

ESL 111B / 242C: ACADEMIC LISTENING AND SPEAKING



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ESL 111B / 242C Academic Listening and Speaking

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1: COLLEGE SUCCESS AND STUDY SKILLS WHAT IT TAKES TO BE A COLLEGE STUDENT

1.1: Why is English So Confusing

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1.1: Why is English So Confusing

Why is English So Confusing

Learning English can feel exceptionally frustrating and confusing because it is a language built from many different historical influences—including Germanic roots, Latin, French, and Greek—resulting in thousands of conflicting rules and irregular exceptions.

English spelling and pronunciation often do not match; for instance, the letter combination **"-ough"** sounds completely different in words like *through*, *thought*, *rough*, and *dough*. In addition, English relies heavily on **idioms** and **phrasal verbs** (such as *give up*, *give in*, or *give out*), where the meaning changes entirely depending on a small preposition. Words can also have multiple unrelated definitions based purely on context (like *bank* or *right*), and grammar patterns frequently break their own rules without warning.

Understanding that these irregularities are natural historical quirks—not a reflection of your learning ability—can help you approach the language with more patience and confidence.

Vocabulary in Context

Exercise 1.1.1

Directions: Read the two example sentences for each bolded target word or phrase carefully. Use the context of both sentences to choose the correct definition (**A** or **B**).

Chock-full (adjective / idiom)

Sentence 1: The old library was **chock-full** of rare manuscripts, ancient maps, and dusty history books.

Sentence 2: English grammar and spelling rules are **chock-full** of confusing exceptions and irregularities.

What does *chock-full* mean?

- A)** Completely empty or lacking essential details
- B)** Filled completely or crowded with a large amount of something

Answer available at the end of this section.

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Main Idea Listening Question

1. Why does modern English spelling have so many irregular rules, silent letters, and confusing inconsistencies?
2. How did historical events—such as foreign invasions, the invention of the printing press, and the Great Vowel Shift—shape written English?

Detail & Comprehension Questions

1. **The "GHOTI" Example:** How do spelling reformers use the sounds in the words "*enough*," "*women*," and "*action*" to argue that English spelling is illogical?
2. **Foreign Influences:** What happened to written and spoken English after the **Norman invasion of 1066**, when French became the language of high society?
3. **The Printing Press:** Why did the introduction of the printing press in 1476 lock in spellings that no longer matched how people spoke?
4. **Silent Letters:** According to the transcript, why do words like *knife*, *gnat*, and *wrong* contain silent letters today?
5. **The Great Vowel Shift:** What was the **Great Vowel Shift** (14th–18th centuries), and how did it change the pronunciation of words like *boat* and *house*?
6. **The "-ough" Words:** Why do words like *dough*, *tough*, and *through* share the French "o-u" spelling even though they are pronounced with completely different vowel sounds?

Discussion Questions

1. **Learning Frustrations (*chock-full*, *vestige*):**
English spelling is **chock-full** of silent letters and irregularities that are **vestiges** of ancient history. What is the most confusing or frustrating English spelling rule or word you have encountered while learning English?

2. Spelling Reform (*devise, haphazardly*):

Spelling reformers have tried for centuries to **devise** a new, phonetic spelling system for English so words are not spelled so **haphazardly**. Do you think English should be reformed to be spelled exactly how it sounds (like Spanish or Turkish), or should we keep historical spellings? Why?

3. Comparing Languages (*coalesce, displace*):

English developed as many different languages **coalesced** and **displaced** older dialects. How does the spelling system in your native language work? Is it phonetic (spelled the way it sounds), or does it also have silent letters and historical irregularities?

4. Speech vs. Writing (*solidify, wind up*):

Because the printing press **solidified** spelling while spoken pronunciation kept changing, English learners often **wind up** pronouncing silent letters. What strategies do you use to remember how words are pronounced versus how they are written?

5. Spelling in the Digital Era (*wind up*):

With smartphones, auto-correct, and AI text generators, do you think knowing how to spell difficult words by hand is still an essential academic skill, or will digital tools make memorizing spelling obsolete? Explain your view.

Answers

Exercise 1.1.1

B) Filled completely or crowded with a large amount of something

1.2: COLLEGE SUCCESS AND ACADEMIC INTEGRITY

How Can I Do Well in a College Setting?

Achieving college success requires developing effective learning habits, strong interpersonal skills, and a positive attitude toward challenges:

- **Growth Mindset:** Intelligence is not fixed; your brain grows when you practice and work through difficult material. Instead of fearing mistakes, view feedback and errors as valuable steps in the learning process.
- **Effective Study Skills:** Successful students avoid cramming the night before an exam. Instead, they use active learning techniques, such as quizzing themselves, explaining concepts in their own words, and reviewing notes over several days.
- **Time Management & Punctuality:** Balancing classes, homework, and personal life requires planning ahead. Using a weekly calendar, setting priorities, arriving to class on time, and meeting assignment deadlines reduce stress and prevent last-minute panic.
- **Proactive Communication Skills:** College is a collaborative environment. Speak up in group discussions, ask your professors clarifying questions during office hours, and reach out to academic counselors or tutors whenever you need guidance.
- **Psychological Flexibility:** College life can be unpredictable and demanding. When an assignment is confusing or an exam is harder than expected, staying flexible allows you to adjust your approach, stay calm, and try new solutions.
- **Academic Integrity:** True learning comes from your own honest effort. Always submit original work, cite your sources correctly, and avoid dishonest shortcuts so that you develop genuine critical thinking and writing skills.



1.2.1: Growth Mindset

1.2.2: Academic Integrity

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1.2.1: Growth Mindset

Growth Mindset

Having a growth mindset is essential for students because it changes how you view challenges and mistakes while learning English. When you have a growth mindset, you believe that your language skills and intelligence can improve through practice, effort, and good strategies—not just natural talent. For example, you need a growth mindset when you feel nervous about speaking in front of the class, when you receive constructive feedback on an essay, or when you struggle to understand a fast-paced lecture. Instead of feeling discouraged or thinking, *"I'm just not good at English,"* a growth mindset helps you see mistakes as normal steps in the learning process. This attitude builds your confidence, motivates you to keep practicing, and helps you achieve your long-term academic and career goals.

Discussion Questions

Vocabulary

1. **Natural Talent vs. Effort:** Think about someone you know who is exceptionally good at something (like speaking a second language, playing an instrument, or coding). Do you think their ability comes mostly from natural talent, or from thousands of hours of practice? Why?
2. **Handling Mistakes:** When you make a mistake on an exam or receive critical feedback on an essay, what is your immediate reaction? Do you feel discouraged and want to avoid the subject, or do you view it as a clue for what to study next?
3. **Taking on Challenges:** Imagine you have the choice between two assignments: one is easy and guarantees you an **A**, but you won't learn anything new; the other is difficult, risks getting a **B**, but will teach you a brand-new skill. Which one would you choose, and what influences your decision?

