



Lessons 1-2

1	accounting	n	The action or process of keeping accounts	المحاسبة
2	barter	v	To exchange(goods without money)	يقايض
3	confidentiality	n	Where someone is trusted to keep private secrets	السرية – سرا
4	economics	n	Relating to trade, industry	علم الاقتصاد
5	insurance	n	An arrangement with a company in which you pay small amounts of money to guarantee loss	التأمين
6	invest	v	To buy shares, property/goods to increase value	يستثمر – يوظف مالا
7	investment	n	The sum of money invested to make a profit	استثمار
8	loan	n	A thing that is borrowed ,especially money	القرض
9	management	n	Dealing or controlling things or people	إدارة
10	transaction	n	An instance of buying or selling something	صفقة- معاملة تجارية

Lesson 3

11	billionaire	n	Someone who has assets a billion dollars	البيونير
12	charitable	Adj.	Relating to giving help to those in need	خير – متصدق علي
13	inherit	v	To receive money or property from who has died	يرث
14	philanthropic	Adj.	(Of a person or organiz) donating money to good caused and promoting the welfare of the needy	محب للبشر – خير
15	tax return	n	A form used to calculate the amount of tax owed	نظام العائد الضريبي

Lessons 4-5

16	auction	n	A public sale in which goods are sold	مزاو علني
17	complimentary	Adj.	Something given for free	مجانا
18	login	n	A process of starting a computer system	تسجيل الدخول
19-	shipping	n	The transport of goods by sea or other means	الشحن
20	tax	n	A compulsory payment to the government	ضريبة

Lessons 7-8

21	affluent	Adj.	Having a great deal of money ;wealthy	غني - فياض
22	evil	Adj.	Very bad , harmful or wicked	فاسد – ضار – مؤذ
23	extinct	Adj.	(of a species , family) having no living members	منقرض / مندثر / منتهي
24	generosity	n	The quality of being kind and sharing	الكرم – شهامه
25	gross	v	produce or earn(an amount of money)as profit	يربح
26	in this sense	Exp	A way an expression can be interpreted	بهذا المعني و المفهوم
27	profit	n	A financial gain	ربح – نفع - فائده
28	spur	v	To encourage	يحث – يستحث - يشجع
29	success	n	Achievement	نجاح



Lessons 1-2

- 1- People who are unable to their money in projects, can put it in the bank.
a) barter b) invest c) consult d) remind
- 2- It's allowed for the graduates to apply for a/an to start their own business on condition that it must be repaid within a specified period.
a) loan b) management c) transaction d) accounting
- 3- If you want to be a successful bank boss, you should get a degree in
- a) investment b) insurance c) transaction d) management
- 4- Governments should encourage in their countries to improve the economy state.
a) loan b) accounting c) investment d) confidentiality
- 5- A psychologist must be honest and be able to respect the of his patients.
a) accounting b) confidentiality c) loan d) accounting

(**accounting – barter – insurance – transaction – economics**)

- 6- It is a legal requirement to have for your car to pay the costs if you have an accident.
- 7- You don't need to go to the bank, you can perform the using a Touch-Tone phone.
- 8- You can your stamp collection for your friend's comics.
- 9- is considered the skill of keeping records of the money a person or an organization earns and spends.
- 10- The is responsible for organizing trade, industry or money.

Lesson 3

(**billionaire – inherited – charitable - tax return**)

- 11- There are many organizations all over Kuwait to offer help to the needy.
- 12- Fahad has become affluent overnight because he a fortune from his uncle.
- 13- Businessmen must fill a/an to give information about how much they earn.
- 14- Although Warren Buffett was a/an, he lived a modest life.

Lessons 4-5

- 15- I bought that painting from a/an for valuable things.
a- login b- shipping c- tax d- auction
- 16- In many countries , you should payif you earn much money.
a) loan b) tax c) billionaire d) auction



- 17- The goods are transported easily thanks to the improvements of
- a- login b- shipping c- tax d- auction**
- 18- To start using the computer, enter the password in the space.
- a- login b- shipping c- tax d- auction**
- 19- Our company usually distributes notebooks and desk calendar as gifts to the employees every new year.
- a- complimentary b- evil c- charitable d- extinct**
- 20- The government has put up the on cigarettes in an attempt to reduce the number of smokers.
- a- login b- shipping c- tax d- auction**
- 21- You can sell many items in Kuwait's online.....
- a- login b- shipping c- tax d- auction**

