

 **POWER BASICS**  **PLUS**

# Everyday English

Practice Pack

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**PRACTICE 29.1****Reading Your Paycheck**

Use Nadia's pay stub to complete each sentence that follows.

<b>Nadia Fortin</b>				
<b>Pay Period: 4/1/2007–4/8/2007</b>				
<b>Earnings</b>	<b>Rate</b>	<b>Hours</b>	<b>This Period</b>	<b>Year to Date</b>
Regular	12	40	480.00	16,800.00
Overtime	17	10	170.00	1,080.00
Sick				320.00
Vacation				450.00
			<b>Gross Pay:</b>	650.00
				18,650.00
<b>Deductions</b>				
Federal Income Tax			64.20	2,247.00
FICA			45.90	1,606.50
State Income Tax			12.94	452.90
Health Insurance			56.00	1,960.00
			<b>Net Pay:</b>	470.96
				12,383.60

- \_\_\_\_\_ is the money Nadia earns in a pay period before any deductions are taken out.
- The week for which Nadia is being paid is called the \_\_\_\_\_.
- The hours that Nadia worked beyond the normal 40 hours are called \_\_\_\_\_.
- The tax withheld from Nadia's paycheck that pays for programs that help the elderly and people who cannot work is called \_\_\_\_\_.
- The final amount of money that Nadia gets in her paycheck is called the \_\_\_\_\_.
- \_\_\_\_\_ is what Nadia pays to help cover her health care costs.
- Nadia's \_\_\_\_\_ explains why she is getting the amount of money in her paycheck.



**PRACTICE 29.2****Reading Your Paycheck**

Use Nadia's pay stub to answer the questions that follow.

**Nadia Fortin**

**Pay Period: 4/1/2007–4/8/2007**

<b>Earnings</b>	<b>Rate</b>	<b>Hours</b>	<b>This Period</b>	<b>Year to Date</b>
Regular	12	40	480.00	16,800.00
Overtime	17	10	170.00	1,080.00
Sick				320.00
Vacation				450.00
			<b>Gross Pay:</b> 650.00	18,650.00
<b>Deductions</b>				
Federal Income Tax			64.20	2,247.00
FICA			45.90	1,606.50
State Income Tax			12.94	452.90
Health Insurance			56.00	1,960.00
			<b>Net Pay:</b> 470.96	12,383.60

1. What is the rate that Nadia is paid per regular hour? \_\_\_\_\_
2. What is the rate that Nadia is paid per overtime hour? \_\_\_\_\_
3. How much has been paid for Nadia's vacation time? \_\_\_\_\_
4. What are Nadia's gross earnings for the week? \_\_\_\_\_
5. What are Nadia's net earnings for the week? \_\_\_\_\_
6. What are Nadia's net earnings for the year? \_\_\_\_\_
7. How much has Nadia paid toward health insurance for the year? \_\_\_\_\_
8. How many deductions does Nadia have? \_\_\_\_\_

**PRACTICE 36****Finding Public Transportation**

Answer the following about public transportation on the lines provided.

1. If you wanted to find out about public transportation in your area, where might you look for this information?

a. \_\_\_\_\_

b. \_\_\_\_\_

c. \_\_\_\_\_

2. The money you pay to ride public transportation is called the \_\_\_\_\_.

3. If you wanted to look up the phone number of a bus or train system, you could look under \_\_\_\_\_ or \_\_\_\_\_ in the phone book.

