Lesson 1: That’s Probably Going to Be a Rental

Warming Up
Look at the picture and describe the situation in detail.

Language Note
Check out slang and idioms and make sentences using them.

a. two thumbs up: an expression used to show total satisfaction with something
b. a bomb: a movie that received a lot of hype but did poorly at the box office
c. chick flick: a movie tailored toward women
d. blockbuster: a movie that is expected to do really well at the box office

Key Conversation
Review the conversation and answer questions provided by your instructor.

Jeffery
Well, the weekend is just around the corner, and I have absolutely no idea what I’m doing. Isn’t that pathetic?

Steve
If you’re looking to do something, the next installment of the Spiderman series opens this weekend.

Jeffery
Is that right? I haven’t heard a single word about it. What’s the word on the street about his one?

Steve
I glanced over a couple of reviews online the other day. One of the reviews totally recommended it and gave it four stars.

Jeffery
What about the other one? Was it as complimentary as the first one?

Steve
Not in the least. It said it didn’t live up to all its hype and you should just save your money and wait for the DVD release.

Jeffery
I’m not sure what to do. I liked the other Spiderman movies, so if that’s any indication, I guess I should see it.

Steve
If I were you, I’d go see it. Does anyone really believe what movie critics have to say anyway?
Look at the topic below and talk about it.

The Film Rating System

Talk about what information each rate provides to aid parents in determining the suitability for their children.

- General Audiences
- Parental Guidance Suggested
- Parents Strongly Cautioned
- Restricted
- No One 17 and Under Admitted

Let’s Discuss

Discuss the questions in as much detail as possible.

1) In your country, are there any famous movie critics that people listen to for movie reviews?

2) Do your opinions about movies usually match those of a movie critic?

Topic Talk II

Look at the topic below and talk about it.

Five Factors for Creating a Box Office Hit

1) Distribution is key. In order to break even, a movie must make it into a large number of theaters.

2) Opening weekend success. Opening weekend performance is widely used in the industry.

3) High budget means high risk. High budgets are less likely to break even from box office sales.

4) Quality still counts. Quality improves the chance to break even. (measured by IMDB, the Internet Movie Data Base)

5) Seek the season. There are more moviegoers in summer or Christmas.

Wrapping Up

Share two things you learned from this lesson and review.

1. _____________ 2. _____________
Learning Objectives
Upon completion of this lesson, you will be able to discuss the lives of the rich and famous.

UNIT 1
Upon completion of this lesson, you will be able to discuss the lives of the rich and famous.

2 Language Note
Check out slang and idioms and make sentences using them.

a. Rumor mill: a group of people who start or spread gossip
b. Star-studded: including many famous people
c. Having a field day: taking advantage of an opportunity to do something
d. Glossies: a magazine with a smooth, shiny surface

3 Key Conversation
Review the conversation and answer questions provided by your instructor.

" A Star-Studded Evening "

Hey, did you catch the Oscars last night? It sure was a star-studded evening.

Of course! Did you happen to see Rebecca Law’s outfit? I really wonder who she was wearing—wish I could pull that off.

Do you think it’s true that she’s married to Timothy Penn now? I mean, the rumor mill has been churning, and they’re all over the glossies this month.

The press sure is having a field day with them. The paparazzi just don’t care at all about a person’s privacy. I saw a nasty picture of her getting on a bus without a lick of makeup and speculation about a baby bump.

At any rate, I sure don’t envy them. I bet they’re always fighting off the fans everywhere they go. Have you seen her new line of clothing up at the mall? All the proceeds are going to feed the hungry in Africa.

Figures she’d be doing something great to boost her image. I do like her style, though.
Do Women Actually Gossip More than Men?

Men
- 55% of Men’s Conversations is Gossip.

Women
- 67% of Women’s Conversations is Gossip.

Let’s Discuss
Discuss the questions in as much detail as possible.

1) Do you have tabloids in your country? What do you think of them?
2) What is an example of a sensational story about the rich and famous that you have come across recently?
3) Are celebrities in your country good role models for the younger generation?

How Accurate Are Those Tabloids?

This survey results shows the accuracy of five major celebrity-driven magazines in US.

Wrapping Up
Share two things you learned from this lesson and review.

1. _____________ 2. _____________
Upon completion of this lesson, you will be able to express your thoughts on mass media commercials.

**Language Note**
Check out slang and idioms and make sentences using them.

a. A **spot** : a part of a television or radio show that is given to advertising
b. A **jingle** : a short song or tune that is easy to remember and is used in advertising on radio or television
c. A **rerun** : a television program that is shown again
d. An **infomercial** : a long advertisement on television that tries to give so much information about a subject that it does not appear to be an advertisement but resembles a TV program

“Not Another Commercial!”

**Warming Up**
Look at the picture and describe the situation in detail.

**Key Conversation**
Review the conversation and answer questions provided by your instructor.

Jeffery: Oh no! Not another commercial! And look! It's the same one that we saw earlier! Boy, not only do we get reruns all the time, now even the commercials are reruns! How cheesy can they get?

Steve: But that's an intentional rerun. It's an advertising technique. If people see the same commercial again and again at very short intervals, they're more likely to buy that product when they go shopping.

Jeffery: Is that right? That's downright brainwashing! It should be against the law!

Steve: That's nothing. Have you ever seen those commercials that "continue" like a soap opera? It's not your run of the mill commercial about a product.

Jeffery: What do you mean "continue" like a soap opera?
**New Get Up to Speed 3**

**Topic Talk I**
Look at the topic below and talk about it.

1) In your country, are TV commercials seen as being worthy of awards?
2) Are celebrities seen in commercials in your country?

**Let’s Discuss**
Discuss the questions in as much detail as possible.

**Steve**
It’s a story usually based on a superhero or with a James Bond theme in three or four episode commercials. The idea is to get people to actually watch the commercial and not get up and do something else or channel surf.

**Jeffery**
What will they think of next? It’s bad enough that little kids remember the words and tunes to the jingles better than the songs they learn at school!

**Steve**
Well, you know, some of those jingles are quite catchy!

**Topic Talk II**
Look at the topic below and talk about it.

**Hierarchical of Effects in Advertising**
Among advertising theories, the hierarchy-of-effects model is predominant. It shows clear steps of how advertising works.

**Cognitive Phase**
Awareness Knowledge

**Affective Phase**
Liking Preference Conviction

**Behavioral Phase**
Purchase

**Wrapping Up**
Share two things you learned from this lesson and review.

1. _____________ 2. _____________

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Learning Objectives
Upon completion of this lesson, you will be able to discuss news that is making headlines.

