



PEOPLE'S DEMOCRATIC REPUBLIC OF ALGERIA

MINISTRY OF HIGHER EDUCATION

AND

SCIENTIFIC RESEARCH



UNIVERSITY CENTER AFLOU

INSTITUTE OF ECONOMICS

English lessons

for

First -Year Economics Students

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Hello students my name is

Ahmed Sami

Introduction
possession

« Ahmed » this is the first name

« Sami » this is the last name

Okay now we're going to talk
about possession

Now here's the question

Q1- What is your name ?

A- My name is

My
Your
His
Her

These are
singular
= equals
one

Q2- What is your first name?

A- My first name is.....

Q3- What is your last name?

A- My last name is

Its
Our
Your
Their

These are
plural
= equals
two plus

let's practice

Q1- What is your name ?

My name is « Ahmed Sami»

Some examples

Q2- What is your first name?

B- My first name is

« Ahmed »

My name.....

Your name.....

His name.....

Q3- What is your last name?

B- My last name is « Sami »

Her name.....

Its name.....

Our name.....

Your name.....

Their

uppercase and there are small letters called lowercase.

- Names begin with capital letters and the other letters are small for example **Ahmed Sami.**

- We also find it at the beginning of every sentence in the first word.

- We also find it at the beginning of all the words in a title

Introduction Alphabet

Okay now we're going to talk about alphabet in english

ABCDEFGHIJKLMNOPQRSTUVWXYZ
TUVWXYZ

Okay now we're going to talk about different kinds of letters

A E I O U and sometimes... y these are **vowels.**

Now let's talk about consonants

BCDFGHJKLMNQRSTV
WXZ ..these are the consonants

- Okay in english there are CAPITAL LETTERS called

Introduction spelling

Now let's practice spelling the names this is what we say

Q - Please spell your first name ?

A- CAPITAL « T » small « a » , « h » , « i » , « r » .

Now let's practice

- what is your name ?

- spell your name ?

Introduction
TO BE

Now let's look at the verb be

basic	Short	example	example
I am	I'm	I am	I'm
		Ahmed	Ahmed
You are	You're	You are	You're
		Ahmed	Ahmed
He is	He's	He is	He's
		tom	tom
She is	she's	She is	she's
		mary	mary
it is	it's	it is	it's
		tom	tom
We are	We're	We are	We're
		students	students
You are	You're	You are	You're
		students	students
They are	They're	They are	They're
		students	students.

- He is Ahmed .
- He's Ahmed .
- 3- She Mary
- She is Mary.
- She's Mary.

4- Westudents

- We are students.
- We're students.

5- Theystudents

- They are students.
- They're students.

6- I mary

- I am mary
- I'm mary.

7- It pen

- It is pen
- I's pen.

We're going to practice, look at these sentences and choose the correct verb in two ways

1- YouAmina

- You are Amina.
- You're Amina.

2- He Ahmed

- I am Ahmed
- She is Amina
- He is Ahmed
- We are teachers.
- They are assistants.

Now we can make questions and answer, let's look at all these again on the next chart

Introduction Formal Introductions

Question	Positive Answer	Negative Answer
Am i Ahmed ?	Yes, you are	No you're not
Are you Ahmed ?	Yes, i am	No i'm not
Is he Ed ?	Yes, he is.	- No he's not. - No he isn't.
Is she Mary ?	YES she is	NO she's not . No she isn't
Is it pen ?	Yes it is	No it's not No it isn't
Are we students ?	Yes we are	No we're not No we aren't
Are you students ?	Yes you are	No you are not
Are they students ?	Yes we are	No we're not No we aren't
Are they students ?	Yes they are	No they're not. No they aren't

This is for people who have higher status for example doctors, professore ...etc.

A-this is.....

B- It's nice to meet you.....

C- It's nice to meet you too...

Here's an example

A-Professor smith this is Dr.Jonse.

