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## **Level 3 – 26th September 2024**

### **People need \$100,000 salary to stop money worries**

**FREE online quizzes, mp3 listening and more for this lesson here:**

<https://breakingnewsenglish.com/2409/240926-money-worries.html>

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**Please try Levels 0, 1 and 2 (they are easier).**

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# THE ARTICLE

From <https://breakingnewsenglish.com/2409/240926-money-worries.html>

An old saying goes, "Money can't buy happiness". A new report from the USA suggests this may be true. The financial planning experts Edelman Financial Engines conducted a survey on people's attitudes towards money. They found that nearly six in ten people needed to earn at least \$100,000 a year to stop worrying about money. Around 50 per cent of the people in the survey said they would need an annual salary of \$200,000 to feel happy and safe. The researchers also found that only 12 per cent of Americans think they are wealthy. Surprisingly, the researchers reported that just 33 per cent of millionaires in the study said they felt financially secure.

The Edelman report is called "Everyday Wealth in America". Researchers asked more than 3,000 adults over the age of 30 about their money worries. Half of those in the survey were "rich". They had wealth between \$500,000 and \$3 million. Isabel Barrow, director of financial planning, said: "What we are noticing is that many Americans, even those who are affluent, aren't feeling very confident about their financial situation." She added: "When I was getting out of college, it was a dream to say you could make \$100,000". However, the report said that such a salary today simply means a stable lifestyle. It said \$100,000 was no longer a sign of financial success and wealth.

Sources: <https://www.cnbc.com/2024/09/23/only-33percent-of-millionaires-consider-themselves-wealthy-report-finds.html>  
<https://www.cbsnews.com/news/income-salary-you-need-to-stop-worrying-money-edelman/>  
<https://www.aol.com/heres-much-money-americans-think-130017383.html>

# WARM-UPS

**1. MONEY WORRIES:** Students walk around the class and talk to other students about money worries. Change partners often and share your findings.

**2. CHAT:** In pairs / groups, talk about these topics or words from the article. What will the article say about them? What can you say about these words and your life?

saying / money / happiness / financial planning / survey / salary / wealthy / secure / report / adults / affluent / confident / confident / college / dream / \$100,000 / sign

Have a chat about the topics you liked. Change topics and partners frequently.

**3. EQUAL PAY:** Students A **strongly** believe all workers should receive the same pay; Students B **strongly** believe the opposite. Change partners again and talk about your conversations.

**4. HAPPINESS:** How do these things affect your happiness? How much money do they cost you? Complete this table with your partner(s). Change partners often and share what you wrote.

	How They Affect Happiness	Cost
English		
Nature		
Friends		
Hobbies		
Social media		
Travel		

**5. MONEY:** Spend one minute writing down all of the different words you associate with the word "money". Share your words with your partner(s) and talk about them. Together, put the words into different categories.

**6. WORRIES:** Rank these with your partner. Put the biggest at the top. Change partners often and share your rankings.

- Money
- Health
- Climate change
- War
- Safety on the streets
- Your future
- Friendships
- Social media

# VOCABULARY MATCHING

## Paragraph 1

- |              |   |
|--------------|---|
| 1. saying    | a. A person who knows a lot about a subject and is very skilled in it.    |
| 2. suggest   | b. A short phrase or expression that people use to share ideas or advice. |
| 3. financial | c. Related to money or how people use money.                              |
| 4. expert    | d. To get money by working or doing something.                            |
| 5. attitude  | e. Happening once a year.   |
| 6. earn      | f. To give an idea or recommend something to someone.                     |
| 7. annual    | g. The way someone thinks or feels about something.                       |

## Paragraph 2

- |               |   |
|---------------|---|
| 8. survey     | h. Having a lot of money or being very rich.                                  |
| 9. wealth     | i. Achieving a goal or doing something well.                                  |
| 10. noticing  | j. Not changing or moving; steady and safe.                                   |
| 11. affluent  | k. The act of seeing or becoming aware of something.                          |
| 12. confident | l. Feeling sure about yourself and your abilities.                            |
| 13. stable    | m. A way to ask many people questions to learn their opinions or information. |
| 14. success   | n. A lot of money or valuable things.   |