Language Note
Check out slang and idioms and make sentences using them.

Key Conversation
Review the conversation and answer questions provided by your instructor.

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" Breaking News "

Jack: Hi! Did you hear what happened last night? There was a shooting in the Westbrooke Shopping Mall!

Steve: Yes, we were watching a movie on TV, and they interrupted the program for some breaking news and announced the incident. How terrible!

Jack: I know. It was the top story on the local news this morning. They say they don't know yet how many people have been killed, if any, but at least 15 people have been hospitalized in critical condition. Have they caught anyone yet?

Steve: I heard that they don't even know if there was one shooter or two.

Jack: Can you imagine doing your weekly shopping and suddenly there are bullets flying everywhere?

Steve: Well, I'm glad I wasn't there. I had been there earlier. But... it was a Friday night... there were a lot of families with small children there doing their weekend shopping. What a tragedy!
```
The page contains a discussion on local TV news channels, police hotlines, and news consumption habits. It also includes a pie chart showing average minutes with news by age group and another chart showing average minutes with news by educational level. The page also discusses the importance of news content marketing with reasons why it is crucial, such as 78% of internet users going online for news and 73% of Twitter users ranking news as the best kind of tweets. The page concludes with a section on wrapping up, where learners are asked to share two things they learned from the lesson.
Upon completion of this lesson, you will be able to express happiness with regards to first-time experiences.

Language Note
Check out slang and idioms and make sentences using them.

- On cloud nine: to express a high level of pleasure
- Pinch me: to express a feeling of unbelievable joy
- Tickled pink: to express absolute delight
- Over the moon: experiencing happiness beyond your imagination

Paula
Did you get the promotion you were after?
Mason
Even better! You’re not going to believe this, Paula, but … we just won the lottery!
Paula
What?! The lottery? You’re kidding, right? You mean we won the state lottery?
Mason
All of our numbers came up, and we won ten million dollars!
Paula
Holy cow! Ten million dollars!
Mason
I couldn’t believe it myself. When they read the winning numbers, and I saw they matched, I had to pinch myself because it felt like I was dreaming. Once the reality set in, I couldn’t wait to tell you.
Paula
I can’t believe it. So, I guess the first question is: what do we plan to do with the money?
Mason
I haven’t figured all of that out just yet. One of the first things I wanted to do, though, is take the family out for dinner to celebrate. What do you say?
Topic Talk I

Look at the topic below and talk about it.

Do you think that the law of magnetism takes precedence over the law of attraction, generally speaking—or do you believe the inverse to be true? Why or why not?

Do you agree with the adage "when you smile, the whole world smiles with you"?

Let's Discuss

Discuss the questions in as much detail as possible.

Topic Talk II

Look at the topic below and talk about it.

How Happy Are You?

[Directions]

1) Rate each statement scale out of 1 to 10 (10 = wonderful, 1 = terrible)
2) Add up your score and divide it by 70 and times by 100 to get your score in percentage.

Social life: \( \frac{}{70} \times 100 = \) 
Financial life: \( \frac{}{70} \times 100 = \) 
Kids life: \( \frac{}{70} \times 100 = \) 
Work life: \( \frac{}{70} \times 100 = \) 
Married life: \( \frac{}{70} \times 100 = \) 
Romantic life: \( \frac{}{70} \times 100 = \) 
School life: \( \frac{}{70} \times 100 = \)

My Total Score in Percentage ( )

Wrapping Up

Share two things you learned from this lesson and review.

1. _____________ 2. _____________

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Learning Objectives
Upon completion of this lesson, you will be able to ask for and grant forgiveness.

UNIT 2

Upon completion of this lesson, you will be able to ask for and grant forgiveness.

Language Note
Check out slang and idioms and make sentences using them.

a. To be in the doghouse: to fall out of another person’s favor
b. To screw up: to make a grave error
c. Owning up to your mistakes: assuming responsibility
d. Righting one’s wrongs: making reparations

“Happy” Anniversary

Jenny
I’m not speaking to you! I’m so upset right now! You’re in the doghouse!

Phil
Ah, don’t be like that, Jen. I said I was sorry.

Jenny
You’ve got that right— you’re sorry. How could you forget our wedding anniversary again? You promised last year that this wouldn’t happen again!

Phil
Well, it’s not that I forgot exactly. Um, I just needed more time to surprise you with something special.

Jenny
Don’t aggravate things by lying, Phillip! In case you were unaware, the date of an anniversary is the same year after year. It shouldn’t be such a challenge for you to remember.

Phil
Please, honey, let me make it up to you. We could still grab some dinner? I don’t want to fight on our anniversary. Will you forgive your husband for being so absent-minded? I admit I screwed up royally. What do you say we call a truce?

Jenny
Well, give me a minute to think… you’re lucky; I usually don’t give second chances. You sure have a lot of work to do to dig your way out of this one. This is definitely your first, last, and only second chance. Don’t make me regret this!

Key Conversation
Review the conversation and answer questions provided by your instructor.

Warming Up
Look at the picture and describe the situation in detail.

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Gender Difference in Forgiveness

Forgiveness: Men were found to be the most forgiving. Women reported more feelings of “hurt”.

Relationship Satisfaction: Both men and women were more likely to forgive when satisfied with their relationship. Women showed more relationship satisfaction than men.

Apology trends: Men apologized slightly more often, with more sincerity, according to their partners, than women did.

Let’s Discuss
Discuss the questions in as much detail as possible.

1) Why do you think that this difference in men and women exists?
2) What do you think? Are men and women that different when it comes to telling lies?

How to Ask for Forgiveness

• Step 1: You should know why the person is upset.
• Step 2: Approach the person you have hurt.
• Step 3: how them that you have realized your mistake.
• Step 4: You must understand that you are the one who made them so angry in the first place.
• Step 5: Be patient.
• Step 6: Apologizing in person is the best Method.
• Step: Part of asking for forgiveness involves you understanding what was wrong with your action.
• Step 8: Compensate your mistake by doing something good for them.

Wrapping Up
Share two things you learned from this lesson and review.

1. _____________ 2. _____________
2 Stages of Life
Lesson 7. Let’s Call a Truce

Learning Objectives
Upon completion of this lesson, you will be able to mend personal and professional relationships.

Warming Up
Look at the picture and describe the situation in detail.

Language Note
Check out slang and idioms and make sentences using them.