B-Dr.Jonse It's nice to meet you Professor smith.

C-Professor smith It's nice to meet you too.

And you can introduce yourself.

Introducing Yourself

- Hello, i'm.....
- I'm.....nice to meet you.
- Nice to meet you too.

For example

Ahmed :i'm Ahmed.

Amina : i'm Amina nice to meet you.

Ahmed :nice to meet you too.

Introduction Good bye

- Good bye
- Bye
- See you
- See you tomorrow
- See you later

Introduction Review

Now let's do some final review first a dictation

listen and write these letters

are you ready okay

number one h e l l o

number two n i c e

number three t o

number four m e e t

number five y o u

now check your work.

- listen and write these sentences.

- number one my name is Ahmed

- number two it's nice to meet yoy

- number three please spell your name.

- number their are students.

- Number five thank you.



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Hello how are you today, today we're going to start with greetings, first we'll start with **formal greetings**

P1- how are you

P2- fine, thank you, and you ?

P1- I'm fine, thanks

Another formal

P1- how are you

P2- just great.

another formal

P1- how are you

P2- not bad.

Now more informal greetings with friends...this's very casual.

A-How's it going ?

B-Good, how's it going with you ?

Or

Another way

C- What's up ?

D-Not much.

Okay let's practice, ask each other about our topic.

Numbers

Now, today is numbers day,

We're going to learn the numbers in english, here they are.

01	02	03	04	05
one	two	three	four	Five
06	07	08	09	10
six	seven	eight	nine	Ten
11	12	13	14	15
eleven	twelve	thirteen	fourteen	fifteen
16	17	18	19	20
sixteen	seventeen	eighteen	nineteen	twenty

10	20	30	40	50
ten	twenty	thirty	forty	fifty
60	70	80	90	100
sixty	seventy	eighty	ninety	One hundred

Okay, i want you to notice the F- Q- what is your phone pronunciation these numbers numbers ?

look this: or this is for the G-A- it is 0674231331.

sound

H-Q- what is the area code ?

Thir TEEN/ four TEEN/

I- A- it is (213)

fif TEEN/ six TEEN/

Q- what is your phone number ?

sevenTEEN/ eighTEEN/

A-My phone number is 212 29397 46.

nineteen/.

Okay, let's practice, i want you to tell me the number and then spell it.

Q- what is her phone number ?

A-It's 219 415 6

E- Students what's this number ? how do you spell it ?

Q- what's this number ?

A- 12.

Phone Numbers

Q- spell the numbers.

A-Twelve.

Okay, let's look a numbers again, we're going to look at the twenties.

My phone numbers is (213) 0622451331.

(213) this part called area code.

Here's the questions

20	Twenty
21	Twenty-one
22	Twenty-two
23	Twenty-three
24	Twenty-four
25	Twenty-five
26	Twenty- six
27	Twenty- seven
28	Twenty-eight
29	Twenty-nine

Notice that « hyphen »
or «-» is very important
like twenty-one

Age

**Here's more personal
information**

Q – How old are you ?

A- I am 26 years old

or

A- I am 26.

Let's practice,

- How old are you
- I am 26 years old.

Q – spell 26

A- t w e n t y – s i x .

Here are more questions and
we're going to go over them
one by one.

question	Q
Long answer	I-A
Short answer	S-A

Q	How old am i ?
L-A	You are 26 years old
S-A	You're 26.
Q	How old are you ?
L-A	I am 26 years old
S-A	I'm 26
Q	How old is he ?
L-A	He is 26 years old
S-A	He's 26
S-A	Yo're 26.

Singular & plural

Q	How old is she ?
L-A	She is 26 years old
S-A	She's 26.
Q	How old is it ?
L-A	it is 26 years old
S-A	It's 26.

Now we're going to talk about singular and plural nouns .

B- singular is one.

C- Plural is two plus, and usually with plural there's S.

