

LOW INTERMEDIATE
EXTENSION ACTIVITIES

LONG STORIES **SHORT**

ENTERTAINING STORIES AND EVERYDAY LANGUAGE LESSONS

Lesson 1 Extension: How Can I Avoid Scams?

Read the text and answer the questions.

You can protect yourself from scams by being aware of common tactics used by scammers and taking specific steps to protect your personal information and finances. Here are some practical tips:

1. Learn to Recognize Scams

- **Unsolicited Contact:** Be cautious if someone contacts you out of the blue by phone, email, or text message, especially if they claim to be from a government agency, bank, or other official organization.
- **Too Good to Be True:** Be skeptical of offers that seem too good to be true, such as winning a prize in a contest you didn't enter.
- **Urgency and Threats:** Scammers often use scare tactics, such as threatening arrest or deportation, to pressure you into making quick decisions without verifying the information.

2. Protect Personal Information:

- **Do Not Share Personal Information:** Avoid giving out personal details like your social security number, bank account information, or passport number over the phone or online unless you are sure of the recipient's identity.
- **Secure Your Documents:** Keep important documents, such as your passport, visa, and financial information, in a safe place.

3. Verify Before Acting:

- **Check the Source:** If you receive a suspicious message, verify the sender's identity by contacting the organization directly using a phone number or email address you know is legitimate.
- **Research the Organization:** Look up the company or government agency that contacted you to ensure they are legitimate. Official websites and customer service lines can provide accurate information.

New Vocabulary

unsolicited:

something you did not ask for

out of the blue:

suddenly and unexpectedly

skeptical:

untrusting

scare tactics:

ways to make you afraid


suspicious:

not believable, not clearly worthy of trust

legitimate:

real, official, legal

4. Be Cautious Online:

- **Use Secure Websites:** When entering personal information online, make sure the website's URL begins with "https://" and look for a padlock icon  in the browser's address bar.
- **Avoid Clicking on Links:** Do not click on links in unsolicited emails or text messages. Instead, type the URL (web address) directly into your browser.

5. Seek Help and Report Scams:

- **Ask for Advice:** If you are unsure about a message or offer, ask a trusted friend, family member, or community organization for advice.
- **Report Scams:** Report any suspected scams to local authorities or organizations like the Federal Trade Commission (FTC) in the U.S. (<https://reportfraud.ftc.gov/>) Reporting helps prevent others from falling victim to scams.

Check Your Comprehension: True or False?

1. True / False

It's safe to share personal information like your social security number over the phone if the caller claims to be from a government agency.

2. True / False

Using websites with "https://" in the URL and a padlock icon in the address bar can help ensure online security.

3. True / False

If you receive a suspicious message, you should click on any links provided to verify the information.

4. True / False

Reporting scams to authorities can help prevent others from becoming victims.

5. True / False

You should be suspicious if you receive a call or message saying you have won a prize in a contest you don't remember entering.

Lesson 6 Extension: Credit History

Listen and complete the information on how to build a good credit history using the words from the box. Listen again to check your answers.

bills
interest

borrowing
late

credit
loans

debt
owe

higher
responsible

history
save

It's important to always pay your _____¹ on time and never take on more _____² than you can pay back. Paying your bills on time shows banks and other lenders that you are _____³ and helps you build a good credit _____⁴.

If you pay everything you _____⁵ each month and have a good _____⁶ history, it's easier to get _____⁷ and credit cards, and lenders give you lower _____⁸ rates. This can _____⁹ you money.

However, if you pay your bills _____¹⁰, you will have to pay late fees and you can get a bad credit history. Then, you will have difficulty _____¹¹ money in the future and will have to pay _____¹² interest rates.

Answer the questions with a partner.

13. How can you get a good credit history?
14. Why is it important to have a good credit history?
15. How can it hurt you if you have a bad credit history?
16. In your opinion, is debt always a bad thing?

Transcript:

It's important to always pay your 1. **bills** on time and never take on more 2. **debt** than you can pay back. Paying your bills on time shows banks and other lenders that you are 3. **responsible** and helps you build a good credit 4. **history**.

If you pay everything you 5. **owe** each month and have a good 6. **credit** history, it's easier to get 7. **loans** and credit cards, and lenders give you lower 8. **interest** rates. This can 9. **save** you money.

However, if you pay your bills 10. **late**, you will have to pay late fees and you can get a bad credit history. Then, you will have difficulty 11. **borrowing** money in the future and will have to pay 12. **higher** interest rates.