Key Conversation
Review the conversation and answer questions provided by your instructor.

“About the Other Day”

Erica
Hey Stacey? About the other day... I’m really sorry about what happened.

Stacey
It’s fine. I don’t really want to talk about it.

Erica
Stacey, please. I’m sick of this silent treatment. Can’t we just talk about this?

Stacey
What’s there to talk about? I mean, it’s not like I actually bought tickets or anything. I only waited in the lobby for about two hours. I mean, where were you?

Erica
I’m sorry. My boss told me I had to work late that night. There are a lot of big projects coming up, and...

Stacey
So your work is more important than our friendship?

Erica
Whoa, keep your shirt on! Can’t we just set this aside and move on? I mean, we’ve been friends since we were kids!

Stacey
It’s always been this way, though. You’re always working late whenever we meet up. I know we aren’t as close as we used to be, but can’t we just hang out like we used to?

Warming Up
Look at the picture and describe the situation in detail.

Language Note
Check out slang and idioms and make sentences using them.

Key Conversation
Review the conversation and answer questions provided by your instructor.

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Levels of Friendship

More Intimacy

1. Talking
2. Video Chat
3. Phone
4. Letter
5. Text Message
6. IM
7. Email
8. Facebook Message
9. Twitter
10. Facebook Status

Less Intimacy

1) What do people in your country do to stay in touch with friends from the past?
2) Have you kept in touch with friends from your childhood? Youth? University days?

Let’s Discuss
Discuss the questions in as much detail as possible.

Topic Talk II

How Many close friends Do You Have by Gender (%)

Wrapping Up
Share two things you learned from this lesson and review.
1. _____________
2. _____________

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Learning Objectives
Upon completion of this lesson, you will be able to handle and react to personal and professional setbacks.

1 Warming Up
Look at the picture and describe the situation in detail.

2 Language Note
Check out slang and idioms and make sentences using them.

   a. Out with the old, in with the new: beginning a new chapter in your life
   b. A new lease on life: leaving the past behind
   c. Clean slate: to purge
   d. Turning the page: starting over

3 Key Conversation
Review the conversation and answer questions provided by your instructor.

“Empty Nest”

Olé: Well, I think this is the last one.
Lee: You sure have a lot of boxes, little brother. I can’t believe you’re really going through with this.

Olé: You know, I’m not getting any younger. I really need to venture out and spread my wings.
Lee: You’re right about that, but do you have to spread your wings so far away?
Olé: It isn’t that far. Besides, I want to start with a completely clean slate, and I don’t plan on looking back.

Lee: Well, hopefully you’ll look back every now and then to check in on those who’ve gotten you this far.
Olé: Of course I will. You’ll have to come visit me the first chance you get.
Lee: I’ll be making sure that you’re walking the straight and narrow.
Olé: Oh, most definitely!

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When Do We Become Independent?
% of parents saying children have to be financially independent by age...

- 22 or younger: 67
- 25 or older: 31

1) What are the most crucial factors to consider before moving into your own place?

2) At your current age, what would you feel would be the most comfortable living arrangement between you and your parents? Why?

Let’s Discuss
Discuss the questions in as much detail as possible.

Costs to Buy Life Satisfaction

MEETING FRIENDS AND RELATIVES
- Most days: worth $63,833 a year
- Once or twice a week: $50,500 a year
- Once or twice a month: $35,000 a year

RELATIONSHIPS
- Living with someone: $82,500 a year
- Marriage: $53,833 a year

BREAK-UPS
- Widowed: minus $200,000 a year
- Separated: minus $57,667 a year
- Divorced: minus $24,500 a year

POOR HEALTH
- Serious illness: minus $480,000 a year
- Major disability: minus $165,000 a year

Wrapping Up
Share two things you learned from this lesson and review.

1. _____________ 2. _____________
Learning Objectives
Upon completion of this lesson, you will be able to describe your methods for dealing with conflict and experience.

UNIT
UNIT 3

Upon completion of this lesson, you will be able to:
1. describe your methods for dealing with conflict and experience.

Language Note
Check out slang and idioms and practice useful expressions.

a. Let sleeping dogs lie: keep the peace by not saying anything that could cause the conflict to become worse
b. battle of wills: a conflict, argument or struggle where both sides are determined to win at all costs
c. Pushover: cowardly, not really fond of conflict situations, easy to bully
d. Take the bull by the horns: attack the problem immediately

Key Conversation
Review the conversation and answer questions provided by your instructor.

“Agree to Disagree”

Mother: Lisa. Come here, have a seat and tell me how you are doing today.
Lisa: Well, Mom, I’m doing all right, I guess. My boyfriend is being an idiot again.

Mother: Oh, a rough patch in your relationship, then?
Lisa: That’s just the point! He never does anything! Every day, he’s “fine”, but I know that’s not true. I know his old man is being way too hard on him. And whenever we have a discussion, he just walks out the door.

Sounds to me like he tends to avoid conflict at all costs.
Lisa: Yeah, tell me about it! Me, I prefer to take the bull by the horns. Nothing ever gets solved by just walking away.

Mother: I don’t know about that. Sometimes walking away is the best thing you can do.
Lisa: Let’s just agree to disagree on that one, OK?
When Do We Become Independent?

For most of us, dealing with conflict demands lots of energy and creates stress. Sometimes, it makes for a generally unpleasant experience.

Our belief that conflict is always negative and unpleasant can lead us to avoid issues or delay discussions.

However, we need to look at the possible positive payoffs of conflict. Read the following quotes and consider about conflict again.

“Remember not only to say the right thing in the right place, but far more difficult still, to leave unsaid the wrong thing at the tempting moment.”
by Benjamin Franklin

“In critical and baffling situations, it’s always best to return to first principle and simple action.”
by Sir Winston S. Churchill

Let’s Discuss

Discuss the questions in as much detail as possible.

1) Which conflict style are you?
2) In your country, what is the most common way that people deal with conflict?

Wrapping Up

Share two things you learned from this lesson and review.

1. _____________ 2. _____________
Lesson 10. Don’t Beat Around the Bush

1 Warming Up
Look at the picture and describe the situation in detail.

2 Language Note
Check out slang and idioms and practice useful expressions.

   a. Rub the wrong way : to frustrate; to make very angry
   b. Get off my back : stop criticizing me!
   c. No love lost : two people do not get along with each other very well
   d. Lock horns : to fight or argue about something

3 Key Conversation
Practice the dialogue and talk about the questions.

“ I Can’t Stand Her!”