Directions: Read the sentence from the video transcript carefully. Use the context of the sentence to choose the best definition for the **bolded** word or phrase.

Exercise 1.2.1.1

Cultivate

*"There are two types of mindsets we can **cultivate**: one that embraces problems as opportunities to learn, and one that avoids them."*

- A)** To completely hide or cover up an emotion
- B)** To develop and improve a quality or skill over time
- C)** To quickly change your mind about something
- B** — To develop and improve a quality or skill over time

Answer available at the end of this section.

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Exercise 1.2.1.1

Main Idea Questions

1. What is the fundamental difference between a **fixed mindset** and a **growth mindset** regarding human abilities and intelligence?
2. How do people with a growth mindset view mistakes and failures differently compared to people with a fixed mindset?

Answer available at the end of this section.

Exercise 1.2.1.1

Detailed Questions

1. According to Dr. Carol Dweck, what should parents and teachers praise or celebrate in order to encourage a growth mindset?
2. How do Jay (fixed mindset) and Ann (growth mindset) react differently when they receive feedback or criticism on their work?
3. Why do modern companies prefer to hire job applicants who have a growth mindset?
4. What question do some job interviewers ask to figure out if an applicant has a growth mindset?

Answer available at the end of this section.

Interactive Element

- 1. Personal Experience:** Can you think of a skill or area in your life (e.g., learning English, cooking, playing a sport, driving) where you used to have a **fixed mindset**, but eventually developed a **growth mindset**? What caused that change?
- 2. Language Learning Connection:** How does having a fixed mindset affect someone who is trying to learn a new language? What are some specific growth-mindset strategies you can use when you make a grammar or pronunciation mistake in English class?
- 3. Parenting & Education:** The transcript mentions that adults should "celebrate trying" rather than just good grades or perfection. Do you agree with this advice? How were mistakes handled in your family or school when you were growing up?

4. Cultural Perspective: *In your home country or culture, do you think people generally lean more toward a **growth mindset** or a **fixed mindset** when it comes to career success and intelligence? Why do you think that is?*

5. Critical Thinking: *At the end of the video, the narrator asks if the concept of growth vs. fixed mindset is "overly simplistic." Do you think it is always possible to change your mindset, or are there situations where external factors (like socioeconomic background or luck) play a bigger role than mindset? Explain your view*

Answers

Exercise 1.2.1.1

Exercise 1.2.1.1

Fixed Mindset: People believe that basic qualities—such as intelligence and talents—are **fixed traits** that you are born with ("you've either got it or you haven't"). They believe these innate traits alone are responsible for success.

Growth Mindset: People believe that abilities and intelligence can be **developed, strengthened, and improved over time through practice, effort, and training** (like a muscle).

Exercise 1.2.1.1

1.2.2: Academic Integrity

Academic Integrity

Academic integrity means being honest, fair, and responsible in all of your college coursework. Doing your own work and avoiding plagiarism are essential because the real purpose of college is to build your own skills, knowledge, and confidence. For example, you practice academic integrity when writing a research paper by using citations to credit original authors, taking an exam without unauthorized notes or devices, and presenting your own unique ideas during class discussions. While copying from a website, using AI to write assignments without permission, or having someone else fix all your errors might save time in the short term, it prevents you from truly mastering the material. By committing to honest work, you protect your academic reputation, earn grades that reflect your genuine progress, and prepare yourself for professional success in your future career.

Discussion Questions

- What is your purpose for taking this class?
- Is it more important to “pass” the class or learn the material?
- What does cheating mean?
- Do you consider the following cheating:
 - Using AI such as ChatGPT to answer questions for you
 - Using AI such as ChatGPT to find answers to a question
 - Copying from your classmate
 - Using old assignments from an old class and submit it to another class (example an old presentation).
- Why do some students cheat? Who does cheating hurt more, the student or the instructor? Why?

Vocabulary in Context

Exercise 1.2.2.1

Fabricate

- **Sentence 1:** The scientist was fired after everyone discovered he attempted to **fabricate** his research data to make the medicine look safe.
- **Sentence 2:** When Jay realized he forgot to do his homework, he tried to **fabricate** a story about his dog eating his notebook.

What does *fabricate* mean?

- A. To invent or make up fake information or results
- B. To organize and clean up complicated data

Answer available at the end of this section.

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Discussion Questions

1. Paraphrasing & Citations (*paraphrase, citation*)

When writing a research paper, why isn't it enough to just **paraphrase** an author's ideas in your own words? Why must you always include an in-text **citation** even when you do not use direct quotation marks?

2. Everyday Deceptions (*misrepresent, fabricate*)

The video mentions that using translation apps in language classes or letting a sibling do an online quiz can **misrepresent** what you know. Why do you think some students are tempted to **fabricate** results or excuses when school gets stressful, and what should they do instead?

3. Reusing Past Work (*resubmission*)

Some students believe that turning in their own previous work for a new class is harmless because they wrote it themselves. Why do colleges consider unauthorized **resubmission** a form of academic dishonesty? How does it rob a student of learning?

4. Consequences & High Stakes (*expelled*)

The video warns that students who commit serious academic dishonesty risk being suspended or permanently **expelled**. In your opinion, who is hurt more when a student cheats—the student, the instructor, or the college community? Explain your view

Answers

Exercise 1.2.2.1

- A. To invent or make up fake information or results

1.3: Time Management

Time Management

Good time management means organizing your time well so you can finish your work and still have time to relax. When you have many things to do, managing your time helps you avoid stress and finish your assignments on time.

For example, you need good time management when you have to balance going to class, studying, working a job, and spending time with your family. You also need it when you have three big homework assignments due in the same week.

Using tools like a planner, a calendar on your phone, or a daily to-do list helps you plan ahead and stop procrastinating. By doing a little bit of work each day instead of waiting until the last minute, you feel more confident, get better grades, and have more free time.

Discussion Questions

1. How do you currently balance your time between classes, work, and your personal life?
2. What tools do you use to remember assignment deadlines (e.g., phone apps, paper planners, or to-do lists)?
3. Why do you usually procrastinate, and how does it make you feel later?

