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for free.

# Love and Money

## Study Guide



SEASON 1

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# Love and Money

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

**Sophie works at a nail salon.**

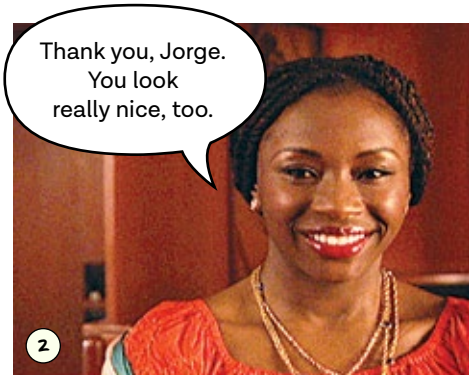
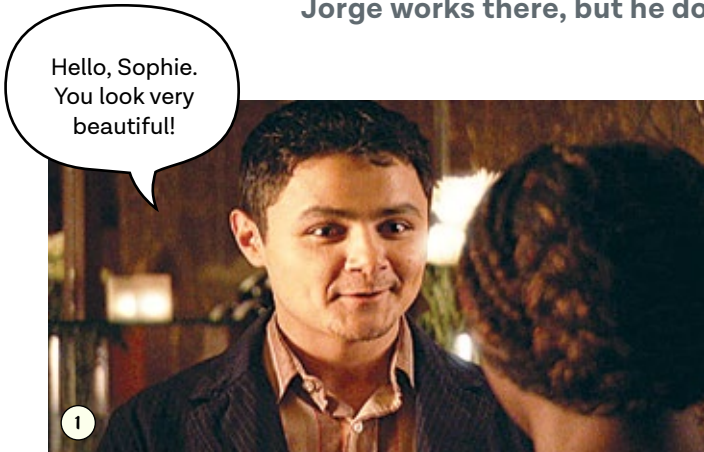


**It’s their first date. Jorge thinks Sophie is rich.  
Sophie thinks Jorge is rich.**

**Will they learn the truth  
about love and money?**

# The First Date

Jorge and Sophie have a date at a fancy restaurant.  
Jorge works there, but he doesn't tell Sophie.



Sophie thinks Jorge is rich.



She asks about his bank.



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



## Help!

Jorge runs to the kitchen. He asks his coworker, Abdul, for advice.



Sue, the cook, also has advice for him.



## Back in the Dining Room

The dinner is free because Jorge is "Employee of the Month." Jorge pretends to pay the bill.



## At Work the Next Day

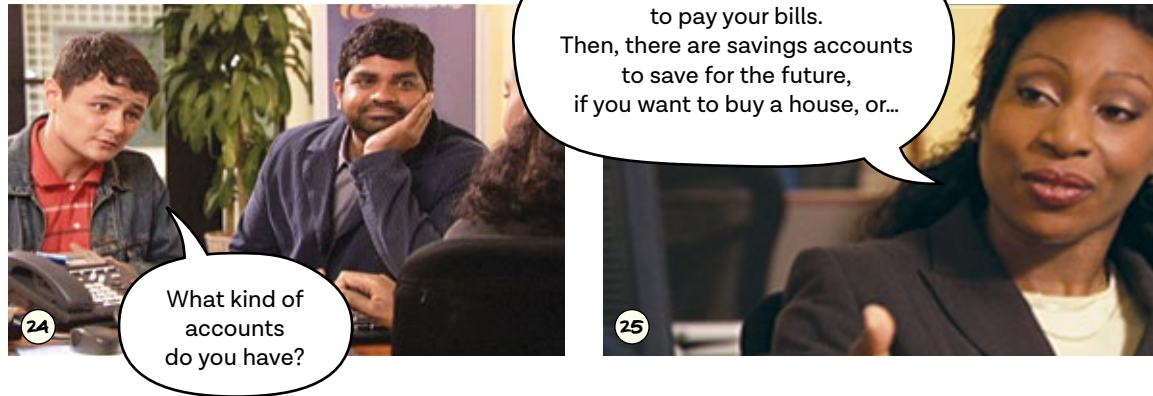
Jorge needs a bank account! Abdul agrees to help him.



pretends = acts like

# Shopping for a Good Bank

Jorge and Abdul go to a bank.