Jeff: Your sister called last night. I really think we should invite her to the party.

Stephanie: Yeah, you’d think that. Look, she’s not coming to the party, and that’s all there’s to it!

Jeff: Why not? You two used to be so close. What happened?

Stephanie: Look, my sister and I just don’t see eye to eye on very much these days, OK?

Jeff: That’s too bad. I didn’t know it was that serious. Besides, she’ll probably bring Eric. You know how he rubs me the wrong way. They’re just going to make a scene if we invite them.

Stephanie: Oh. Then I guess I shouldn’t have told her she could come then.

Jeff: You did what? Over my dead body!

Stephanie: Come on, Jeff! Don’t you think you’re being a bit unreasonable? I mean, we’re all adults here. Surely we can work this out.

Jeff: Get off my back, Jeff! She’s not coming, and that’s final!
Look at the topic below and talk about it.

What Would You Say?

SITUATION 1
You are the supervisor of a prestigious company. You requested your employee to submit a document. However, you do not like the quality of his work. Your time is limited. You are frustrated. What can you say to your employee?

What you should not say:

What you might say:

SITUATION 2
You are grocery shopping at a nearby grocery store. When you are about to check out, you see a couple cutting in front of you.

What you should not say:

What you might say:

Let’s Discuss
Discuss the questions in as much detail as possible.

1) Can conflicts at work affect the efficiency of one’s work?
2) How can setting boundaries help to resolve conflicts?

Looking at your watch or cell phone frequently can be interpreted as “I hope this boring meeting with you will finish as soon as possible.”

“Talk to the hand” gesture
This gesture stands for a contemptuous way of saying that you do not want to hear what the person who is speaking is saying.

Shrugging
A shrug communicates “I do not care.” It shows you are not totally interested in the other’s opinions.

Wrap Up
Share two things you learned from this lesson and review.

1. __________________ 2. __________________
Lesson 11. The Situation Could Get Dicey

Upon completion of this lesson, you will be able to discuss international diplomacy.

Learning Objectives

Upon completion of this lesson, you will be able to

1. Discuss international diplomacy.

Language Note

Check out slang and idioms and practice useful expressions.

- **Settle a score:** to retaliate or get revenge for a previous wrong
- **Bone of contention:** an issue that is causing a long-standing disagreement
- **Ceasefire:** a temporary end to hostilities
- **Olive branch:** to extend the olive branch means that you want to forget the fight and make peace again

Key Conversation

Review the conversation and answer questions provided by your instructor.

**David**

Hey! Did you watch the news last night?

**Samir**

You mean about that couple that was kidnapped from that resort?

**David**

Yeah, it was kind of hard to miss. They must have had it on every channel.

**Samir**

Yeah, they said extremists did it. This is the third kidnapping this month. The Americans don't seem too pleased at this news.

**David**

No doubt! It's the American tourists they've been targeting. If you ask me, they should just go in there with the army and settle the score once and for all.

**Samir**

I don't know. I don't think any of this violence will really solve anything. I mean, can't everyone just get along?

**David**

Would you say that if they were your family that they took? These guys know they can get away with it. That's why this is happening so much.

**Samir**

Still, you've seen what violence does. They'll probably call themselves martyrs for the cause or something.

**David**

So you would rather just pay them the ransom money?

**Samir**

No, but there has to be a better solution out there.
What’s Your Behavior Type?

Dove: The dove is people orientated, loyal, friendly, hard-working, and a great team player but tends to avoid change.

Peacock: The peacock loves talking, loves to be the center of attention, has passion/enthusiasm, and is happy/optimistic.

Owl: The owl is logical, mathematically minded, methodical, and sometimes seen as a perfectionist. The owl can be slow to make decisions.

Eagle: Are dominant, stimulated by challenge, decisive, and direct. Eagles can be stubborn, insensitive to other people’s needs.

Let’s Discuss

Discuss the questions in as much detail as possible.

1) How can countries prevent conflicts when other countries are not trying to promote Peace?

2) How has your country been affected by war in recent years?

Do We Live in Peace?

Peace and sustainability are the cornerstones of humanity in the 21st century. The major challenges facing humanity today are global climate change, accessible fresh water, ever decreasing bio-diversity, wars, and over population. Not only are our natural resources at risk, but human conflicts over religion and politics are increasing.

Wrapping Up

Share two things you learned from this lesson and review.

1. _____________ 2. _____________
Lesson 12. I’m Glad That’s Settled

1 Warming Up
Look at the picture and describe the situation in detail.

2 Language Note
Check out slang and idioms and practice useful expressions.

- **Bury the hatchet**: people having a quarrel decide to forget the fight and be friends again
- **Water under the bridge**: something terrible happened, but it is no longer seen as important
- **Clear the air**: talk openly about something causing conflict
- **Devil’s advocate**: you pretend to argue the opposite side of the issue

3 Key Conversation
Practice the dialogue and talk about the questions.

**“Working Things Out”**

**Karla**
April, there you are! Why haven’t you been answering my messages? I’ve been worried sicksick about you!

**April**
Yeah, I turned my phone off. I just needed to be alone.

**Karla**
Still bothered about that fight with Michelle last week, huh? Well, if it means anything, I know that she’s pretty sorry about the things she said, and she’s ready to make amends for what happened between you guys.

**April**
Yeah. Whatever.

**Karla**
April, wait. Can’t we just let bygones be bygones? I mean, the three of us have been best friends since we were kids.

**April**
I suppose this was all some big misunderstanding, right? Water under the bridge?

**Karla**
April, she never meant to hurt you. Besides, I’m sure you said some things that you regret too, right?

**April**
Yeah, you’re right. I just don’t understand why she is always doing this kind of thing, you know?
Why don’t you ask her? I’m sure that she’ll tell you and you can work these things out.

Thanks, Karla. You are a true friend.

1) Is it common in your country to bring your conflict to a mediator, or is it more common to solve disagreements on your own?

2) Is it easy to forgive and make peace after a fight?

In the Eye of the Storm

If you would like to sharpen your conflict resolution skills, you should learn to recognize conflicts by type.

Let’s practice your conflict resolution skills. Listen to some conflict situations and match each conflict to the correct type.

Wrapping Up

Share two things you learned from this lesson and review.

1. _____________ 2. _____________
Upon completion of this lesson, you will be able to handle missing a scheduled flight.

Check out slang and idioms and practice useful expressions.

