

CHAPTER 4 TOPICS AND STATED MAIN IDEAS

LEARNING OBJECTIVES

IN THIS CHAPTER, YOU WILL:

Objective 1 Identify the topic of a reading selection.

Objective 2 Select the stated main idea.

FOCUS ON BUSINESS AND PERSONAL FINANCE

Throughout the readings in this chapter, you will learn about building wealth and managing money. You will also learn about careers in business and finance and read about real people who have started their own successful businesses. Perhaps you can turn your passion into a profitable business, making money doing what you love. This chapter will help you understand the skills that are needed to be successful in business and with your personal finances.

TOPICS, STATED MAIN IDEAS, AND TOPIC SENTENCES

Topic: the subject of a reading selection.

Knowing who or what a selection is about is the first step in understanding what you are reading. Knowing the general **topic** can help you better understand the points that are being made.

It's important to identify the topic of the selection you are reading because knowing the topic will put you on the right track to finding the main idea. The topic is usually mentioned or referred to in the sentence containing the main idea.

Objective 1

How to Find the Topic

Begin by asking, "Who or what is this selection about?" Next, look for the subject that is most frequently mentioned in the reading, usually a word or phrase that is repeated often in the subjects of the sentences. A topic is a subject, like surfing, Egypt, classic cars, or 19th-century poets. Topics are not complete sentences. Paragraphs may have the topic as a title but not always. For example, a paragraph on the best seafood restaurants in town may have a catchy title that does not state the topic plainly, like "Fishing for Great Dining."

Directions: As you read the following paragraph, ask yourself, "Who or what is this about?" Underline any words or phrases that give you a clue.

There are several key elements that make a great leader in business. First, you must have good leadership skills. Good leaders are good listeners and have excellent communication skills. They know how to read people and inspire them. Also, they must be dedicated to learning their business. The best business leaders constantly look for new ways of doing things to gain new customers while continuing to maintain their present ones. Third, good leaders in business have goals. They know what they want to accomplish and how they are going to do it within a specific time frame. Having these key elements can make anyone a good business leader.

1. Which of the following topics is the best "fit" for this passage?
 - a. business
 - b. leaders
 - c. good business leaders
 - d. leadership

Getting the Specific Topic

Finding the right topic to fit the passage is like finding a pair of shoes that fit. Some topics are too broad; some are too narrow. One that is just right will fit the passage perfectly. Read the following passage, and as you read, try to find the topic of this passage. Ask yourself, “Who or what is this passage about?”

Underline any words or phrases that give you a clue to the topic.

An IRA, or individual retirement account, is a savings and investment program for your personal finances so that you will have income after you retire. There are several different types of IRAs. One type is known as the traditional IRA. This IRA will allow you to contribute up to \$3,000 of your annual salary to a retirement fund before the salary is taxed. For example, if you made a salary of \$50,000 a year, you would be able to save \$3,000 into a traditional IRA and only be taxed on the remaining \$47,000. This lowers your income tax and allows you to invest the money until you reach the age of 59½, the age when you may begin to withdraw the money.

1. Which of the following topics is the best “fit” for this passage?
 - a. IRAs
 - b. retirement accounts
 - c. investing money
 - d. saving money

Answers (b), (c), and (d) are too broad because they include other ways to save not described here. Answer (a), IRAs, is the perfect fit for this passage because most of the sentences in the paragraph describe the traditional IRA.

Specific versus General Topics

As you have seen in the example above, some topics are broader than others. When a passage has a wide variety of details and can be broken down into subtopics, it will have a broad topic. But if a passage discusses only one thing, it will have a narrower (more specific) topic.

Look at the following groups of words, and circle the broadest topic in each row:

- | | | |
|-----------------|---------------|------------------|
| 1. | 2. | 3. |
| notebook | New York | sports equipment |
| pens | Texas | basketball |
| school supplies | California | tennis racket |
| highlighter | United States | basketball hoop |

Now look at the following groups of topics. Number them in order from the most general (1) to the most specific (4). The first set is done for you.

EXAMPLE:

- 1 books (This is the broadest term; all of the subtopics below could fall into this category.)
- 2 novels (Novels are a type of book, and they contain both items listed below.)
- 3 paragraphs (Paragraphs are in novels and include sentences.)
- 4 sentences (Sentences make up a paragraph.)

1.

- team sports
- pitchers
- baseball
- sports

2.

- Ford Motor Co.
- U.S. auto manufacturers
- manufacturers
- American manufacturers

3.

- bushes with flowers
- bushes
- red roses
- roses

4.

- actors
- entertainers
- film actors
- Brad Pitt

5.

- iPhone
- cell phone companies
- technology companies
- Apple

Practice

1. Read the following paragraphs, and underline any clues that help you determine the topics. Then, write the topic that best fits each paragraph on the line below.

If you apply for a credit card or a loan and you're turned down, it may be because of your credit history. In some cases, if you have never borrowed money before, you may not have a credit history. In other cases, you may have borrowed money but have been late on your payments, or you may have a poor credit history due to fraud—specifically, identity theft. One way to find out about your credit history is to get a credit report. Your bank can direct you where to get one, or you can look online for credit reports. It is recommended that consumers check their credit history once every two or three years.

The topic of this passage is:

.....

2. Read the following paragraphs, and underline any clues that help you determine the topics. Then, write the topic that best fits each paragraph on the line below.

Stocks, also known as *equity shares*, are units of ownership in a company. If a company wants to raise money to develop new products or services, it may sell shares of the company. The price of a stock is determined by its demand. The demand to buy the stock may go up when investors feel the stock may make them a good profit. Typically, investors buy stocks at a lower price and hold onto them until the price of the stock goes up. Then they sell the stocks and keep the profit. The stock market is constantly changing due to many factors. However, like all products, the price of stocks will increase when the demand to buy increases, and it will decrease when the demand to buy decreases.

The topic of this passage is:

.....

3. Read the following paragraphs, and underline any clues that help you determine the topics. Then, write the topic that best fits each paragraph on the line below.

When a company needs money to make the business grow, it may go to a bank and ask for a loan, but this means the company will have to begin making monthly payments in addition to paying an interest charge. Another way to raise the money is to sell bonds. A bond is just a loan from investors. Bonds have the principal (the amount borrowed) and interest (the lending fee) due at a much later date, called the "maturity date." Companies can sell bonds to raise money without having to pay

Practice

them back immediately in monthly payments. Unlike stockholders, bondholders do not own any share of the company. Also, bonds have a maturity date when they must be paid back with interest, whereas stocks can be held indefinitely.

The topic of this passage is:

.....

.....

TEXTBOOK SELECTION

Read the following paragraph, and underline any clues that help you determine the topic. Then, write the topic that best fits the paragraph on the line below.

If you are a first-time borrower and have no credit history, it may be difficult to get a bank loan. You may want to think about joining a credit union. A credit union is like a bank, but it is owned by its members. The board of directors and loan committee are elected by the members of the credit union. In the United States, credit unions typically charge lower interest rates on loans and pay higher interest dividends on savings accounts than most banks. Credit unions offer many of the same services as banks. Some credit unions are small and run by a few members, while others are huge with several billion dollars in resources and more than a hundred thousand members.

The topic of this passage is:

.....

.....

.....

U-Review

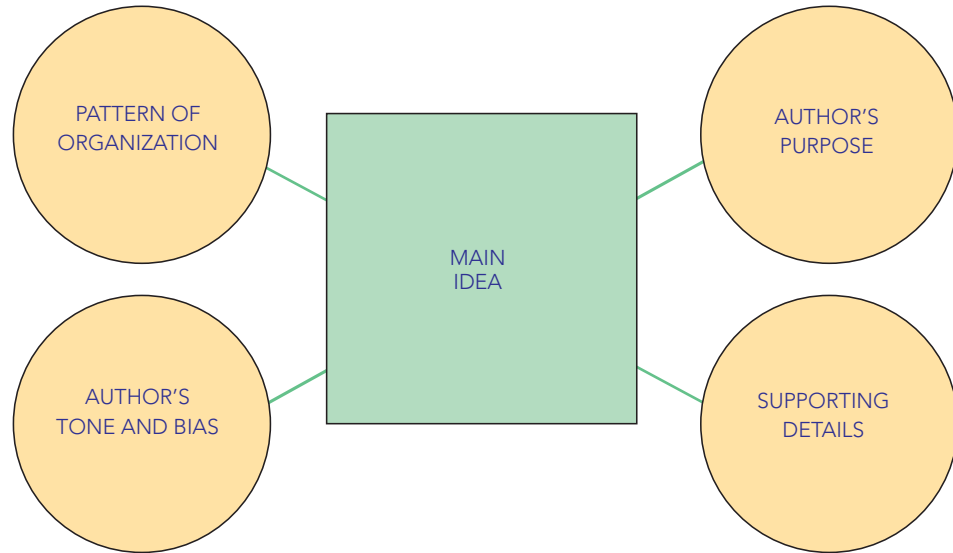
For each of the following sentences, write "T" if the statement is true or "F" if the statement is false. As you go over the answers with your team, discuss why the false statements were false.

1. Topics tell us who or what the reading passage is about.
2. Topics are complete sentences.
3. Topics are often found in the sentence that states the main idea.
4. Topics are usually not found in titles or bold print.
5. Knowing the topic will help you find the main idea.

Objective 2

Stated Main Ideas

Finding the main idea of a reading passage is the most important part of reading comprehension. Knowing the key message that the author is trying to get across will unlock many other supporting roles.



Characteristics of a Main Idea

The **main idea** is the most important point that the author is making about the topic.

A **main idea** is always a complete sentence that states an important point about the topic. That's why you can often find the topic in the main idea sentence. Main ideas are never questions; they're always statements.

Mark which of the following statements would be considered stated main ideas.

1. There are several benefits to having a college degree.
2. Ways to save money for college.
3. How to get financial assistance in college
4. Finding money to pay for college can be a challenge.
5. What are the best ways to save for college?

Main Idea Styles

Authors use different styles to convey main ideas.

1. Some main ideas will introduce the major points that the paragraph will discuss.

There are *several types* of marketing methods that would be appropriate for this product. (The several types would be the major details.)

Three main factors are important to consider when deciding upon the correct way to solve a crime. (The three factors would be the major details.)

2. Some main ideas are a summary of the paragraph.

Mozart was one of the most influential composers of all time. (The major details would explain why he was the most influential composer.)

Thomas Edison worked tirelessly to create new inventions and processes. (The major details would explain how he worked to create new inventions and processes.)

3. In definition pattern paragraphs, the definition of the term is the main idea. It is usually followed by an explanation and may include examples in the supporting details

Immediate memory is the temporary memory where information is processed briefly (in seconds) and subconsciously, and then is either blocked or passed on to working memory.

