

Lesson 3

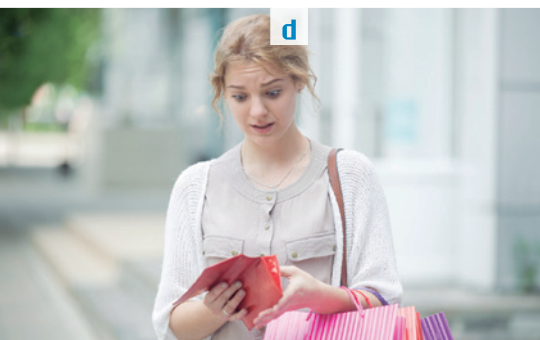
The consequences of irresponsible behavior

Fecha guía 25/05 al 05/06

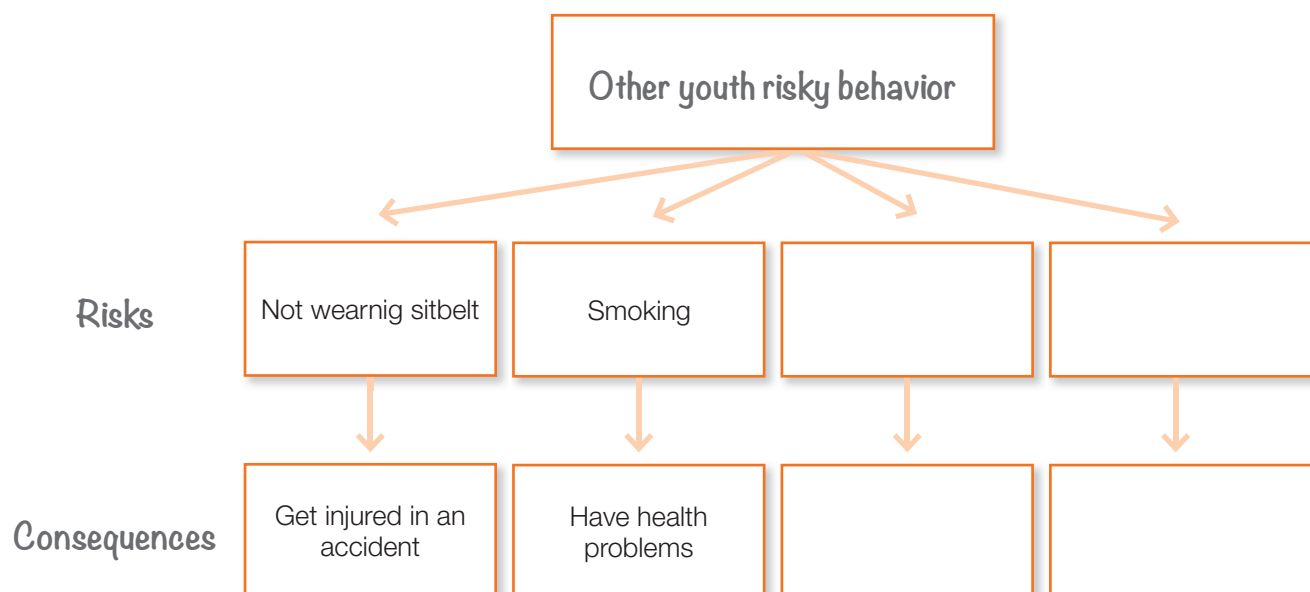
Before listening

1 Observa las imágenes e identifica las situaciones de riesgo.

1. Wasting money
2. Bullying
3. Riding a bike without a helmet or talking on the phone
4. Smoking cigarettes or illegal drugs
5. Decreased communication
6. Not sleeping enough



3 Piensa en otros dos posibles comportamientos riesgosos y sus posibles consecuencias. Completa este organizador gráfico.



Lee la siguiente conversación sobre un estudiante que posee una tarjeta de crédito y realiza las actividades.

Mark: *Hi, Kate. Nice jacket! And nice hat! That looks expensive! Can you tell me where you got all this?*

Kate: *I bought it. I'm glad you like it.*

Mark: *Bought it?*

Kate: *Yeah!*

Mark: *But, can you tell me how much you paid for all this? Where did you get the money?*

Kate: *I got it with this! A student credit card!*

Mark: *A student credit card? How did you get one of these?*

Kate: *I got an application on my email.*

Mark: *Don't you think it is a bit risky? Do you know if you are able to pay for all this?*

Kate: *I don't think so! A credit card helps you build a credit rating, and even buy things that you can't pay with cash...like the plane ticket I got recently.*

Mark: *What plane ticket?*

Kate: *Oh yeah, my roommate and I are going to Hawaii during the school break and I needed some new clothes for that so...*

Mark: *I don't want to hear it! Credit cards usually lead to impulse spending...as I can see here. And the interest rates of student credit cards are usually very high! How in the world are you going to pay off your credit card bill?*

Kate: *Um, I'm not really sure, to be honest. Maybe I can borrow some money.*

Mark: *Hey, let's sit down and talk about how you're going to pay things back, and maybe we can come up with a budget.*

Kate: *Yeah, maybe you're right. I shouldn't spend that much money. Do you know if there is a part-time job available near our school? I could earn some money to pay my debts, don't you think?*

Mark: *Yeah, that's a good idea too.*

Kate: *Thanks!*

Marca la alternativa correcta según la conversación de la página anterior.

a. According to the conversation, which item did Kate NOT purchase with her credit card?

- i.** A digital camera
- ii.** a plane ticket
- iii.** a hat

b. What is one reason to explain why she obtained a student credit card?

- i.** She wants to buy things at a discount using the card.
- ii.** She hopes to establish a good credit rating.
- iii.** She doesn't want to borrow from her parents.

c. What is one problem NOT mentioned in the conversation?

- i.** It's usually difficult to get out of debt.
- ii.** The interest rates on student cards are very high.
- iii.** Students often apply for more credit cards than they need.

d. How does Kate plan on resolving her credit card problems?

- i.** She hopes that someone will give her the money.
- ii.** She plans on getting a job to pay for her debts.
- iii.** She is going to return the items she purchased with the card.

e. What is Mark going to do for his friend to help her manage her money?

- i.** Help her find a better paying job to cover her expenses.
- ii.** Teach her how to prepare a financial management plan.
- iii.** Both i and ii.

1  Responde las preguntas sobre la conversacion anterior.

- a.** Do you think Kate's behavior is appropriate?
- b.** Do you agree or disagree with the existence of students' credit cards?
- c.** Do you think credit cards lead to impulse spending?
- d.** What are other dangers of having a credit card?
- e.** Can you imagine what consequences Kate may face?

2  Responde las siguientes preguntas.

- a.** What teenage irresponsible behavior can be usually seen in your country?
- b.** Have you ever done anything risky? What have you done?
- c.** Do you remember if there were any consequences? Which ones?
- d.** Why do you think teens sometimes take risks?