# BEFORE READING / LISTENING

From <https://breakingnewsenglish.com/2409/240926-money-worries.html>

## 1. TRUE / FALSE: Read the headline. Guess if a-h below are true (T) or false (F).

1. There's an old saying that says happiness brings money. **T / F**
2. Six people in the USA need \$100,000 to stop worrying about money. **T / F**
3. Half of the people in a survey need \$200,000 a year to feel happy. **T / F**
4. Just under 10 per cent of Americans think they are wealthy. **T / F**
5. All of the adults in the survey were under 30 years old. **T / F**
6. Many rich Americans do not feel confident about their finances. **T / F**
7. The writer said people dreamed of a \$100,000 salary at college. **T / F**
8. The survey says a \$100,000 salary is no longer a sign of wealth. **T / F**

## 2. SYNONYM MATCH: (The words in **bold** are from the news article.)

- |                      |                  |
|----------------------|------------------|
| 1. <b>saying</b>     | a. concerns      |
| 2. <b>experts</b>    | b. yearly        |
| 3. <b>survey</b>     | c. circumstances |
| 4. <b>annual</b>     | d. specialists   |
| 5. <b>wealthy</b>    | e. monetary      |
| 6. <b>worries</b>    | f. rich          |
| 7. <b>noticing</b>   | g. proverb       |
| 8. <b>situation</b>  | h. safe          |
| 9. <b>stable</b>     | i. questionnaire |
| 10. <b>financial</b> | j. seeing        |

## 3. PHRASE MATCH: (Sometimes more than one choice is possible.)

- |   |                            |
|---|----------------------------|
| 1. financial planning                         | a. \$200,000 to feel happy |
| 2. nearly six                                 | b. very confident          |
| 3. they would need an annual salary of        | c. secure                  |
| 4. only 12 per cent of Americans think        | d. over the age of 30      |
| 5. they felt financially                      | e. success and wealth      |
| 6. more than 3,000 adults                     | f. in ten people           |
| 7. Half of those in the                       | g. experts                 |
| 8. even those who are affluent aren't feeling | h. survey were "rich"      |
| 9. it was a dream to say you could            | i. they are wealthy        |
| 10. a sign of financial                       | j. make \$100,000          |

# GAP FILL

From <https://breakingnewsenglish.com/2409/240926-money-worries.html>

An old saying goes, "Money can't buy (1) \_\_\_\_\_".  
A new report from the USA suggests this may be  
(2) \_\_\_\_\_. The financial planning experts  
Edelman Financial Engines conducted a survey on people's  
attitudes (3) \_\_\_\_\_ money. They found that  
nearly six in ten people needed to earn at  
(4) \_\_\_\_\_ \$100,000 a year to stop worrying  
about money. Around 50 per cent of the people in the  
(5) \_\_\_\_\_ said they would need an  
(6) \_\_\_\_\_ salary of \$200,000 to feel happy and  
(7) \_\_\_\_\_. The researchers also found that only  
12 per cent of Americans think they are wealthy. Surprisingly, the  
researchers reported that just 33 per cent of millionaires in the  
study said they felt (8) \_\_\_\_\_ secure.

*survey*  
*true*  
*safe*  
*least*  
*happiness*  
*annual*  
*towards*  
*financially*

The Edelman report is called "Everyday Wealth in America".  
Researchers asked more than 3,000 (9) \_\_\_\_\_  
over the age of 30 about their money worries. Half of  
(10) \_\_\_\_\_ in the survey were "rich". They had  
(11) \_\_\_\_\_ between \$500,000 and \$3 million.  
Isabel Barrow, director of financial planning, said: "What we are  
noticing is that many Americans, even those who are  
(12) \_\_\_\_\_, aren't feeling very  
(13) \_\_\_\_\_ about their financial situation." She  
added: "When I was getting out of college, it was a  
(14) \_\_\_\_\_ to say you could make \$100,000".  
However, the report said that such a salary today simply means a  
(15) \_\_\_\_\_ lifestyle. It said \$100,000 was no  
longer a (16) \_\_\_\_\_ of financial success and  
wealth.