Self-concept is the perception of who we are and how we fit into the world. (Sousa, David A. *How the Brain Learns*, 3rd ed. Thousand Oaks, CA: Corwin Press, 2006, pp. 287, 289.)

4. Other main ideas may be a conclusion of a study, experiment, or discussion.

The results of the study show that, over the period of a lifetime, students who do not get a college degree will earn less than half the income of those who do.

In conclusion, it is often difficult to prove arson as the cause of a fire.

A **topic sentence** is the sentence that states the main idea, the author's most important point.

When a main idea is stated in a sentence, it is known as the **topic sentence**. Remember that a main idea is an idea. It can be stated or implied. But when it is stated, it is found in the topic sentence. Also remember that a topic sentence is always a complete sentence, never a phrase, and it is never a question. The most common mistake made when searching for a topic sentence is to choose one of the supporting details. To make sure you have the right topic sentence, you must always check by asking yourself, "Do most of the sentences in the paragraph tell me more about this idea?"

Sometimes students draw a conclusion about what they have read, thinking that it is a main idea. Conclusions are also based on the details, but a conclusion is often not the same thing as the main idea. For example, which of these statements is the main idea, and which one is a conclusion?

- a. *Pinocchio* is about a puppet who became a real boy whose nose grew longer every time he told a lie.
- b. You should never tell lies because you will only bring misfortune upon yourself.

The main idea tells what the story was about, whereas the conclusion is an inference you make based on the details in the story. Sentence (a) is the main idea, and (b) is a conclusion of the story.

Knowing the main idea is the key to good comprehension and will help you in many other aspects of your learning: in writing good paragraphs and essays, in highlighting, and in note taking.

Stated Main Idea: Checking Your Answer

Once you have found the topic sentence, you should check to see if the other sentences tell you more about it. If they don't, then look again for a sentence that might better state the author's most important point. Always choose a statement that is general enough to relate to the details discussed in the paragraph. In the following paragraph, the topic and the topic sentence are underlined. Most of the other sentences help to prove the topic sentence.

Have you ever been to a restaurant and stood there next to an empty desk waiting to be seated? Or once you were seated, did you have to wait more than five minutes for a waiter to approach your table? Even after the meal, did you become frustrated trying to get the waiter's attention so you could get your check? If you've experienced any of these things, then you know how important it is to have good customer service. Customers who have a poor experience at a restaurant or any other business are not likely to come back and may even tell their friends about it. Customer service is one of the most important factors in a business.

Practice Finding the Topic and Topic Sentence

Read the following paragraph. Find the topic by underlining the subject that is most often mentioned. Then, decide which sentence states the main point that the author is trying to make about the topic. This will be the topic sentence. When you think you have found it, ask yourself, "Do most of the other sentences tell me more about this idea?" If the answer is yes, you have the correct topic sentence.

When trying to save money, you need to know about your options. Most people save their money in a savings account at a bank. They are paid interest from the bank for allowing the bank to hold and use their money. If you save money in a money market account, your interest rate will be determined by how well the stock market is doing. Although you won't lose any of your original investment, you won't be making much interest when interest rates are low. Another way to save money is to buy a certificate of deposit, or CD. You cannot cash in the certificate until it reaches a certain age, but CDs are a good investment if you don't need the money right away.

1. What is the topic of this passage?
 - a. savings accounts
 - b. money market accounts
 - c. banking
 - d. ways to save money

2. What is the topic sentence?
 - a. Most people save their money in a savings account at a bank.
 - b. When trying to save money, you need to know about your options.
 - c. If you save money in a money market account, your interest rate will be determined by how well the stock market is doing.
 - d. Saving money today will keep you from financial trouble in the future.

Where to Find the Topic Sentence

Topic sentences can be found anywhere in a paragraph, but there are some places where they are more likely to appear.

Topic Sentence at the Beginning

Topic sentences are often the first sentence of the paragraph, as in the following paragraph. Notice that the topic is in bold print, and it is mentioned in the topic sentence.

One way of investing money is to purchase real estate. Most people want to buy **real estate** not only as an investment but for a place to live. Others may want to lease out the property to renters so they can make money. But investing in **real estate** is like any other investment—there are no guarantees of making money. In fact, buying the wrong property or buying when real estate prices are going down can result in losing money. When there are not enough buyers or renters to match the flood of properties on the market, real estate won't sell. Many people can get behind in their taxes and mortgage payments and lose their property to the banks who lent them the money to buy it.

Topic Sentence at the End

Sometimes the topic sentence comes at the end of a paragraph, as in the following passage.

A **loan** is an amount of money borrowed from a lender. Most **loans** are paid back in regular monthly payments, plus an interest charge. The interest charged on a **loan** can be high or low, depending upon the terms of the **loan** contract. If the interest rate is high, the cost of the **loan** will be high. A borrower must also look at the terms of the **loan** contract. Questions like, "Can I pay off the loan at any time?" and "What happens if I am late on my payment?" should be answered in the contract. Some lenders have high fees or increase the interest rate of your loan for being late on payments. **There are many factors to consider when taking out a loan.**

Topic Sentence in the Middle

In some cases, the topic sentence appears in the middle of the paragraph, as is shown here.

When a company or bank loans money to a borrower, it will often ask for something as "**collateral**." This is usually some type of property such as a car or real estate that can be held until the loan is paid off. The lender will hold the title (ownership papers) of the car, or place a "lien" (a claim) on the real estate. **Collateral is used to secure a loan to make sure that the lender receives some sort of repayment if a loan is not paid back.** This means that the lender must be paid back first when the **collateral** is sold. If the borrower does not pay back the loan, or is late on payments for a certain number of months, the lender can keep the **collateral**.

Topic Sentences in the First and Last Sentences

Often an author will want to emphasize an important point. To do this, the author may present the topic sentence first and then restate the same idea again at the end. Usually, a repeated topic sentence is stated in different words but has the same key idea. Notice how the topic sentences in this paragraph are similar but not identical:

Beware of borrowing money from loan sharks, because you may end up in serious trouble. People who loan money with extremely harsh terms are known as “**loan sharks**.” Their customers are usually people who are desperate, poor, and not well informed about borrowing money safely. **Loan sharks** sometimes commit criminal acts if the payments are late. Some **loan sharks** threaten or even assault borrowers for missing payments. They charge very high interest rates, which make it impossible for the loans to ever be paid back. Or they may have hidden terms in their contracts that allow them to charge extra fees or take away personal property as collateral. **Borrowing from loan sharks is a dangerous way to get money, no matter how badly it’s needed.**

TIPS ON TOPIC SENTENCES

Here are some things to keep in mind about topic sentences:

- They are always complete sentences, never a phrase or a question.
- They state the author’s most important point about the topic.
- They are explained or proved by most of the other sentences in the paragraph.
- They are broad statements that are general enough to include all the details in the paragraph.
- They are not the same as inferences or conclusions.
- Topic sentences usually mention the topic or make a reference to the topic.

Practice

1. Read the following groups of sentences. One item is the topic, one is the topic sentence, and the others are sentences that explain or prove the topic sentence. These are known as supporting details. Label each item T = topic, TS = topic sentence, or SD = supporting detail.

Example:

TS Using the Internet is one way to conduct business online.

SD Pop-up ads can appear on Web sites to advertise new products or services.

T Internet Business

SD A “shopping cart” is a feature that allows people to buy products online.

Group 1

..... A business plan is a written plan that shows how a business will be conducted.

..... It includes details about how much it will cost to start and run the business.

..... Business plans predict about how much money the business will make in the next few years.

..... Business plans

Group 2

- Examples of small businesses are hair salons, restaurants, newsstands, or locksmiths.
- Small businesses
- There are many different kinds of small businesses.
- The term “small business” means businesses with less than 100 employees.

Group 3

- Franchises
- Some popular franchises include fast-food restaurant chains, convenience stores, and gas stations.
- Franchises are branches of a large corporation that owns a chain of small businesses with the same brand name and same products or services.
- Franchise owners enjoy the benefits of a large corporation but must pay a percentage of their profits to the corporation.

Group 4

- There are several reasons why more than half of all new businesses go bankrupt within the first five years.
- Many new businesses do not have enough money to keep them going during the years when they are trying to get established.
- Some new businesses fail because the managers do not have enough experience in management.
- New businesses failures

Group 5

- Start-up capital
- One source of start-up capital is to sell shares of stock in the company.
- Sometimes private investors will give money to a new business in return for a percentage of the business.
- New businesses need money to get started, known as “start-up capital.”

2. In each of the following paragraphs, underline the topic and locate the topic sentence.

APR means the annual percentage rate that you will pay as interest on your loan. The APR is determined by the lender and the general economy. Some lenders charge much higher APRs than others. If you have a credit card, your APR for charging purchases may be less than the APR for transferring balances to other credit cards or for cash advances. Sometimes the APR changes depending on how much money you owe or your credit score. Often credit card companies will

Practice

advertise a low introductory APR for anywhere from 3 to 6 months, and then it will increase. When taking out a loan, you need to know not only your APR but also the terms under which it may change, so read the loan or credit card application carefully.

1. What is the topic of this paragraph?

- a. loans
- b. APRs
- c. credit cards
- d. applying for a loan

2. What is the topic sentence of this paragraph?

- a. APR means the annual percentage rate that you will pay as interest on your loan.
- b. The APR is determined by the lender and by the general economy.
- c. Sometimes the APR changes depending on how much money you owe or your credit score.
- d. When taking out a loan, you not only have to know your APR, but the terms under which it may change, so read the loan or credit card application carefully.



Oprah Winfrey was born in Mississippi to a poor, single mother. They moved to the inner city of Milwaukee, where life was hard. She earned a scholarship to Tennessee State University, where she majored in communications. After a series of successful jobs as a news anchor, she moved to Chicago to host a morning talk show. Her popularity gave her so much success that she soon had her own show and moved into film acting. Oprah Winfrey is a role model for women everywhere because she overcame poverty and

hardship to achieve great success. Oprah always found new ways to stay challenged. She started her own magazines and her own television and film production company, which were a huge success. For three years in a row, she was the world's leading African American billionaire, worth more than \$2.5 billion. But Oprah's success is more than financial. She has raised millions of dollars for charities and donated millions of her own money. She has won many awards for her humanitarian efforts, making her one of the most influential and generous women in the world.

1. What is the topic?

- a. Oprah's TV show success
- b. the world's richest woman
- c. Oprah Winfrey
- d. rich women

2. What is the topic sentence?
 - a. Oprah Winfrey was born in Mississippi to a poor, single mother.
 - b. Oprah Winfrey is a role model for women everywhere because she overcame poverty and hardship to achieve great success.
 - c. For three years in a row, she was the world’s leading African American billionaire, worth more than \$2.5 billion.
 - d. She has won many awards for her humanitarian efforts, making her one of the most influential and generous women in the world.

