

Book Six

Greeting and Introductions



Every day, we meet new people in different situations. A simple greeting, like “Hi” or “Good afternoon,” is the first step to starting a conversation. Some greetings are formal, like “How do you do?” while others are casual, like “Hey! How’s it going?” Learning when to use different greetings will help you communicate more naturally.

Introducing yourself is also important. When meeting someone for the first time, you can say, “My name is...” and ask, “What’s your name?” People often talk about where they are from or what they do for work. In this lesson, you will learn how to introduce yourself and ask basic questions to get to know others.

Using the right greetings and introductions makes conversations easier and more enjoyable. Whether you are meeting a friend, a coworker, or a stranger, knowing how to start a conversation will help you feel more confident and prepared. The more you use greetings and introductions, the more natural they will feel. Learning these skills will help you in everyday life, no matter where you go.

Greeting Phrases

Spend a little time looking and becoming familiar with the following vocabulary words related to the theme of 'jobs and careers,' with their definitions.

Greetings and Starters

Good morning / Good afternoon / Good evening / Good night

Hello / Hi / Hey

(It's) nice to meet you / (It's) nice to see you (again)

How are you? / How's it going? / How are you doing?

(I'm) fine / (I'm) good / (I'm) okay

It's been a while—how have you been?

What's up? / What are you up to? / What are you doing?

Not much / Nothing / I'm ...

It's been a while / Long time no see / What have you been up to (lately)?

Bye / Goodbye / See you (later) / Take care

What's your name?

My name is...

Where are you from?

I'm from ...

What do you do? / Where do you work?

I'm a ... / I work at ...

Small Talk Phrases

Spend a little time looking and becoming familiar with the following vocabulary words related to the theme of 'jobs and careers,' with their definitions.

Small Talk Phrases

It's such a beautiful day, isn't it? / The weather is nice today, isn't it?

It's so hot / cold out!

How's your day going?

Did you sleep well last night?

(Have you been) keeping busy? / Busy day ahead?

Any plans for the weekend?

How's work going?

What's for lunch today?

Seen any good movies lately? / Did you watch anything good recently?

How's your family doing?

I can't believe how fast this week is going!

Traffic was crazy this morning!

Are you reading any good books right now?

Did you hear about (news/event)?

That's a nice outfit! Where did you get it?

What brings you here?

Practice Exercises

Find a partner and practice saying the following dialogue. One person chooses a line from each number, and the other person responds. Then switch sides.

1.

Hi / Hey / Hello

Good morning / afternoon / evening

2.

How are you?

How have you been?

3.

What'

What have you been up to?

What have you been doing lately?

4.

I'd like you to meet my friend.

This is my friend _____.

5.

Well, it was nice talking to you.

6.

1.

Hi / Hey / Hello

Good morning / afternoon / evening

2.

I'm good.

I've been good.

3.

Nothing / Not much / I've been ____

Bye / Goodbye / See you later

Practice Exercises

Exercise

Fill in the blank spaces below with a word that makes sense.

- 1. I went to the store, but I forgot to bring my _____ to pay for my groceries.*
- 2. The _____ of this book is \$10.*
- 3. She opened a new _____ at the bank to save her money.*
- 4. You can save money if you shop during a _____.*
- 5. He borrowed a _____ from the bank to buy a car.*
- 6. Before you buy something, check the _____ to see how much you need to pay.*
- 7. I need to make a _____ of \$100 into my bank account.*
- 8. After paying the bills, I put the rest of my money into my _____ for the future.*
- 9. I forgot to ask for a _____ after paying for my lunch at the restaurant.*
- 10. She created a _____ to help her plan her monthly expenses.*
- 11. You can use your ATM card to make a _____ from your account.*
- 12. The _____ on his house is very high, so he is working extra to pay it off.*
- 13. He went to the _____ to get help with his finances.*
- 14. I always try to _____ my money wisely and not waste it.*
- 15. The government takes a small amount of money from your salary as _____.*
- 16. He made an _____ in a new business to try to earn more money.*
- 17. I received my phone _____ today, and I need to pay it by next week.*
- 18. Using too much of your _____ can lead to high interest payments.*

Practice Exercises

Exercise

Circle the part that is wrong with the sentence and rewrite it the correct way.