Lesson 6 Extension: Banking and Credit Word Search

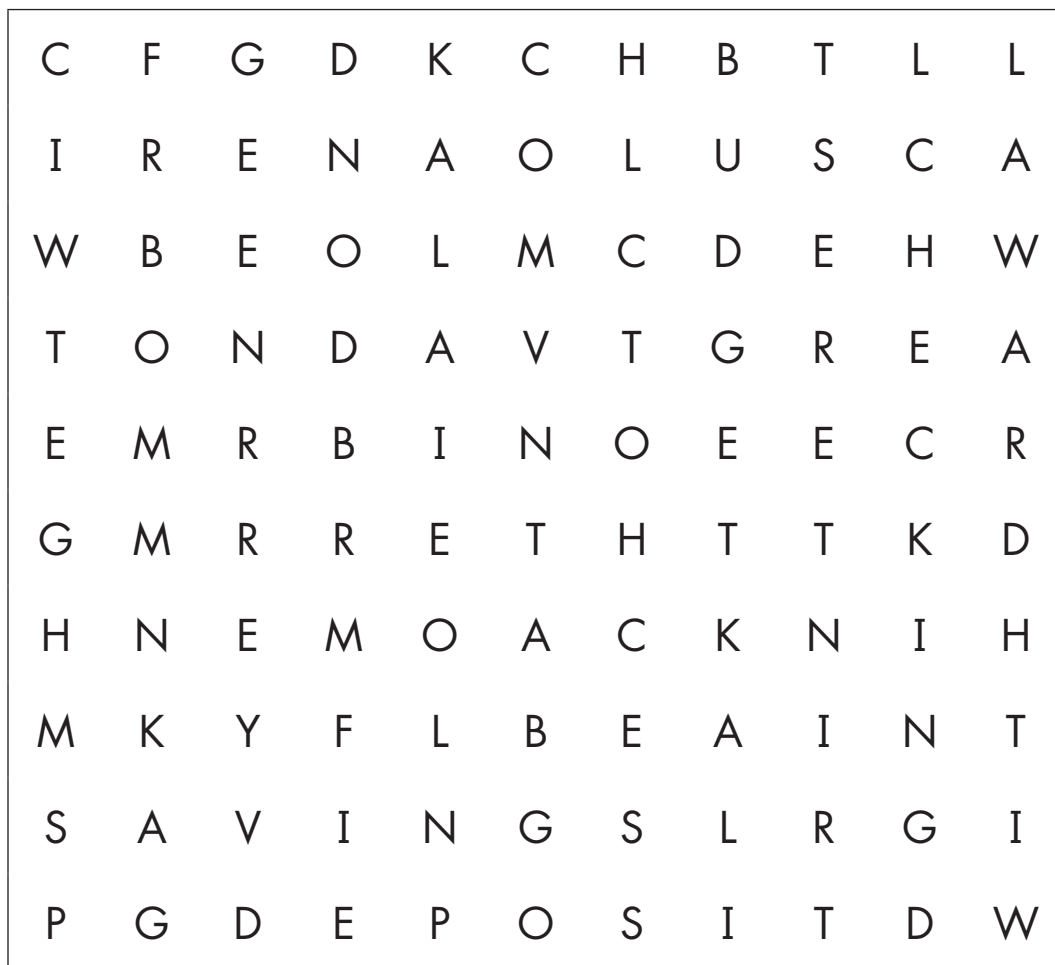
Find the words in the puzzle. Words can go in any direction. Words can share letters.

borrow
debt
payment

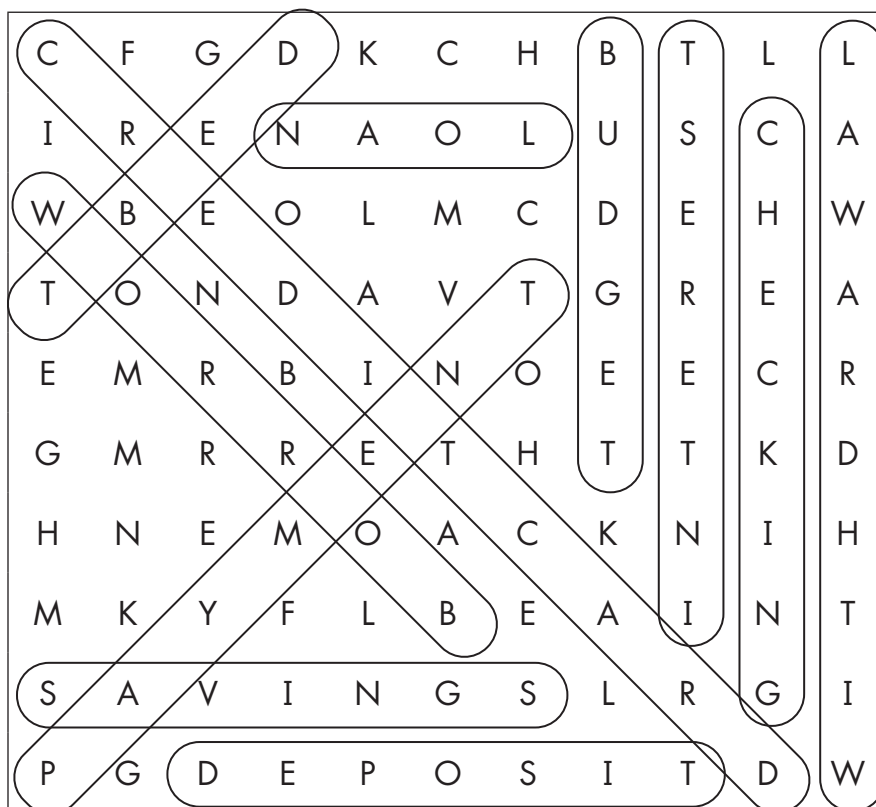
budget
deposit
savings

checking
interest
withdrawal

credit card
loan



Answer Key



Lesson 13 Extension: Analyzing an Advertisement

Link to the ad (or attach a picture to this paper):

Where did the advertisement appear (in what magazine, webpage, or TV show)?

What is the product (or service) being advertised here?

Who is the target audience?

What images does the ad use, and what do or could they mean?

What words are in the ad (text or spoken)? What words or phrases are persuasive?

How does the ad try to appeal to and influence you? Is it emotional? Is it humorous?
Does it use a celebrity? Does it have an ethical appeal?

In your opinion, is the ad effective? Why or why not?