Vocabulary

- Revolve around (phrasal verb)
 - Definition: To have someone or something as the main subject or focus.
 - Context from transcript: *"I make videos kind of revolving around my life..."*
- Extracurricular (adjective)
 - Definition: Activities pursued in addition to the normal course of study (e.g., sports, clubs, volunteering).
 - Context from transcript: *"...how to balance school, social life, work, and maybe any extracurricular things you have outside of that."*
- Procrastination (noun)
 - Definition: The act of delaying or putting off tasks that need to be done.
 - Context from transcript: *"I sometimes have issues balancing my time, and most of it is due to procrastination."*
- Get [one's] life in order (idiom)
 - Definition: To organize one's daily affairs, responsibilities, or schedule efficiently.
 - Context from transcript: *"...eight tips that can help you basically get your life balanced, get your life in order."*
- Without further ado (idiom)
 - Definition: Without any more delay; moving immediately to the main point or action.
 - Context from transcript: *"So without further ado, let's get into the video."*

- Right off the bat (idiom)
 - Definition: Immediately; from the very beginning.
 - Context from transcript: "*So right off the bat, the first tip I'm gonna give to you is to get a planner...*"
- Get caught up in (phrasal verb / idiom)
 - Definition: To become so deeply involved or distracted by something that you lose awareness of time or other responsibilities.
 - Context from transcript: "*...because I tend to get so caught up in my own world...*"

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Main Idea Questions

1. What is the central purpose and topic of Kiana's video?
2. What primary obstacle does the speaker identify as the main cause of her own time management challenges?

Detail Questions

1. Who is the speaker, and what stage of her university education is she currently completing?
2. What four main areas of daily life does Kiana mention students often struggle to balance?
3. What is the very first specific tip ("right off the bat") that Kiana gives to her audience?
4. What two specific planning tools (one brand/app and one digital service) does

Kiana mention using?

5. Why does Kiana recommend using a digital tool like Google Calendar in addition to a paper planner?
6. According to Kiana, what kinds of events and responsibilities should be written down in a planner? Why does she emphasize writing down social activities?

Discussion Questions

1. Outside of attending classes, what does your daily life mostly **revolve around**? Do you participate in any **extracurricular** activities, family responsibilities, or jobs that require extra time?
2. What advice would you give to a student who always **procrastinates**? What is one specific strategy that helps you **get your life in order** when you have multiple deadlines in the same week?
3. When organizing your schedule, do you prefer using a **physical** paper planner/notebook or a **digital** app like Google Calendar? What are the advantages and disadvantages of each?
4. When you get ready to start a new class or a new project, what is the first thing you do **right off the bat** to prepare? Do you start working immediately, or do you procrastinate?
5. Is it easy for you to **get caught up in** work or school and forget to relax or spend time with family? If you could change one daily habit starting today **without further ado**, what habit would you change to improve your life balance?

1.4: Study Habits and Test Preparation

Good Study Habits

Developing strong study habits is essential for college success because it allows you to learn more efficiently and reduce unnecessary stress. Instead of relying on last-minute cramming, effective habits—such as spacing out your review across several days, testing yourself with practice quizzes, and organizing your schedule with a planner—help move new information into your long-term memory. For example, using positive study habits is critical when preparing for midterm exams, managing multiple assignment deadlines across different classes, or balancing schoolwork with a job and family responsibilities. By studying consistently in a quiet space and actively reviewing your notes, you build confidence in your knowledge, avoid procrastination, and perform much better on exams and academic projects.

Discussion Questions

1. How do you study and prepare for a big exam?
2. When you have a lot of information to memorize, what tricks or tools help you remember it?
3. Do you think making mistakes helps you learn, or does it just make you feel frustrated? Give an example of when you made a mistake and how you handled it.

Exercise 1.4.1

Directions: Read the two example sentences for each bolded word or phrase. Use the context clues to choose the correct definition (**A** or **B**).

1. A matter of life and death

Sentence 1: For an emergency room doctor, knowing how to stop severe bleeding quickly is **a matter of life and death**.

Sentence 2: Making sure you have enough clean drinking water while hiking through the hot desert can literally be **a matter of life and death**.

What does *a matter of life and death* mean?

- A) A minor problem that can be fixed later
- B) A situation of extreme importance where a mistake could lead to fatal results

Answer available at the end of this section.

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Main Idea Questions

1. How do evidence-based study techniques (testing/active retrieval, interleaving, and spacing) align with the brain's natural process for converting short-term memories into long-term knowledge?
2. Why are passive study habits—such as rereading textbooks, highlighting notes, and cramming the night before an exam—ineffective for lasting learning and retention?

Detailed Comprehension Questions

1. **Medical Study Comparison:** In the 2006 surgical resident research study, both groups studied for the exact same total amount of time. What was the specific difference in how they scheduled their study sessions, and what were the results one month later?
2. **Brain Regions:** What are the distinct functions of the **hippocampus** versus the **neocortex** in learning and memory storage?
3. **Memory Consolidation:** When does the brain do the essential work of transferring, integrating, and stabilizing knowledge into long-term storage?
4. **False Competence:** Why does rereading textbooks or looking over highlighted notes create a "false sense of competence" compared to taking a quiz or using flashcards?
5. **Mechanics of Interleaving:** What is "interleaving," and why does switching between multiple subjects or topics in a single study session produce stronger memories than focusing on only one topic?

Discussion Questions

1. **Passive vs. Active Studying (*gauge, cram*):**
Have you ever spent hours highlighting a textbook or **cramming** the night before an exam, only to forget everything a week later? How can you replace passive rereading with active self-quizzing to more accurately **gauge** what you actually understand in your college classes?
2. **Learning from Mistakes (*rack your brain*):**
The video notes that struggling and making mistakes while you **rack your brain** for an answer actually improves learning when the correct answer is revealed. How do you usually feel when you make mistakes during class or homework, and does this brain research change your mindset?
3. **Mixing Study Topics (*interleaving*):**
Do you usually prefer focusing on one single subject for hours at a time, or do you practice **interleaving** by switching subjects? How could you apply interleaving to English language learning (e.g., alternating between listening, vocabulary, and grammar practice in one session)?
4. **Rest and Brain Recovery (*stick around*):**
The narrator explains that sleep is necessary for new knowledge to **stick around** in the neocortex. As an adult student balancing family, work, and college, how do you manage your sleep schedule around major deadlines?

5. **Understanding Complex Academic Directions & Syllabi** In college courses, missing a critical assignment deadline or misinterpreting final exam instructions can feel like **a matter of life and death** for your course grade. Why are ESL students sometimes more **susceptible to** misunderstanding rapid classroom lectures or assignment directions, and what active strategies (like asking clarifying questions or reviewing notes daily) can prevent costly academic mistakes?