1. I wants to make a withdrawal, but the ATM is not working.

2. My budget don't allow for extra expenses this month.

3. Her debt are getting bigger every month.

4. The water bill is not pay yet.

5. She make an investment in the stock market last year.

6. Everyone must pays their tax before the deadline.

7. The store is having a big sale, everything are 50% off.

8. She don't have enough money to buy a new jacket.

9. The cost of living in this city have increased.

More Practice Exercises

Exercise

Change the following questions below into statements.

- 1. I went to the (bank, school, hospital) to open an account.*
- 2. She always tries to save her (money, shoes, books) for the future.*
- 3. I need to make a (withdrawal, deposit, drive) to take cash out of my account.*
- 4. He uses his (credit card, backpack, phone) to pay for online shopping.*
- 5. The (price, menu, clock) of this laptop is too high for me.*
- 6. They took a (loan, receipt, trip) from the bank to buy a car.*
- 7. My (budget, lunch, class) helps me plan how to use my money.*
- 8. She made a big (deposit, exam, question) into her savings account today.*

Exercise

Rearrange the words to form complete and correct sentences.

- 1. account / opened / at / the / I / bank / a*

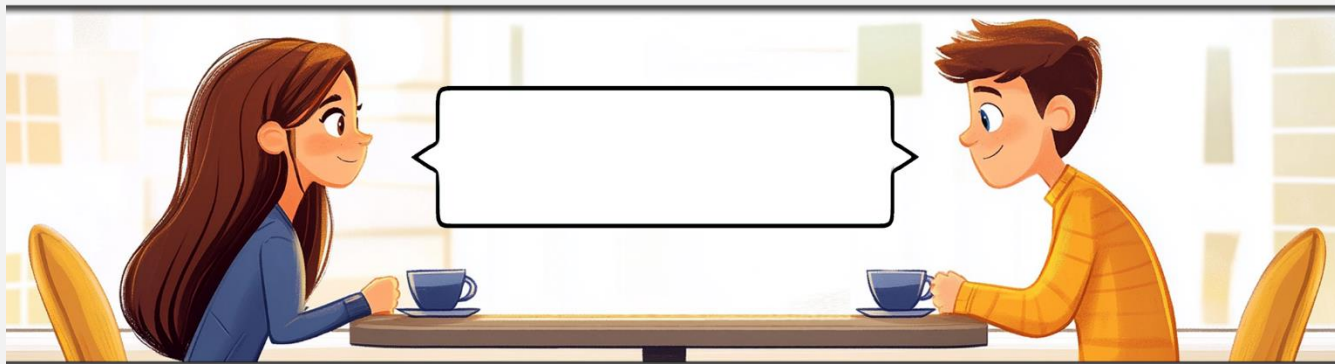
- 2. much / cost / this / how / does / jacket*

- 3. spends / too / money / she / much / shopping / on*

- 4. made / deposit / a / he / large / yesterday / a*

Fill in the Dialogue

Write out a short conversation in the pictures below using the following five phrases:



My Morning Routine



The morning sun bathed the quiet streets in golden light as Emma pushed open the door of her favorite café. The aroma of freshly brewed coffee filled the air, mixing with the faint scent of pastries just out of the oven. She sighed contentedly. This was her little morning ritual—grabbing a warm decaf cappuccino before heading out to enjoy her rare day off.

"Good morning!" she said cheerfully to the barista as she stepped up to the counter.

"Hey, good morning!" another voice chimed in from behind her.

Emma turned toward the voice, and her eyes widened in surprise. Standing there, holding a newspaper and looking just as familiar as ever, was Daniel—a face she hadn't seen in years.

"Nice to see you again!" she said, her smile widening.

"It's been a while—how have you been?" Daniel asked, setting his paper down and giving her his full attention.

"I'm good! How about you?" she replied as she placed her order.

"I'm okay, just busy with work," he said, running a hand through his dark hair.

Emma tilted her head slightly, searching her memory. "Wait a second, what's your name again?"

"My name is Daniel," he answered with an easy smile. "And you?"

"I'm Emma," she said, shaking her head playfully. "I can't believe I almost forgot your name!"

"Don't worry about it. It's been a long time," Daniel chuckled.

They stepped aside to wait for their drinks, and Emma, feeling a spark of curiosity, asked, "Where are you from these days?"

