

Reading For Living

UNIT 3

LESSON 3



ARTICLE: The Case of the Disappearing Money

- 1 The rent is due today, and you won't get paid for three more days. Where did all your money go? Your little boy cut himself. There were all those trips to the doctor to have it treated. Your little girl lost her school coat. You had to buy her another one.
- 2 These are the kinds of things you may be faced with someday. Things that make your money just seem to disappear. What can you do to handle them?
- 3 The key to making your cash last from one paycheck to the next is money management. Planned spending forces you to decide what you want to use your money for and what you want to buy first. Planned spending makes you think carefully before you buy. And that forces you to make better choices. But where to begin?
- 4 First, figure out how much money goes into your pocket on payday. Put down all the income you expect to make – after taxes and other payroll deductions – in the next 12 months. Then, plan your outgo.
- 5 There are some bills that you just have to pay every month. These include things like rent or house payments, electricity, gas, telephone, water, and installment payments. Figure out how much you will need for these things over a year's time. Divide that total by 52. Then you will know how much money you need each week to cover your "fixed expenses." You should put this money away from your regular day-to-day spending money. That's so you won't accidentally use it for something else.

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- 6 No matter how carefully you prepare your budget, you won't be able to plan for everything that will happen. The washing machine may break. Or someone in the family might suddenly need special medicine. Surprise expenses can wreck your plans. You must prepare for the surprises.
- 7 Make an emergency account part of your budget. Put a little money into it each week. Let it build up until it equals at least one or two months' income. After that, just replace any money you spend from this account. Don't think of this money as savings to buy a TV or something else your family wants. Think of it as money to carry you over the bad times, times like when your little boy's cut had to be treated.
- 8 OK, you've planned for the fixed expenses and the "surprises." What next? Well, there's food and clothing. There's transportation, personal expenses and medical care. And don't forget all the little expenses like snacks, newspapers and gifts. They add up too.
- 9 Anything left? Try to save some money regularly, even if it's only a little. Most people find it easier to save for some special purpose, like Christmas presents or for a new chair for the living room. It is smart to save until you can pay cash for what you want. That way, you won't have to pay credit costs, and you won't be burdened with installment payments.
- 10 After you've made your budget, you may find that it doesn't work. Don't give up. Just keep changing it. Cut costs in one area to have more money for another. You will find a pattern you can live with.
- 11 Keep your budget simple. Keep it individual. But, most important, keep it! A budget won't put more money in your pocket, but it will give you better control over what's there. And that will help to clear up the case of the disappearing money!



The Case of the Disappearing Money

VOCABULARY

Words to Know

- key** the best way to make something work
- income** the money you take in from your job and other places
- outgo** the money you spend
- installment payments** payment for an expensive item in small, regular amounts, usually monthly
- individual** designed especially for you

COMPREHENSION

Implied Ideas

Digging for Meaning

DIRECTIONS: Read each statement below and put a check mark in the blank next to the correct answer. Refer to the story if you need to.

- In paragraph 3, the term, *money management* is used. Reading the paragraph leads you to believe that money management means:
 spending money on things
 thinking
 planned spending
 business
- In paragraph 3, *planned spending* means:
 thinking before spending
 force
 making money
- What is meant by the following statement? "How could I help but love a man who never shaves in the morning, reads his newspaper instead of talking to me, and never listens to a thing I say?"
 "Of course, I love you. How could I help it?"
 "I could kill you."
 "I don't like the way you treat me; and if I do love you, it's certainly hard to see why!"

Continue working on the next page.

Reading For Living

UNIT 3

LESSON 3

PAGE 2

4. In the following statement, what does the writer want you to think?

“He was hunched over like a mouse watching for a cat. His tiny mouse eyes searched the room for his cat wife.”

- _____ This was a man who stood up to his wife.
- _____ This was a man who was afraid of his wife.
- _____ This was a man who actually looked like a mouse.

WORD STUDY

Adjective Endings

Saying it Better

DIRECTIONS: Below, read the sample dictionary listings for adjectives. Then fill in the blanks with the comparative and superlative forms of the adjectives given.

pretty	<i>adj</i>	-tier, -tiest	prettier, prettiest
smart	<i>adj</i>	-er, -est	smarter, smartest
many	<i>adj</i>	more, most	more, most

Listing

Comparative and Superlative

1. **tall** *adj* _____
2. **happy** *adj* _____
3. **good** *adj* _____
4. **simple** *adj* _____

Longer words usually use the comparative form “more” and the superlative form “most.”

individual *adj* more individual, most individual

Comparative and Superlative

5. **curious** *adj* _____
6. **graceful** *adj* _____
7. **fancy** *adj* _____
8. **yellow** *adj* _____
9. **informal** *adj* _____
10. **beautiful** *adj* _____