3. If you purchase an item with your credit card, you may withhold payment if the product is damaged or of poor quality. First, you must try to resolve the problem with the company that sold you the goods. Under the Fair Credit Billing Act (a federal law), you can have payment withheld if the sale took place within 100 miles of your home address and it is worth \$50 or more. If you can’t get a refund, write to your credit card company or call its customer service number. Otherwise, you will lose your rights to stop payment. Your credit card company will investigate the claim, and if it is approved, you will not have to pay for the item.

1. What is the topic of this paragraph?

a. withholding a credit card payment	c. credit cards
b. returning damaged goods	d. the Fair Credit Billing Act
2. Which of the following is the topic sentence for this paragraph?
 - a. First, you must try to resolve the problem with the company that sold you the goods.
 - b. If you can’t get a refund, write to your credit card company or call its customer service number.
 - c. Your credit card company will investigate the claim, and if it is approved, you will not have to pay for the item.
 - d. If you purchase an item with your credit card, you may withhold payment if the product is damaged or of poor quality.

When Larry Page was a student at the University of Michigan, he loved turning his creative ideas into useful technology. After he graduated with his bachelor’s and master’s degrees in computer science, he enrolled in the PhD program at Stanford University. There he met another student who was also interested in the Internet, Sergey Brim. Together, they created a computer program to find data more easily and tried it on the Stanford University Web site. It worked so well that they decided to create their own company and named it Google. Today, both young men are listed in *Forbes* magazine’s richest people in the world. Each of them has a net worth close to \$20 billion. Larry Page and Sergey Brim created one of the most successful Internet companies in history—Google.

1. What is the topic? (Who or what are most of the details about?)

a. Larry Page	c. Google
b. Sergey Brim	d. Larry Page and Sergey Brim

Practice

2. What is the topic sentence?

- a. When Larry Page was a student at the University of Michigan, he loved turning his creative ideas into useful technology.
- b. Together, they created a computer program to find data more easily and tried it on the Stanford University Web site.
- c. It worked so well that they decided to create their own company and named it Google.
- d. Larry Page and Sergey Brin created one of the most successful Internet companies in history—Google.

TEXTBOOK SELECTION

Read the following textbook selections, underline the topics, and then answer the questions that follow.

The field of marketing is extensive—and so are the opportunities for someone graduating with a marketing degree. While one person may seek out the excitement of an advertising agency that serves multiple clients, another might prefer to focus on brand management at a single organization. For someone else interested in marketing, working as a buyer for a retail chain is appealing. A few people might want to get into marketing research. Others might have an aptitude for supply chain management or *logistics management*, the aspect of supply chain management that focuses on the flow of products between suppliers and customers. A lot of people are attracted to sales positions because of the potential financial rewards.

(Collins, Karen. *Exploring Business*. Upper Saddle River, NJ: Pearson/Prentice Hall, 2008, p. 187.)

1. What is the topic?

- | | |
|-------------------------|--------------|
| a. logistics management | c. sales |
| b. management | d. marketing |

2. Which of the following is the topic sentence for this paragraph?

- a. The field of marketing is extensive—and so are the opportunities for someone graduating with a marketing degree.
- b. A few people might want to get into marketing research.
- c. For someone else interested in marketing, working as a buyer for a retail chain is appealing.
- d. Others might have an aptitude for supply chain management or logistics management, the aspect of supply chain management that focuses on the flow of products between suppliers and customers.

Have you ever wanted to go surfing but couldn't find a body of water with decent waves? You no longer have a problem: the newly invented PowerSki Jetboard makes its own waves. This innovative product combines the ease of waterskiing with the excitement of surfing. A high-tech surfboard with a 40-horsepower, 40-pound watercraft engine, the PowerSki Jetboard has the power of a small motorcycle. Where do product ideas like the PowerSki



To see the PowerSki Jetboard in action, visit the company's Web site at www.powerski.com. Watch the streaming videos that demonstrate what the Jetboard can do.

Jetboard come from? How do people create products that meet customer needs? How are ideas developed and turned into actual products? How do you forecast demand for a product? How do you protect your product ideas? In this chapter, you'll learn the answers to many questions about products.

(Adapted from Collins, Karen. *Exploring Business*. Upper Saddle River, NJ: Pearson/Prentice Hall, 2008, pp. 131–132.)

1. What is the topic?
 - a. PowerSki Jetboard
 - b. surfing
 - c. products
 - d. selling products

2. Which of the following is the topic sentence for this paragraph?
 - a. Have you ever wanted to go surfing but couldn't find a body of water with decent waves?
 - b. This innovative product combines the ease of waterskiing with the excitement of surfing.
 - c. You no longer have a problem: the newly invented PowerSki Jetboard makes its own waves.
 - d. In this chapter, you'll learn the answers to many questions about products.

U-Review

List six ways you can identify a topic sentence of a paragraph. Then, check your answers with your team to see if there are any you forgot. (Hint: If you need help getting started, go back and reread "Tips on Topic Sentences.")

1.
2.
3.
4.
5.

6.

Bonus Question: What question should you ask to check if you have the correct topic sentence?

Reading 1 Vocabulary Preview

The following vocabulary words are from the article “A Matter of Perspective: Do Money Worries Make You Crazy?” With a partner or in a team, choose the correct meanings of the underlined words in the following sentences. Use context clues (LEADS), word part clues, and parts of speech to help you figure out the meanings.

1. If you look at money from the wrong perspective (per-SPEK-tiv), it can cause a lot of unhappiness. (Hint: The root is “spect,” meaning “to see or view.”)
 - a. proportion
 - b. viewpoint
 - c. amount
 - d. idea

2. Rather than trying to break down words into their parts, some people prefer to read them with a holistic (hole-IS-tik) approach.
 - a. in sections
 - b. the whole thing
 - c. solid
 - d. unusual

3. Patients with terminal (TER-min-ul) diseases are not expected to live. (Hint: The root, “term,” is from the Latin root “terminus,” meaning “to end.”)
 - a. serious
 - b. unexpected
 - c. fatal
 - d. watchful

4. It was so sweltering (SWELL-ter-ing) on the day of the parade that many of the marchers fainted from the heat.
 - a. extremely hot
 - b. mild
 - c. chilly
 - d. important

5. He invited me to open a charge account at his store, but I declined (dee-KLINE 'D) his offer.
- accepted
 - listened to
 - didn't accept
 - questioned
6. The forlorn (for-LORN) look on Jim's face told me that his team had lost the basketball game.
- sad
 - angry
 - happy
 - long
7. Even though Jamika finds math difficult, her perseverance (per-sa-VEER-ence) has enabled her to pass Algebra with a B.
- presence
 - hardness
 - determination
 - frustration
8. If you trust me with your apartment while you are gone, I promise to be a good steward (STOO-ard) and make sure everything is kept safe until you return.
- caretaker
 - babysitter
 - waiter
 - cook
9. The lessons I learned about hard work were imprinted (im-PRINT-ed) upon me by my mother, who was always busy working.
- written on
 - impressed upon
 - given to
 - taken from
10. After her car accident, Jaya got into a funk, and nothing seemed to cheer her up.
- junk car
 - dance
 - situation
 - depressed mood

Reading 1 What Do You Already Know?

1. What do you know about Suze Orman?
2. What have you learned about how to stay financially healthy? What advice can you share with your team?

Directions: As you read this article, practice the four-step reading process. Preview the article, and then write on the following lines one or two questions that you would hope to have answered.

.....

.....

.....

.....

As you read, answer the questions in the margins to check your comprehension.

Adapted from

"A Matter of Perspective: Do Money Worries Make You Crazy?"

SUZE ORMAN

Guideposts Magazine, March 2004

Suze ("Suzie") Orman was not always a popular celebrity of her own TV show. She has authored seven best-selling books and has made her own fortune as a financial advisor. This article describes how her childhood experiences and mistakes with money taught her how to be money-wise. In this article she reveals some of her secrets to wealth.



- 1 Taxes, mortgage payments, credit card bills, medical expenses. Every day I hear from people who are anxious or frustrated or just plain worried sick about their finances. Is money the answer? I always tell them the same thing—money can't make you happy. But how we relate to money has an awful lot to do with our outlook on life. Believe me, I know. I've been there.
- 2 Some of you probably don't even want to think about your finances, and we all know people battling to make ends meet. If you're struggling with money worries, like so many are (or know someone who is), you need to replace the negative feelings about your finances with a positive, holistic approach. There is no terminal financial disease. When it comes to money, you are the patient, the doctor, and the pharmacist. By taking a few positive steps, you can find a cure that will free you financially and spiritually.

Back to the Future

- 3 My first money disappointment came early, at age eight. In the hot Chicago summers, all of us kids in the neighborhood would go swimming at the Thunderbird Motel. It cost just a dollar. One sweltering Saturday, I asked my mother

Reading 1

What are some mistakes that Suze Orman made in the past?

What fear did her father express when he was in the hospital, and why did he feel that way?

How did her parents affect the way Suze thinks about money?

for a dollar to go swimming. She looked at me with the saddest face I had ever seen. "Sweetheart, we don't want anyone else to know, but I just don't have a dollar to give you." What am I going to tell my friends? I thought. I'm not proud of what I did. But as I said, it's about honesty. That night, after my mom and dad went to sleep, I took some change out of my father's pants pockets. I used it to buy candy for my friends. I wanted them to still like me, even if I couldn't hang out with them at the pool. Take note. Mistakes like that impact the decisions we make in the future.

- 4 Long after my days swimming at the Thunderbird, I was in a department store buying an expensive gift for a friend. The saleslady swiped my credit card. All I could think was, "Dear God, please don't let it be declined." Here I was a grown woman, still spending money I didn't have to buy gifts so people would like me. Still feeling ashamed.

