

FUMC ESL 12-5-2013 Low Intermediate Lesson

If you borrow money, someone gives you money?
If you lend money, you give someone money?

Use OPD page 26 to fill in the blanks of these sentences.

Do you have _____ for a dollar?

Can I _____ a dollar?

I will _____ you some money.

I will _____ the money tomorrow.

Do you have four _____ for a dollar?

We call paper money, bills. EX: a dollar bill, a five dollar bill.

We call metal money, coins. EX: I have coins in my pocket.

Use page 27 to fill in the blanks. Then read your answers.

There are six ways to pay. You can pay _____. You can use a cr_____ card or a d_____ card. You can write a personal _____. You can use a g_____ card. You can cash a _____.

There is a _____ on the lamp. The _____ on the lamp is \$12.50. The _____ was \$13.99. The lamp has a bar _____ on it. Look at the receipt. The customer bought _____ lamps for _____ each. He paid _____ in sales tax. His total purchase was _____. The man rang up the purchase on a cash _____. What did the lamp cost?

The lady _____ a lamp. She pays for it with _____. She _____ it later. The man _____ a red lamp for a blue lamp.

What did you buy this week?
Do you keep receipts?

Was it on sale?

Have you returned anything?



There are five pennies or five cents.



There are five nickels. Five nickels equal _____ cents.



There are five dimes. Five dimes equal _____ cents. This is one half of a _____.



There are four quarters. One quarter equals _____ cents. Four quarters equal one _____.

You go to a bank to cash a check, deposit money, withdraw money, open an account, or get a loan.

Deposit money in the bank. = Put money in your account in the bank.

Withdraw money from the bank. = Take money out of your account.

Test Yourself:

1. I need to (buy/ cost) a book.
2. I will pay (receipt/ cash).
3. The book (purchase/costs) \$6.75.
4. The (receipt/ sales tax) is \$.75.
5. The total for this (cash/ purchase) is \$7.50.
6. I will pay (cost/ cash).
7. I bought the wrong book. I will (price/ exchange) it.
8. Hello. I want to (return/ receipt) this book. I bought the wrong book.
9. You need the (sales tax/ receipt) to return the book.

Small Group Work: Read these conversations aloud with your group. Read them two times, then answer the questions.

Jan: I see a sweater that I like. It is turquoise. It is my size. But it is expensive.

Jill: You should buy it. It looks good on you. This sign says the turquoise sweater is on sale. It is half price.

Jan: I did not know it was on sale. I will buy it. I do not have enough cash. I will use my credit card.

1. What does Jan like?
2. Is it Jan's size?
3. Jan wants to buy it, but it is too _____.
4. Jill sees a sign. The sign says the sweater is _____ price.
5. How does Jan pay?
6. Why doesn't Jan pay cash?

Jan: I would like to return this sweater. It does not match my pants.

Salesman: Do you have the receipt?

Jan: Yes. Here is the receipt.

Salesman: You bought this sweater on sale. We do not allow returns of sale items.

Jan: I did not know that. No one told me that.

Salesman: Look on the back of your receipt. You will see our return policy. There is also a sign that says "No returns of sale items"

1. Why does Jan return the sweater?
2. Did she have a receipt?
3. What does the salesman tell Jan?
4. What does the sign say?
5. The return policy is on the back of the _____.