Answers

Exercise 1.4.1

B — A situation of extreme importance where a mistake could lead to fatal results

1.5: Communication Skills

The Power of Paraphrasing and Clarification

In college classes and workplace meetings, good communication is not about speaking with perfect grammar—it is about getting your point across and making sure everyone understands each other clearly. Paraphrasing means repeating an idea in your own words using simple signal phrases like *"In other words..."* or *"To put it another way..."*. When you use these phrases, you show others that you are actively listening, checking your understanding, and connecting your ideas to the conversation. By practicing the three-step formula (Paraphrase = Signal Phrase + Synonyms / New Structure + Original Meaning), you will feel more confident speaking in class discussions, working in groups, and avoiding misunderstandings in your daily life and career.

Rephrasing an Idea (Transitions & Clarification)

- In other words, ...
- To put it another way, ...
- Essentially, this means that ...
- Put simply, ...
- What this suggests is that ...

Active Listening & Discussion Phrases (Speaking)

When participating in class discussions, meetings, or seminars, paraphrasing shows that you are actively listening and helps ensure you understood the speaker correctly before responding.

Checking for Understanding / Confirming

- "So, if I understand correctly, you're saying that..."
- "In other words, your main point is..."
- "What you mean is..."
- "Correct me if I'm wrong, but it sounds like..."
- "So, from your perspective,..."

Summarizing Someone Else's Point to Build on It

- "To piggyback on what [Name] said,..."
- "Expanding on [Name]'s point that [paraphrase idea], I think..."
- "As [Name] mentioned earlier,..."

1.6: NOTE-TAKING

Taking Notes

Taking notes is a very important skill for students because it helps you stay focused and remember what you hear. When an instructor or speaker talks quickly in English, it is difficult to remember every detail with your memory alone. For example, you need to take notes when you are listening to a college lecture, meeting with an academic counselor to plan your classes, or getting instructions for a project at work. Writing down main points, numbers, and key words helps you identify the most important information and ignore unnecessary details. Later, your notes make it much easier to study for exams, ask good questions, and share what you learned in class discussions and presentations.

Speaking Activity

- Give example situations when people need to write down what they hear?
- What is some important information people write down when taking notes?
- How can you focus on listening rather than writing when taking notes?
- What is your method of taking notes?

Watch the video on Taking Notes

YouTube Video

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Discussion Questions

1. How do you take notes? Do you write your notes or use a computer? Why
- 2.

What method do you think will work best for you and why?

3.
What note-taking strategies have you used in the past? How did it work? What helped you when listening to lectures?
4.
What note-taking strategies will you do this semester? How can you improve your note-taking skills?
5. (Write a question you can ask the group)

1.6.1: Abbreviations

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1.6.1: Abbreviations

Abbreviations

Abbreviations and Meaning

Table

These are just some abbreviations you will say or may use. See the handout for more abbreviations

Abbreviation and Meaning

Abbreviations	Meaning
ASAP	As soon as possible
=	equal
+	more / and
-	less
b/c	because
info	information
def	definition
min	minimum
approx	approximately
avg	average
!	very important

Exercise 1.6.1.1

The Industrial Revolution began in Britain in the 18th century and changed the way people worked and lived.

Notes available at the end of this section.

Answers

Exercise 1.6.1.1

Industrial Rev. → began in Britain (18th c.) → changed work + life

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1.7: Student Education Plan and Meeting with a Counselor

What is DegreeWorks?

DegreeWorks is an online student education planning tool that gives you the control to map and track your progress toward graduation and completion. Watch this video to learn how DegreeWorks can help you stay on track, monitor your progress, and plan ahead!

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Comprehension Questions

1. **Main Purpose:** What is DegreeWorks, and what does it help college students map and track?
2. **Key Features:** What is the difference between the **What If** feature and the **Plans** feature in DegreeWorks?
3. **Audit Details:** What specific academic information is shown in the **Worksheets** (degree/certificate audit) section?
4. **Best Practices:** How often should students review their DegreeWorks account, and why is it especially recommended before meeting with a counselor?
5. **Access & Navigation:** How do students access DegreeWorks through their college MyPortal account?

Interactive Element

[How-To for Students](#)

Meeting with Your Counselor

Meeting with a college counselor is essential because they help you create a personalized Student Educational Plan (Ed Plan) so you take the exact classes needed for your degree, certificate, or university transfer without wasting time or money. Counselors also guide you in choosing a major, clearing course prerequisites, and connecting with valuable campus support services like tutoring, financial aid, and career workshops. Scheduling an appointment with a counselor at least once a semester keeps you on track and gives you confidence as you work toward your college and career goals.

YouTube Video

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Comprehension Questions

1. **Purpose & Value:** Why is meeting with an academic advisor or college counselor especially important when navigating the transition to college?
2. **Meeting Preparation:** Why does the video strongly recommend having an agenda and bringing a list of desired classes to the meeting?
3. **During the Meeting:** What is the primary benefit of taking notes during your appointment with an advisor?
4. **Follow-Up Steps:** What should you do *after* the meeting concludes if you still have unanswered questions or need clarification?
5. **Virtual Meeting Best Practices:** What are at least three specific tips mentioned for ensuring a virtual/ video meeting with a counselor runs smoothly?

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2: PSYCHOLOGY AND MENTAL HEALTH

2.1: 2.1-Community and Sense of Belonging

2.2: Mental Health Stigma

2.3: Mindfulness

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2.1: 2.1-Community and Sense of Belonging

Community and a Sense of Belonging

Building a strong community and developing a sense of belonging are essential parts of college success, especially for students adapting to a new academic environment and culture. Having a sense of belonging means feeling accepted, respected, and valued for who you are within your campus, classrooms, and social groups. When you connect with supportive peers, study partners, and instructors, feelings of isolation and stress decrease, which makes difficult classes much easier to manage. Proactively building these relationships—by joining student clubs, speaking up in group work, forming study teams, or visiting campus support centers—helps turn your college journey into a positive, shared experience where everyone can thrive.

Videos:

Watch these 2 videos then discuss the questions below with your group

Video: [Immigrant Entrepreneurs Roundtable: Learning English Ain't Easy](#)

Video: [A Piece of Home](#)

Discussion Questions

- What has been difficult about adjusting to life in the US?
- What do you miss the most about your home country?
- How do you build a new community here in the US?
- What advice would you give to someone who recently immigrated to the US?
- What does having a "sense of belonging" mean to you, and what makes a college classroom feel friendly and welcoming?
- What is one campus club, event, or student center (such as the tutoring center or library) you want to use this term to connect with other people?
- What is one simple thing you can do during class to help a quiet or shy classmate feel more comfortable and included?