*confident*  
*wealth*  
*sign*  
*adults*  
*stable*  
*affluent*  
*those*  
*dream*

# LISTENING – Guess the answers. Listen to check.

From <https://breakingnewsenglish.com/2409/240926-money-worries.html>

- 1) An old saying goes, "Money \_\_\_\_\_"
  - a. can't buy hippiness
  - b. can't buy hoppiness
  - c. can't buy happiness
  - d. can't buy happenings
- 2) They found that nearly six in ten people needed to earn \_\_\_\_\_
  - a. at least \$100,000
  - b. at least \$100,000
  - c. at last \$100,000
  - d. at lost \$100,000
- 3) they would need an annual salary of \$200,000 to feel \_\_\_\_\_
  - a. happy and safely
  - b. happy and safety
  - c. happy and safes
  - d. happy and safe
- 4) The researchers also found that only 12 per cent of Americans think \_\_\_\_\_
  - a. they are wealthiness
  - b. they are wealth
  - c. they are well thee
  - d. they are wealthy
- 5) just 33 per cent of millionaires in the study said they \_\_\_\_\_
  - a. felt financially secure
  - b. heart financially secure
  - c. pelt financially secure
  - d. fell financially secure
- 6) Researchers asked more than 3,000 adults over the \_\_\_\_\_
  - a. aged of 30
  - b. aged of 30
  - c. age of 30
  - d. aging of 30
- 7) wealth between \$500,000 and \$3 million. Isabel Barrow, director \_\_\_\_\_
  - a. of financial plan in
  - b. of financial planing
  - c. of financial planning
  - d. of financial plane in
- 8) those who are affluent, aren't feeling very confident about \_\_\_\_\_
  - a. there financial situation
  - b. them financial situation
  - c. their financial situation
  - d. they're financial situation
- 9) the report said that such a salary today simply means \_\_\_\_\_
  - a. a staple lifestyle
  - b. a stable lifestyle
  - c. a stay ball lifestyle
  - d. a stubble lifestyle
- 10) It said \$100,000 was no longer a sign \_\_\_\_\_
  - a. off financial success
  - b. of financial success
  - c. oft financial success
  - d. oh financial success

# LISTENING – Listen and fill in the gaps

From <https://breakingnewsenglish.com/2409/240926-money-worries.html>

An old saying goes, "Money (1) \_\_\_\_\_". A new report from the USA suggests this (2) \_\_\_\_\_. The financial planning experts Edelman Financial Engines conducted a survey on people's attitudes towards money. They found that (3) \_\_\_\_\_ ten people needed to earn at least \$100,000 a year to stop worrying about money. Around 50 per cent of the people (4) \_\_\_\_\_ said they would need an annual salary of \$200,000 to feel happy and safe. The researchers also (5) \_\_\_\_\_ 12 per cent of Americans think they are wealthy. Surprisingly, the researchers reported that just 33 per cent of millionaires in the study said they (6) \_\_\_\_\_.

The Edelman report is called "Everyday Wealth in America". Researchers asked more than 3,000 adults (7) \_\_\_\_\_ of 30 about their money worries. Half of those in the (8) \_\_\_\_\_. They had wealth between \$500,000 and \$3 million. Isabel Barrow, director of financial planning, said: "What we are noticing is that many Americans, even those who are affluent, aren't (9) \_\_\_\_\_ about their financial situation." She added: "When I was (10) \_\_\_\_\_ college, it was a dream to say you could make \$100,000". However, the report said that (11) \_\_\_\_\_ today simply means a stable lifestyle. It said \$100,000 was no longer a sign of financial (12) \_\_\_\_\_.



# COMPREHENSION QUESTIONS

From <https://breakingnewsenglish.com/2409/240926-money-worries.html>

1. What does the article say money cannot buy?
2. What kind of experts are Edelman Financial Engines?
3. How many people in a survey said they need \$200,000 to feel happy?
4. What percentage of Americans think they are wealthy?
5. How many millionaires feel financially secure?
6. How many people answered questions in the survey?
7. How many people in the survey were "rich"?
8. What are affluent Americans not feeling?
9. What kind of salary did college students dream about?
10. What is a salary of \$100,000 no longer a sign of?

