# STUDY GUIDE CONTENTS

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**Read**

read the story in the Study Guide.

**Watch**

watch the show on TV.

**Learn**

learn English with our stories.

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**Acknowledgments**


Jorge works at a fancy restaurant. He is “Employee of the Month.”

Sophie works at a nail salon.

It’s their first date. Jorge thinks Sophie is rich. Sophie thinks Jorge is rich.

Will they learn the truth about love and money?
Jorge and Sophie have a date at a fancy restaurant. Jorge works there, but he doesn’t tell Sophie.

Hello, Sophie. You look very beautiful!

Thank you, Jorge. You look really nice, too.

Your table is ready, Mr. Ortega.

Jorge, how long have you lived in New York City?

Me? Oh, about two years.
Sophie thinks Jorge is rich.

Only two years? Well! You are so successful!

Yes, um… I know how to take care of my money.

She asks about his bank.

That is important. I’m so unhappy with my bank.

I’m sure you have a very good bank. Which bank do you use?

Jorge doesn’t know what to say. He doesn’t have a bank account!

Oh, no!

Um, I’m sorry. I’ll be right back.
Jorge runs to the kitchen. He asks his coworker, Abdul, for advice.

Abdul, you’ve got to help me! She just asked me about my bank!

Your bank?!

What do I do? What do I tell her? She thinks I’m rich!

Don’t worry. Tell her you have an account. A checking account!

Tell her you have two accounts. A checking account and a savings account.

Tell her you don’t like talking about business at the dinner table.

Sue, the cook, also has advice for him.
At Work the Next Day
Jorge needs a bank account! Abdul agrees to help him.

Back in the Dining Room
The dinner is free because Jorge is “Employee of the Month.” Jorge pretends to pay the bill.

Please, let me pay. They know me here.
You are such a gentleman!

pretends = acts like
Shopping for a Good Bank

Jorge and Abdul go to a bank.

We offer checking accounts to pay your bills. Then, there are savings accounts to save for the future, if you want to buy a house, or...

What kind of accounts do you have?

Or open my own business?

Exactly. Lots of immigrants do.

Does it cost me anything to keep my money here?

Well, there are some fees. It depends on the kind of account.

Do you have something simple, with no fees, that doesn’t cost me anything?

The bank manager explains, and Abdul falls in love.
Abdul really likes this bank!

The bank manager thinks Jorge asks good questions.

Good question. We have a basic account which costs a few dollars each month. It’s a good choice for many people. Every bank should have one.

Abdul, what do you think?

Maybe I should open an account here.
A Few Days Later at Work

Jorge has big news.

I opened a bank account. Now I can get a credit card!

I don’t have to pretend to be rich. With this card, I can get $5,000.

What are you talking about? You can get into a lot of trouble with a credit card.

Forget the credit card. Sophie will love you for who you are.
Abdul Has News, Too

Abdul explains about the Earned Income Tax Credit (EITC).

Check this out! It's a way to get money back from taxes.

It's called the Earned Income Tax Credit.

How much does it cost?

It's free! No fee! Call 311. They'll tell you how to get it.
The Truth!

Jorge and Sophie go on a picnic in Central Park.

This is great. I love this park.

And being here with you, Sophie... For me, this is perfect.

I feel that way too, Jorge.

They get to know each other better.

Are you sure you wouldn't prefer a fancy restaurant?

No. Are you sure you wouldn't prefer that? I thought you went to that fancy restaurant all the time.

Jorge tells Sophie the truth.

I do go there all the time.

I work there.

Are you disappointed?
Jorge and Sophie have learned a lot...

No! I’m happy. I don’t have a lot of money either. I work at a nail salon.

Maybe we don’t have a lot of money. But at least we have good friends.

It looks like we both found out a lot.

I really like you, Jorge.

I really like you, too.
Who We Are

Complete the sentences. Follow the example.

1. My name is ________ Jorge ________.  
   I work as a waiter at a restaurant. I like my job and the people I work with. I also like Sophie. I’m surprised when she asks me about my bank. I put my money under the bed!

2. My name is ________________.
   I am also a waiter at the restaurant where Jorge works. Jorge is a great guy. Everyone likes him. I’m glad to help him.

