

# 1 Inner Beauty

01



Beth

Hey Jessica, are you there?



Beth

Sure I am. What's up?



Beth

I just got into a big fight with my mom. It was pretty bad; like, both of us really **took the gloves off**.

5

That's awful! What were you guys fighting about?



Beth

It was the same old story. She caught me trying to leave the house wearing makeup. I was almost out the back door when she called me back inside. Then she saw my eyeliner and totally **flipped out**.

10

I can imagine, especially after what happened last weekend.



Beth

True, but have you noticed that I almost never put it on?



Beth

Actually, I *have* noticed. What's the deal with that? If my mom were that cool, I'd wear makeup all the time.

15



Jessica

I can see how makeup would seem like a big deal if everyone were using it except you. But there's really nothing exciting about it. In fact, it's kind of a pain in the neck.

20

What do you mean?



eyeliner



Beth



Jessica



Jessica



# Questions

« wear makeup

25

Putting makeup on and taking it off takes a lot of time. And we shouldn't need to wear makeup to feel beautiful. That comes from inside. It's about what kind of person you are.



Jessica



Beth

Well said! So does this mean  
I can have your makeup?

## 2

02

## Yang Family Budget



Drawing up a budget can be a great way to get your family's finances in order. Take the Yang family, for example. Mr. Yang didn't like the idea of a budget to begin with; "I'd rather go to the dentist," he said. However, when Mrs. Yang came up with a goal the whole family could agree on, Mr. Yang changed his mind. That goal was saving up for a new apartment, one where each of the Yangs' children could have his or her own bedroom.

The Yangs began by simply writing down what they spent their money on. This is a good first step in any budget, because it helps determine where your money goes. Once you know what you're already spending money on, you can make a budget for next month. The Yangs have been building their **nest egg** for years now, and soon they'll be able to buy that bigger apartment.



# Cosmos Ltd.

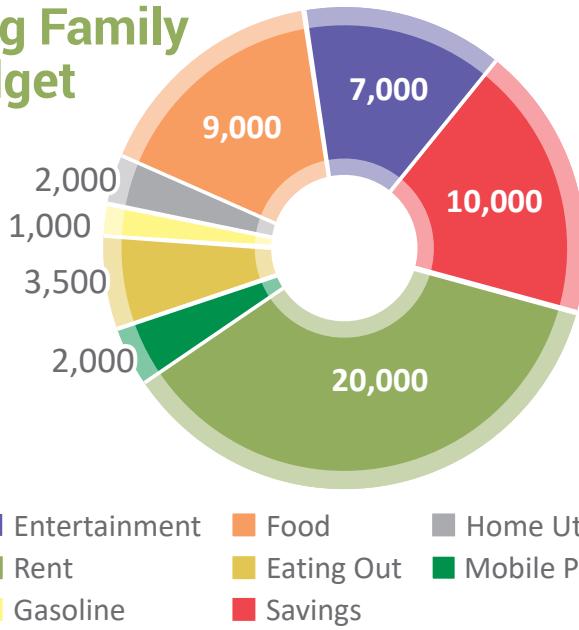
gasoline mobile phone

entertainment

eating out

# Yang Family Budget

(NTD)



« home utilities



» rent



↗ family budget

## Questions

1. What is this reading trying to say?  
(A) Some families never learn how to budget.  
(B) You should always save more than you spend.  
(C) A goal can help make a budget work.  
(D) Mr. Yang is scared of the dentist.
2. What do the Yangs spend the most money on every month?  
(A) Rent.      (B) Savings.      (C) Food.      (D) Entertainment.
3. What is a “nest egg”?  
(A) An expensive home.      (B) Money saved for the future.  
(C) A special kind of budget.      (D) A family with more than three kids.
4. According to the pie chart, what is probably true about the Yangs?  
(A) They don’t own mobile phones.  
(B) They do not own their apartment.  
(C) They don’t own a car or a motorcycle.  
(D) They take lots of vacations.
5. Which of the following do the Yangs spend the least amount of money on?  
(A) Home Utilities.      (B) Food.      (C) Entertainment.      (D) Gasoline.

Cosmos Ltd.