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2.2: Mental Health Stigma

Mental Health Stigma

Mental health stigma refers to the shame, negative attitudes, and judgment that society attaches to emotional and psychological struggles. For college students—especially immigrants balancing new academic expectations, language barriers, and family pressures—stigma can be a major obstacle to getting help. In many immigrant communities, emotional distress is often viewed as a personal weakness or something to handle privately within the family, causing students to hide their stress and suffer in silence. Recognizing that mental health challenges are common, real medical conditions—not personal failures—is the first step toward breaking stigma, reaching out for campus resources, and building a healthier college experience.

Discussion Questions

1. How do families in your home country or culture view seeking professional counseling for stress or depression?
2. What unique challenges (like language barriers, family expectations, or financial pressure) make mental health support especially important for immigrant college students?
3. If an immigrant student is feeling overwhelmed, what might stop them from using free campus mental health services, and how can they overcome that fear?
4. What is one thing colleges or classmates can do to help international and immigrant students feel safe discussing stress without fear of judgment?

Video

Exercise 2.2.1

Vocabulary in Context

Directions: Read the two example sentences for each bolded word or phrase carefully. Use the context of both sentences to choose the correct definition (**A** or **B**). **Advocate (noun / verb)**

- **Sentence 1:** After recovering from illness, she became an active **advocate** for patient rights and affordable healthcare
- **Sentence 2:** The organization works to **advocate** for immigrants who need legal and language support.

A) A person who publicly supports, speaks up for, or defends a cause or group

B) A person who criticizes or opposes new ideas

Answer available at the end of this section.

Stop the Stigma: A Conversation About Mental Health

In an effort to help break down stigmas surrounding mental health, "CBS This Morning" broadcast a special live audience event, "Stop the Stigma: A Conversation About Mental Health." Guests include "Queer Eye" star Karamo, a former social worker, mental health advocate and relationship expert who will discuss his experience with depression, and Cynthia Germanotta, who founded Born This Way Foundation with daughter Lady Gaga, about how mental illnesses affect a family.

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Main Idea Questions

1. What was the turning point that inspired Amo to overcome his personal struggles and become an advocate for mental healthcare?
2. What are the main cultural and systemic reasons why some immigrant families and communities of color do not openly discuss mental health?

Detailed Questions

3. How did Amo's parents respond when he tried to explain his feelings in high school, and why did they react that way?
4. Why did Amo initially believe that mental health support was "only for rich white people"?
5. What analogy (comparison) does Amo suggest using when explaining emotional struggles to family members from traditional cultures?
6. According to Amo, what unique challenges (such as bullying and isolation) do LGBTQ+ youth face, and how did he support them in social services?
7. What is an "**emotional goal**," and how does setting one each morning help maintain daily well-being?

Discussion Questions

1. Cultural Views on Asking for Help:

In your home country or culture, how do families typically react when someone experiences heavy stress or emotional difficulty? Is it common to discuss these feelings openly, or are people expected to keep them private?

2. The "Physical vs. Mental" Comparison:

The speaker suggests explaining mental health to traditional parents by comparing it to a physical injury—something that needs daily care just like a broken bone or a cut. Do you think using this analogy makes it easier to talk to family or coworkers about burnout and stress? Why or why not?

3. Media and Perceptions:

The speaker mentions that television made him believe therapy and counseling were only for wealthy people. How do movies, social media, or television shows influence the way people view mental health and counseling in your culture?

4. Daily Habits and Self-Care:

Audience member Will mentioned journaling and meditation, while the speaker talked about setting daily

intentions to stay positive. What is one personal habit, hobby, or routine that helps you reset your mood when you feel overwhelmed with school or work?

5. **Building a Support System:**

When moving to a new country or starting a demanding college program, it is easy to feel isolated. What are some practical ways students can build a reliable circle of friends or find safe community spaces on campus?

Answers

Exercise 2.2.1

A) A person who publicly supports, speaks up for, or defends a cause or group

2.3: Mindfulness

Warmup Questions

1. When you have multiple major deadlines at once (e.g., papers, exams, presentations), what physical and emotional reactions do you notice first?
2. What do you typically do when you feel overwhelmed by a long to-do list? Do you push through, shut down, or take a break?
3. Have you ever tried meditation, deep breathing, or mindfulness? If yes, did it help? If not, what kept you from trying it?

Vocabulary

Exercise 2.3.1

Directions: Read the sentences below. Use the context clues to select the correct definition (**A** or **B**).

Acknowledge (verb)

Sentence 1: It is important to **acknowledge** your mistakes so you can learn from them.

Sentence 2: Instead of ignoring his frustration, David chose to **acknowledge** how he felt and take a short walk.

A) To accept or admit the existence or truth of something

B) To pretend that something does not exist

Answer available at the end of this section.

Note-Taking

Taking good notes and using short forms are powerful skills for college success because your brain cannot remember every word a professor says during a fast lecture. When you write notes, you are actively thinking about the main points instead of just sitting and listening quietly, which helps you understand and remember the material much better. Using helpful abbreviations (like **b/c** for *because*, **w/o** for *without*, and **imp** for *important*) along with quick symbols (→, ↑, ↓) lets you write down major ideas quickly without falling behind the speaker. In the end, these simple shorthand techniques turn long, difficult lectures into clear, easy study guides that save you time and help you get ready for exams with less stress. .

Exercise 2.3.1

Directions: Listen to the audio. Practice using academic abbreviations and symbols (*w/*, *w/o*, *b/c*, *imp*, →, ↑, ↓) to complete the graphic organizer.

DEFINITION & PURPOSE

Mindfulness = practice of acknowledging feelings/sensations _____ judging

Main Goal: Direct attention away from stress/neg. thoughts _____ support mental health

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Speaking

Directions:

Review one of the student profiles below. Match the student to a specific mindfulness technique from the listening, outline how to do it, and prepare a 1-minute spoken recommendation to share with the class.

Profile 1 (Elena): Elena works an 8-hour shift and goes directly to campus for evening classes. By the time she enters her classroom, she is irritable, exhausted, and cannot focus on lectures.

Profile 2 (Carlos): Carlos sits in stop-and-go traffic every morning on the freeway, arriving to his morning exams with a racing heart and tense muscles.

Profile 3 (Mei): Mei cannot fall asleep at night because her brain constantly loops through upcoming project deadlines and midterms.

Target Language Frames

"In Elena's/Carlos's/Mei's situation, the primary trigger is..."

"We strongly recommend that they incorporate [technique] because..."

"To do this effectively, they should [specific step from listening] without..."

"This practice is likely to result in [benefit], leading to..."