Practice the dialogue and talk about the questions.

You wouldn’t believe the day I’ve been having. First of all, there was some kind of emergency at LAX, so my initial flight was delayed by more than an hour and a half on the tarmac. So, by the time I got here to O’Hare, my connecting flight was already preparing to take off. Suffice to say, I missed my flight out of Chicago and had to check in again for a new boarding pass. And just my luck, all of the flights today are overbooked except for a red-eye that will put me in London at 4 a.m. tomorrow, just three hours before I’m supposed to do my presentation.

Oh well. At least they bumped me up to executive class because the economy and business were already full. At least now I can get some shut eye during the flight.
5 Ways to Make the Most of Your Layover

1. Sleep
   A few travelers think sleeping in an airport is bad, while others have no qualms about catching some Z's on a terminal bench.

2. Play a Game
   Pack a game or two in your carry-on and get someone waiting in your terminal to play with you.

3. Eat
   A few airport eateries offer gourmet cuisine.

4. Chat with a Stranger
   Talk to someone waiting near your gate.

5. People Watch
   Lots of big cities are famed for their people watching opportunities.

Let’s Discuss
Discuss the questions in as much detail as possible.

1) What is the best strategy to ensure that you will not miss your flight?

2) What should you do if you miss your flight, even when following these strategies?

How Much Do I Pay?
Decoding a Flight
In a hypothetical flight with 100 passengers, it takes fares and fees from 99 seats to cover all costs.

Wrapping Up
Share two things you learned from this lesson and review.

1. _____________ 2. _____________
Upon completion of this lesson, you will be able to understand behavioral difference of different countries.

Language Note
Check out slang and idioms and practice useful expressions.

- **Culture shock**: shock or confusion when faced with a difference in practices or values between cultures
- **Go one's own way**: act independently, often against the advice of others
- **Common ground**: something that is shared between two groups
- **Elephant in the room**: a taboo topic of conversation that people generally do not talk about in public

Key Conversation
Practice the dialogue and talk about the questions.

---

**“It's Our Custom”**

Eun-Shil: Clement, could I talk to you?

Clement: Uh oh. From that look, I think I did something bad again, didn't I?

Eun-Shil: It's about last night. My parents were very offended that you decided to pour your own drinks and that you disagreed with them openly.

Clement: Oh. Well, I was kind of thirsty, and I didn't want to burden them by making them serve me. We always pour our drinks back home.

Eun-Shil: It's about last night. My parents were very offended that you decided to pour your own drinks and that you disagreed with them openly.

Clement: OK, noted. And you say I disagreed with them, but I thought we were having a great discussion.

Eun-Shil: Clement, you must understand that my parents are very traditional. If someone is older than you, you should respect what they have to say.
Look at the topic below and talk about it.

Face and Culture

A research team compared the recognition of emotions on faces to find pervasive cultural differences between Westerners and East Asians. The study found that East Asians focus more upon the eyes, while Westerners focus more upon the mouth when judging emotion.

Reactions to Culture Shock

Physical
- Digestion problems
- Loss of appetite
- Sleep disorder
- High blood pressure

Cognitive
- Permanent strain and distress
- Feeling of isolation/homesickness
- Worries about one’s own health

Behavioral
- Performance deficits
- Higher alcohol consumption
- Increased contact with fellow nationals

Let’s Discuss

Discuss the questions in as much detail as possible.

1) How would you define culture shock?
2) Do you think culture shock or reverse culture shock is worse?

Wrapping Up

Share two things you learned from this lesson and review.

1. _____________ 2. _____________
Learning Objectives
Upon completion of this lesson, you will be able to cope with losing personal identification in a foreign country.

Warm Up
Look at the picture and describe the situation in detail.

Language Note
Check out slang and idioms and practice useful expressions.

- Cross that bridge when I come to it: think about the situation when it happens, not before
- Rocky road: have difficulties or problems to deal with
- Green Card: an ID card carried by a permanent resident of the US
- Government issued: an official document or card that is provided by the government of the country where you live or where you are staying

Key Conversation
Practice the dialogue and talk about the questions.

“Let Me See Some Identification”

Sarah
Could I see some ID and your boarding pass, ma’am?

Graeme
Well, this is an in-country flight, so it should be OK. Just as long as it is government issued.

Sarah
OK. Let me see here. Health card, Visa, Diner’s Club, debit card. This should only take a few moments.

Graeme
Do you happen to have a driver’s license?
Topic Talk I

Look at the topic below and talk about it.

What Do They Do with Lost Property?

Average lost properties at the airports and planes:
10,000 items / a month

So, where does lost property end up?
Average duration of lost properties – stay there for 30 to 90 days, and then most items are donated to the Salvation Army.

Why cannot lost property be returned to their owners?
- Lost items often do not contain an owner’s contact information.
- They are not reported lost.
- Some electronic devices are locked.

Let’s Discuss

Discuss the questions in as much detail as possible.

1) Which countries do people in your country usually travel to? Do you need a special visa to go there?
2) Should countries offer these 90-day free tourist visas, or is it better to register officially, to avoid illegal activities?

Topic Talk II

Look at the topic below and talk about it.

SMART Passport?

Different security features fit different documents. Basically, security features are divided into Physical Security Features and Logical Security Features.

Physical Security Features
ID picture, hologram, 2D barcode reader etc.

Logical Security Features
smart (chip-based) cards (or e-passports) etc.

Wrapping Up

Share two things you learned from this lesson and review.

1. _____________ 2. _____________
4 Travel and Culture

Lesson 16. Wow, That’s Different

1 Learning Objectives
Upon completion of this lesson, you will be able to observe, react to, and participate in local culture.

2 Warming Up
Look at the picture and describe the situation in detail.

3 Language Note
Check out slang and idioms and practice useful expressions.

a. Climb on the bandwagon: do something because it is popular or because everyone else is doing it
b. Right up my alley: It suits me perfectly
c. Whatever floats your boat: You should do whatever makes you happy
d. It’s all Greek to me: not understand something

4 Key Conversation
Practice the dialogue and talk about the questions.

“Taking a Double Portion”

Jessica: Wow! This food looks so amazing, Deepa. Thank you so much for inviting us over for dinner. Just one question, though. Where are the utensils?