# MULTIPLE CHOICE - QUIZ

From <https://breakingnewsenglish.com/2409/240926-money-worries.html>

- 1) What does the article say money cannot buy?
  - a) palaces and mansions
  - b) happiness
  - c) enough food
  - d) love
- 2) What kind of experts are Edelman Financial Engines?
  - a) car making experts
  - b) pensions experts
  - c) good ones
  - d) financial planning experts
- 3) How many people in a survey said they need \$200,000 to feel happy?
  - a) about 50%
  - b) over 50%
  - c) exactly 50%
  - d) just less than 50%
- 4) What percentage of Americans think they are wealthy?
  - a) 10%
  - b) 11%
  - c) 12%
  - d) 13%
- 5) How many millionaires feel financially secure?
  - a) 32%
  - b) 33%
  - c) 34%
  - d) 35%
- 6) How many people answered questions in the survey?
  - a) more than 3,000
  - b) 33,000
  - c) 30,000
  - d) 300
- 7) How many people in the survey were "rich"?
  - a) a quarter
  - b) a third
  - c) half
  - d) a tenth
- 8) What are affluent Americans not feeling?
  - a) confident
  - b) happy
  - c) poor
  - d) worried
- 9) What kind of salary did college students dream about?
  - a) a \$100,000 salary
  - b) a monthly salary
  - c) a good one
  - d) a million-dollar salary
- 10) What is a salary of \$100,000 no longer a sign of?
  - a) winter
  - b) the times
  - c) affection
  - d) financial success and wealth

# ROLE PLAY

From <https://breakingnewsenglish.com/2409/240926-money-worries.html>

## **Role A – Money**

You think money is the biggest thing to worry about. Tell the others three reasons why. Tell them why we needn't worry about their things. Also, tell the others which is the least worrying of these (and why): health, war or climate change.

## **Role B – Health**

You think health is the biggest thing to worry about. Tell the others three reasons why. Tell them why we needn't worry about their things. Also, tell the others which is the least worrying of these (and why): money, war or climate change.

## **Role C – War**

You think war is the biggest thing to worry about. Tell the others three reasons why. Tell them why we needn't worry about their things. Also, tell the others which is the least worrying of these (and why): health, money or climate change.

## **Role D – Climate Change**

You think climate change is the biggest thing to worry about. Tell the others three reasons why. Tell them why we needn't worry about their things. Also, tell the others which is the least worrying of these (and why): health, war or money.

# AFTER READING / LISTENING

From <https://breakingnewsenglish.com/2409/240926-money-worries.html>

**1. WORD SEARCH:** Look online / in your dictionary to find collocates, information on, synonyms for... the words 'money' and 'worry'.

money	worry

- Share your findings with your partners.
- Make questions using the words you found.
- Ask your partner / group your questions.

**2. ARTICLE QUESTIONS:** Look back at the article and write down some questions you would like to ask the class about the text.

- Share your questions with other classmates / groups.
- Ask your partner / group your questions.

**3. GAP FILL:** In pairs / groups, compare your answers to this exercise. Check your answers. Talk about the words from the activity. Were they new, interesting, worth learning...?

**4. VOCABULARY:** Circle any words you do not understand. In groups, pool unknown words and use dictionaries to find their meanings.

**5. TEST EACH OTHER:** Look at the words below. With your partner, try to recall how they were used in the text:

<ul style="list-style-type: none"><li>• saying</li><li>• conducted</li><li>• six</li><li>• annual</li><li>• 12</li><li>• 33</li></ul>	<ul style="list-style-type: none"><li>• 3,000</li><li>• 500,000</li><li>• confident</li><li>• college</li><li>• simply</li><li>• sign</li></ul>
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# MONEY WORRIES SURVEY

From <https://breakingnewsenglish.com/2409/240926-money-worries.html>

Write five GOOD questions about money worries in the table. Do this in pairs. Each student must write the questions on his / her own paper. When you have finished, interview other students. Write down their answers.

	STUDENT 1 _____	STUDENT 2 _____	STUDENT 3 _____
Q.1.			
Q.2.			
Q.3.			
Q.4.			
Q.5.			

- Now return to your original partner and share and talk about what you found out. Change partners often.
- Make mini-presentations to other groups on your findings.