Answers

Exercise 2.3.1

A) To accept or admit the existence or truth of something

Exercise 2.3.1

Mindfulness = practice of acknowledging feelings/sensations [w/o] judging

Main Goal: Direct attention away from stress/neg. thoughts [→] support mental health

3: TECHNOLOGY AND ARTIFICIAL INTELLIGENCE

3.1: Artificial Intelligence and Jobs

3.2: Social Media

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3.1: Artificial Intelligence and Jobs

Artificial Intelligence

Artificial intelligence is rapidly transforming the workplace, changing how companies operate and what skills employers value most. While AI tools can automate repetitive tasks and analyze huge amounts of data in seconds, they cannot replace uniquely human qualities like critical thinking, creative problem-solving, empathy, and clear cross-cultural communication. For college students entering this evolving job market, the key to career success is not competing with technology, but learning how to use AI responsibly as a collaborative tool while continuing to build strong interpersonal and decision-making skills that machines cannot match.

Warmup Questions

1. Have you ever used AI tools like ChatGPT, Claude, or Gemini? How do you use AI?
2. What kinds of jobs do you think AI can do? What kinds of jobs does AI not do well?
3. Are you worried about AI taking jobs? Why or why not?
4. What makes humans better than AI at certain tasks?

Vocabulary

Directions: Use an English to English dictionary to look up any new words or words you're not sure about. Look up the words in your assigned column (Student A or Student B). Your partner will tell you the definition of any words in the column you were not assigned. For example, if you are "Student A", you will look up the definitions in Column labeled "Student A". You will ask your partner for any unfamiliar words in column labeled "Student B". Your partner will paraphrase the definition.

Student Vocab list

Student A	Student B
artificial intelligence (AI)	transcribe/transcribing
entry-level positions	imminent
job postings	novice
decline	insurmountable
correlation	displaced
cause and effect	paralegal
hiring boom	empathy
expertise	physicality

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Main Idea

Exercise 3.1.1

Question: *What is the main message of this video?*

1. AI has already taken most jobs and unemployment is very high
2. AI is affecting some jobs, but the situation is more complex than headlines suggest
3. AI will never affect any jobs because humans are always better
4. Young people should give up looking for jobs because of AI

Answer available at the end of this section.

Paraphrasing

Paraphrasing is just as essential for speaking in college as it is for writing essays. When you speak in seminars, group discussions, and presentations, you frequently need to explain complex readings, respond to classmates' opinions, and present research clearly:

- **Checking Understanding in Class Discussions:** Repeating a classmate's or professor's point in your own words (e.g., "*If I understand correctly, you are saying that...*") confirms you understood their message before you reply.
- **Presenting Research Naturally:** Reading long quotes from slides makes presentations robotic and hard to follow. Paraphrasing research into clear, conversational language keeps your audience engaged and shows real mastery of the topic.
- **Synthesizing Group Ideas:** In team projects, summarizing multiple opinions into one clear statement helps your group reach decisions and organize tasks efficiently.
- **Managing Q&A Sessions:** When an audience member asks a complicated or rambling question, paraphrasing it back to them (e.g., "*So, your main question is about...*") gives you time to think and ensures you answer accurately.

Exercise 3.1.1

Directions: Read these sentences from the video. Paraphrase them in your own words.

Example 1:

Original: "I've applied to probably over a hundred jobs in the past, I don't know, six months. And yeah, none of them are landing."

Your paraphrase: _____

Answer available at the end of this section.

Answers

Exercise 3.1.1

B) AI is affecting some jobs, but the situation is more complex than headlines suggest

Exercise 3.1.1

- "She has sent applications to more than 100 jobs in the last six months, but she hasn't gotten any of them."
- "In half a year, she applied to about 100 positions, but she didn't receive any job offers."
- "She submitted over 100 job applications in six months without success."
- "After applying to approximately 100 jobs over six months, she still hasn't found work."

3.2: Social Media

Social Media

When using social media, college students should be mindful of how excessive screen time can quietly harm their mental health, sleep quality, and academic focus. Platforms are intentionally designed to keep the brain in a state of endless searching for new content, which can trigger addictive scrolling habits and make it difficult to concentrate on coursework. Additionally, the constant pressure to receive "likes" and the frequent exposure to filtered, unrealistic images of other people's lives can fuel unhealthy comparison, body image dissatisfaction, and heightened anxiety. To protect both cognitive energy and emotional well-being, students must practice intentional digital self-control—setting strict screen-time boundaries, avoiding late-night scrolling, and remembering that online validation does not determine self-worth.

Discussion Questions

- How much time do you spend on social media each day?
- Which social media platforms do you use most? (Instagram, Facebook, TikTok, etc.)
- How do you feel when you get likes or comments on your posts?
- Have you ever felt bad after spending time on social media? Why?
- Do you think social media affects mental health? How

Vocabulary

- unchecked (without limits/control)
- addictive
- mental health
- novelty (something new)
- exploratory mode
- gratification (satisfaction/pleasure)
- rewired
- emulate (copy/imitate)

Prediction

"This video is about social media and mental health. What problems do you think the expert will mention?"

Write Predictions

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Main Idea

Exercise 3.2.1

Question: What is the main message of this video?

- A) Social media is completely harmless and everyone should use it more
- B) Social media can be addictive and harmful to mental health, especially for young people
- C) Only teenagers have problems with social media; adults are safe
- D) Social media only affects physical health, not mental health

Answer available at the end of this section.

Paraphrasing Practice

Exercise 3.2.1

Directions: Read these sentences from the video. Paraphrase them in your own words. Partner will guess which example you paraphrased

Example 1:

Original: "The problem with social media is it keeps the brain in what is called constant exploratory mode."

Example 2:

Original: "We always transition in our own lives between exploration and exploitation. We look for things, but then we settle on something and we use it."

Answer available at the end of this section.

Discussion Questions

After watching this video, do you think you will change how you use social media? Why or why not?

- "I think I will/won't change because..."
 - "One thing I might do differently is..."
 - "I agree/disagree with Professor Devar that..."
 - "In my opinion, the most important point was..."
-

Answers

Exercise 3.2.1

B) Social media can be addictive and harmful to mental health, especially for young people

Exercise 3.2.1

Example 1 Possible Paraphrases:

- "Social media makes your brain continuously search for new things without stopping."
- "The issue with social media is that it keeps your brain always looking for something new."
- "Social media causes the brain to constantly explore and never rest."
- "Your brain stays in a state of always searching when you use social media."