Value Yourself More Than Your Paycheck

- 5 My dad had a little chicken shack. It was all of 400 square feet. One day the chicken shack caught fire. Dad stood on the street, helplessly watching his livelihood go up in smoke. Before anyone could stop him, he ran into the flames. Mom and I could see him pounding at the metal cash register. Finally, he picked up the register and staggered outside. The scalding hot metal register left my dad with third-degree burns all over his upper body. He nearly gave his life for a day's receipts. No wonder I grew up thinking money was all-important!
- 6 It took me years to understand that Dad felt that he was nothing without money. To his friends and neighbors he always pretended he had more than he really did. Bad enough that his wife had to work to help make ends meet. Sometimes she even made more than he did. That was a tremendous source of shame for him. And he never got over it.
- 7 The last time I saw my father he was in the hospital. This was after I had graduated from the University of Illinois and worked in brokerage firms. I later had my own business as a stockbroker and had been doing it for about a year. He was so proud that he opened up a small account at my firm. That last day he asked, "Suze, who is going to take care of you and your mother?" I told him not to worry, that he gave my mother and me everything we could ever need. But I could tell by the forlorn look in Dad's eyes that he wished he had done more for us financially.
- 8 Today, the thing I would like to tell Dad is that his mistakes and perseverance helped teach me to develop a healthy relationship with money. I don't have to tell you that there are many other things more important than money. Thinking less of yourself because of your financial situation will only blind you to the true blessings in your life. You won't make more because of those negative thoughts and—like my father—you'll end up full of regrets.

Track Those Spending Habits

- 9 What does it cost you to live each month? Most of us don't know—not exactly. We pull money out of the ATM and don't keep close track of where it goes. That's a form of denial. Write down every dollar you spend during a month. You'll be surprised by how little things—movie tickets, soft drinks, toiletries—add up.
- 10 Time to spend more wisely. You don't have to make unrealistic budget cuts. It's all about trimming. Make your own coffee and bring it to work. Try going to the grocery store every eight days instead of every Saturday. The more aware you are of how you spend your money, the more control you'll gain over it. But first you have to know what you spend.

Reading 1

What are the first steps to becoming financially healthy?

How should you teach your children about money?

What is one of the important purposes of having money?

1,602 words divided
by minutes
= words
per minute.

Dig Yourself Out of Debt

- 11 Okay, you've gotten honest about your spending. Now start talking about your debt. The average American family today has \$8,500 of credit card debt. So there is nothing for you to be ashamed about. Tell a few of your closest friends exactly how much you owe on your credit cards. It's like an alcoholic entering recovery. The first step is admitting what your problem is.
- 12 Maybe you're so far behind that you're thinking, "I don't have the money to pay these bills. What's the use in opening them?" Maybe you're afraid to see the number on the balance due line. Get over it! Open up those bills! Find out exactly how much you owe—down to the last penny, so you can do something about it. Remember, when it comes to your finances, you're the patient, the doctor, and the pharmacist.
- 13 List your debts from the highest interest rate to the lowest. Call the credit card company and negotiate a lower rate. Today. Start paying the most you possibly can toward your highest interest rate debt and the minimum toward all the others. Once you've paid off the debt at the top of the list, move to the next one until you've rolled them all down. If it takes you five years, you must do it. Your financial, emotional, and spiritual well-being are at stake.

Teach Your Children Well

- 14 My father used to yell at my mom for spending too much. She'd run around the house frantically closing windows so the neighbors didn't hear the fighting and bickering about our family's financial difficulties. The negative messages stuck. I thought if I could just make a lot of money when I grew up, I would be happy.
- 15 It is very important to be open with children about money. Talk to them about why they get an allowance, and what they are allowed to do with the money you give them. Giving money is a chance to teach. Explain to your kids or grandkids that the things that mysteriously show up in their lives—electricity, water, food, toys, and clothes—all have to be paid for. Why isn't Mommy buying furniture for the living room? Because it isn't affordable right now, and that's okay. Show them by your actions how to be good financial stewards. Read your children books and play games (like Monopoly or Life) that involve spending and saving, and talk about the financial decisions they make. When they're older, have them sit next to you when you fill out your 401(k) paperwork, or explain what a tax return is. Your children and grandchildren are becoming imprinted with their money memories right now—whether you know it or not. Make those impressions positive and valuable.

Give and You Shall Receive

- 16 One day I was in a terrible funk. I turned on the TV and happened to catch a fundraising drive. I picked up the phone and pledged as much as I could spare. Those people needed money more than I did. Immediately I felt better, as if a burden had been lifted. From then on, whenever I felt down I'd give to a charity. I'd feel better and, amazingly, in every instance the amount was showered back on me tenfold. Not that I'm saying you should give in order to receive. You have to give with an open heart. The best returns are not necessarily financial. They're the sense of freedom and purpose granted to you by being able to help other people. Those rewards are great no matter how little or how much you have to share, \$5 or \$5,000. The point is, money can't be so important that you can't let it go. It took awhile for me to figure it out. When you open your hands to give to others, you're opening yourself up to receive the gifts God has to give you.

Reading 1 Thinking About What You Read

It is a good habit to summarize everything you read to strengthen your comprehension.

Directions: Briefly answer the following five questions, and then use this information to write a summary of the article "A Matter of Perspective: Do Money Worries Make You Crazy?"

1. Describe the subject (who and what?)

.....
.....

2. Action (what happened?)

.....
.....

3. Where?

.....
.....

4. When?

.....
.....

5. Why?

.....
.....

Use your summary notes to write a two- or three-sentence summary of the article on the lines below. In your own words, describe what the article was about and why the author wrote it.

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Reading 1 Comprehension Questions

The following questions will help you to recall the main idea and the details of “A Matter of Perspective: Do Money Worries Make You Crazy?” Review any parts of the article that you need to find the correct answers.

LITERAL COMPREHENSION

1. What is the topic (subject) of this article?

- a. money
- b. worrying about money
- c. Suze Orman
- d. Suze Orman’s steps to financial security

MAIN IDEAS

2. What is the main idea of the article? (What is the most general statement that tells the most important point of the article?)

- a. By taking a few positive steps, you can find a cure that will free you financially and spiritually.
- b. Tracking your spending habits is an important key to money management.
- c. Pay down your debts so you can begin saving.
- d. Teach your children how to manage money.

3. What is the topic sentence (or main idea) of paragraph 1?

- a. Taxes, mortgage payments, credit card bills, medical expenses.
- b. Every day I hear from people who are anxious or frustrated or just plain worried sick about their finances.
- c. Is money the answer?
- d. But how we relate to money has an awful lot to do with our outlook on life.

4. What is the topic sentence (or main idea) of paragraph 16?

- a. One day I was in a terrible funk. I turned on the TV and happened to catch a fundraising drive. I picked up the phone and pledged as much as I could spare.
- b. Those people needed money more than I did.
- c. The point is, money can’t be so important that you can’t let it go.
- d. When you open your hands to give to others, you’re opening yourself up to receive the gifts God has to give you.

SUPPORTING DETAILS

5. According to the article, Suze Orman’s first disappointment about not having money came when:

- a. she didn’t have enough to buy a present for her friend.
- b. she spent all of her allowance on candy for her friends.
- c. her parents couldn’t give her one dollar to go swimming.
- d. her father suffered burns on his body because he saved the family’s cash register from a fire.

Reading 1

DRAWING CONCLUSIONS

VOCABULARY IN CONTEXT

6. According to the article, Suze Orman believes that
 - a. money is the most important resource we have.
 - b. many other things are more important than money.
 - c. you should pay your bills every eight days instead of every Saturday.
 - d. you should save your money before you pay off your credit cards.
7. According to the article, which of the following statements is *not* accurate?
 - a. You should write down all of your expenses.
 - b. The more you are aware of how you spend money, the more control you'll have over it.
 - c. You should pay off your debt with the lowest interest first and save the highest interest debt to last.
 - d. You should teach your children about money.
8. What does Suze Orman mean when she says, "When it comes to money, you are the patient, the doctor and the pharmacist"?
 - a. You should become a doctor or a pharmacist.
 - b. You are responsible for finding a cure for your money problems and taking action to solve them.
 - c. You are like a patient because you have a terminal financial disease.
 - d. You can become ill if you worry too much about your finances.
9. What does Suze Orman mean when she says, "money can't be so important that you can't let it go"?
 - a. It's hard to let go of money.
 - b. Once you have some money, you shouldn't let it go.
 - c. There are some things that are more important than having money.
 - d. Money should be the most important thing in life.
10. Use context clues, word part clues, and parts of speech to determine the meaning of the underlined word as it is used in the following sentence: Mistakes like that impact the decisions we make in the future (paragraph 3).
 - a. influence
 - b. crash
 - c. decide
 - d. helping

Reading 1 Vocabulary Practice

Use the vocabulary words from the Word Bank to complete the following sentences. Write the words into the blanks provided.

WORD BANK

holistic	terminal	sweltering	declined	forlorn
perseverance	funk	perspective	steward	imprinted

1. If you apply for a loan and you are _____, you can apply for one at another bank or credit union.
2. If you have the right _____ about money, you will have a healthy financial outlook.
3. Instead of trying to write every little detail about the book in your report, just write a more _____ summary of the entire novel.
4. The day my team won the championship will be _____ in my memory forever.
5. Mrs. Jones was diagnosed with a _____ disease, but her treatment was so successful that she is now expected to live a long life.
6. On a(n) _____ day like today, the best thing to do is to stay in a cool, air-conditioned room, or go swimming.
7. No one thought Ming would be able to finish college and become an artist, but her hard work and _____ paid off, and now she works as an illustrator.
8. A small boy who looked very _____ asked me if I had seen his lost puppy.
9. Dave got into a serious _____ after his girlfriend left him for another guy.
10. Because Tina is too young to manage her inheritance, her uncle is her financial _____ until she reaches the age of 18.



Reading 1 Questions for Writing and Discussion

Review any parts of the article you need to answer the following questions.

1. What did Suze Orman learn from her mistakes about managing money?

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2. What do you think that Suze Orman means when she says that, when it comes to money, you are the patient, the doctor, and the pharmacist?

.....

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3. Suze Orman said that "how we relate to money has an awful lot to do with our outlook on life." If you were given \$500, what would you do with it? Would you save it? Spend it? Use it to pay off bills? What does this show about your relationship with money?

.....

.....

.....

4. In what ways have your parents or family influenced your outlook on money?

.....

.....

.....

5. Suze Orman says that there are things more important than money. What do you think some of those things might be?

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.....

.....

Reading 1 Vocabulary Practice—Speed Quiz

DIRECTIONS: *The object of the game is to be the team with the most matched sets of cards.*

1.

Using an index card of 1/4 sheet of paper, copy **one** of the numbered items from the lists below. Your instructor will inform you about which item(s) to copy onto the card(s). (Some students may have to make more than one card to get all 30 cards made.) Label the word cards with a “W” and the definition cards with a “D” as illustrated below.

2.

There are three matching cards for each set: the vocabulary word card, the definition card, and the sentence card. When your instructor tells you to begin, in your teams, match as many sets of 3 cards as you can, matching the word with its definition and the sentence it completes. With the remaining cards that do not match any of your sets, trade cards with other teams.

3.

Lay out the cards into rows as illustrated on the right.

4.

When time is called, the team with the most correctly matched sets of cards wins.