Deepa: We don’t need utensils for Indian food, Jess. We can eat with our hands. Just break off some of the naan bread and use that.

Jessica: Wow, I can’t believe you don’t use any utensils when eating. It sounds like a lot of fun.

Deepa: It is, but you’ll get used to it. Here, try this curry. It’s a bit milder than some of the other stuff here.

Jessica: OK. Do you think it’d be acceptable if I took a double portion of that then?

Deepa: No problem. Eat as much as you like. There’s plenty to go around.

Jessica: Hey, Chuck! Why don’t you climb on the bandwagon too?
1) What are the attitudes in your country about personal space?

2) In your country, are people generally more deadline or journey oriented when it comes to their views of schedules?

Cultural Intelligence (CQ) is the capability to deal effectively with people from different cultural background and understanding. In today's globalizing world, CQ is a necessary tool for us to deal with diverse people and organizations.

<table>
<thead>
<tr>
<th>Cultural Intelligence (CQ) by Country</th>
</tr>
</thead>
<tbody>
<tr>
<td>World average</td>
</tr>
<tr>
<td>Australia</td>
</tr>
<tr>
<td>Canada</td>
</tr>
<tr>
<td>China</td>
</tr>
<tr>
<td>Germany</td>
</tr>
<tr>
<td>Russia</td>
</tr>
<tr>
<td>Singapore</td>
</tr>
<tr>
<td>South Africa</td>
</tr>
<tr>
<td>United Kingdom</td>
</tr>
<tr>
<td>United States</td>
</tr>
</tbody>
</table>

Wrapping Up
Share two things you learned from this lesson and review.

1. _____________ 2. _____________

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Lesson 17. My Car Was Totaled

Learning Objectives
Upon completion of this lesson, you will be able to describe what happened in a car accident.

Language Note
Check out slang and idioms and practice useful expressions.

a. A fender-bender: a car accident in which there is not a lot of damage
b. A hit and run: an accident caused by a driver who does not stop to help
c. A close call: a situation in which you only just manage to avoid an accident
d. A backseat driver: a passenger in a vehicle who keeps giving advice to the driver about how he or she should drive

Warming Up
Look at the picture and describe the situation in detail.

“Just a Fender-Bender”

Oh my gosh! What just happened?
John
The car behind just rear-ended us!
Cindy
Well, how on earth did that happen? You’re usually such a great driver. Weren’t you watching out for him?
John
Of course, I was! But the other car ran the red light and slammed right into the back of our car. You honestly can’t put all the blame on me!
Cindy
That’s just great! Now, how in the world are we going to get to the party?
John
I think we should thank our lucky stars that it was just a fender-bender. Now I need to make a statement to the police and my insurance company.
Cindy
Just a fender-bender?? Can’t move my neck! Do you think I might have whiplash? I’m not sure what we should do.

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1) In your country, what are the procedures to follow after an accident on the road? 

2) In your opinion, are the driving laws in your country strict enough? Why or why not?

5 Let's Discuss
Discuss the questions in as much detail as possible.

1) In your country, what are the procedures to follow after an accident on the road? 

2) In your opinion, are the driving laws in your country strict enough? Why or why not?

4 Topic Talk I
Look at the topic below and talk about it.

Who Are Better Drivers, Men or Women?

<table>
<thead>
<tr>
<th>Men said</th>
<th>Women said</th>
</tr>
</thead>
<tbody>
<tr>
<td>85%</td>
<td>25%</td>
</tr>
</tbody>
</table>

Who requires more ph steps?

<table>
<thead>
<tr>
<th>Men</th>
<th>Women</th>
</tr>
</thead>
<tbody>
<tr>
<td>30%</td>
<td>45%</td>
</tr>
</tbody>
</table>

Who has a better sense of direction?

<table>
<thead>
<tr>
<th>Men</th>
<th>Women</th>
</tr>
</thead>
<tbody>
<tr>
<td>70%</td>
<td>50%</td>
</tr>
</tbody>
</table>

Who gets lost more often while driving?

<table>
<thead>
<tr>
<th>Men</th>
<th>Women</th>
</tr>
</thead>
<tbody>
<tr>
<td>40%</td>
<td>60%</td>
</tr>
</tbody>
</table>

Who drives more during long trips?

<table>
<thead>
<tr>
<th>Men</th>
<th>Women</th>
</tr>
</thead>
<tbody>
<tr>
<td>25%</td>
<td>35%</td>
</tr>
</tbody>
</table>

Men and women disagree on who is the better driver, though 85% of men think they rule compared to only 57% of women who claim the wheel as theirs.

5 Topic Talk II
Look at the topic below and talk about it.

Statistical Facts of Car Accidents

Worldwide, 1.2 MILLION people die each YEAR in car accidents.

So, what are the safest cars on the road?
Learning Objectives
Upon completion of this lesson, you will be able to deal with a sudden medical emergency.

1 Warming Up
Look at the picture and describe the situation in detail.

2 Language Note
Check out slang and idioms and practice useful expressions.

- **Black out**: to become unconscious for a short time
- **Come round**: to become conscious again
- **Pull through**: to get better after a serious illness, operation, etc.
- **Out cold**: to be in

3 Key Conversation
Practice the dialogue and talk about the questions.

**“Is There a Doctor in the House?”**

**Carol**
This is a great place for Friday night fish fry! I just love coming here. Fish is the house specialty!!

**Ben**
I've heard a lot about this restaurant, but watch out for fish bones. You could choke if you swallow one.

**Carol**
Oh, really? I've never heard of that happening in a restaurant of this caliber.

**Ben**
Oh dear, see that woman over there? It looks like she's choking! (shouting) Help! Is there a doctor in the house?

**Carol**
Quick! Somebody call 911 now!

**Ben**
Look! A waiter is coming over to her table. What on earth is he doing?

**Carol**
Ah, he's performing the Heimlich Maneuver to dislodge whatever she's choking on.

**Ben**
Yes, I've heard of that method. It looks like it worked. Thank goodness! Now do you see what I mean about fish bones?
1) In your country, is it common for people to have first aid kits in their homes? In their cars? At the office?

2) Do people in your country carry medical information (diabetes, allergies, blood type, etc.) with them in case they are in an accident or have a medical emergency while not at home?

Let’s Discuss
Discuss the questions in as much detail as possible.

1) In your country, is it common for people to have first aid kits in their homes? In their cars? At the office?

2) Do people in your country carry medical information (diabetes, allergies, blood type, etc.) with them in case they are in an accident or have a medical emergency while not at home?

Bad Reasons to Go to the ER
Unnecessary ER visits lead to $4.4 billion in avoidable costs.

- Sprains
- Back pain
- Headache
- Minor cuts
- Sunburn or minor burns
- Fever
- Insect stings (unless breathing is impaired)

Wrapping Up
Share two things you learned from this lesson and review.

1. _____________ 2. _____________
Lesson 19. Batten Down the Hatches

Upon completion of this lesson, you will be able to advise what to do during a natural disaster.

Warming Up
Look at the picture and describe the situation in detail.

Language Note
Check out slang and idioms and practice useful expressions.

- **a. A twister:** a tornado
- **b. Brewing:** the forming of a storm or the gathering of clouds
- **c. To blow over:** to go away without having a serious effect