# MONEY WORRIES DISCUSSION

STUDENT A's QUESTIONS (Do not show these to student B)

1. What did you think when you read the headline?
2. What images are in your mind when you hear the word 'money'?
3. How much do you worry about money?
4. Can money buy happiness?
5. How good are you at financial planning?
6. What are your biggest money worries?
7. How happy would you be with a \$100,000 salary?
8. Do you think you will be rich when you are older?
9. What do you worry about besides money?
10. What advice do you have for millionaires?

*People need \$100,000 salary to stop money worries – 26th September 2024*  
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# MONEY WORRIES DISCUSSION

STUDENT B's QUESTIONS (Do not show these to student A)

11. Did you like reading this article? Why/not?
12. What do you think of when you hear the word 'worry'?
13. What do you think about what you read?
14. What would you do if you were really rich?
15. Can money buy love?
16. How important is financial planning?
17. What's the best way to make money?
18. How important is being rich?
19. What can you do if you have money worries?
20. What questions would you like to ask the researchers?

# DISCUSSION (Write your own questions)

STUDENT A's QUESTIONS (Do not show these to student B)

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_
6. \_\_\_\_\_

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# DISCUSSION (Write your own questions)

STUDENT B's QUESTIONS (Do not show these to student A)

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_
6. \_\_\_\_\_

# LANGUAGE - CLOZE

From <https://breakingnewsenglish.com/2409/240926-money-worries.html>

An old saying (1) \_\_\_\_\_, "Money can't buy happiness". A new report from the USA suggests this may be true. The financial planning (2) \_\_\_\_\_ Edelman Financial Engines conducted a survey on people's attitudes (3) \_\_\_\_\_ money. They found that nearly six in ten people needed to earn at least \$100,000 a year to stop worrying about money. Around 50 per cent of the people (4) \_\_\_\_\_ the survey said they would need an annual salary of \$200,000 to feel happy and (5) \_\_\_\_\_. The researchers also found that only 12 per cent of Americans think they are wealthy. Surprisingly, the researchers reported that just 33 per cent of millionaires in the study said they (6) \_\_\_\_\_ financially secure.

The Edelman report is called "Everyday Wealth in America". Researchers asked more than 3,000 adults over the (7) \_\_\_\_\_ of 30 about their money worries. Half of those in the survey were "rich". They had wealth between \$500,000 and \$3 million. Isabel Barrow, director of financial (8) \_\_\_\_\_, said: "What we are noticing is that many Americans, even those who are affluent, aren't feeling very confident (9) \_\_\_\_\_ their financial situation." She added: "When I was (10) \_\_\_\_\_ out of college, it was a dream to say you could make \$100,000". However, the report said that (11) \_\_\_\_\_ a salary today simply means a stable lifestyle. It said \$100,000 was no (12) \_\_\_\_\_ a sign of financial success and wealth.

**Put the correct words from the table below in the above article.**

- |     |             |              |               |                |
|-----|-------------|--------------|---------------|----------------|
| 1.  | (a) goes    | (b) comes    | (c) leaves    | (d) arrives    |
| 2.  | (a) expects | (b) expats   | (c) experts   | (d) exports    |
| 3.  | (a) at      | (b) of       | (c) towards   | (d) in         |
| 4.  | (a) to      | (b) of       | (c) at        | (d) in         |
| 5.  | (a) safe    | (b) safely   | (c) safeguard | (d) safes      |
| 6.  | (a) moved   | (b) felt     | (c) sensed    | (d) understood |
| 7.  | (a) birth   | (b) old      | (c) year      | (d) age        |
| 8.  | (a) planned | (b) planning | (c) plan      | (d) planner    |
| 9.  | (a) as      | (b) of       | (c) about     | (d) on         |
| 10. | (a) got     | (b) getting  | (c) gets      | (d) gotten     |
| 11. | (a) thus    | (b) so       | (c) much      | (d) such       |
| 12. | (a) shorter | (b) lengthen | (c) shorten   | (d) longer     |



# SPELLING

From <https://breakingnewsenglish.com/2409/240926-money-worries.html>

## Paragraph 1

1. Money can't buy ansspepih
2. financial planning ptxseer
3. people's atdttiseu towards money
4. nare at least \$100,000 a year
5. Americans think they are awlehty
6. they felt financially reecsu