"I'm from Chicago, but I moved here last year," he explained.

"Oh, that's nice! What do you do now?"

"I'm a graphic designer. I work at a small agency downtown," Daniel said, glancing at her as he took his cup from the counter.

"That sounds interesting," Emma replied. She took her cappuccino and wrapped her hands around the warm cup, enjoying the contrast against the crisp morning air.

"What about you?" Daniel asked.

"I'm a teacher. I teach English at a local school," she said proudly.

"That's amazing. I always thought you'd end up doing something meaningful," he said thoughtfully.

Emma felt a warmth in her chest at his words. They walked toward the café's outdoor seating, where the autumn leaves rustled in the breeze. The quiet chatter of other customers created a cozy atmosphere around them.

"So, what are you up to today?" Daniel asked, sipping his coffee.

"Not much, just enjoying my day off. I might go for a walk at the park later," she said.

"Same here. I've got the whole day free," Daniel said, stretching slightly. After a short pause, he glanced at her with a hopeful smile. "Maybe we can grab lunch later?"

Emma hesitated for only a moment before nodding. "That sounds great!"

"Alright then, see you later!" he said as he started to walk away.

"See you later, Daniel! Take care!" Emma called after him, watching him disappear down the street.

As she sat down to enjoy her coffee, she couldn't help but smile. Sometimes, life had a way of bringing people back at just the right moment.

Questions

Answer the following

1. Where does Emma go in the morning?
2. What does Emma order at the café?
3. Who does Emma meet at the café?
4. What is Daniel doing when Emma sees him?
5. Where is Daniel from originally?
6. What does Emma do for a living?
7. What does Emma like to do on her day off?
8. What does Daniel ask Emma to do later?
9. Does Emma agree to have lunch with Daniel?

True or False

1. ____ Emma and Daniel used to know each other. (True / False)
2. ____ Daniel moved to the city last month. (True / False)
3. ____ Daniel is a graphic designer. (True / False)
4. ____ Emma works as a doctor. (True / False)
5. ____ The café is noisy and crowded. (True / False)
6. ____ Emma and Daniel talk outside the café. (True / False)

Icebreakers

If you won a million dollar and had to spend it in one week, what would you buy?

Would you rather have more money or more free time? Explain.

Additional Questions: Tell about a special item that you saved up for. If you just wone one thousand dollars, what would you buy? Do you prefer to save money or spend money? What is the best deal you've ever found during a sale?

Common Phrases

Practice speaking by saying the following common phrases out loud.

How much does this cost?

What is the price of this?

Can I pay with cash?

Do you accept credit cards?

I need to open a bank account.

I would like to make a deposit.

I need to withdraw some money.

Can I see your receipt?

How much is the total?

Is this item on sale?

Can I get a loan for this?

What is the minimum payment?

Do you have change for a \$20?

I'm saving my money.

This is too expensive for me.

That's a great deal!

Can I get a refund?

How much is left in my account?

This costs more than I expected.

I don't have enough money to pay.

What's the exchange rate for dollars?

I need help understanding my bank statement.

Practice Role Play

Pair up with a classmate and take turns practicing the skit below. Once you have finished, switch roles so that each person gets a chance to practice both parts. Repeat the skit a second time to improve your fluency and expression.

Person 1: Hi, I'm here to open a new account. Can you help me?

Person 2: Of course! Are you looking for a checking or a savings account?

Person 1: I want to open a savings account. I'm trying to save some money for a vacation.

Person 2: That's a great idea! You can start with a small deposit, and you can add more later.

Person 1: How much is the minimum deposit?

Person 2: It's \$25. Also, there's no monthly bill for this account.

Person 1: Perfect. Can I also get a credit card with the account?

Person 2: Yes, you can apply for one. Just remember to spend only what you can pay back to avoid debt.

Person 1: That's good advice. Oh, do you also offer loans?

Person 2: Yes, we do. Loans can help with big expenses, but make sure to include the payment in your budget.

Person 1: I understand. What about the price for opening this account?

Person 2: There's no cost for opening the account, but some services have fees, like an international withdrawal or transfer.

Person 1: Okay, I'll remember that. Can I get a receipt for my deposit today?