3. My name is ________________.
   I work at a nail salon. I go on a date with Jorge to a fancy restaurant. I think he’s rich. I don’t even have a bank account! Maybe I should ask him about his bank.
4. My name is ____________________.
   I am a cook at the restaurant. I also train new workers and tell them about their rights. I give Jorge advice about money. And I help him with his love life!

5. I am the ____________________.
   Jorge asks me good questions about bank accounts. I think Abdul likes me. Maybe I like him, too.

Here is another character in **Love and Money**. Watch the show. See who she is. See what she does.

My name is **Rose**.
   I work at the nail salon with Sophie.
   I give her advice about love and money.

- **train** = teach
- **rights** = what the law says everyone should have
- **character** = a person in a story
Lesson 2

What Happens?
Complete the sentences. Follow the example.

doesn’t have • doesn’t tell • gets • invites
is • runs • thinks • works

1. Jorge ___________ works at a fancy restaurant.

2. He _______________ a free dinner because he is “Employee of the Month.”

3. Jorge _______________ Sophie to the restaurant for dinner.

4. It _______________ their first date.

5. Jorge _______________ Sophie that he works at the restaurant.

6. Sophie _______________ Jorge is rich, and she asks him about his bank.

7. Jorge _______________ a bank account!

8. He _______________ to the kitchen to ask his friend, Abdul, for help.

asks • falls in love • go • is • like • opens • tells

9. The next day, Jorge and Abdul _______________ to a bank.

10. At the bank, Jorge _______________ a lot of questions.

11. Abdul _______________ with the bank manager.

12. Jorge _______________ a bank account.

13. On their second date, Jorge _______________ Sophie that he works at the restaurant.

14. Sophie _______________ happy because she doesn’t have a lot of money either.

15. Sophie and Jorge _______________ each other a lot.
### Where Is It?

Find these things in the story. Write the page number(s). Follow the example.

<table>
<thead>
<tr>
<th>Item</th>
<th>Page(s)</th>
</tr>
</thead>
<tbody>
<tr>
<td>menu</td>
<td>page 1</td>
</tr>
<tr>
<td>pots and pans</td>
<td></td>
</tr>
<tr>
<td>telephone</td>
<td></td>
</tr>
<tr>
<td>computer keyboard</td>
<td></td>
</tr>
<tr>
<td>employee time cards</td>
<td></td>
</tr>
<tr>
<td>EITC brochure</td>
<td></td>
</tr>
<tr>
<td>picnic basket</td>
<td></td>
</tr>
</tbody>
</table>

*brochure = printed information*
### Talking about Money

Find the meaning. Follow the example.

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1. <strong>bank</strong></td>
<td>charges for a service  (in a bank, for example)</td>
</tr>
<tr>
<td>2. <strong>to pay</strong></td>
<td>keep for the future</td>
</tr>
<tr>
<td>3. <strong>fees</strong></td>
<td>a safe place to keep your money</td>
</tr>
<tr>
<td>4. <strong>save</strong></td>
<td>a bank account to keep money for the future</td>
</tr>
<tr>
<td>5. <strong>checking account</strong></td>
<td>a list of fees or charges</td>
</tr>
<tr>
<td>6. <strong>savings account</strong></td>
<td>a bank account to pay bills</td>
</tr>
<tr>
<td>7. <strong>free</strong></td>
<td>give money to buy something</td>
</tr>
<tr>
<td>8. <strong>bill</strong></td>
<td>$0, no charge</td>
</tr>
</tbody>
</table>
## Talking about Money

**Complete the sentences. Follow the example.**

| account • business • checking accounts • cost | dollars • fees • future • savings accounts • simple |

**Jorge:** What kind of accounts do you have?

**Bank Manager:** We offer (1) **checking accounts** to pay your bills.
Then, there are (2) __________ to save for the (3) __________, if you want to buy a house, or…

**Jorge:** Or open my own (4) __________?

**Bank Manager:** Exactly. Lots of immigrants do.

**Jorge:** Does it (5) __________ me anything to keep my money here?

**Bank Manager:** Well, there are some (6) __________. It depends on the kind of account.

**Jorge:** Do you have something (7) __________, with no fees, that doesn’t cost me anything?

**Bank Manager:** Good question. We have a basic bank account which costs a few (8) __________ each month. It’s a good choice.

**Jorge:** Abdul, what do you think?

**Abdul:** Maybe I should open an (9) __________ here.
Talking about Money

should = It is a good idea.
shouldn’t = It is not a good idea.

Circle should or shouldn’t. Follow the example.