4. What might you type into a search engine to find information about transportation in your town?

\_\_\_\_\_

5. The cost of running public transportation is often paid in part by \_\_\_\_\_, which helps keep fares down.

6. In what section of the phone book would you look to find out about public transportation in your city or town?

\_\_\_\_\_

7. What types of public transportation might you find in a city?

a. \_\_\_\_\_

b. \_\_\_\_\_

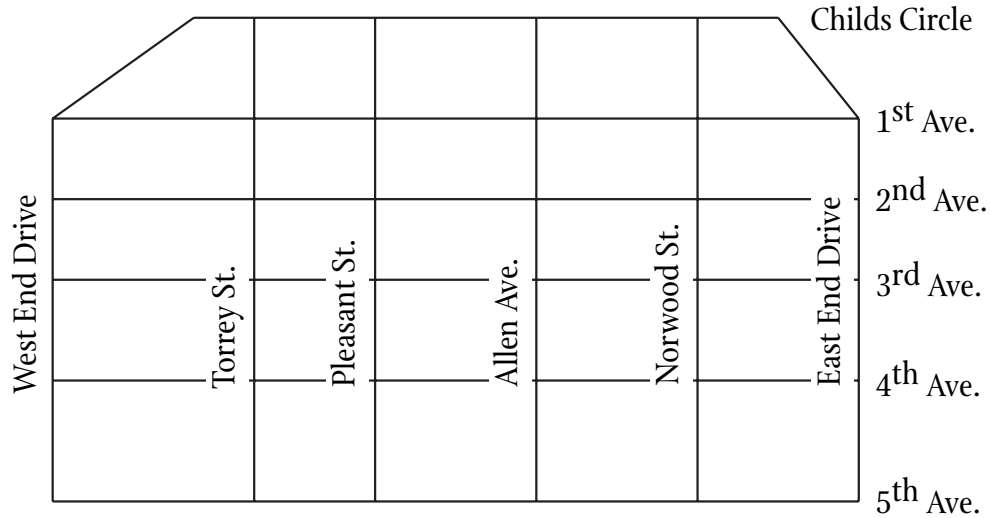
c. \_\_\_\_\_

**PRACTICE 37**

**Reading Route Maps and Schedules**



Use the route map and schedule below to answer the questions that follow. Write your answers on the lines provided.



**Schedule**

Childs Circle	East End Dr.	5th Ave.	5th Ave.	East End Dr.	Childs Circle
7:00 P.M.	7:10 P.M.	7:15 P.M.	7:00 P.M.	7:05 P.M.	7:15 P.M.
7:30 P.M.	7:40 P.M.	7:45 P.M.	7:30 P.M.	7:35 P.M.	7:45 P.M.
8:00 P.M.	8:10 P.M.	8:15 P.M.	8:00 P.M.	8:05 P.M.	8:15 P.M.
8:30 P.M.	8:40 P.M.	8:45 P.M.	8:30 P.M.	8:35 P.M.	8:45 P.M.
9:00 P.M.	9:10 P.M.	9:15 P.M.	9:00 P.M.	9:05 P.M.	9:15 P.M.

- Elsie needs to get from East End Drive to Childs Circle by 7:30 P.M. Which bus should she take?  
\_\_\_\_\_
- If Ken is on 4<sup>th</sup> Avenue and needs to get to Childs Circle, how many times will he need to transfer? \_\_\_\_\_
- Omar lives near 5<sup>th</sup> Avenue. He has to be at work at about 8:00 P.M., a block away from East End Drive. Which bus should he take? \_\_\_\_\_
- The Childs Circle bus stops at the intersection with which streets?  
\_\_\_\_\_, \_\_\_\_\_,  
\_\_\_\_\_, \_\_\_\_\_,  
\_\_\_\_\_, \_\_\_\_\_
- Liv wants to get from East End Drive to West End Drive. Which bus route should she take?  
\_\_\_\_\_







# Everyday English

Practice Pack Answer Key

# To the Teacher

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Research has shown that the key to most learning is repetition, reinforcement, and practice. If information is repeated often enough, and a skill is practiced often enough, then something that once seemed challenging can become automatic. This is true of any skill, from walking and talking to playing a sport, learning an instrument, or driving a car. It is also true of the skills you expect students to master in school; a certain amount of repetition and practice is essential to learning.

Of course, because all students are different and learn in different ways, the amount of repetition needed to learn a given skill will vary widely from student to student. One student may learn a skill after just a few repetitions, while another may need to practice over and over again to learn the same skill. On the other hand, a student who picked up one skill quite quickly may need extensive practice before a different skill becomes automatic.

