anything to do with winning?
8. Should some forms of gambling be banned?
9. Do you think that those who own and run casinos are criminals or con men?
10. Does the national lottery encourage gambling?



C9

Personality

VOCABULARY:

- A television news program famed for the ***charisma*** of its anchors.
- A mischievous grin was among the child's many ***charms***.
- She has a very sweet ***disposition***.
- He clearly has some kind of ***multiple personality disorder***.
- He has a cheerful but quiet ***character***.

QUESTIONS:

1. What makes you happy? What are some things that make you angry?
2. Would you like to be different? Or are you happy with your personality?
3. What are some characteristics of your personality?
4. Do you think you have an unusual personality? Why?
5. If you could change any aspect of your personality, what would it be?
6. Is your personality suited to your job?
7. Are you more introverted (focused on your inner world) or more extroverted (focused on other people and the outer world)?
8. What personality traits do you consider important in a good friend/ a boss/ a partner?
9. What is one thing that many people don't know about you?
10. What expressions include colors and feelings? (ex. I feel blue, green with envy, red with rage, turning red, black circles under the eyes, you are turning blue(with the cold)

C10

Gossip and Rumors

VOCABULARY:

- Do you want to hear some ***juicy gossip***?
- I have no time for ***idle gossip***.
- It was ***common gossip*** how he felt about her.
- A ***malicious rumor*** went around that Philip had something to do with the murder.
- Tom is always ***tattling*** on me for things I didn't do.

QUESTIONS:

1. Do you like to gossip?
2. Do your friends often gossip about you?
3. Why do you think people like to listen to gossip ?
4. Do you think gossip can be used for something good?
5. Why is it considered that women gossip more then men?
6. Have you ever told a rumor that got someone in trouble?
7. Has someone ever spread a rumor about you?
8. How would you try to resolve the problem, if you had got into trouble through gossiping?
9. If you discovered that someone had been gossiping about you, would you confront them?
10. If you heard some harmful gossip about someone you knew, what would you do?