1. You **should** / shouldn’t open a savings account to save your money. Put a little money in it every month.

2. You **should** / shouldn’t be afraid to ask questions at the bank. Ask for an explanation when you don’t understand.

3. You **should** / shouldn’t ask a bank worker about fees when you open a new account. Ask for a list of fees.

4. You **should** / shouldn’t try to pay your credit card bills right away. Try not to get in debt.

5. You **should** / shouldn’t give your money to anyone to open a bank account for you. You have to open your own account!

6. You **should** / shouldn’t open a checking account to pay your bills and to cash checks. Ask about a checking account with no fees or low fees.

in debt = when you owe money
**Talking about Work**

Sue is training new employees. She is telling the workers about the restaurant and about their rights.

Everyone gets training, so nobody gets hurt. We all work together. We all take care of each other. Everyone gets paid what they are supposed to get paid—cooks, dishwashers, waiters, busboys. Nobody gets cheated.

**What are the employee’s responsibilities?** What are the employer’s responsibilities? Follow the examples.

<table>
<thead>
<tr>
<th>Employee’s Responsibilities</th>
<th>Employer’s Responsibilities</th>
</tr>
</thead>
<tbody>
<tr>
<td>Arrive on time.</td>
<td>✓</td>
</tr>
<tr>
<td>Ask questions when you don’t understand.</td>
<td>✓</td>
</tr>
<tr>
<td>Call in if you are sick.</td>
<td></td>
</tr>
<tr>
<td>Follow the safety rules.</td>
<td></td>
</tr>
<tr>
<td>Keep the workplace safe.</td>
<td></td>
</tr>
<tr>
<td>Pay minimum wage or more.</td>
<td></td>
</tr>
<tr>
<td>Pay overtime.</td>
<td></td>
</tr>
<tr>
<td>Train the workers.</td>
<td></td>
</tr>
<tr>
<td>Wear a uniform.</td>
<td></td>
</tr>
</tbody>
</table>

*employee = worker*

*employer = person or company you work for*

*responsibilities = things you must do*
Lesson 8

Good Question!

Put the words in order. Follow the example.

1. you • use • Which • do • bank • ?
   
   Which bank do you use?

2. accounts • you • do • have • What • kind • of • ?

3. How • it • does • cost • much • ?

4. the • are • fees • What • ?

5. think • you • What • do • ?
Good Question!

What can you ask? Follow the example.

1. You are Jorge. Ask Abdul’s opinion.
   
   What do you think?

2. You are Sue. Ask Abdul the price of something.

3. You are Jorge. Ask the bank manager about accounts.

4. You are Sophie. Ask Jorge about his bank.

Say the words out loud—like actors on TV!
What can you say?  Follow the example.

1. You are Sophie. Tell Jorge he looks good.
   
   You look very nice.

2. You are Abdul. Tell Jorge to relax. Everything will be fine.

3. You are Sophie. Ask Jorge how many years he has been here.

4. You are Jorge. Tell Sophie how you feel about her.

Say the words out loud—like Jorge, Sophie and Abdul!
What Can You Do?

Match the problem with the best solution. Follow the example.

<table>
<thead>
<tr>
<th>Problem</th>
<th>Solution</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. You pay a big fee to cash your paycheck.</td>
<td>A. Visit more than one bank with a list of questions. Ask the questions that Jorge asks. Take notes on the answers.</td>
</tr>
<tr>
<td>2. You want to save money to open a business.</td>
<td>B. Call 311 and ask for information about the EITC.</td>
</tr>
<tr>
<td>3. You don’t know much about banks.</td>
<td>C. Ask your bank for a list of all fees. Then visit other banks and ask them about their accounts and fees.</td>
</tr>
<tr>
<td>4. You want to find out if you can get the Earned Income Tax Credit.</td>
<td>D. Open a checking account. You can cash checks for free at many banks.</td>
</tr>
<tr>
<td>5. You are paying a lot of fees at your bank.</td>
<td>E. Open a savings account. Call 311 and ask for information about starting a business.</td>
</tr>
</tbody>
</table>
Lesson 12

Watch the Show

Who says it?

Watch Love and Money. Listen carefully.
Find out who says these lines.

Who says it?

1. “First, you have to look good.
   Women like a well-dressed man.”

2. “If he can afford to take you there,
   he must be rich!”

