



Learn English  
for free.

# Love and Money

Study Guide



SEASON 1

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**Watch • Read • Learn**

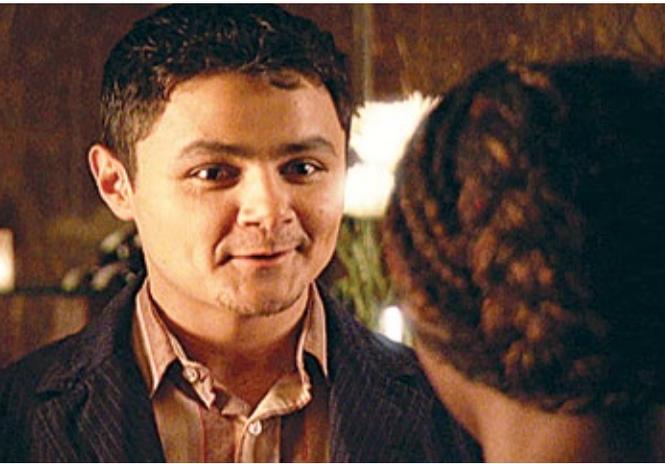
[www.nyc.gov/WeSpeakNYC](http://www.nyc.gov/WeSpeakNYC)

# 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.**

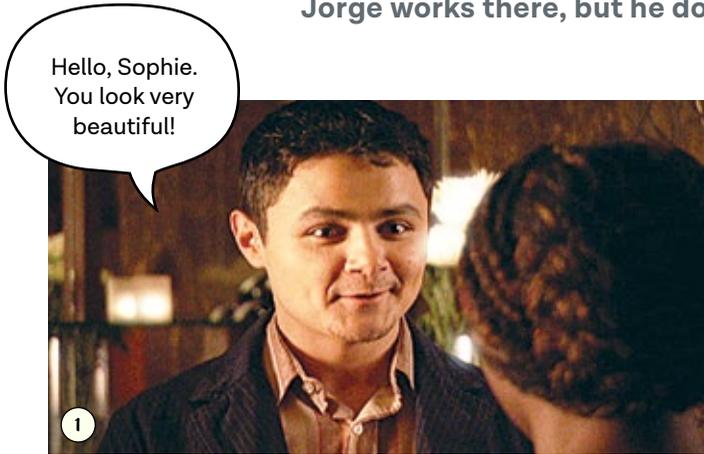


**It’s their first date. Jorge thinks Sophie is rich.  
Sophie thinks Jorge is rich.**

**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.



24  
What kind of accounts do you have?

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...



25

Jorge asks good questions.



Or open my own business?

26  
Exactly. Lots of immigrants do.



27  
Does it cost me anything to keep my money here?

The bank manager explains, and Abdul falls in love.

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



28



29  
Do you have something simple, with no fees, that doesn't cost me anything?



---

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?



---

Abdul really likes this bank!

Maybe I should open  
an account here.



# A Few Days Later at Work

Jorge has big news.



Sue gives Jorge good advice about credit cards and love.



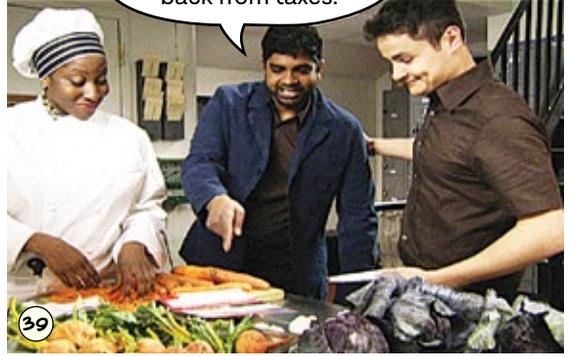
# Abdul Has News, Too

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

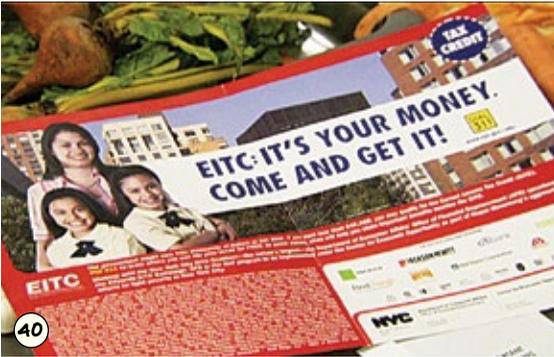
Check this out!



It's a way to get money back from taxes.



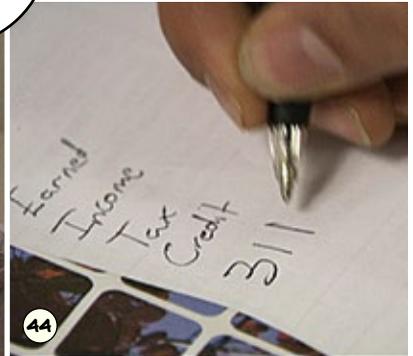
It's called the Earned Income Tax Credit.



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.

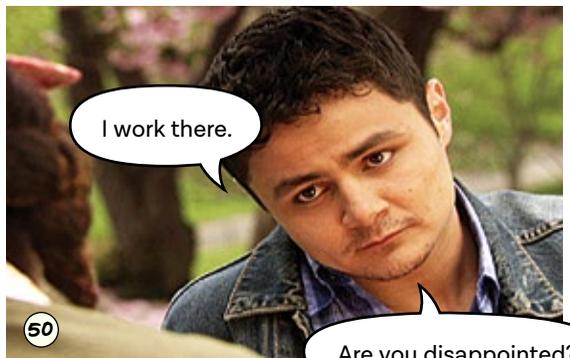


Jorge tells Sophie the truth.