Lessons 7-8

- 22- The surgeon said that the rate for this operation is very low.
- a) success b) profit c) auction d) generosity**
- 23- There're stories about his and the money he gives to local charities.
- a) insurance b) profit c) generosity d) economics**
- 24- You shouldn't expect to make much within the first couple of years of setting up a company.
- a) success b) profit c) auction d) generosity**
- 25- Because of greed, most people would like to be more than they really are.
- a) affluent b) extinct c) philanthropic d) charitable**
- 26- societies work in cooperation with the government to satisfy people's needs.
- a) complimentary b) extinct c) philanthropic d) evil**
- 27- There is a concern that the Panda will soon becomebecause of hunting.
- a- complimentary b- evil c- charitable d- extinct**



(**affluent – evil – grossed – spur - in this sense**)

- 28- There should be a severe punishment for students in a school.
29- Parents should their kids to study hard and achieve more success.
30- The film has over \$200 million this year.
31- There's much evidence of the corruption of the system,, we predict more mistakes and damage to the economy.

GRAMMAR (9)

Modal verbs: Revise grammar Unit 8

Most people **have to work** to earn money. (You are obliged to)

You **shouldn't waste** your money. (Advice)

You **must be** more careful with your money. (Strong advice)

Choose the correct answer:

- 1- I think we must again and not to despair.
a) to try b) trying c) try d) tries
- 2- I'm not sure, She arrive from London tomorrow .
a) could b) may c) must d) can't
- 3- You should in malls .
a) don't smoke b) not smokes c) no smoking d) not smoke
- 4- Ahmed doesn't finish the project today. The deadline is next Sunday.
a) has to b) had to c) have to d) must
- 5- A long time ago, people move from place to another place easily.
a) can't b) couldn't c) mustn't d) should't
- 6- Parents work to earn their living.
a) has to b) have to c) could d) able to
- 7- When I was at school, I wear a smart uniform.
a) has to b) have to c) had to d) must
- 8- We to get up early on Fridays.
a) don't have b) doesn't have c) didn't have d) couldn't

Correct the underlined mistakes:

- 1- Yesterday, I **have to** get up **on** eight o'clock to attend an important meeting.
.....
- 2- My father **have to** work day and night to satisfy **us** needs.
.....
- 3- Students in my school have to wear grey uniform, **haven't we**?
.....



4- We **couldn't** go out today because the weather **be** very cold.

5- We should **going** to the library **because** increase our general knowledge.

No sooner than // Not only but also // Hardly when // Never

عندما تستخدم هذه الروابط أول الجملة تحول الجملة الى صيغة استفهامية

No sooner **had** we **finished** the housework **than** the guests **arrived**.

Not only **does** she **help** her mother **but also** she works to help her father.

Hardly **had** he **reached** the station **when** the train left.

1- No sooner had he **reach** the house **when** the storm began.

2- Not only did we **attended** the classes but also **take part** in the discussions.

3- No sooner **he had** travelled to the USA than he **acquire** their accent easily.

4- Hardly had I started **speak than** all the lights **go** out.

5- Never has Mona **see** such a beautiful dress in **his** life.

REPORTED SPEECH (9)

Statements

1- Mr. Ahmed said, "I will come back tomorrow."

Mr. Ahmed said **that he would** come back **the next day. / the following day.**

2- "We don't like fish." They said to me

They **told** me **that they didn't** like fish.

3- My sister said to me, "I have studied hard today."

My sister **told** me **that she had studied** hard **that day.**

4- My teacher said to us, "You got good marks in the last exam.

My teacher **told** us that **we had got** good marks in the **previous** exam.

Direct speech	Indirect speech
Present tenses	Past tenses
Past simple/cont.	Past perfect
Said to	told
Today	that day
Yesterday	the day before / the previous day
Tomorrow	the day after / the next day
Next	the following
Last	the previous
Now	then



Report the statements into indirect speech:-

1- He said to me, "I'm glad to meet you."

2- They said, " We lost our way to the park."

3- " I'll be there in the park tomorrow."

Heba said that.....

4 -"Our teacher asks too many questions."

They said

5-"I'll pay for your ticket."

He told me

6-"I have forgotten to post my letters."

He told us

7- "I finished writing my story yesterday ". said Noura.