3. “So, the manager said the dinner is free.”

4. “Who talks about banks on a date?”

5. “But the guy lied, took the money and disappeared.”

6. “You’ve got to ask questions.”

7. “At my bank, I cash checks for free.”

8. “Before you know it, a $200 television
   will cost you $500 or more!”

Who says it?

Sophie
Abdul
Jorge
Rose
Sue
Watch the Show
What’s going on?

What do you think is going on in these pictures?

Watch **WE ARE NEW YORK • Love and Money** to find out what is going on.

Go to [www.nyc.gov/LearnEnglish](http://www.nyc.gov/LearnEnglish).
Or watch the show on TV.
Tell the Story

Use these words to tell a friend about Love and Money.

Find 10 money and bank words.

1. 

2. 

3. 

4. 

5. 

6. 

7. 

8. 

9. 

10. 

Word picture: www.wordle.net/
What You Can Do
To Learn More English

- Get together with friends who are learning English, too. Watch *We Are New York* together. Do the exercises together.

- Read the story out loud with a friend—like actors on TV! It’s a good way to learn.

- Take a free English class. Call 311 to get information, or go to www.nyc.gov/AdultEducation to find a program near you.

- Go to your local public library. To find the nearest library, call 311 or go to www.nypl.org, www.brooklynpubliclibrary.org or www.queenslibrary.org.

- If you have a high school diploma and want to improve your English and start college, go to www.clip.cuny.edu or www.cuny.edu.

- Make a list of words and expressions you learned from *Love and Money*.

Visit the *We Are New York* website.
- Read the Study Guides.
- Practice your English.
- Watch videos of all the episodes.
- Read about your favorite characters!

www.nyc.gov/LearnEnglish
What You Can Do
To Learn More about Money

Jorge
If you don’t have a bank account, visit some banks with a friend. Before you go, make a list of questions to ask.

Rose
At the bank, ask about all the fees for having an account. Ask about fees for:
• Using a debit card
• Using ATMs
• Going below the minimum balance
• Cashing checks

Abdul
Call 311 to find out about the Earned Income Tax Credit (EITC).

Sophie

Bank Manager
Study for a career in business or finance at The City University of New York (CUNY). To find a CUNY college near you, go to www.cuny.edu.

Sue
If you work in a restaurant, learn about your rights and training opportunities. Go to www.rocny.org (the Restaurant Opportunities Center of New York).
Banking Words
What does this mean?

What does direct deposit mean?
In the show, Rose talks about direct deposit. If you have direct deposit, your employer puts your paycheck directly into your bank account. It’s quick, easy and safe.

What does FDIC mean?
FDIC is a government program. Look for the FDIC sign at a bank. If something happens to a bank with a FDIC sign, the money is safe.

Federal Deposit Insurance Corporation

What does credit card mean?
A credit card is a card for buying something. You pay the bill later. If you don’t pay the bill on time, there is a large fee.

What does EITC mean?
The EITC is another government program. When you work, you pay taxes to the government. The EITC is a way for some people to get money back. Call 311 to find out more.

Earned Income Tax Credit

Go to www.nyc.gov/LearnEnglish. Learn more about banking. Get information in Arabic, Bengali, Chinese, Russian and Spanish.
## Dictionary: Translations of Key Words