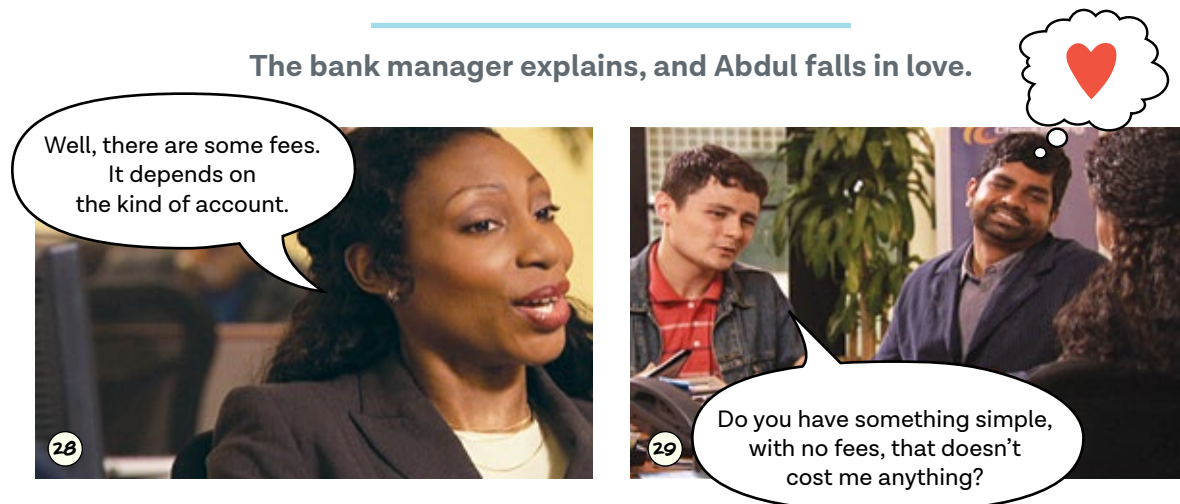
The bank manager thinks Jorge asks good questions.



Jorge asks good questions.



The bank manager explains, and Abdul falls in love.



Abdul really likes this bank!



## A Few Days Later at Work

Jorge has big news.



Sue gives Jorge good advice about credit cards and love.



## Abdul Has News, Too

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



# 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.

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.

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.

...about love and money.

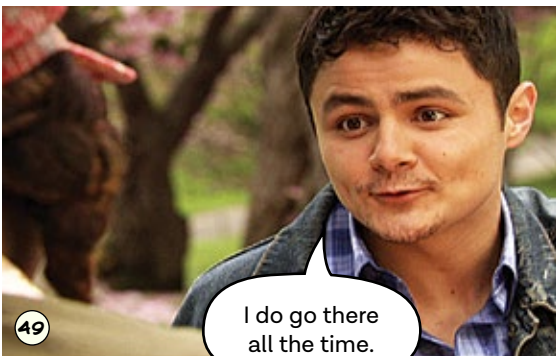


It looks like we both found out a lot.

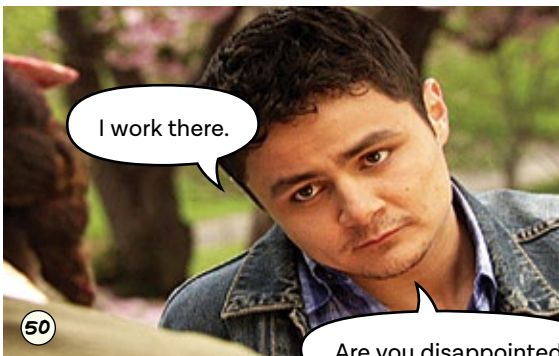


I really like you, Jorge.

Jorge tells Sophie the truth.



I do go there all the time.



I work there.