W sweltering	D very hot	It was such a ____ day, our ice cream cones quickly melted
W Cards (Words)	D Cards (Definitions)	Sentence Cards
1. holistic	11. turned down	21. It is such a(n) ____ day that I think I would rather swim than go running.
2. terminal	12. determination	22. The ____-looking dog poked his nose through the fence and whined for attention.
3. sweltering	13. referring to the whole thing	23. If you have enough ____, you can succeed at just about anything.
4. declined	14. viewpoint	24. A hospice is a care center for patients with ____ illnesses.
5. forlorn	15. caretaker	25. In ____ medicine, they treat the whole body instead of just one part.
6. perseverance	16. sad, pitiful	26. Serving in the military during a war gave Juan a new ____ on life.
7. perspective	17. final, ending, or fatal	27. I offered to buy James a new basketball, but he ____ my offer.
8. steward	18. impressed upon	28. I promised my brother that I would be a good ____ of his new car if he let me borrow it for a few days.
9. imprinted	19. depressed mood	29. Keisha fell into a(n) ____ after she lost her dream job.
10. funk	20. very hot	30. The memory of 9-11 will be ____ on me as long as I live.

Reading 2 Vocabulary Preview

The following vocabulary words are from the article “Taryn Rose: Taking a Risk on Shoes.” With a partner or in a team, choose the best meaning of the underlined words in the following sentences. Use context clues (LEADS), word part clues, and parts of speech to help you figure out the meanings.

1. When Maria’s mother needed a hip replacement, it was performed by an orthopedic (or-tho-PEA-dik) surgeon.
 - a. the special medical area of the brain
 - b. the special medical area of the skeleton
 - c. the special medical area of dental surgery
 - d. highly skilled
2. That dress is so fashionable that you look absolutely chic (sheek) in it!
 - a. heavy
 - b. skinny
 - c. stylish
 - d. terrible
3. During the first six months after we opened our new restaurant, it was such grueling (GROOL-ing) work that I came home exhausted every night.
 - a. very difficult
 - b. short
 - c. cruel
 - d. simple
4. My boyfriend is in medical school, and he must apply for a fellowship (FELL-o-ship) because he can’t afford to pay the tuition fees.
 - a. a group of people at a social event
 - b. partners
 - c. a grant for financial aid
 - d. guardian
5. At the sound of the ship’s horn, the passengers began to embark (em-BARK) onto the ship.
 - a. get off
 - b. get on board
 - c. pay their way
 - d. resist

Reading 2

6. Before deciding to go into business, it is important to get feedback from focus groups (FO-cus groups) to find out if people think your idea is valuable.
 - a. photographers
 - b. a group of people at a reunion
 - c. a group starting a business
 - d. a group who answers questions about a new product or service

7. To reach potential (po-TEN-shel) buyers, Jasmine sent out flyers advertising her new makeup kits.
 - a. possible
 - b. late
 - c. sellers
 - d. wealthy

8. In American Government class, we learned that the demographics (dem-o-GRAF-iks) of the country show that the majority of citizens are mostly older baby boomers—people over the age of 55.
 - a. candidates
 - b. government
 - c. population data
 - d. photos for magazines

9. In the United States, the smallest segment (SEG-ment) of the work force consists of Asians and Pacific Islanders.
 - a. population
 - b. section or part
 - c. to break up
 - d. people

10. Although I try to watch my diet, I sometimes indulge (in-DULJ) in a hot fudge sundae.
 - a. to forgive
 - b. to refuse
 - c. to give in to
 - d. eat

Reading 2 What Do You Already Know?

1. What are your favorite styles or types of clothes or shoes? What brands of clothing or shoes do you like?
2. Have you ever taken a risk to do something in which you believed you would succeed? Describe the situation.

Directions: As you read this article, practice the four-step reading process. Preview the article, and then write on the following lines one or two questions that you would hope to have answered.

.....

.....

.....

.....

As you read, answer the questions in the margins to check your comprehension.

"Taryn Rose: Taking a Risk on Shoes"

MARIA BARTIROMO

Adapted from "Dreamers: The Risk Taker," by Maria Bartiromo. *Reader's Digest* (www.rd.com, July 2008).

After graduating from college, Taryn Rose went on to do her residency as an orthopedic surgeon. She wanted to change her career path but was afraid of failure. It would mean taking risks and starting all over again. But she followed her heart's desire, and it led her to a new and exciting future.



MADE FOR WALKING

- 1 After working 36-hour shifts as a resident in orthopedic surgery, Taryn Rose knew a lot about sore feet. But unlike most of her colleagues, she turned her pain into profit: Today she is CEO of Taryn Rose International, a \$28 million company that makes chic and comfortable shoes.
- 2 A Vietnamese refugee who came to the United States when she was eight, Rose assumed she'd follow in the footsteps of her physician father. For a while, she did, getting her medical degree from the University of Southern California and choosing a grueling training in orthopedic surgery.

Reading 2

Why did Taryn Rose want to give up her career as a doctor?

How did her college education help her in learning how to start a business?

- 3 But when the time came to apply for post-residential fellowships, Rose found her heart was no longer in medicine. “I felt like a part of me, the part that loves to learn new things, that likes adventure, would be dying.”
- 4 Rose had always loved shoes, especially high heels. When her fellow residents headed home after long hours on their feet, “I would make my way to Neiman Marcus for some retail therapy,” she says. What if, she wondered, she gave up her career to learn how to make stylish shoes that could stand up to a day’s work?
- 5 Rose realized the only thing stopping her was her “fear of failure. I could hear my friends and family saying, ‘Why did you leave a secure job?’ If I failed, would I be okay facing them? And I thought, ‘So what? I can go back to do a fellowship.’ I started to accept that it would be okay to say, ‘I failed, but I tried.’ Once I was comfortable with that idea, the fear dissolved. I realized I feared regret more than failure. And after you embark on the path you choose, there is nothing acceptable but success.”
- 6 But first, Rose had to learn the shoe business. “The great thing about a medical education is that it teaches you how to learn,” she says, “because every case and every patient is different.” Rose had become friends with a salesclerk who knew people in the shoe industry in Italy. She made the introduction and headed off to Milan, Italy, to learn how to make shoes.
- 7 She didn’t have the money to conduct focus groups on her potential market. “My research was done sitting on the couch at Neiman Marcus, asking women what they wanted from shoes. Then I studied the demographics. Baby boomers are the largest segment of the population; they have the most money and their feet are going to hurt as they age.”

No Regrets

- 8 With the data to back her up, Rose got a \$200,000 loan from the Small Business Administration in 1998. She wore out a lot of her own shoe leather showing samples to independent shoe stores and buyers at upscale department stores.
- 9 “Someone told me it costs \$10 million to start a new brand,” Rose says. She didn’t have \$10 million, but she had a good story, and it got picked up by a lot of magazines. Taryn Rose International was on its way. “I did everything at the beginning: the designing, the marketing, the accounts receivable,” Rose recalls. “There were moments when I was so frustrated, I remember crying. The client is saying, ‘Where are my shoes?’ The vendor is saying, ‘Where is my payment?’ But when you’re faced with saving a patient, you don’t think about giving up.”

Reading 2

How did Taryn Rose deal with problems in the business?

What advice does Taryn offer to someone starting a business?

- 10 Her natural sense of optimism also helped. “If someone tells me we’re \$200,000 short of our goal, I’ll say, ‘Let’s sit down and see how we can bring up those numbers.’”
- 11 Handmade in Italy of the finest leathers, the shoes are designed for comfort, for women and men. They range from \$200 to \$400 a pair. Rose makes sure they’re also available through discount catalogs and websites as well as her warehouse sale. “My family started out in this country with nothing, so I don’t have a problem selling to a discount catalog. Today’s discount catalog customer may one day be a luxury customer.”
- 12 Now that she can indulge her love of shoes, Rose owns about 200 pairs and, she adds, “a warehouse of 20,000 more that I can borrow from at any time!”
- 13 Rose has no regrets about leaving medicine. “What I’m doing is not all that different from what I was doing as a physician. The goal is the same, to relieve pain. A former professor told me, ‘You’re helping hundreds of thousands of people with your shoes. As a surgeon, you would have helped only the few who made it to your office. You’re having a much greater effect.’”
- 14 Looking back, Rose admits she caught a couple of lucky breaks. “To me, luck is about being prepared for those opportunities that come knocking. You have to have an open mind, the right skills, and all your senses working to see what opportunities present themselves. Luck can open the door, but you still have to walk through it.” Preferably, in a pair of good-looking, great-feeling shoes.
- 15 It’s barely eight years since Rose, now 40, started her business. The shoes can be found in more than 220 stores worldwide. There are four boutiques in the United States and one in Paris, France. The business has been so successful that she has expanded her product line by adding handbags. Taryn Rose International footwear boutiques are found in Beverly Hills; New York; Las Vegas; San Jose; and Seoul, Korea. Her products are also sold in hundreds of department stores, including Neiman Marcus, Bloomingdale’s, SAKS Fifth Avenue, Nordstrom, Lord & Taylor, and Harrods of London as well as online at tarynrose.com. Taryn Rose International has become a successful name brand in women’s fashion around the world.

1,004 words divided by minutes = words per minute

Reading 2 Thinking About What You Read

It is a good habit to summarize everything you read to strengthen your comprehension.

Directions: On the following lines, write a two- or three-sentence summary of the article. "Taryn Rose: Taking a Risk on Shoes." In your own words, describe what the article was about and why the author wrote it.

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Comprehension Questions

The following questions will help you to recall the main idea and the details of "Taryn Rose: Taking a Risk on Shoes." Review any parts of the article that you need to find the correct answers.

LITERAL COMPREHENSION

1. What is the topic of this article?

- a. the shoe business
- b. Taryn Rose Shoes
- c. an orthopedic surgeon
- d. Taryn Rose

MAIN IDEAS

2. What is the main idea of the article?

- a. To be successful, you need to take risks.
- b. Taryn Rose left her career as a doctor to start a successful shoe company.
- c. After working 36-hour shifts as a resident in orthopedic surgery, Taryn Rose knew a lot about sore feet.
- d. Luck can open the door, but you still have to walk through it.

3. What is the topic sentence of paragraph 13?

- a. Rose has no regrets about leaving medicine.
- b. The goal is the same, to relieve pain.
- c. You're helping hundreds of thousands of people with your shoes.
- d. You're having a much greater effect.

4. What is the topic sentence of paragraph 15?

- a. It's barely eight years since Rose, now 40, started her business.
- b. There are four boutiques in the United States and one in Paris, France.
- c. The business has been so successful that she has expanded her product line by adding handbags.
- d. Taryn Rose International has become a successful name brand in women's fashion around the world.