## Paragraph 2

7. dusatl over the age of 30
8. Half of those in the ysruev
9. those who are ueltafnf
10. feeling very cnniodeft
11. such a rlayas today
12. financial scsuesc

# PUT THE TEXT BACK TOGETHER

From <https://breakingnewsenglish.com/2409/240926-money-worries.html>

**Number these lines in the correct order.**

- ( ) noticing is that many Americans, even those who are affluent, aren't feeling very confident about their financial
- ( ) The Edelman report is called "Everyday Wealth in America". Researchers asked more than 3,000 adults over
- ( ) lifestyle. It said \$100,000 was no longer a sign of financial success and wealth.
- ( ) least \$100,000 a year to stop worrying about money. Around 50 per cent of the people in the survey said they would need an
- ( ) annual salary of \$200,000 to feel happy and safe. The researchers also found that only 12 per cent
- ( ) of Americans think they are wealthy. Surprisingly, the researchers reported that just
- ( ) the age of 30 about their money worries. Half of those in the survey were "rich". They had wealth
- ( ) \$100,000". However, the report said that such a salary today simply means a stable
- ( ) between \$500,000 and \$3 million. Isabel Barrow, director of financial planning, said: "What we are
- ( **1** ) An old saying goes, "Money can't buy happiness". A new report from the USA suggests this may be
- ( ) true. The financial planning experts Edelman Financial Engines conducted a survey
- ( ) on people's attitudes towards money. They found that nearly six in ten people needed to earn at
- ( ) 33 per cent of millionaires in the study said they felt financially secure.
- ( ) situation." She added: "When I was getting out of college, it was a dream to say you could make

# PUT THE WORDS IN THE RIGHT ORDER

From <https://breakingnewsenglish.com/2409/240926-money-worries.html>

1. old buy goes An "Money can't saying happiness" .
2. the USA from this . A report suggests new
3. a year . to needed over People \$100,000 earn
4. \$200,000 . of need would They salary annual an
5. the financially study Millionaires in felt secure .
6. Half those in the were of rich . survey
7. aren't are who affluent very Those feeling confident .
8. \$100,000 . say make you to dream A could
9. simply salary A stable lifestyle . means a today
10. of success financial A wealth . and sign

# CIRCLE THE CORRECT WORD (20 PAIRS)

From <https://breakingnewsenglish.com/2409/240926-money-worries.html>

An *old / oldie* saying goes, "Money can't buy happiness". A new report from the USA suggests this may be *truly / true*. The financial planning *expats / experts* Edelman Financial Engines conducted a survey *in / on* people's attitudes towards money. They found that nearly six in ten people needed to earn at *least / last* \$100,000 a year to stop worrying about money. Around 50 per cent of the people in the survey said they would need *the / an* annual salary of \$200,000 *to / for* feel happy and safe. The researchers also found that only 12 per cent *of / as* Americans think they are wealthy. Surprisingly, the researchers reported *that / what* just 33 per cent of millionaires in the study said they felt financially *secure / secret*.

The Edelman report is called "Everyday Wealth in America". Researchers asked more *over / than* 3,000 adults over the age *at / of* 30 about their money worries. Half of *those / them* in the survey were "rich". They had wealth between \$500,000 and \$3 million. Isabel Barrow, director of financial planning, said: "What we are *noticed / noticing* is that *many / much* Americans, even those who *be / are* affluent, aren't feeling very confident about their financial *situated / situation*." She added: "When I was getting out of college, it was a dream to say you could *fake / make* \$100,000". However, the report said that such a salary today *simple / simply* means a stable lifestyle. It said \$100,000 was no *longer / lengthen* a sign of financial success and wealth.