Person 2: Absolutely. And don't forget to ask if you have any questions about your investment or taxes.

Person 1: Thanks! This has been very helpful.

Person 2: You're welcome! Have a great day!!

Describe the Picture

Carefully observe the picture. What is happening in the image? Use your imagination to describe what you see, or what you think might be the story behind the picture.







What am I?

Each topic gives a list of five clues. The clues provide you with hints about the thing that is being described. Carefully read through the list of clues that are given and then try to guess what it is.

Clue 1. People sometimes collect me from different countries.

Clue 2. I can fall out of your pocket easily.

Clue 3. I am usually round and made of metal.

Clue 4. I make a jingling sound when you shake me.

Clue 5. You might find me at the bottom of a purse.

I am a _____!

Clue 1. I am typically made of leather, or maybe cloth.

Clue 2. Some people carry me everywhere they go.

Clue 3. I usually fit nicely in jeans pockets.

Clue 4. You reach for me when you need to pay.

Clue 5. I often hold cards, receipts, and money.

I am a _____!

Clue 1. I am heavy and difficult to move.

Clue 2. I am often kept in secret places.

Clue 3. I am typically shaped like a box.

Clue 4. I can hold cash, jewelry, or important papers.

Clue 5. I have a lock or combination to open me.

I am a _____!

Learning Idioms



I can't afford. I'm sorry, but "money doesn't grow on trees."
Meaning: Money is limited and must be earned.



His family is rich. He was "born with a silver spoon in his mouth."
Meaning: To be born into a rich family.



You should "save it for a rainy day." You may need it later.
Meaning: To save money for emergencies.



I'm putting the money in a piggy bank as "a nest egg."
Meaning: Money saved for the future.

More Idioms

Each topic gives a list of five clues. The clues provide you with hints about the thing that is being described. Carefully read through the list of clues that are given and then try to guess what it is.

1. That car “cost an arm and a leg.”

Meaning: To be very expensive.

2. With this job, we’re barely able to “make ends meet.”

Meaning: To have just enough money to pay for expenses.

3. We have too many bills. This month we’re “in the red.”

Meaning: To owe more money than you have.

4. If you buy one more thing, we’re going to “break the bank.”

Meaning: To spend too much money.

5. Most people today are “living paycheck to paycheck.”

Meaning: To have barely enough money and unable to save any.

6. You keep “throwing money down the drain.”

Meaning: To waste money.

7. That job was “easy money.”

Meaning: Money earned with little effort.

8. You want my help? “Money talks.”

Meaning: Money has power, or requesting money for services.

9. I paid for all-you-can-eat and I need to “get my money’s worth.”

Meaning: To receive good value for what you paid.

Counting Coins

Carefully look at the coins and their values to understand how much each one is worth. After that, read the sentences provided below and use the information to calculate the total amount of money.



Penny (1 cent)



Nickel (5 cents)



Dime (10 cents)



Quarter (25 cents)

1. Emma has 3 pennies, 2 nickels, and 1 dime. How much money does she have in total?
2. John finds 2 quarters, 3 dimes, and 4 pennies in his pocket. How much money does he have?
3. Sarah buys a small toy and gets 1 quarter, 2 nickels, and 5 pennies as change. How much change did she get?
4. David collects 4 dimes, 2 quarters, and 1 nickel from his piggy bank. How much money did he collect?
5. Maria puts 3 quarters, 1 dime, and 3 pennies into her savings jar. What is the total amount of money in the jar?
6. Michael pays for a snack with 1 quarter, 3 nickels, and 6 pennies. How much did the snack cost?
7. Lisa finds 2 nickels, 5 dimes, and 8 pennies in her bag. How much money is in her bag?

Translation

Carefully read the paragraph below and take note of any words or phrases that are unfamiliar to you, then rewrite the entire paragraph in your native language, choosing the best words to translate the paragraph.



Shopping on a Budget

Maria went to the store to buy groceries for her family. She carefully looked at the prices of each item and chose the ones that were on sale. When she finished shopping, she went to the cashier to pay. The total cost was \$42.50. Maria gave the cashier two twenty-dollar bills and three one-dollar bills. The cashier gave her fifty cents in change and handed her a receipt. Maria checked the receipt to make sure everything was correct before putting it in her wallet. She felt proud that she had stayed within her budget.