I do go there  
all the time.



I work there.



Are you disappointed?

Jorge and Sophie have learned a lot...



...about love and money.



# Who We Are

Complete the sentences. Follow the example.

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

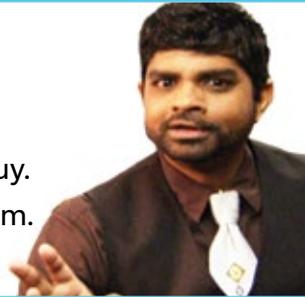


1. My name is Jorge.

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~~

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.



1. menu \_\_\_\_\_ *page 1* \_\_\_\_\_
2. pots and pans \_\_\_\_\_
3. telephone \_\_\_\_\_
4. computer keyboard \_\_\_\_\_
5. employee time cards \_\_\_\_\_
6. EITC brochure \_\_\_\_\_
7. 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             | _____ <sup>1</sup> | 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.

Does it cost me anything to keep my money here?



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.
- 

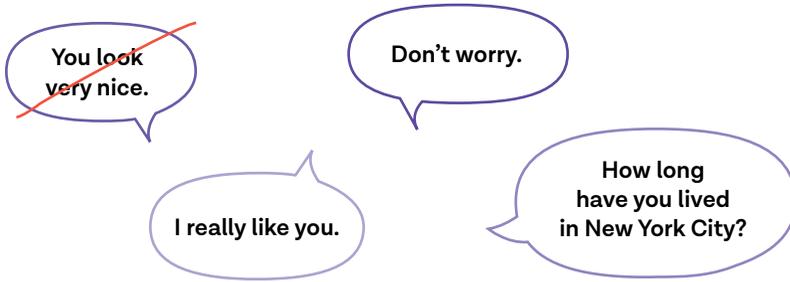
3. You are **Jorge**. Ask the bank manager about accounts.
- 

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

1. You pay a big fee to cash your paycheck.
2. You want to save money to open a business.
3. You don't know much about banks.
4. You want to find out if you can get the Earned Income Tax Credit.
5. You are paying a lot of fees at your bank.

## Solution

- A Visit more than one bank with a list of questions. Ask the questions that Jorge asks. Take notes on the answers.
- B Call 311 and ask for information about the EITC.
- C Ask your bank for a list of all fees. Then visit other banks and ask them about their accounts and fees.
- D Open a checking account. You can cash checks for free at many banks.
- 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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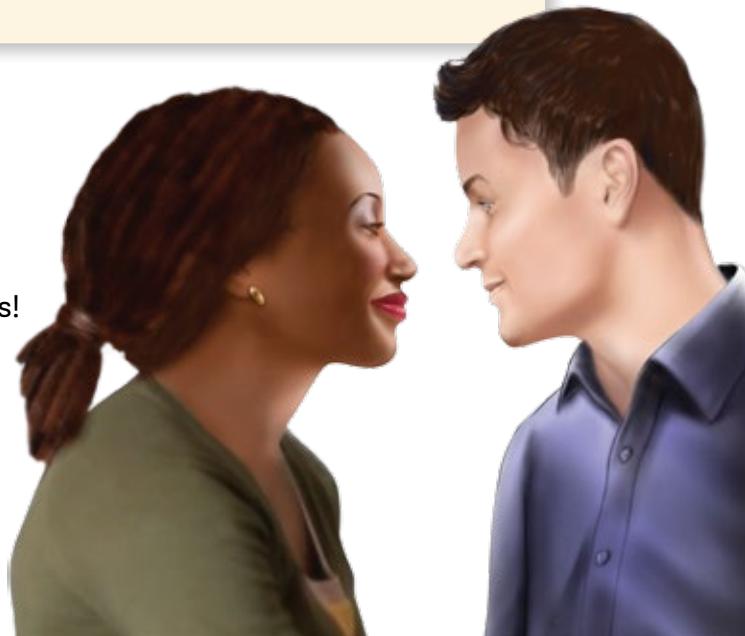
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Visit the [We Speak NYC](http://www.nyc.gov/WeSpeakNYC) website.

- 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.

Earned **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

English	Español	中文
1. budget	presupuesto	預算
2. checking account	cuenta de cheques	支票帳戶
3. credit card	tarjeta de crédito	信用卡
4. debit card	tarjeta de débito	簽帳卡
5. debt	deuda	債務
6. direct deposit	depósito directo	直接存款
7. employee benefits	beneficios para el empleado	員工福利
8. fees	cargos	費用
9. savings account	cuenta de ahorros	儲蓄帳戶
10. taxes	impuestos	稅費

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

Русский	বাংলা	العربية
бюджет	বাজেট	ميزانية
чековый счёт	চেকিং অ্যাকাউন্ট	حساب شيكات
кредитная карта	ক্রেডিট কার্ড	بطاقة إئتمان
дебетовая карта	ডেবিট কার্ড	بطاقة خصم مباشر
долг	ঋণ	دين
прямое зачисление средств на счёт	সরাসরি জমা	إيداع مباشر
льготы сотрудникам	কর্মচারীদের সুযোগ-সুবিধা	امتيازات الموظفين
комиссионные	ফি	رسوم
сберегательный счёт	সেভিংস অ্যাকাউন্ট	حساب توفير
налоги	ট্যাক্স, কর	ضرائب



# 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  | 5. Sue   |
| 2. Rose   | 6. Abdul |
| 3. Jorge  | 7. Rose  |
| 4. Sophie | 8. Sue   |

## Page 25: There are other correct answers.

money, account, bank, checking, savings, EITC, pay, fees, credit, free

**Watch  
Read  
Learn**



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