Example 2 Possible Paraphrases:

- "Normally in life, we search for things and then we choose something and use it."
- "In our regular lives, we switch between looking for options and actually using what we've found."
- "People naturally go back and forth between searching for things and actually using them."
- "We usually look for something, make a choice, and then focus on using it."
-

4: FINANCIAL LITERACY

4.1: Credit Score and FICO

4.2: Borrowing and Debt

4.3: Savings and Budgeting

4.4: Investing and Retirement

4.1: Credit Score and FICO

Warmup Questions

1. Why do almost 90% of people feel stressed or uncomfortable when talking about personal finances?
2. What things would you consider if you were to let some borrow money from you?
3. What do you think banks, landlords, and credit companies use to determine whether or not you can get a bank loan, rent an apartment, or open a credit card?

Vocabulary

Exercise 4.1.1

Directions: Read each sentence pair and select the correct definition (**A** or **B**).

Fine Print (noun)

- **Sentence 1:** Before you sign an apartment lease, always read the **fine print** carefully.
- **Sentence 2:** Many people understand what a credit score is, but they do not know the **fine print** about how it is calculated.
- **A)** Important rules, conditions, or details that are often overlooked
- **B)** A large advertisement displayed on a billboard

Answer available at the end of this section.

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Listening Comprehension

Main Idea: Summarize the main idea of the video in 2-3 sentences

Exercise 4.1.1

Directions: Read the statements below. Based on the video, write **T** for True or **F** for False. If a statement is False, rewrite it to make it true or explain why.

1. ____ Nearly 90% of people report that their personal finances affect their daily stress levels.

Answer available at the end of this section.

Discussion Questions

1. **Credit Culture Across Countries:** In the United States, credit scores are used for renting apartments, getting loans, and buying cars. How does borrowing money or renting an apartment work in your home country? Do people use credit scores, or is it based on other factors?
 2. **Payment Habits and Tools:** The expert emphasizes that missing just one payment can lower your score. What practical tools or habits (like automated payments, phone calendars, or budget apps) do you use to make sure you never miss a deadline or bill?
 3. **Advice for New Students:** If a classmate just arrived at college and has no credit history in the US, what two pieces of advice from this video would you share with them to help them start building a strong score safely?
-

Answers

Exercise 4.1.1

- A)** Important rules, conditions, or details that are often overlooked

Exercise 4.1.1

- T (True)** — The video states that nearly 90% of people say finances impact their stress levels.

4.2: Borrowing and Debt

Managing Personal Debt

Managing personal debt is an essential life skill for college students, especially those navigating higher education, living expenses, and banking systems in a second language. Between tuition, textbooks, rent, and daily necessities like groceries and transportation, it is easy for credit card balances to accumulate quickly. Learning how debt works—such as understanding **interest rates**, tracking **monthly payments**, and avoiding high-fee scams—helps you protect your financial well-being. By developing realistic budgeting habits and seeking free campus or nonprofit resources early, you can take control of your money, reduce financial stress, and build a strong foundation for your academic and professional future.

Key Vocabulary: Managing Personal Debt

Accumulate (verb): To gradually increase in amount or quantity over time.

Example: If you only pay the minimum balance each month, interest charges will **accumulate** quickly.

Interest Rate (noun): The percentage that a bank or lender charges you for borrowing their money.

Example: Credit cards often carry a very high **interest rate**, sometimes exceeding 20% per year.

Balance (noun): The total amount of money remaining that you still owe on an account or loan.

Example: After making a \$200 payment, her remaining credit card **balance** was \$800.

Budget (noun / verb): A plan that tracks how much money you earn, spend, and save over a specific period.

Example: Creating a realistic monthly **budget** helps college students avoid unnecessary borrowing.

Nonprofit (adjective / noun): An organization established to help the public rather than to make a financial profit.

Example: Meeting with a **nonprofit** credit counselor provides free financial guidance without hidden fees.

Warm-Up Questions

1. Why do people often avoid talking about money problems or credit card debt?
2. What are the biggest expenses college students face that might lead to borrowing money?
3. What is the difference between a "want" and a "need" when building a monthly budget?

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Vocabulary

Exercise 4.2.1

Directions: Read each sentence pair and choose the correct definition (**A** or **B**).

Stigma (noun)

Sentence 1: There is often a strong **stigma** attached to debt, making people feel ashamed to ask for financial help.

Sentence 2: Health educators work to remove the **stigma** around mental health issues on campus.

A) A mark of shame, embarrassment, or social disapproval

B) A legal contract required by banks before giving a loan

Answer available at the end of this section.

Comprehension Questions

Exercise 4.2.1

Directions: Write **T** (True) or **F** (False). If False, explain why.

1. _____ Most people rack up credit card debt primarily because of reckless spending on luxury goods.

Answer available at the end of this section.

Listening and Speaking Practice: Paraphrasing

Exercise 4.2.1

Task: In pairs, read the scenario below. Practice using **modals of advice/probability** (*should, must, could, might, is likely to*) and **paraphrasing starters** (*"In other words..."*, *"What the expert recommends is..."*).

Scenario: Daniel is a 21-year-old college student with \$5,000 in credit card debt across two cards (charging 26% interest). He saw a commercial offering to "eliminate 50% of your debt immediately" for an upfront fee of \$1,000. He is considering taking the offer.

1. Paraphrase Ted Rossman's warning to explain why Daniel should avoid this commercial.

- 2.

What three concrete, safe steps should Daniel take instead to get his debt under control?

Answer available at the end of this section.

Discussion Questions

1. **Unexpected Expenses & Emergency Funds:** The expert mentioned that most debt comes from practical emergencies like medical bills or car repairs. If you faced an unexpected \$500 or \$1,000 emergency tomorrow, how would you handle it? What is one realistic way a college student can start saving a small emergency fund?
2. **Needs vs. Wants in College Life:** Living on a student budget often requires tough choices between necessities and social life (e.g., dining out with friends, buying coffee, subscriptions, or travel). How do you decide what is a "need" versus a "want," and how do you handle social pressure to spend money when you are on a tight budget?
3. **Cultural Attitudes Toward Borrowing Money:** Different cultures and families have very different attitudes toward credit, borrowing, and debt—some avoid it

completely, while others consider credit cards essential tools. How was money talked about in your family or home country, and how has that influenced the way you manage your own finances today?

Answers

Exercise 4.2.1

A) A mark of shame, embarrassment, or social disapproval

Exercise 4.2.1

F — Debt is usually caused by necessary living costs (medical bills, car repairs, groceries, inflation).

Exercise 4.2.1

Here are 3 pair-work scenario exercises designed for B2 ESL college students to practice **modals of advice/probability** (*should, must, could, might, is likely to*) and **academic paraphrasing starters** (*"In other words...", "What the expert advises is...", "To put it another way..."*).