**Talk about the connection between each pair of words in italics, and why the correct word is correct. Look up the definition of new words.**

# INSERT THE VOWELS (a, e, i, o, u)

From <https://breakingnewsenglish.com/2409/240926-money-worries.html>

\_n \_ld s\_y\_ng g\_\_s, "M\_n\_y c\_n't b\_y h\_pp\_n\_ss". \_n\_w r\_p\_rt fr\_m th\_ \_S\_ s\_gg\_sts th\_s m\_y b\_ tr\_\_\_. Th\_ f\_n\_nc\_\_l pl\_nn\_ng \_xp\_rts \_d\_lm\_n F\_n\_nc\_\_l \_ng\_n\_s c\_nd\_ct\_d \_ s\_rv\_y \_n p\_\_pl\_'s \_tt\_t\_d\_s t\_w\_rds m\_n\_y. Th\_y f\_\_nd th\_t n\_\_rly s\_x \_n t\_n p\_\_pl\_ n\_\_d\_d t\_ \_\_rn \_t l\_\_st \$100,000 \_ y\_\_r t\_st\_p w\_rryng \_b\_\_t m\_n\_y. \_r\_\_nd 50 p\_r c\_nt \_f th\_ p\_\_pl\_ \_n th\_ s\_rv\_y s\_\_d th\_y w\_\_ld n\_\_d \_n \_nn\_\_l s\_l\_ry \_f \$200,000 t\_ f\_\_l h\_ppy \_nd s\_f\_. Th\_ r\_s\_\_rch\_rs \_ls\_ f\_\_nd th\_t \_nly 12 p\_r c\_nt \_f \_m\_r\_c\_ns thnk th\_y \_r\_ w\_\_lthy. S\_rpr\_s\_ngly, th\_ r\_s\_\_rch\_rs r\_p\_rtd th\_t j\_st 33 p\_r c\_nt \_f m\_ll\_\_n\_\_r\_s \_n th\_ st\_dy s\_\_d th\_y f\_lt f\_n\_nc\_\_lly s\_c\_r\_.

Th\_ \_d\_lm\_n r\_p\_rt \_s c\_ll\_d "\_v\_ryd\_y W\_\_lth \_n \_m\_r\_c\_". R\_s\_\_rch\_rs \_sk\_d m\_r\_ th\_n 3,000 \_d\_lts \_v\_r th\_ \_g\_ \_f 30 \_b\_\_t th\_\_r m\_n\_y w\_rr\_\_s. H\_lf \_f th\_s\_ \_n th\_ s\_rv\_y w\_r\_ "r\_ch". Th\_y h\_d w\_\_lth b\_tw\_\_n \$500,000 \_nd \$3 m\_ll\_\_n. \_s\_b\_l B\_rr\_w, d\_r\_ct\_r \_f f\_n\_nc\_\_l pl\_nn\_ng, s\_\_d: "Wh\_t w\_ \_r\_n\_t\_c\_ng \_s th\_t m\_ny \_m\_r\_c\_ns, \_v\_n th\_s\_ wh\_ \_r\_ \_ffl\_\_nt, \_r\_n't f\_\_l\_ng v\_ry c\_nfd\_nt \_b\_\_t th\_\_r f\_n\_nc\_\_l s\_t\_\_t\_\_n." Sh\_ \_dd\_d: "Wh\_n \_ w\_s g\_ttng \_\_t \_f c\_ll\_g\_, \_t w\_s \_ dr\_\_m t\_ s\_y y\_\_ c\_\_ld m\_k\_ \$100,000". H\_w\_v\_r, th\_ r\_p\_rt s\_\_d th\_t s\_ch \_s\_l\_ry t\_d\_y s\_mply m\_\_ns \_ st\_bl\_ l\_fstyl\_. \_t s\_\_d \$100,000 w\_s n\_ l\_ng\_r \_ s\_gn \_f f\_n\_nc\_\_l s\_cc\_ss \_nd w\_\_lth.

# PUNCTUATE THE TEXT AND ADD CAPITALS

From <https://breakingnewsenglish.com/2409/240926-money-worries.html>

an old saying goes money cant buy happiness a new report from the usa suggests this may be true the financial planning experts edelman financial engines conducted a survey on peoples attitudes towards money they found that nearly six in ten people needed to earn at least 100000 a year to stop worrying about money around 50 per cent of the people in the survey said they would need an annual salary of 200000 to feel happy and safe the researchers also found that only 12 per cent of americans think they are wealthy surprisingly the researchers reported that just 33 per cent of millionaires in the study said they felt financially secure

the edelman report is called everyday wealth in america researchers asked more than 3000 adults over the age of 30 about their money worries half of those in the survey were rich they had wealth between 500000 and 3 million isabel barrow director of financial planning said what we are noticing is that many americans even those who are affluent arent feeling very confident about their financial situation she added when i was getting out of college it was a dream to say you could make 100000 however the report said that such a salary today simply means a stable lifestyle it said 100000 was no longer a sign of financial success and wealth