Translation

Match the Picture

Below are five descriptions of things related to, in, or around a house. Read the description closely, then draw a line from the description to the picture that matches that description.



This is a small bag, often carried by hand or over the shoulder, that is used to hold money, cards, and sometimes small personal items like keys or a phone. It is commonly used when going out shopping or running errands.



This is a person who works in a financial institution and helps customers with tasks like depositing money, withdrawing cash, or opening accounts. They are often found behind a counter and answer questions about money.



This is a machine located outside a bank or in public areas that allows people to withdraw cash, check their account balance, or make deposits using a card and a PIN number. It is available for use at all hours of the day.



This is the activity of going to stores, markets, or websites to look for and buy items you need or want, like food, clothes, or other goods. It involves comparing prices, picking products, and making payments.

Circle the Sentence

First, look at the picture. Second, read the three sentences below the picture to see which one best matches. Third, circle the sentence that best matches the image.



The man is eating his dinner.
The waiter is serving the customer.
The dog is eating in a restaurant.



She read the book at the table.
The man walked to his work.
The man is counting the money.



The cashier is returning the change.
The waiter is working at the store.
The woman is reading a book.



The man is selling a car.
The woman is talking to a friend.
The man is writing a check.



Robert is working in the office.
Susan is grocery shopping.
The cat is shopping in the store.



The men are working in the office.
He is holding out a credit card.
They are shaking hands in agreement.

Match the Meaning

First, read the word list related to jobs and occupations on the left. Second, read the short descriptive sentences on the right. Third, draw a line from the word on the left to the correct meaning, or definition, on the right.

Pocket change	Looking at items in stores without buying.
Broke	To spend money quickly and wastefully.
Well-off	A person who doesn't like to spend money.
Blow money	To save money by doing things cheaply or quickly.
Shop around	Owing money to someone or an institution.
Bargain hunting	Having no money.
Shopaholic	To compare prices before buying something.
Window shopping	Money used for fun or personal items.
Dough	A small amount of money, usually coins..
Cut corners	Permission to spend any amount of money.
Nest egg	Looking for good deals or low prices.
Spending money	Having plenty of money; financially comfortable.
Cheapskate	A person who shops too much, unnecessarily.
Blank check	A lot of money.
Big bucks	Money saved for the future, often for retirement.
In debt	A slang word for money.

More Practice Exercises

Exercise

Change the following questions below into statements.

- 1. I went to the (bank, school, hospital) to open an account.*
- 2. She always tries to save her (money, shoes, books) for the future.*
- 3. I need to make a (withdrawal, deposit, drive) to take cash out of my account.*
- 4. He uses his (credit card, backpack, phone) to pay for online shopping.*
- 5. The (price, menu, clock) of this laptop is too high for me.*
- 6. They took a (loan, receipt, trip) from the bank to buy a car.*
- 7. My (budget, lunch, class) helps me plan how to use my money.*
- 8. She made a big (deposit, exam, question) into her savings account today.*
- 9. I need to ask for a (receipt, bus ticket, seat) after paying for my groceries.*
- 10. The (sale, teacher, problem) at the store means everything is cheaper today.*
- 11. My electricity (bill, friend, holiday) is due at the end of the month.*
- 12. He is trying to pay off his (debt, car, wallet) as quickly as possible.*
- 13. The (cost, gift, flower) of traveling by plane has gone up.*
- 14. She wants to make an (investment, recipe, painting) in a new business.*
- 15. Everyone has to pay (tax, ice cream, rent) on their salary.*
- 16. I don't want to (spend, borrow, lend) too much money on this jacket.*
- 17. She went to the (bank, restaurant, hotel) to withdraw money.*
- 18. He asked about the (budget, price, number) of the house before buying it.*

More Practice Exercise

Exercise

Rearrange the words to form complete and correct sentences.

1. need / more / I / money / to / buy / groceries

2. bill / paid / water / the / he / last / week

3. bank / at / the / she / works / a / nearby

4. account / check / your / balance / the / on / please

5. savings / added / my / I / paycheck / into / the

6. loan / a / applied / he / for / house / new / a

7. debt / his / paid / off / finally / he / completely

8. receipt / the / ask / store / at / for / a

9. tax / income / must / pay / we / every / year