We have developed *Power Basics Plus: Everyday English Practice Pack* to give you the opportunity to offer that extra practice to your students. The practice activities in this book are designed to be used in conjunction with the *Power Basics: Everyday English* student text. Each activity in this book is structured to mirror a practice in the student text. Once a student has completed the practice activity in the student text, you can assign the related activity in this Practice Pack to give the student more experience using the skill.

### Practice 25: Using a Cookbook

- |            |                          |
|------------|--------------------------|
| 1. Meats   | 6. Snacks and Appetizers |
| 2. Pasta   | 7. Eggs and Breakfast    |
| 3. Poultry | 8. Desserts              |
| 4. Seafood | 9. Salads                |
| 5. Bread   | 10. Meats                |

### Practice 26.1: Following a Recipe

- Put mandarin oranges, juice, sugar, and yogurt into a blender or food processor.
- 1 3/4 cups
- Use it for decoration.
- Beat mixture with an electric mixer until smooth.
- blender or food processor, freezer, and electric mixer
- 1/4 cup

### Practice 26.2: Following a Recipe

- |      |      |
|------|------|
| 1. d | 4. e |
| 2. a | 5. c |
| 3. b | 6. f |

Recipes will vary. Check for correct use of abbreviations.

### Practice 27.1: Eating Right: Reading Food Labels

- |        |                                 |
|--------|---------------------------------|
| 1. 2   | 5. 10%                          |
| 2. 15  | 6. 18 grams                     |
| 3. 230 | 7. 10 grams                     |
| 4. 12% | 8. 22 grams, or 34% daily value |

### Practice 27.2: Eating Right: Reading Food Labels

- calorie
- serving size
- percent daily value
- saturated fat, trans fat, and cholesterol
- ingredients
- first
- last
- serving size
- nutrition label
- 2,000

### Practice 28: Eating Right: Preparing Menus

- fruit, milk
- 1-2
- 3
- meat, fats and oils, vegetables, grains
- some nuts or seeds or fruit

## Unit 3: English Outside the Home

### Practice 29.1: Reading Your Paycheck

- |               |              |
|---------------|--------------|
| 1. Gross pay  | 5. net pay   |
| 2. pay period | 6. Insurance |
| 3. overtime   | 7. pay stub  |
| 4. FICA       |              |

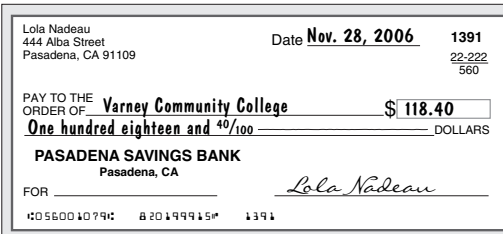
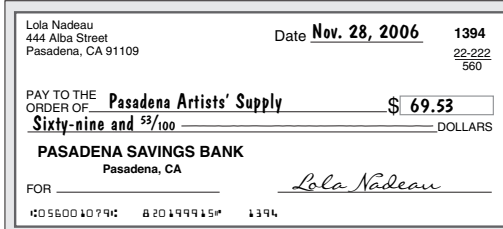
### Practice 29.2: Reading Your Paycheck

- |             |                |
|-------------|----------------|
| 1. \$12.00  | 5. \$470.96    |
| 2. \$17.00  | 6. \$12,383.60 |
| 3. \$450.00 | 7. \$1,960.00  |
| 4. \$650.00 | 8. four        |

### Practice 30: Choosing a Bank

- \$25.00
- \$5.00
- higher than \$50.00
- checking and savings
- none
- Answers will vary but should include three of the following: no transaction limits; interest paid on checking and savings accounts; free checking; low minimum to open a checking account; low minimum savings balance; could get free appliances