SUPPORTING
DETAILS

5. According to the article, when Taryn Rose wanted to give up medicine to start her own company, what was stopping her at first?
 - a. Her parents forbid her to quit her career as a doctor.
 - b. She didn't have the money needed to start a business.
 - c. She was afraid of failing.
 - d. She didn't know how to start a business.
6. According to the article, Taryn Rose has also started to sell:
 - a. luggage
 - b. hats
 - c. briefcases
 - d. handbags
7. According to Taryn Rose, what does having "luck" mean?
 - a. when things just all seem to go in your favor
 - b. when someone offers you a lot of money to start your business
 - c. when you have prepared yourself for opportunities with an open mind and the right skills
 - d. when customers really want what you have to offer

DRAWING
CONCLUSIONS

8. What does Taryn Rose mean when she says, "Luck can open the door, but you still have to walk through it"?
 - a. You can't be lucky all the time.
 - b. You may get lucky and get an opportunity, but you still have to do the work to be successful.
 - c. You can't expect luck to help you.
 - d. If a door opens for you, you will be successful.

VOCABULARY IN
CONTEXT

Using context clues and word part clues, determine the best meaning for the underlined word in each of these sentences. If necessary, use a dictionary.

9. Her natural sense of optimism also helped. "If someone tells me we're \$200,000 short of our goal, I'll say, 'Let's sit down and see how we can bring up those numbers.'" (paragraph 10)
 - a. positive thinking
 - b. direction
 - c. negative thinking
 - d. confusion
10. "Luck can open the door, but you still have to walk through it." Preferably, in a pair of good-looking, great-feeling shoes (paragraph 14).

a. if at all possible	c. for certain
b. probably	d. never

Reading 2 Vocabulary Practice

Use the vocabulary words from the Word Bank to complete the following sentences. Write the words into the blanks provided.

WORD BANK

orthopedic	chic	grueling	fellowship	segment
embark	focus groups	potential	demographics	indulge

1. When the breakfast food company created its newest cereal product, it hired several to gather feedback about the product.
2. Taking six classes proved to be too for Nadia, so she dropped one class.
3. A(n) surgeon told me I needed to have surgery on my foot after it was broken during football practice.
4. All of the candidates for student government president first had to gather signatures before they could be put on the ballot.
5. Samantha's new hairstyle looks so that I'm sure her boyfriend will like it.
6. Our travel guide told us that we were about to on the biggest and newest cruise ship ever built.
7. According to the of this state, there should be more baby boomers employed than people in younger age groups.
8. Even though Gary is on a strict diet, he still likes to in eating a bowl of popcorn on the weekends while watching a game on TV.
9. Drug abuse has invaded every of our society—the poor, the middle class, and the wealthy.
10. If Carlo is granted a(n) by the university, he will enter the graduate program and study finance.

Reading 2 Questions for Writing and Discussion

Review any parts of the article you need to answer the following questions.

1. When did Taryn know that being an orthopedic doctor was not the right career for her?

.....

.....

.....

2. When Taryn Rose decided she wanted to make shoes for a living, she had to overcome her fears. What were these fears and how did she overcome them?

.....

.....

.....

3. Even though she started her shoe business from scratch, Taryn Rose became very successful. How do you think she became so successful? What lessons can you learn from her?

.....

.....

.....

4. Do you think her time spent learning to become a doctor was a waste of time for Taryn Rose, or do you think it was useful to her in her career as a business woman?

.....

.....

.....

5. What kind of business would you be interested in operating? Describe it.

.....

.....

.....

Vocabulary Practice—Team Password

Directions: The object of this game is to correctly guess the word in three tries.

List A	List B
For 3 pts: vertebrae For 2 pts: ankles and knees For 1 pt: having to do with bones	For 3 pts: evening gown For 2 pts: high-heel shoes For 1 pt: very stylish
✂	
For 3 pts: final exams For 2 pts: digging a deep hole For 1 pt: very difficult work	For 3 pts: college _____ For 2 pts: professor's assistant For 1 pt: a grant for financial aid
For 3 pts: aircraft For 2 pts: train station For 1 pt: to get on board	For 3 pts: marketing For 2 pts: product survey For 1 pt: it gives feedback about a new product or service
For 3 pts: a good business idea has it For 2 pts: not actual For 1 pt: possible	For 3 pts: minorities For 2 pts: senior citizens For 1 pt: population data
For 3 pts: citrus fruit has it For 2 pts: in geometry, a line _____ For 1 pt: section or part	For 3 pts: shopping spree For 2 pts: eating chocolate cheesecake For 1 pt: to give in to

1.

Divide the team into two opposing teams, or play one team against another.

2.

Each team will take one list of clues, list A or list B. These can either be torn out of the book or copied onto paper. You may only have one list when you begin the game.

3.

Decide which team will go first. A member of that team will read the first clue to the other team. The other team has 15 seconds to guess the word. There are three clues on each card: the first two are hints; the third clue is the definition. If team members guess the word correctly with only the first clue, they get three points. If they need the second clue to guess the word, they get two points. If they guess it on the third clue, they get one point. If they cannot guess the word after all clues have been given, no points are awarded, and the play goes to the opposing team, who will read its first clue.

4.

The correct answers are found in the instructor's edition. After all the clues have been read, the team with the highest score wins.

5.

When a team correctly identifies a word, the team sets aside that card and draws a new card from the pile, which it will use on its next turn.

6.

Continue playing until all the cards are played or time is called. The team with the most points wins.

WORD LIST

If you decide to use this word list, leave it face up on the table as you are playing:

indulge	segment	grueling	demographics
potential	embark	fellowship	focus group
orthopedic	chic		

Adam Metzinger, Trust Administrator

What is your career, and how did you become interested in it?

I work as a trust administrator for a large financial institution in the Global Trust Department. We handle some of the financial deals for governments or large corporations. For example, if a government or corporation wanted to fund a large project like building a bridge or a power plant, the financial deal would be handled by our department.

What is your training and education?

I earned my bachelor's degree in sociology and criminal justice, and then my master's in business administration.

Did you ever consider quitting when you were in college?

Not really. Some courses were harder than others. While I was doing an internship for my bachelor's degree, I worked as a salesman for a brokerage firm on Wall Street. I found that I wasn't really interested in being a salesman, so I learned something important from that, plus I gained the experience in business that I needed to get this job.

What do you like about your job?

I enjoy lots of things, especially the variety of work that I do. I move around some very large sums of money, which are used for many different purposes all around the world. Each project is unique, and I get to do business on an international scale.

What do you dislike about your job?

I have no dislikes, but working with huge sums of money carries a lot of responsibility, so I have to read everything very carefully, looking at every detail in the contracts.

If you could give college students one piece of advice, what would it be?

My best advice is, even if you do nothing else, go to class. Your professor will get to know you, and you can learn a lot just by being there.



VIEWPOINT
FOR
CRITICAL
THINKING**VIEWPOINT: Illegal Immigration**

Read the following letters to the editor about the guest-worker program and then answer the questions that follow.

Dear Editor:

I think the guest-worker program to allow immigrants into our country to work should not be instituted. Under this program, foreign workers would be given a temporary pass that would allow them to come here and work. Many other people who want to come into the country have been waiting years and paying thousands of dollars in applications and fees to come here legally. Is it fair to allow temporary workers to get in sooner and cheaper? Who is going to keep track of them and make sure they leave when their time is up? I think the guest-worker program is a bad idea. It will only encourage more temporary immigrants to come here.

Signed,

Citizen Taxpayer

Dear Editor:

The guest-worker program is a great idea. It would allow immigrants to enter the country legally to earn a wage. Their willingness to work for the minimum wage helps to lower the cost of goods and services by keeping prices low. This will keep business and manufacturing here instead of sending work overseas. That's good for the country's economy. The guest-worker program would reduce the number of people trying to enter the country illegally. It would lessen the need for border patrol agents and costly resources that are needed to keep illegal aliens out of the country. Also, we would know who is applying to enter the country, and we could screen out any unwanted individuals. The guest-worker program is a good program for everyone—citizens and immigrants.

Signed,

Liberty for All

Critical Thinking

1. A *point of view* is the author's opinion about a topic. To find the author's point of view, ask yourself, "How does this author feel about this issue?" What is the author's point of view about the guest-worker program in the first letter?

.....

.....

2. What is the author's point of view about the guest-worker program in the second letter?

.....

.....

.....

3. Which letter do you agree with, and why?

.....

.....

.....

4. What could be the consequences of allowing immigrants to come into the country to live and work temporarily?

.....

.....

5. What could be the consequences of not allowing illegal immigrants to come into the country to live and work temporarily?

.....

.....

WRITE YOUR THOUGHTS

Write a letter to the editor stating your own feelings about the guest-worker program. What do you think should be done with illegal immigrants? Use a separate sheet of paper.

**REAL-
LIFE
READING**

CREDIT CARD AGREEMENT

If you apply for a credit card with a bank or other financial institution, you should read the terms of the credit card agreement carefully. The following is an excerpt (part) of a credit card agreement. Use the four-step reading process as you read, and then answer the questions that follow to check your comprehension. Preview the selection first, and then read it and answer the questions that follow with your team.

TERMS AND CONDITIONS

FEES: We may charge your account for the following fees. The application and payment of a fee will not release you from responsibility of the action which caused the fees.

LATE PAYMENT. We may charge a \$25.00 late fee to your account if you do not pay at least the minimum payment by the stated due date. In addition to the late fee, we will cancel any temporary low rate offers if your payment is late more than one billing cycle during the promotion. We will charge an additional late fee of 10% of your balance for each billing cycle that your account is past due.

OVER THE LIMIT. If you go over your credit limit or cash advance limit by \$50.00 or more, we will add an additional \$30 Over the Limit fee to your account for each billing cycle that you remain over your credit limit.

RETURNED PAYMENT. If you make a payment on your account with a check from some other financial institution and that check is not honored by the financial institution on which it is drawn, you will be charged a fee of \$35.00

RETURNED CHECK. If you write a check from your account and that check is not honored because your account is in default or over the limit, we will charge you a fee of \$35.00

CASH ADVANCE FEE. An additional finance charge will be added to your account each time you obtain a cash advance. This additional finance charge will be 8% of the amount of the cash advance with a maximum of \$30.00. Internet transactions are exempt from the cash advance fee

ENTIRE BALANCE DUE: If you fail to make a required payment when due or default on any other term in this agreement, we can declare the entire balance of your account due and payable at once without notice. We can also demand complete immediate payment if you make any false or misleading statement on your application or if you die or file for bankruptcy.

COLLECTION COSTS: To the extent permitted by applicable law, you agree to pay all costs and disbursements, including reasonable attorney fees, incurred by us in legal proceedings to collect or enforce your indebtedness.