# PUT A SLASH ( / ) WHERE THE SPACES ARE

From <https://breakingnewsenglish.com/2409/240926-money-worries.html>

An old saying goes, "Money can't buy happiness". A new report from the USA suggests this may be true. The financial planning experts Edelman Financial Engines conducted a survey on people's attitudes towards money. They found that nearly six in ten people needed to earn at least \$100,000 a year to stop worrying about money. Around 50 percent of the people in the survey said they would need an annual salary of \$200,000 to feel happy and safe. The researchers also found that only 12 percent of Americans think they are wealthy. Surprisingly, the researchers reported that just 3.3 percent of millionaires in the study said they felt financially secure. The Edelman report is called "Everyday Wealth in America". Researchers asked more than 3,000 adults over the age of 30 about their money worries. Half of those in the survey were "rich". They had wealth between \$500,000 and \$3 million. Isabel Barrow, director of financial planning, said: "What we are noticing is that many Americans, even those who are affluent, aren't feeling very confident about their financial situation." She added: "When I was getting out of college, it was a dream to say you could make \$100,000". However, the report said that such a salary today simply means a stable lifestyle. It said \$100,000 was no longer a sign of financial success and wealth.

# FREE WRITING

From <https://breakingnewsenglish.com/2409/240926-money-worries.html>

Write about **money worries** for 10 minutes. Comment on your partner's paper.

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# HOMework

**1. VOCABULARY EXTENSION:** Choose several of the words from the text. Use a dictionary or Google's search field (or another search engine) to build up more associations / collocations of each word.

**2. INTERNET:** Search the Internet and find out more about this news story. Share what you discover with your partner(s) in the next lesson.

**3. MONEY WORRIES:** Make a poster about money worries. Show your work to your classmates in the next lesson. Did you all have similar things?

**4. EQUAL PAY:** Write a magazine article about paying everyone equally. Include imaginary interviews with people who are for and against this.

Read what you wrote to your classmates in the next lesson. Write down any new words and expressions you hear from your partner(s).

**5. WHAT HAPPENED NEXT?** Write a newspaper article about the next stage in this news story. Read what you wrote to your classmates in the next lesson. Give each other feedback on your articles.

**6. LETTER:** Write a letter to an expert on money worries. Ask him/her three questions about money. Give him/her three of your ideas on how people can stop worrying about money. Read your letter to your partner(s) in your next lesson. Your partner(s) will answer your questions.

# ANSWERS

## VOCABULARY (p.4)

1. b    2. f    3. c    4. a    5. g    6. d    7. e  
8. m    9. n    10. k    11. h    12. l    13. j    14. i

## TRUE / FALSE (p.5)

- 1 F    2 F    3 T    4 F    5 F    6 T    7 T    8 T

## SYNONYM MATCH (p.5)

1. g	2. d	3. i	4. b	5. f
6. a	7. j	8. c	9. h	10. e

## COMPREHENSION QUESTIONS (p.9)

- Happiness
- Financial planning experts
- About 50%
- 12%
- 33%
- More than 3,000
- Half
- Confident
- A \$100,000 salary
- Financial success and wealth

## WORDS IN THE RIGHT ORDER (p.19)

- An old saying goes "Money can't buy happiness".
- A new report from the USA suggests this.
- People needed to earn over \$100,000 a year.
- They would need an annual salary of \$200,000.
- Millionaires in the study felt financially secure.
- Half of those in the survey were rich.
- Those who are affluent aren't feeling very confident.
- A dream to say you could make \$100,000.
- A salary today simply means a stable lifestyle.
- A sign of financial success and wealth.

## MULTIPLE CHOICE - QUIZ (p.10)

1. b    2. d    3. a    4. c    5. b    6. a    7. c    8. a    9. a    10. d

## ALL OTHER EXERCISES

Please check for yourself by looking at the Article on page 2.  
(It's good for your English ;-)