- **d. To flood out:** to force somebody to leave their home because of a flood

Key Conversation
Practice the dialogue and talk about the questions.

Hey, Eileen! The weather report says a hurricane is brewing off the coast and is expected to touch land in 48 hours. We’d better get ready. What should I do?

Don’t worry. I’m always ready. When you’ve lived here a couple of years, you’ll always be ready, too.

Is that right? So, what do I do first?

In the event of a hurricane, you should check to see that you have a supply of non-perishable food, potable water, candles, waterproof matches, first aid kit, fire extinguisher, battery-powered radio, flashlights, and extra batteries. Oh, and don’t forget a stash of cash.

Wow! You really are organized!

You can be, too. Just stick by me during this hurricane, keep your eyes and ears open, and you’ll learn all you need to know. Knowing the dos and don’ts during a hurricane can be a question of life or death.
In your country, where is the best place to receive information about the possible occurrence of a natural disaster?

In your opinion, can all natural disasters be predicted?

World's costliest natural disasters since 1965 ($bn)

What If We Had a Disaster and Nobody Came to Help?

The first thing you should do before a hurricane hits is go to the nearest hurricane shelter and stay put until you’re informed by those in charge that it’s safe to leave.

Let’s Discuss

Discuss the questions in as much detail as possible.

Topic Talk I

How Much Do Natural Disasters Cost?

OK, OK!! Go on… what else should I know?

Tim

Eileen

Well… we have one right here in the building…

Let’s Discuss

Discuss the questions in as much detail as possible.

Topic Talk II

World’s costliest natural disasters since 1965 ($bn)

First, You Need an Emergency Survival Kit!

Second, Make a Family Disaster Plan:

• Create evacuation plans with your family in case of a disaster
• Keep emergency phone numbers handy and teach children how and when to call for help.

Wrapping Up

Share two things you learned from this lesson and review.

1. _____________ 2. _____________
Lesson 20. Did you Hear That Noise Downstairs?

Upon completion of this lesson, you will be able to advise what to do during a natural disaster.

Learning Objectives

Upon completion of this lesson, you will be able to advise what to do during a natural disaster.

Warming Up

Look at the picture and describe the situation in detail.

Language Note

Check out slang and idioms and practice useful expressions.

- To be caught red-handed: to be caught in the act of doing something wrong
- On the run: running from the police
- To clean out: to steal absolutely everything
- To break in: to enter a building using force, usually to steal something

Key Conversation

Practice the dialogue and talk about the questions.

(whispering) Jerry! Jerry, wake up! I think I heard someone in the house!

Jerry

Huh? What's the problem? Why aren't you asleep?

Brenda

Shh! I think an intruder has broken into the house. Do something!

Jerry

What do you want me to do? Give me your phone. I'll call 911, and the police will be here soon.

Brenda

Shh, listen! Did you hear that? Go look and see!

Jerry

The worst thing to do is to surprise a burglar. The police will be here soon. Let them do their job. Hopefully, they'll catch the burglar red-handed.

Brenda

What if they clean us out?

Jerry

Don't worry; we're insured. Listen! Sirens... it's the police! Have you ever seen anyone being caught red-handed? Well, now's the time.

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Let's Discuss
Discuss the questions in as much detail as possible.

1) Is it common in your country to employ a security company to protect your home from intruders?
2) Do you or anyone you know have a pet in your home or on your property to provide security against intrusion?

Wrapping Up
Share two things you learned from this lesson and review.

1. _____________
2. _____________
UNIT 6

Warming Up

Look at the picture and describe the situation in detail.

Language Note

Check out slang and idioms and practice useful expressions.

a. A falling out: a situation in which there is a conflict and people stop talking to each other
b. A do-over: a chance to try doing something again to produce a better result
c. That ship has sailed: the opportunity has passed
d. Be kicking oneself for doing something: really regretting doing something because it was foolish

Key Conversation

Practice the dialogue and talk about the questions.

Patrick, have you ever just wished you could have a do-over in life? I completely botched things up with the boss, and I’m afraid I’ve lost my chance for a promotion.

Patrick

Everybody wants a reset button, for sure. What happened?

Melinda

I misplaced the files for the big case I’d been researching for months, and he went ballistic. I’ve replayed what happened again and again in my head, and I just can’t understand how I screwed up so royally.

Patrick

I’m sorry you’re having such a tough time. I’m sure Marty will get over it in time. Hey, can I lend a hand?

Melinda

I just keep kicking myself for not thinking ahead. If only I’d made backup copies, this never would have happened, and I’d be sipping cocktails with the girls right now instead of rewriting everything. Nah, thanks, but you should go ahead home.

“I’ve Replayed It Again and Again”
1) Do you think it is wise to follow the advice of your parents or older members of your community?

2) What are the possible repercussions of dismissing or following your elders’ advice?

5 Things No One Wants to Regret When They Are Older

Every one of us has experienced feelings of regret, but it is not too late to set things straight. We are still here breathing.

Here are nine things no one wants to regret when they are older.

1. Not spending enough time smiling with the people you love.
2. Fulfilling everyone else’s dreams instead of your own.
3. Not being honest about how you feel.
4. Being foolish and irresponsible with your finances.
5. Failing because you were scared to fail.

Let’s Discuss

Discuss the questions in as much detail as possible.

Patrick

Wayne said that he wants to live like you and I have moments like we have moments... Well, you have my cell if you need someone in your corner.

Past, Present, and Future

How much time do you spend constantly switching between worrying about the future and regretting the past or experiencing and feeling the wonders that are happening in the present moment?

Three Statuses Of Thinking

Enjoying Life

Feeling The Future

Regretting The Past

Missing Out On Life

Here are nine things no one wants to regret when they are older.

1. Not spending enough time smiling with the people you love.
2. Fulfilling everyone else’s dreams instead of your own.
3. Not being honest about how you feel.
4. Being foolish and irresponsible with your finances.
5. Failing because you were scared to fail.

Patrick

Well, you have my cell if you need someone in your corner.

Wrapping Up

Share two things you learned from this lesson and review.

1. _____________ 2. _____________
Lesson 22. Those Were the Days

UNIT 6

Upon completion of this lesson, you will be able to recall past experiences, good or bad.

Language Note

Check out slang and idioms and practice useful expressions.