Questions

1. Which of the following will not happen if you do not make a minimum payment by the date due?
 - a. You will be charged a \$35 late fee.
 - b. The company will cancel any temporary low-rate offers if the payment is late more than one billing cycle during the promotion.
 - c. The company will allow you to make an additional payment the following month with no penalty.
 - d. The company will charge an additional late fee of 10% of the balance for each billing cycle that the account is past due.

2. Identify the following statement as true or false. If it is false, correct it to make it true: For each billing cycle that you charge an amount \$50 or more over your credit limit, the company will charge you a \$50 fee.
 - a. True
 - b. False

.....

.....

3. For which of the following will you be charged a \$35 fee? (Choose all that apply.)
 - a. a check written from another bank that is not honored by this credit card company
 - b. not paying the minimum amount by the due date
 - c. if a check is returned because your account is in default or over the limit
 - d. each time you make a cash advance

4. Identify the following statement as true or false. If you give false or misleading information on your credit card application, or if you declare bankruptcy, you will be required to pay the entire account balance immediately.
 - a. True
 - b. False

5. Identify the following statement as true or false. If your account is not paid when due and you face legal action because of this, you will be responsible to pay all fees that are charged by the attorneys or the collection agencies.
 - a. True
 - b. False

BUILDING VOCABULARY

Throughout this course, you will be introduced to word parts that make up many words in the English language. Study the following word parts, and then answer the questions that follow.

Prefixes

in- *into*
de- *away; reverse*

Roots

duct- *to bring, to take*
cis- *to cut*

Suffixes

-tion, -sion *action, state of*
-ive- *a state or quality*

1. What English words can you create from these word parts?

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Using a dictionary, look up the meanings of any of the words you wrote that you can't define. Use one of the words you wrote in a sentence that reveals its meaning with a context clue:

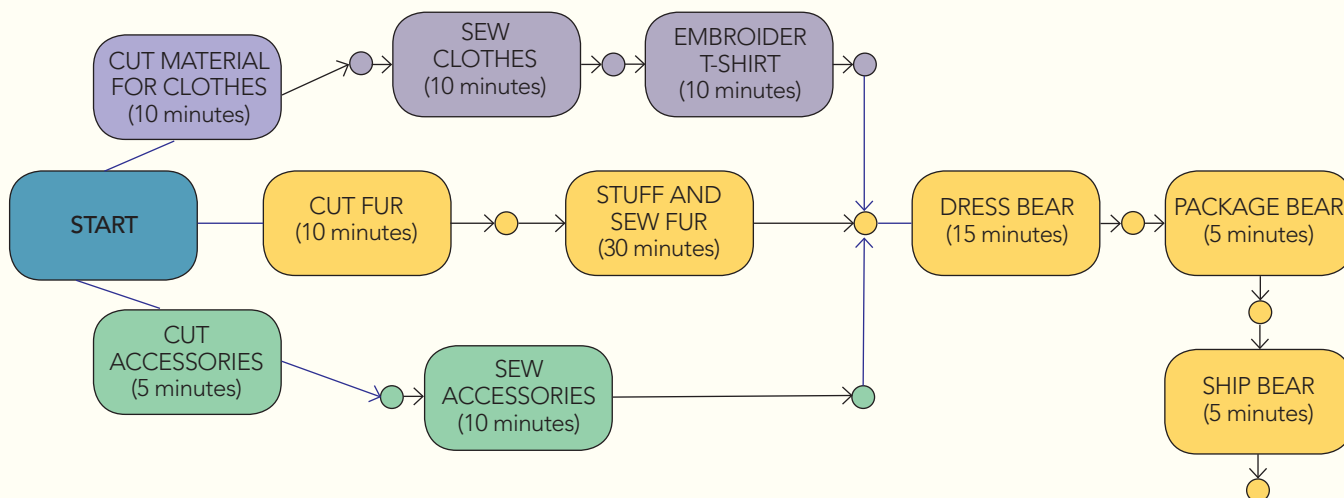
.....

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TEXTBOOK GRAPHIC AIDS

In business, operations managers often use program evaluation and review technique (PERT) charts for complex schedules. These charts diagram the activities required to produce a good, specify the time required to perform each activity in the process, and organize activities in the most efficient sequence. The following is a PERT diagram showing the process for producing one “hiker” bear at Vermont Teddy Bear. Study the diagram, and then answer the questions that follow.



- What is the topic of this chart?
 - children’s toys
 - manufacturing stuffed animals
 - PERT chart for making a Vermont Teddy Bear
 - sewing
- What does PERT stand for?
 - package, export, receive, and transport
 - program evaluation and review technique
 - preview examples and revise technology
 - program explanation and review technique
- Which stage of the process takes the most time?
 - cutting material for clothes
 - cutting accessories
 - dressing the bear
 - stuffing and sewing the fur
- Which three steps can occur all at the same time?
 - cut material for clothes, cut fur, cut accessories
 - sew clothes, embroider shirt, stuff and sew fur
 - cut accessories, sew accessories, dress bear
 - dress bear, package bear, ship bear
- For the purple portion of the assembly line, what is the total time needed to complete the operations?
 - 10 minutes
 - 45 minutes
 - 30 minutes
 - one hour

CHAPTER REVIEW PRACTICE #1

Read the following paragraph. Circle the topic, and underline the topic sentence. Then, complete the exercises that follow.

When you invest your money, you should know which investments are insured and which ones are not. An *insured investment* will guarantee that what you invested will be paid back, plus some interest. An *uninsured investment* is a risk, meaning that you may get less money back than what you invested. Examples of insured investments are savings accounts, money market accounts, and certificates of deposit (CDs). Investments that are not insured are stocks, mutual funds, and annuities. A mutual fund is an account to purchase stocks, bonds, and other investments. An annuity is a long-term savings contract that invests your money for a certain period of time at a specific interest rate.

Label each of the following: T = topic, TS = topic sentence, or SD = supporting detail. One will be a topic, one will be a topic sentence, and two will be supporting details.

1. When you invest your money, you should know which investments are insured and which ones are not.
2. Investments that are not insured are mutual funds and annuities.
3. An annuity is a long-term savings contract that invests your money for a certain period of time at a specific interest rate.
4. Insured and uninsured investments
5. Identify the meaning of the underlined word in the following sentence:
An uninsured investment is a risk, meaning that you may get less money back than what you invested.
 - a. underinsured
 - b. not insured
 - c. all insured
 - d. not sure



CHAPTER REVIEW PRACTICE #2

Read the following paragraph. Circle the topic, and underline the topic sentence. Then, complete the exercises that follow.

After 25 years of being one of the leading salespeople in her company, Mary Kay Ash found herself passed over for promotion by a man she had trained who made twice her salary. This was a common occurrence in the 1960s because of prejudice against women and minorities. Mary Kay quit her job and started her own company to offer women opportunities to be business owners who sell products from home. Her business was established on the Golden Rule and on placing faith first, family second, and career third. Today, the Mary Kay Corporation employs 1.8 million people in 35 countries, with more than \$2.4 billion in wholesale sales. Mary Kay Ash showed women how to be independent and successful in business.

Label each of the following: T = topic, TS = topic sentence, or SD = supporting detail. One will be a topic, one will be a topic sentence, and two will be supporting details.

1. Mary Kay Ash
 2. After 25 years of being one of the leading salespeople in her company, Mary Kay Ash found herself passed over for promotion by a man she had trained who made twice her salary.
 3. Her business was founded on the Golden Rule, and on placing faith first, family second, and career third.
 4. Mary Kay Ash showed women how to be independent and successful in business.
5. Identify the meaning of the underlined word in the following sentence: Her business was established on the Golden Rule and on placing faith first, family second, and career third.
- a. a place of business
 - b. increased
 - c. published
 - d. founded upon

CHAPTER REVIEW PRACTICE #3

Read the following paragraph. Circle the topic, and underline the topic sentence. Then, complete the exercises that follow.

After your insured property has been damaged or stolen, you may make a claim with your insurance company. The insurance company conducts an investigation, and, if your claim is approved, you will be paid for a repair or complete replacement. Insurance companies hire specialists to conduct these investigations. An insurance investigator is a person who examines all the evidence on a claim and reports his or her findings to the insurance company. Insurance investigators do much of the same work as law enforcement investigators and may also be called to testify in court during a lawsuit. The salaries of insurance investigators vary depending on the company they work for and the area in which they specialize. Most insurance investigators have some college or technical school education.

Label each of the following T = topic, TS = topic sentence, or SD = supporting detail. One will be a topic, one will be a topic sentence, and two will be supporting details.

1. An insurance investigator is a person who examines all the evidence on a claim and reports his or her findings to the insurance company.
 2. Insurance investigators
 3. Insurance investigators do much of the same work as law enforcement investigators and may also be called to testify in court during a lawsuit.
 4. Most insurance investigators have some college or technical school education.
5. Identify the meaning of the underlined word in the following sentence:
The salaries of insurance investigators vary depending on the company they work for and the area in which they are most informed.
- a. are high
 - b. are different
 - c. are unimportant
 - d. individual

TEXTBOOK PRACTICE

Preview the following paragraphs, then read actively and answer the questions.

Why Do Businesses Fail?

Why do more than half of all new small businesses go out of business within the first five years? And why do one-third of all new businesses go out of business within the first two years? There are many reasons why most new businesses do not make it, and often it is a combination of things that cause them to fail. First, if the business idea was not a good one to begin with, it has a poor chance of success. By doing a little research to find out what people think about your idea first, you can avoid wasting time and money on an idea that won't succeed. The second most common reason is that going into business always takes more start-up capital than people think it will. They underestimate how much they will need to keep going during the first few years. Third, many new business owners have no experience in running a business. The best way to learn is to first take an interim job as a manager in the same business and gain some knowledge of how to avoid mistakes. And fourth, sometimes growing too fast can cause a company to fail. When the sales orders keep coming, and there is not enough stock to fill them or employees to do the job, customers become unhappy.

(Adapted from Collins, Karen. *Exploring Business*. Upper Saddle River, NJ: Pearson/Prentice Hall, 2008, p. 36.)

Label each of the following: T = topic, TS = topic sentence, or SD = supporting detail. One will be a topic, one will be a topic sentence, and two will be supporting details.