Useful Language Frames:

"Based on the interview, Daniel **should definitely avoid** that company because..."

"To put the expert's advice in my own words, Daniel **needs to...**"

"A much better alternative **would be to** contact a nonprofit organization because..."

4.3: Savings and Budgeting

Budgeting

A budget is a simple, written plan that tracks the money you earn and spend each month so you can take full control of your personal finances. Instead of limiting your freedom, an effective budget acts like a roadmap: it makes sure your essential needs—such as rent, groceries, and bills—are paid first, while also helping you set aside money for emergencies, education, and long-term goals. For college students, tracking expenses on paper or with an app prevents the stress of running out of money before the next paycheck and stops you from relying on high-interest credit cards. Ultimately, the true value of budgeting is not just about having more cash, but about gaining peace of mind, making confident financial choices, and feeling in charge of your future.

Warmup Questions

1. If you were suddenly given \$1,000, what would you do with it?
2. What does it mean to have a budget? Do you think it's important to have a budget? Why or why not?
3. Do you have extra money to spend on fun things such as traveling, entertainment, or hobbies?
4. Do you feel stressed about money? What advice would you give if someone is always stressed about money?
5. Most Americans don't have \$1,000 for emergencies. What can people do to ensure they have \$1,000 for emergencies?

Exercise 4.3.1

Vocabulary

Directions: Read each sentence pair. Using context clues, select the correct definition (**A** or **B**)

Forego (verb)

Sentence 1: Because money was tight before finals, Marco had to **forego** his weekend ski trip.

Sentence 2: Students often **forego** expensive dining out to afford their textbooks.

A) To voluntarily give up or do without something desirable

B) To borrow money with high interest rates

Answer available at the end of this section.

Listening Comprehension: Fact vs Misconception

Directions: Indicate whether each statement is **True (T)** or **False (F)** based on the video. If False, correct the statement.

1. ____ According to the speaker, you should base next month's budget on the income you expect to earn next month.

2. ____ If you charge your weekly grocery purchases to a credit card, you must categorize that transaction under "Security"
3. ____ Allocating savings toward an explicit, labeled purpose makes you less likely to spend that money on impulse items.
4. ____ The speaker states that keeping your budgeting strategy entirely in your head is just as effective as writing it down.

Paraphrasing

Task: In pairs, analyze the scenario below. One student acts as the **Financial Advisor** and the other as the **Student**. Practice using **modals of advice** (*should, must, ought to, could*) and **academic paraphrasing starters** (*"In other words..."*, *"What the speaker suggests is..."*, *"To put it another way..."*).

Scenario: Elena has \$1,800 in her checking account. She plans to spend \$600 on concert tickets and new clothes this weekend because she expects a \$1,200 financial aid check in three weeks. She currently has no emergency fund and owes \$400 on her campus bookstore account that is due in two weeks.

Switch Roles

Scenario **Marcus** is a 20-year-old sophomore who currently has **\$1,500** in his checking account. His rent of **\$750** and utility bill of **\$100** are due in ten days. His laptop is three years old and runs slowly, so he wants to take advantage of a limited-time weekend sale to buy a new **\$1,100 gaming laptop**. He plans to pay his bills by working 25 hours of overtime at his campus job next month. Marcus currently has **no emergency fund**, and he also carries a **\$300 balance** on his credit card with a 24% interest rate.

Useful Language

"You **must prioritize** your rent and utilities because..."

"You **ought to forego** buying the new computer until..."

"Working overtime **might not** happen if you get sick or have exams, so you **shouldn't** depend on it."

"A better alternative **could be** to set aside \$100 every month into a dedicated 'Goals' fund."

Discussion Questions

1. Do you think budgeting gives a person more freedom, or does it make life feel too restricted?
 2. What is one small, daily expense you could easily cut without changing your lifestyle?
 3. Why do so many people wait until they run out of money before they start tracking their spending?
 4. Should college students prioritize building an emergency fund or paying off their debts first?
 5. How does your mood or stress level change when you avoid looking at your bank account?
-

Answers

Exercise 4.3.1

A) To voluntarily give up or do without something desirable

4.4: Investing and Retirement

Warm-up Discussion Questions

- What does the word **retirement** mean?
- At what age do people usually retire in your country?
- Do you think college students should think about retirement? Why or why not?
- What are some things people need money for after they stop working?
- Which statement do you agree with more:
 - Spend money now because life is short
 - Start saving for retirement to retire comfortably
- What do you think **compound interest** means?

Vocabulary

- Retirement
- Save
- Invest
- debt
- Annual
- Return (as it is related to investing)
- Compound interest
- Contribution
- Debt
- Emergency fund
- Frugally
- Tax-advantage
- Employer-sponsored

Prediction

Predict whether the following are **True** or **False**

1. It is better to start saving for retirement later in life.
2. Starting to save early can make a big difference.
3. The amount of money someone needs for retirement depends partly on their lifestyle.
4. Everyone needs exactly the same amount of money for retirement.
5. Health care can become an important expense as people get older.
6. Having a small emergency fund is recommended before investing for retirement.

Listening

YouTube Video

This interactive element is not available in this format. Visit the link or scan the QR code to access it online.

[View this YouTube Video online](#)



Main Idea

Exercise 4.4.1

- What is the main purpose of the video?**
- A. To explain why people should never spend money
 - B. To explain how people can prepare financially for retirement
 - C. To explain how to get a high-paying job
 - D. To explain why college students should study finance

Answer available at the end of this section.

Exercise 4.4.1

What are the three or four main topics discussed in the video?

Answer available at the end of this section.

Useful Phrases

"Let's say..."

"Compare that number with..."

"To put it another way..."

"This means..."

"For example..."

"Ultimately depends on..."

Exercise 4.4.1

Match the Function

- A. Gives an example
 - B. Restates an idea
 - C. Introduces a hypothetical situation
 - D. Explains a result
 - E. Makes a comparison
1. "Let's say you expect your annual spending..."
 2. "Compare that number with someone who starts..."
 3. "To put it another way..."
 4. "This means your investments will need to..."
 5. "For example, Fidelity recommends..."

Answer available at the end of this section.

Answers

Exercise 4.4.1

B. To explain how people can prepare financially for retirement

Exercise 4.4.1

Starting early

How much money people need

Retirement savings guidelines

Retirement accounts

Investing

Compound interest

Exercise 4.4.1

1. C
2. E
3. B
4. D
5. A

INDEX

No index terms found.

GLOSSARY

S

Sample Word 1 | Sample Definition 1

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