Are you disappointed?



I really like you, too.

# Who We Are

Complete the sentences. Follow the example.

Abdul • bank manager • ~~Jorge~~ • Sophie • Sue



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



# What Happens?

Complete the sentences. Follow the example.

doesn't have • doesn't tell • gets • invites  
is • runs • thinks • ~~works~~

- Jorge works at a fancy restaurant.
- He \_\_\_\_\_ a free dinner because he is "Employee of the Month."
- Jorge \_\_\_\_\_ Sophie to the restaurant for dinner.
- It \_\_\_\_\_ their first date.
- Jorge \_\_\_\_\_ Sophie that he works at the restaurant.
- Sophie \_\_\_\_\_ Jorge is rich, and she asks him about his bank.
- Jorge \_\_\_\_\_ a bank account!
- He \_\_\_\_\_ to the kitchen to ask his friend, Abdul, for help.

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

- The next day, Jorge and Abdul \_\_\_\_\_ to a bank.
- At the bank, Jorge \_\_\_\_\_ a lot of questions.
- Abdul \_\_\_\_\_ with the bank manager.
- Jorge \_\_\_\_\_ a bank account.
- On their second date, Jorge \_\_\_\_\_ Sophie that he works at the restaurant.
- Sophie \_\_\_\_\_ happy because she doesn't have a lot of money either.
- Sophie and Jorge \_\_\_\_\_ each other a lot.

# Where Is It?

Find these things in the story.

Write the page number(s). Follow the example.



- menu page 1
- pots and pans \_\_\_\_\_
- telephone \_\_\_\_\_
- computer keyboard \_\_\_\_\_
- employee time cards \_\_\_\_\_
- EITC brochure \_\_\_\_\_
- picnic basket \_\_\_\_\_

brochure = printed information

# Talking about Money

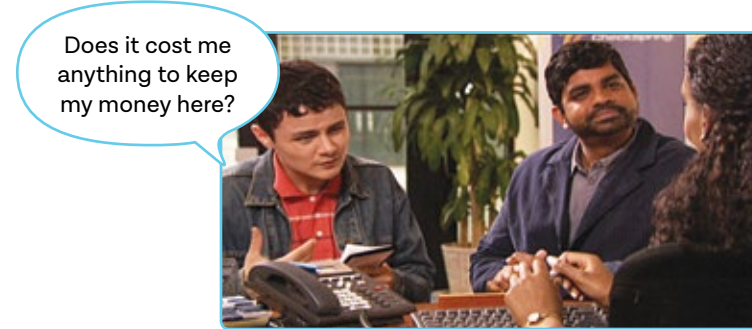
Find the meaning. Follow the example.



- |                     |                |   |
|---------------------|----------------|---|
| 1. bank             | _____          | charges for a service<br>(in a bank, for example) |
| 2. to pay           | _____          | keep for the future                               |
| 3. fees             | <u>1</u> _____ | a safe place to keep your money                   |
| 4. save             | _____          | a bank account to keep money<br>for the future    |
| 5. checking account | _____          | a list of fees or charges                         |
| 6. savings account  | _____          | a bank account to pay bills                       |
| 7. free             | _____          | give money to buy something                       |
| 8. bill             | _____          | \$0, no charge                                    |

# 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



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

**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.

	Employee's Responsibilities	Employer's Responsibilities
Arrive on time.	✓	
Ask questions when you don't understand.	✓	
Call in if you are sick.		
Follow the safety rules.		
Keep the workplace safe.		
Pay minimum wage or more.		
Pay overtime.		
Train the workers.		
Wear a uniform.		

**employee** = worker  
**employer** = person or company you work for  
**responsibilities** = things you must do

# 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!

How much  
does it cost?

~~What do you think?~~

Which bank  
do you use?

What kind of accounts  
do you have?

What can you ask? Follow the example.