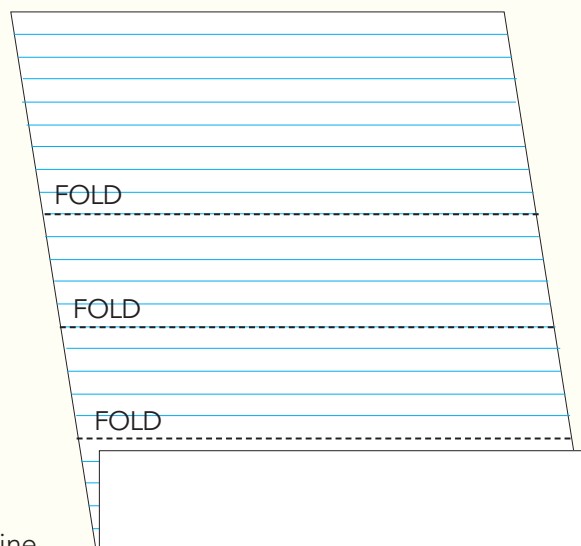
1. The second most common reason is that going into business always takes more start-up capital than people think it will.
 2. Reasons why new businesses do not make it
 3. There are many reasons why most new businesses do not make it, and often it is a combination of things that cause them to fail.
 4. First, if the business idea was not a good one to begin with, it has a poor chance of success.
5. Identify the meaning of the underlined word in the following sentence:
The best way to learn is to first take an interim job as a manager in the same business and gain some knowledge of how to avoid mistakes.
- a. intern's
 - b. first
 - c. high-paying
 - d. temporary

STUDY SKILL CHAPTER REVIEW

You can make an effective study guide using a sheet of notebook paper.

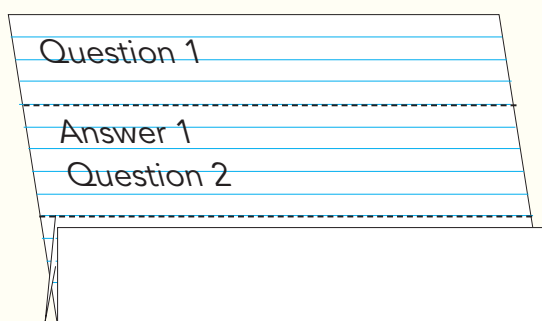
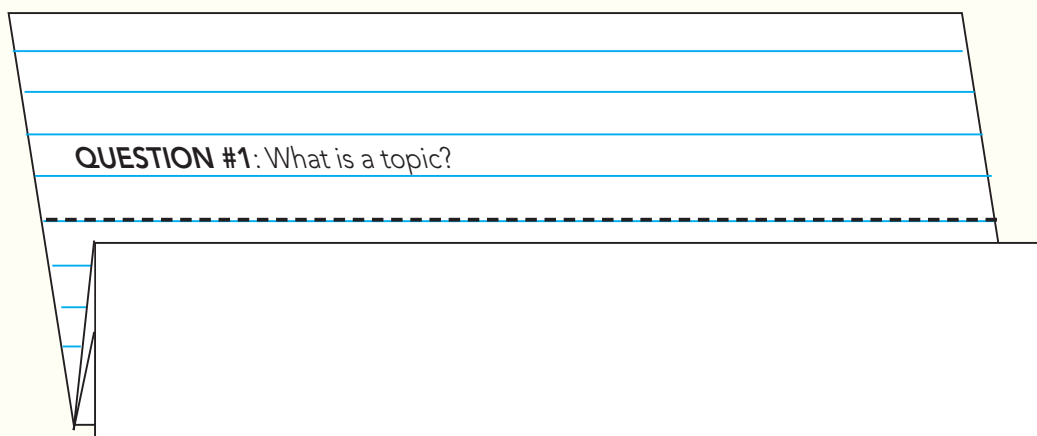
1.

Starting with the bottom, fold up your notebook paper four times, about every five lines, until you have just the top portion of your paper showing.



2.

Write a review question on the top line.



3.

Unfold the paper once, and write the answer to the question on the lines below the fold. Beneath that, write question #2.

4.

Each time you unfold the paper, write the answer to the question before it and the next question. For example, on the next unfolding, you'd write the answer to question #2 and then write question #3 below it. Continue using both sides of the paper.

5.

After you have created your study guide, read the questions one at a time, giving the answer, and then check your answer by unfolding the paper. Keep the study guide handy, in your purse or pocket, so you can review it often.

Create a study guide for Chapter 4 by copying the following questions on your folded notebook paper and looking up the answers in this chapter.

QUESTION #1: What is a topic?

#1 Answer:
Question #2: What is a main idea?

#2 Answer:
Question #3: What is a topic sentence?

#3 Answer:
Question #4: How do you check to determine if you have found the topic sentence?

#4 Answer:
Question #5: Where are topic sentences found in a paragraph?

#5 Answer:

Make up some of your own questions and answers for the back of the paper.

READING LAB ASSIGNMENTS

STATED MAIN IDEA

1. Go online to MyReadingLab and click on the Study Plan tab. Do the practices and tests for Stated Main Idea.

COMPREHENSION IMPROVEMENT

2. Go online to MyReadingLab and click on the Reading Level tab. Choose a story to read, and then answer the questions that follow.

SKILL APPLICATION

3. Look at the list of learning objectives at the beginning of the chapter. What applications could these have in your career or in real life? List some ways that you will be able to use the skills taught in this chapter. For example, you can find the topic and main idea in a business report for your job. In what other ways can this skill be used?

CAREER EXPLORATION

4. To find out more about a specific business career, go online to www.bls.gov/oco and search for an occupation. This site will tell you what the job is like, what the outlook is for employment, and current salary and educational requirements. Print the article, and then preview, read, highlight, and annotate it.

LEARNING REFLECTION

Think about the skills and concepts presented in this chapter. What have you learned in this chapter that will help your reading comprehension and enable you to do well in college? Which learning strategy helped you the most in your learning?

SELF-EVALUATION CHECKLIST

Rate yourself on the following items, using the following scale:

1 = strongly disagree

2 = disagree

3 = neither agree nor disagree

4 = agree

5 = strongly agree

1. I completed all of the assigned work on time.
2. I understand all the concepts in this chapter.
3. I contributed to teamwork and class discussions.
4. I completed all of the assigned lab work on time.
5. I came to class on time.
6. I attended class every day.
7. I studied for any quizzes or tests we had this chapter.
8. I asked questions when I didn't understand something.
9. I checked my comprehension during reading.
10. I know what is expected of me in the coming week.



For support in meeting this chapter's objectives, go to the Study Plan in MyReadingLab and select Topics and Stated Main Ideas. Read and view the resources in the Review Materials section, and then complete the Recall, Apply, and Write exercises in the Activities section. Check your results by clicking on Gradebook.

STUDY SKILL: Test Taking

As you read the following section on test taking, practice the four-step reading process:



Many students suffer from test anxiety and become so stressed that they cannot recall the information they need to answer questions correctly. There are many stress-relieving techniques that can help, such as taking deep breaths, or visualizing your success on the test. Positive self-talk is an important part of reducing stress. Reminding yourself that you know the material and can answer the questions correctly is much better than thinking that you are doomed to fail even before you start. Using alcohol or other “helpers” will only worsen your brain’s ability to think clearly.

Prepare Being prepared means STUDYING

IMPORTANT TIPS FOR TEST TAKING

Maybe in the past you have studied and did not see results.

The reason could be the *way* that you studied. Here are some tips to help you prepare:

- **Prepare for the test by taking good notes.** Keep your notebook up to date, and use any prepared notes from the instructor.
- **Use a variety of methods to study.** If you know your learning style, you can use particular study methods that match your style. Try using flash cards, voice recordings, outlines, question-and-answer cards, diagrams, maps, and other aids to find what works best for you.
- **Study every day, even if it’s only for 20 minutes.** Short study times of 15 to 20 minutes each day for a week are much more effective than 2 hour sessions.
- **Divide the material into sections.** Study one section each day, and review the previous sections afterward because your brain remembers the first thing you learn the best.
- **Know when the test will be given.** You can’t do your best when the test comes as a surprise.
- **Know what will be on the test and the format.** (essay, objective, true-false, etc.)
- **Form a study group to ask each other questions.** Split up the chapter so each person is responsible for teaching and reviewing one part with the group.
- **For application courses such as math, reading, or English make sure you know the rules, formulas, and procedures.** *Use what you have been taught to do.*

STUDY TIPS

- **If you find yourself getting sleepy while studying,** take a five-minute break to get a drink of water and walk around. Do some exercises to get your blood circulating and add more oxygen into your blood.
- **Take advantage of any free tutoring services** available at your school. Many colleges have free tutoring services, and you only need to ask for an appointment. Ask your instructor or go online to your school’s Web site to find tutoring.

EFFECTIVE LEARNING

There are two things you need to do before you can learn effectively. First, you must correctly understand the material; it must *make sense to you*. Second, the learning must have meaning for you.* Think of ways that you can use the information or how you can apply it to situations in your own life.

THE DAY BEFORE THE TEST

Get your materials ready the day before the test. If you need a #2 pencil, a pen, a good eraser, an electronic scanning answer sheet, or a composition booklet, don't wait until the test starts to find out that you don't have them.

THE DAY OF THE TEST

Testing day begins the night before. ALWAYS get a good night's rest and eat a nutritious breakfast. Water, protein, and glucose (a type of sugar found in fruit) are all important brain fuel. Drinks with excessive amounts of caffeine can cause your thinking to become unfocused. Leave early for the test. Do a brief review of the material while waiting to start, but don't start studying new information. Concentrate on what you feel you know already.

AT THE TEST

Read through the questions before you begin, paying close attention to the instructions. Underline the verbs that tell you what you must do, such as "explain," "define," "give an example," "tell how," "give reasons," etc. Also note how many parts there are to each question. If there are two parts, you must answer both parts to get full credit. Find out whether you must answer in pencil or in ink and if you can write on both sides of the paper.

EXAMPLE

"**Explain** **four causes** of the Civil War, and **give five effects** of the War."

Note the word "explain."

That does not mean you can just list the causes; it means you must provide specific details about them

Notice how many items you must answer.

Some directions tell you to answer all of the questions, while others allow you to choose a certain number.

Note how many points each section is worth so

you can concentrate on the questions worth the most points. Be aware of how much time you have to complete the test, and don't spend excessive time on one question.

- **Never change an answer unless you are sure that the answer you have is wrong.** Usually your first choice is correct. Before you hand in your paper, go over it again to make sure you answered every single question that you were supposed to answer.
- **Leave no blanks.** If you're having a hard time finding the correct answer, eliminate the two least correct answer choices and then make an educated guess based on factual information or logical reasoning. Leaving a question blank will guarantee a wrong answer, but if you guess by choosing between two answers, you have a 50% chance of getting it right.
- **Be sure you leave no stray marks or smudges on electronic-scoring answer sheets.**

*Adapted from David A. Sousa, *How the Brain Learns*. Thousand Oaks: Corwin Press, 2006, p. 48.