Q	How old is it ?
L-A	It is 3 years old
S-A	It's 3.
Q	How old are we ?
L-A	We are 23 years old
S-A	We're 23.
Q	How old are you ?
L-A	I am 26 years old
S-A	I'm 26.
Q	How old are you ?
L-A	We are 26 years old
S-A	We're 26.
Q	How old are they ?
L-A	They are 80 years old
S-A	They're 80.

For example

D- Pen	pen s.
E- Notebook	notebook s
F- Note	note s
G- Student	student s
H- Teacher	teacher s
I- Desk	desk s
J- Eraser	eraser s
K- Book	book s
L- Board	board s

This/that/these/those

- **This** : We use it for the only thing close to a person.

« **This's My Pen** »

- **That**: We use it for something far from person.

« **That's My Pen** »

O-What are these ?

These are your pens

P- What are those ?

Those are your books.

Let's practice a little bit.

Now we have plural (these and those).

Q - How manydo you have ?

A – I have.....

- **These**: two things or plus that close to the person.

« **These are my Pens** »

- **those**: two things or plus that far to the person.

« **Those are my Pens** »

For example

Q - How many pens do you have ?

A – I have two pens, they are my pens.

Q - How many erasers do you have ?

A – I have one eraser, it is my eraser.

Q - How many books do you have ?

Here are some questions and answers

M- What is this ?

This is your pen

N-What is that ?

That is my eraser

A – I have two books, they are my books. A – I have two desks

Q - How many notebooks do you have ?

A – I have one notebook.

Q – Teacher, How many students do you have ?

A – I have many students.

Q - How many teachers do you have ?

A – I have one teacher.

Q - How many desks do you have ?

lesson

3



Hello, today we're going to learn more English, we're going to talk about people, First we're going to learn adjectives about looks and

Adjectives ...Looks

An adjective gives information about a noun

For example: these are nouns

Teacher/ Student/ Book/Pen.

Adjectives give information about the nouns, they come before the nouns and after some verbs.

Noun	Teacher
My <u>nice</u> <u>teacher</u>	
<u>Adj</u> <u>noun</u>	
sentence	She is my nice teacher

Here's another example

Noun	Student
Her good student	
<u>Adj</u> <u>Noun</u>	
sentence	I'm her good student

Now, one more example,

This one with plural

Noun	Students
His good students	
<u>Adj</u> <u>noun</u>	
sentence	We are his good students

Here's another way

Noun	Books
These big books	
<u>Adj</u> <u>noun</u>	
sentence	These are big books

I want you to notice that.

The adjectives does not change for singular or plural. As shown in the following sentences.

No change

- **Good** student...singular
- **Good** students.....plural

Let's learn some vocabulary about how a person looks.

This is for height

short /medium height / tall.

Here we go this is for size

Heavy /medium /slim /thin.

Now, here some more

1/ **Handsome** is only for men

2/**beautiful** is only for women.

3/ **pretty** is also only for women.

4/ **good-looking** is for women and men .

5 **ugly** is for women and men.

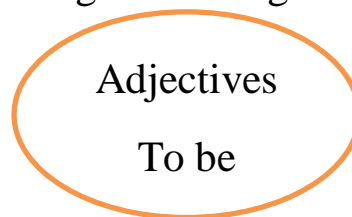
Now, here's another one

Strong against (#) **weak**.

Dark against (#) **light**.

This is for age

Young/ middle aged /old



Let's review the be verbs

Basic	Short
I am	I'm
You are	You're
He is	He's
She is	She's
It is	It's
We are	We're
You are	You're
They are	They're

Now, we're going to change it a little bit.

basic	short	example	example
I am	I'm	I am tall	I'm tall
You are	You're	You are tall	You're tall
He is	He's	He is tall	He's tall
She is	She's	She is tall	She's tall
It is	It's	It is tall	It's tall
We are	We're	We are tall	We're tall
You are	You're	You are tall	You're tall
They are	They're	They are tall	They're tall

Now, I want to look at these pronouns

Possessive	subject
My	I
Your	You
His	He
Her	She
Its	It
Our	We
Your	You
Their	They

Personalm

Let's talk about personalmety, first here some vocabulary.