### Practice 31: Writing Checks

- 
- 

### Practice 32: Recording Transactions

DATE	CHECK NO.	DESCRIPTION OF TRANSACTION	PAYMENT, FEE, WITHDRAWAL	DEPOSIT CREDIT	BALANCE
					<b>340 00</b>
9/20	1391	Varney Comm College	118 40		- 118 40
					<b>221 60</b>
9/21	1392	Noyes Market	68 43		- 68 43
					<b>153 17</b>
9/30	D	paycheck		650 00	+ 650 00
					<b>803 17</b>
10/1	W	cash	40 00		- 40 00
					<b>763 17</b>
10/1	1393	Noyes Market	66 98		- 66 98
					<b>696 19</b>
10/3	W	cash	20 00		- 20 00
					<b>676 19</b>

### Practice 33: Using ATMs and Online Banking

- |                |                    |
|----------------|--------------------|
| 1. ATM         | 5. deposit         |
| 2. PIN         | 6. online          |
| 3. \$1 and \$3 | 7. transfer, check |
| 4. \$10, \$20  | 8. password        |

### Practice 34.1: Using Credit Cards

- |             |             |
|-------------|-------------|
| 1. \$15.00  | 4. \$15.00  |
| 2. \$334.28 | 5. \$44.19  |
| 3. \$6.00   | 6. 10/20/07 |

**Practice 34.2: Using Credit Cards**

- |                        |                 |
|------------------------|-----------------|
| 1. account summary     | 6. credit limit |
| 2. purchases           | 7. Trans.       |
| 3. finance charges     | 8. receipts     |
| 4. minimum payment due | 9. balance      |
| 5. account activity    | 10. post date   |

**Practice 35: Paying Bills**

- |                |               |
|----------------|---------------|
| 1. \$12,698.00 | 4. \$5,998.00 |
| 2. \$278.00    | 5. \$6,700.00 |
| 3. 6/20/07     | 6. \$5.00     |

**Practice 36: Finding Public Transportation**

Some answers will vary.

- phone book, Internet, library
- fare
- transportation, public transportation
- name of public transportation service, such as City Metro Bus
- tax dollars
- city or other government listings
- subways, buses, trains

**Practice 37: Reading Route Maps and Schedules**

- 7:10 P.M.
- two times—once onto West End, then onto Childs Circle
- the 8:40 bus
- West End, Torrey, Pleasant, Allen, Norwood, and East End
- Childs Circle

**Practice 38.1: Reading Road Signs**

- |            |           |
|------------|-----------|
| 1. blue    | 5. red    |
| 2. blue, H | 6. white  |
| 3. green   | 7. orange |
| 4. yellow  | 8. brown  |

**Practice 38.2: Reading Road Signs**

- blue
- stop, or don't do this
- red
- caution, slow down
- white
- caution (work is being done on the road ahead)
- travel information, miles to a destination
- recreation area ahead
- blue
- green

**Practice 39.1: Getting a Driver's License**

- right-of-way
- Answers will vary but should include five of the following: road signs, speed limits, right-of-way rules, laws against driving under the influence, parking rules, using turn signals, laws about seat belts and child car seats
- driving while intoxicated

- identification
- written, road
- Answers will vary should include five of the following: ability to maintain control of vehicle; maintain proper lane position; turning; signaling; awareness of other drivers, vehicles, and pedestrians; following traffic signs, signals, and conditions

**Practice 39.2: Getting a Driver's License**

- |      |       |
|------|-------|
| 1. F | 7. F  |
| 2. T | 8. F  |
| 3. F | 9. T  |
| 4. F | 10. F |
| 5. T | 11. F |
| 6. T | 12. T |

**Practice 40.1: Buying a New Car**

- \$27,880
- \$2,999
- more; you will pay interest on the balance due, for the life of the loan
- Answers will vary but should include three of the following: power steering, all-leather interior, GPS, custom wheels, antilock brakes
- 8.5%
- antilock brakes
- stylish, sleek

**Practice 40.2: Buying a New Car**

- size
- features
- price
- sticker price
- options
- loan
- down payment
- APR
- rebate
- warranty

**Practice 41.1: Buying a Used Car**

- 2002
- a. made of leather  
b. adjustable electronically
- 6 more months
- metallic gold
- 45,000
- Ford Taurus
- AM/FM radio / CD player
- \$14,000
- or best offer
- in newspapers or online