<table>
<thead>
<tr>
<th>English</th>
<th>Español</th>
<th>中文</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. budget</td>
<td>presupuesto</td>
<td>預算</td>
</tr>
<tr>
<td>2. checking account</td>
<td>cuenta de cheques</td>
<td>支票帳戶</td>
</tr>
<tr>
<td>3. credit card</td>
<td>tarjeta de crédito</td>
<td>信用卡</td>
</tr>
<tr>
<td>4. debit card</td>
<td>tarjeta de débito</td>
<td>簽帳卡</td>
</tr>
<tr>
<td>5. debt</td>
<td>deuda</td>
<td>債務</td>
</tr>
<tr>
<td>6. direct deposit</td>
<td>depósito directo</td>
<td>直接存款</td>
</tr>
<tr>
<td>7. employee benefits</td>
<td>beneficios para el empleado</td>
<td>員工福利</td>
</tr>
<tr>
<td>8. fees</td>
<td>cargos</td>
<td>費用</td>
</tr>
<tr>
<td>9. savings account</td>
<td>cuenta de ahorros</td>
<td>儲蓄帳戶</td>
</tr>
<tr>
<td>10. taxes</td>
<td>impuestos</td>
<td>稅費</td>
</tr>
<tr>
<td>Русский</td>
<td>Бангладеш</td>
<td>عربية</td>
</tr>
<tr>
<td>------------------------------</td>
<td>------------</td>
<td>------------------------</td>
</tr>
<tr>
<td>бюджет</td>
<td>বাজেট</td>
<td>ميزانية</td>
</tr>
<tr>
<td>чековый счёт</td>
<td>চেকিং আকাউন্ট</td>
<td>حساب شيكات</td>
</tr>
<tr>
<td>кредитная карта</td>
<td>ক্রেডিট কার্ড</td>
<td>بطاقة إئتمان</td>
</tr>
<tr>
<td>дебетовая карта</td>
<td>ডেবিট কার্ড</td>
<td>بطاقة خصم مباشر</td>
</tr>
<tr>
<td>долг</td>
<td>ঝান</td>
<td>دين</td>
</tr>
<tr>
<td>прямое зачисление средств на счёт</td>
<td>সরাসরি জমা</td>
<td>إيداع مباشر</td>
</tr>
<tr>
<td>льготы сотрудникам</td>
<td>কর্মচারীদের সুযোগ-সুবিধা</td>
<td>إمتيازات الموظف</td>
</tr>
<tr>
<td>комиссионные</td>
<td>ফি</td>
<td>رسوم</td>
</tr>
<tr>
<td>сберегательный счёт</td>
<td>সেভিংস আকাউন্ট</td>
<td>حساب توفير</td>
</tr>
<tr>
<td>налоги</td>
<td>ট্যাক্স, কর</td>
<td>ضرائب</td>
</tr>
</tbody>
</table>
Dear Jorge • Dear Sophie

Write a letter to Jorge or Sophie. Ask a question. Give advice. Tell your story!

Dear

________________________________________

________________________________________

________________________________________

________________________________________

________________________________________

Sincerely yours,

________________________________________

Send your letter to www.nyc.gov/LearnEnglish. Click on Tell Us Your Story. Or mail your letter to:

We Are New York • P.O. Box 807 • New York, NY 10116
Answers

Pages 11-12
1. Jorge
2. Abdul
3. Sophie
4. Sue
5. bank manager

Page 13
1. works
2. gets
3. invites
4. is
5. doesn’t tell
6. thinks
7. doesn’t have
8. runs
9. go
10. asks
11. falls in love
12. opens
13. tells
14. is
15. like

Page 14
1. page 1
2. pages 3, 4
3. pages 5, 6
4. page 6
5. pages 7, 8
6. page 8
7. pages 9, 10

Page 15
1. a safe place to keep your money
2. give money to buy something
3. charges for a service
4. keep for the future
5. a bank account to pay bills
6. a bank account to keep money for the future
7. $0, no charge
8. a list of fees or charges

Page 16
1. checking accounts
2. savings accounts
3. future
4. business
5. cost
6. fees
7. simple
8. dollars
9. account

Page 17
1. should
2. shouldn’t
3. should
4. should
5. shouldn’t
6. should

Page 18
Employee’s Responsibilities:
• Arrive on time.
• Ask questions when you don’t understand.
• Call in if you are sick.
• Follow the safety rules.
• Wear a uniform.

Employer’s Responsibilities:
• Follow the safety rules.
• Keep the workplace safe.
• Pay minimum wage or more.
• Pay overtime.
• Train the workers.

Page 19
1. Which bank do you use?
2. What kind of accounts do you have?
3. How much does it cost?
4. What are the fees?
5. What do you think?

Page 20
1. What do you think?
2. How much does it cost?
3. What kind of accounts do you have?
4. Which bank do you use?

Page 21
1. You look very nice.
2. Don’t worry.
3. How long have you lived in New York City?
4. I really like you.

Page 22
1. D
2. E
3. A
4. B
5. C

Page 23: Watch the show for these answers.
1. Abdul
2. Rose
3. Jorge
4. Sophie
5. Sue
6. Abdul
7. Rose
8. Sue

Page 25: There are other correct answers.
money, account, bank, checking, savings, EITC, pay, fees, credit, free
WE ARE NEW YORK
Learn English with our stories

Watch all nine episodes on TV.
Read the Study Guides.
Practice your English.

www.nyc.gov/LearnEnglish