Funny/serious/nice/polite/
rude/ smart /intelligent / shy /
quiet / outgoing

And

We can make sentences the same way but we can add « **and** », this is the same as.

Okay we can write « funny + smart »

- He is funny and smart.

Here's another example

- Good-looking + nice

She is good-looking and nice.

Now, let's practice
I will give you the
information and you make
the sentences.

Are you ready.

-He / tall / strong

He is tall and strong.

-She / short / smart

She is short and smart.

-They / shy / pretty

They are shy and pretty.

-We / funny / rude

We are funny and rude.

-You / smart / polite.

You are smart and polite .

-I / tall / dark.

I am tall and dark.

-You / thin / beautiful

You are thin and beautiful

listen and Write

- I am tall
- They are smart
- She is short
- We are good-looking.
- They are smart
- You are nice and pretty
- He is Funny and outgoing.
- We are smart
- They are short and handsome.
- I am funny
- She is polite and nice
- You are young and beautiful.
- He is strong and dark

Adjectives
Sentences Structure

Now we're going to talk about the sentences structure in English.

In English the verb usually comes after the subject,

« subject and the verb ».

For example:

You are young

You = subject

Are = verb

Young = complement

Now, this sentence means you = young.

Here's another example

He is tall

He = subject

Is = verb

Tall = complement

Now, this sentence means

He = tall.

Tall completes the noun.

Now, let's practice.

Ahmed in this sentence what is the subject and the verb and the complement.

We are smart

S V C

Now, I want you to complete these sentences, I will write part of sentences and you finish it

1/ ... am rude.

I am rude.

2/ you nice

you are nice .

3/ is handsome

he is handsome.

4/is pretty.

She is pretty.

5/ we medium height and thin.

5/ we are medium height and thin.

6/ theyintelligent and serious

6/ they are intelligent and serious.

Now, let's make these negative it's very easy, you just add not.

There are two short ways to do it and let's look at the chart and you can see them

Example	Example
I am not tall	I'm not tall
You are not tall	You're not tall / you aren't tall
He is not tall	He's not tall /he isn't tall
She is not tall	She's not tall / she isn't tall
It is not tall	It's not tall / it isn't tall
We are not tall	We're not tall / we aren't tall
You are not tall	You're not tall / You aren't tall
They are not tall	They're not tall / They aren't tall

Let's also make some questions

Question	Positive	Negative
Am i tall ?	Yes, you are	No, you're not // no, you aren't
Are you tall ?	Yea, i am	No, i am not
Is he tall ?	Yes, he is ?	No, he is not // no, he isn't
Is she tall ?	Yes, she is	No, she is not // no, she isn't
Is it tall ?	Yes it is	No, it's not // no, it isn't
Are we tall ?	Yes we are	No, we rae not // no, we aren't
Are we tall ?	Yes you are	No, you are not // no, you aren't
Are you tall ?	Yes we are	No, we are not // no, we aren't
Are they are ?	Yes, they are	No, they are //no, they aren't

We're going talk a little bit more about description, we're going to talk about a person's **hair**.

We can say

1/ Long short medium

2/ Curly straight

3/ brown black red blonde gray

4/ moustache // beard //bald

This is what we say

- She hashair
- Her hair is

Is same information, for **example**

- She has **long** hair
- Her hair is **long**

Here's another example

- I have short red hair
- My hair is short and red

- He has a moustache.
- He has a beadr.
- He is bald
- He has short curly hair.
- His hair is short and curly.
- Her hair is long and straight.
- She has long straight hair.
- E have black hair.
- Our hair is black.
- He is bald.
- They have curly red hair.
- Their hair is curly and red.
- My hair is short and red
- I have shoer and red hair.
- He has a moustache and a beard.