1. You are **Jorge**. Ask Abdul's opinion.

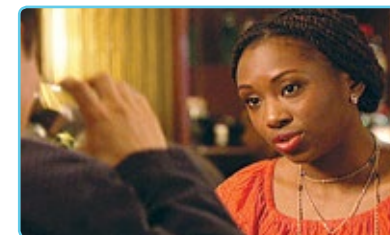
*What do you think?*

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

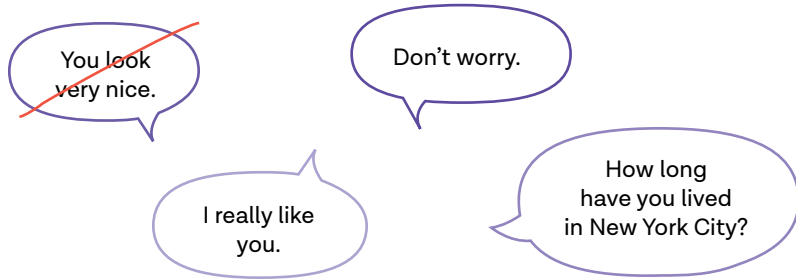
3. You are **Jorge**. Ask the bank manager about accounts.
- 

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



Say the words out loud—like actors on TV!

# What Can You Say?



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.

## Problem

## Solution

1. You pay a big fee to cash your paycheck.

**A** Visit more than one bank with a list of questions. Ask the questions that Jorge asks. Take notes on the answers.

2. You want to save money to open a business.

**B** Call 311 and ask for information about the EITC.

3. You don't know much about banks.

**C** Ask your bank for a list of all fees. Then visit other banks and ask them about their accounts and fees.

4. You want to find out if you can get the Earned Income Tax Credit.

**D** Open a checking account. You can cash checks for free at many banks.

5. You are paying a lot of fees at your bank.

**E** Open a savings account. Call 311 and ask for information about starting a business.

# 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!" \_\_\_\_\_



Sophie



Abdul



Jorge



Rose



Sue

# Watch the Show

## What's going on?

What do you think is going on in these pictures?



Watch  
**We Speak NYC • Love and Money**  
to find out what is going on.

Go to [www.nyc.gov/WeSpeakNYC](http://www.nyc.gov/WeSpeakNYC)

# Tell the Story

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



Find 10 money and bank words.

- |    |     |
|----|-----|
| 1. | 6.  |
| 2. | 7.  |
| 3. | 8.  |
| 4. | 9.  |
| 5. | 10. |

Word picture: [www.wordle.net/](http://www.wordle.net/)

# What You Can Do To Learn More English

- ✓ Get together with friends who are learning English, too. Watch **We Speak NYC** together. Do the exercises together.
- ✓ Read the story out loud with a friend—like actors on TV! It’s a good way to learn.
- ✓ Go to your local public library. To find the nearest library, call 311 or go to [www.nypl.org](http://www.nypl.org), [www.brooklynpubliclibrary.org](http://www.brooklynpubliclibrary.org) or [www.queenslibrary.org](http://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](http://www.clip.cuny.edu) or [www.cuny.edu](http://www.cuny.edu).
- ✓ Make a list of words and expressions you learned from **Love and Money**.

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Visit the **We Speak NYC** website.

- Read the Study Guides.
- Practice your English.
- Watch videos of all the episodes.
- Read about your favorite characters!

[www.nyc.gov/WeSpeakNYC](http://www.nyc.gov/WeSpeakNYC)



# 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

Call 311. Ask for free counseling about money. Or get information from the Office of Financial Empowerment at [www.nyc.gov/ofe](http://www.nyc.gov/ofe).

## 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](http://www.cuny.edu).



## Sue

If you work in a restaurant, learn about your rights and training opportunities. Go to [www.rocny.org](http://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.

**E**arned **I**ncome **T**ax **C**redit

Go to [www.nyc.gov/WeSpeakNYC](http://www.nyc.gov/WeSpeakNYC) to learn more.



## Dictionary: Translation of Key Words

Go to [www.nyc.gov/We SpeakNYC](http://www.nyc.gov/WeSpeakNYC) to learn more.

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



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