8- Ahmed said to me, "I will see you tomorrow."

9- Hamad said, "I'm staying here."

10- The teacher said to his pupils, "You have to listen to my instructions and follow me."

Choose the correct answer:

1- He me that he was glad to meet me.

- a) tells b) told c) telling d) tell

2- They said that they their way to the park the day before.

- a) were lost b) lose c) had lost d) are losing

3- Heba said that would be there in the park the next day with her friends.

- a) she b) her c) his d) hers

4 – They said that teacher asked too many questions.

- a) our b) they c) their d) we

5- He told me that he would for my ticket."

- a) paying b) pay c) paid d) pays

6- He told us that he forgotten to post his letters."

- a) has b) have c) was d) had

Correct the underlined mistakes:

7- Noura said that I had finished write her story yesterday .

8- Ahmed tells me that he will see me tomorrow."

9- Hamad said that he is staying here."



10- The teacher told his pupils that you had to listen to my instructions and follow me.

11- My parents asked me keep his room tidy if I want to go out with they.

12- Ali and Khalid said that we were on a picnic when it rained heavy the day before.

13- My parents asked me keeping my room tidy if you wanted to go out with us.

Subject Pronouns	Possessive Adjectives	Object Pronouns
I	my	me
He	his	him
She	her	her
It	its	it
They	their	them
We	our	us
You	your	you



LANGUAGE FUNCTIONS (9)

Write what you would say in the following situations

1- Your friend says that life would change completely if we had a lot of money.

.....
.....

2- Depending on modern appliances makes us lazy and always dependent.

.....
.....

3- Your brother has got a scholarship to have master in engineering in the USA.

.....
.....

4- Your little brother always fails his science exam.

.....
.....

5- Your father hasn't decided yet where to spend the summer holiday this year.

.....
.....

6-Someone asked you what you'd do if you had a lot of money.

.....
.....

7- One of your friends usually insists on disregarding the traffic rules.

.....
.....

8- Some people say it isn't a good idea to carry lots of money around with you.

.....
.....

SET-BOOK QUESTIONS (9)

1- Money is a double-edged weapon. Discuss 2- Money is a means to higher values. Explain.

3- Money brings happiness? Why? 4- Love of money is sometimes the root of all evil.

Pros / Advantages	Cons / Disadvantages

2- It is said that money makes the world go round. Discuss

.....
.....

3- What are the consequences of using money whether carefully or wastefully?

.....
.....



2- What are the qualities needed to be a good bank manager?

3- If you have a lot of money how would you spend them?

TRANSLATION (9)

أعتقد أن المال يسبب العديد من المشاكل

أنت على حق حيث يشجع كثرة المال على السلوك الإجرامي و يؤدي إلى الحروب بين الدول

يعتقد البعض أن المال هو أصل كل الشرور

يجب على مدير البنك أن يكون أميناً مكتسباً مهارات التواصل الجيدة التي تمكنه من إدارة البنك

كان الناس في الماضي يتقايضوا بالملابس والذهب والمحاصيل الزراعية

يعتبر مجلس الأمة الكويتي هو أول مجلس أمة في الخليج العربي

هل توافق على أن المال يعتبر وسيلة وليست غاية

نعم بالطبع فالمال هو وسيلة لكي نحصل على ما نريد من طعام و ملابس و مسكن ولكن هناك أشياء أهم مثل الأسرة والأصدقاء و الحب و القيم الأخلاقية

Helping words

cause		enable	
encourage		crops	
criminal		National Assembly	
behaviour		means	
lead to		an end	
wars		moral values	
root		imagine	
evils		modest	
honest		Proportion / part	
skills		organisations	



FOCUS ON

1- Kuwaiti parliament shows both modernist architectural and Islamic tradition. Explain.

- a- The **sloping roofs** serve both a functional and a figurative purpose.
b- The building **evokes** the **traditional** Kuwaiti past **although** its style is **modern**.

2- Why is the National Assembly Building so special?

(a symbol of political representation)

(What does it house?)

- a- It evokes Kuwait's rich culture heritage.
b- It is a symbol of political representation.
c- It houses Kuwait's Parliament.
d- It houses the offices of Kuwait's politicians.

COMPOSITION 9

Write a report about the importance of money and its effect if it is spent wisely or wastefully.

Plan your writing

Introduction

The body

Paragraph one

Paragraph two

Paragraph three

Conclusion