- **Time capsule**: a container that is buried in the ground that contains items representative of a particular period
- **Rose-colored glasses**: a happy, optimistic attitude that overlooks negatives and leads to an unrealistic view of life
- **Blast from the past**: revisit happy memories from the past
- **Take a trip down memory lane**: something that surprises you because it has been a long time since you have seen or experienced it

Warming Up

Look at the picture and describe the situation in detail.

"A Blast from the Past"

Key Conversation

Practice the dialogue and talk about the questions.

"Wow, this song is really a blast from the past. We completely wore that record out during my senior year. Where'd you dig up this album?"

April: Oh, I was just rummaging through some of your old keepsakes in the attic.

Mom: I remember this scrapbook—I've got my entire teenage existence catalogued and preserved for perpetuity! I saved every little thing, even the receipt for the first dinner I ever had with your father.

April: OK, what's this? Mom, you wore butterfly collars? What were you thinking wearing that? I'm glad that trend didn't survive the 70s.

Mom: Look at this! Here's a picture of your father and me all decked out at our junior prom—how this takes me down memory lane! He spilled punch all over me just before I took the stage to be crowned Homecoming Queen.
Ha, I remember that story. I’m sure Dad spent many years trying to make it up to you.

This Is How Your Brain Ages

A new study reports that mental decline may start around age 45; earlier than was previously believed.

Let’s Discuss

Discuss the questions in as much detail as possible.

1) Is it typical for schools to create yearbooks or other memory items in your country?

2) What are some trends or memories from your school days that you would rather forget or just leave in the past?

What Do We Remember?

Presented below are the results of the experiment for the proportion of facts recalled.

April

Gestation

Childhood

Since the brain begins to grow four weeks after conception.

By age 6, a brain is 95% of its adult weight.

Adolescence

Adulthood

The brain is fully grown; however, the “wiring” is still a work in progress.

Between ages 20 and 90, the brain loses an average 5%-10% of its weight.

Old Age

Adulthood

By age 80, our brains have lost a little weight and have shrunk by a few ounces; most of the weight lost is water.

Wrapping Up

Share two things you learned from this lesson and review.

1. _____________ 2. _____________
UNIT 6  Looking Back, Looking Forward
Lesson 23. What Am I Going to Do?

Learning Objectives
Upon completion of this lesson, you will be able to express future possibilities.

1 Warming Up
Look at the picture and describe the situation in detail.

2 Language Note
Check out slang and idioms and practice useful expressions.

a. Laid off: lost one’s job, usually because of lack of work to do or lack of money to fund it
b. Things are falling into place: things are at the point of beginning to improve or work well toward some goal
c. Temporary setback: something that causes a delay in accomplishing one’s goal for a short period of time
d. Have not a hope in hell: have not absolutely no chance of success

3 Key Conversation
Practice the dialogue and talk about the questions.

“IT’s Just a Temporary Setback”

Tabitha - Marcus, hey, I’m so sorry to hear—I had no idea Robertson was so heartless—and right before the holidays, too!

Marcus - I guess I kind of saw it coming. What am I going to do, Tabitha? I’ve got a wife and three kids, and we’ve already run right through our savings just trying to make ends meet. I know it’s cliché, but I feel like I’m up the creek without a paddle.

Tabitha - Hey, don’t look back. Onward and upward, right? Don’t dwell on the past. It’s just a temporary setback. The sky’s the limit for a young talent like you. Someone will hire you before you know it.

Marcus - I guess I should just view this as an opportunity to Reevaluate my priorities in life. Maybe I’m not doing what I’m supposed to be doing, you know?

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1) How do people view mid-life career changes in your culture?

2) Are the costs worth the benefits of returning to school in your country?

5 Let’s Discuss

Discuss the questions in as much detail as possible.

6 Topic Talk II

Look at the topic below and talk about it.

Setback as a Secret Weapon

Earning Power

Comparing Visionaries to Non-Visionaries

Super achievers have a goal, a vision of what they want to achieve and a role model of the person they want to be.

Tabitha

Yeah, these are tough times. Try to stay optimistic, be flexible, and keep your eyes open. I’ve got a friend who might know of a few position openings.

1. ______________ 2. ______________
UNIT 6
Looking Back, Looking Forward

Lesson 24. If Only

Learning Objectives

Upon completion of this lesson, you will be able to discuss hopes and desires for the future.

Language Note

Check out slang and idioms and practice useful expressions.

- **Bucket list:** things you want to do before you die
- **Golden years:** the years of one’s retirement
- **Empty nest:** a stage in life when children have grown up and left home
- **RV:** a recreational vehicle that is equipped with living facilities such as a bathroom, kitchenette, and sleeping quarters

Warming Up

Look at the picture and describe the situation in detail.

“Dream of Retirement”

Key Conversation

Practice the dialogue and talk about the questions.

---

Emily: Hey Jack, I know we’re still ages away, but I’ve got this idea I just can’t get out of my head, and I want to run it by you.

Jack: Well, you know I’m always dreaming of hitting the jackpot and kissing my days of slave labor for the Man goodbye. Did our numbers come up last night or something?

Emily: Yeah, right! Actually, I was toying with the idea of us getting an RV. I’ve always imagined myself taking off cross-country in a Winnebago in my golden years. You can tag along, too, if you promise to behave yourself! Look, a used one would cost us about a quarter as much as a condo.

Jack: An RV sounds good short-term, if the numbers work out. I’ll be happy as long as we end up living near our family and friends when it’s all said and done.

---

Emily

Yes, it will be. Thank you for your understanding.
1) How do people typically prepare for retirement, and what are you doing now?

2) Do you think you will have to modify your hopes and dreams for retirement?

Let’s Discuss
Discuss the questions in as much detail as possible.

A gradual transition away from your career will help you test the retirement lifestyle you see for yourself while continuing to earn a salary and benefits.

[The Risk]

- Outliving your assets: A 65-year-old American man can expect to live 17 years longer on average, while a woman the same age can expect to live 20 more years.
- Loss of a spouse: Women have longer life expectancies and tend to marry men who are older than they are.
- Long-term care: The cumulative cost of care may amount to $1 million for a couple.
- Healthcare and medical expenses: Nearly all retirees and those near retirement say they maintain a healthy lifestyle.

How to Prepare for Retirement Risks

Wrapping Up
Share two things you learned from this lesson and review.

1. _____________ 2. _____________