- Now, i want to talk more about description about the **eyes** this is very important.
- First there are
 - big eyes
 - small eyes
 - black eyes
 - brown eyes
 - blue eyes
 - gray eyes
 - green eyes

Now this is what we say

- He has blue eyes
- I have blue eyes

Let's practice tel me about your eyes ,

- I have blkue eyes
- I have green eyes
- You have big blue eyes
- I have gray eyes
- I have big brown eyes.

- Alright now we've seen many adjectives some of these adjectives can have opposites.

Look with me

- Short X tall
- Thin X heavy
- Handsome X ugly
- Beautiful or pretty X ugly.
- Good-looking X ugly.
- Strong X weak
- Dark X light
- Young X old

Adjectives

But

Let's look at another kind of sentence, this one is but, but means different.

Look at these sentences

- She is smart **but** shy
- Smart X shy

- He is short but strong
- Short X strong.

Let's practice a little bit ,

I want you to tell me something about you with but.

- Ahmed , I am handsome but shy
- Lisa, I am young but smart.

Look and Listen

- He is tall but quiet.
- She is pretty but shy.
- We are young but smart
- You are intelligent but funny.
- They are short but strong
- He is good-looking but rude.
- I am shy but nice.
- We are outgoing but smart.

Countries

Prepositions of Location

We're going to learn the names of some countries in english.

- canada /the us / turkey / France/ germany/ the uk/ japan/ brazil/ austrahmed a.

We're going to learn questions and answers about place and also see the word form,

Now look at the question

- **Where are you from ?**
- **I'm from**

Basic	short	example
I am	I'm	-I am from canada -I'm from canada
You are	You're	-you are from turkey -you're from turkey
He is	He's	He is from brazil He is from brazil
She is	She's	She is from France She's from france
It is	It's	It is from scotland It's from scotland
We are	We're	We are from the us We're from the us
You are	You're	You are from south africa You're from south africa
They are	They're	They are from india They're from india

Okay let's learn more questions

- Where isfrom ?
- is from

For example:

- 1- Where is Molly from ?
- She is from Canada
- 2- Where is she from ?
- She is from the US
- 3- Where is he from ?
- He's from Australia
- 4- Where are you from ?
- We're from France
- 5- Where are they from ?
- They are from Turkey

Simple Present Tense

« The present tense: we use it for facts and for routines »

Today we're going to use the verb « to speak ».

- I speak English
- You speak English
- He speaks English
- She speaks English
- It speaks English
- we speak English
- You speak English
- they speak English

« Notice that we must add letters S at the end of the verb in cases

« he-she-it » and it is very important for saying and listening ».

Let's make some questions

- Do you speak English ?

« I want you to look carefully because here we have **DO**, this is called a helping verb used in questions and negatives»

- Let's look again at all of the verbs, we're going to look at questions for the simple present and negatives.

1- I

- **Positive** : I speak English
- **Negative** : I do not speak English
- **Short negative** : I don't speak English
- **Question** : Do I speak English

2- You

- **Positive** : You speak English
- **Negative** : You do not speak English
- **Short negative** : You don't speak English
- **Question** : Do you speak English

3- He

- **Positive** : He speaks English

- **Negative** : He does not speak english
- **Short negative** : He doesn't speak english
- **Question** : Does he speak english.

4- She

- **Positive** : She speaks english
- **Negative** : She does not speak english
- **Short negative** : She doesn't speak english
- **Question** : Does she speak english

5- It

- **Positive** : It speaks english
- **Negative** : It does not speak english
- **Short negative** : i doesn't speak english
- **Question** : Does it speak english

6- We

- **Positive** : We speak english
- **Negative** : We do not speak english
- **Short negative** : We don't speak english
- **Question** : Do we speak English

7- You

- **Positive** : You speak english
- **Negative** : You do not speak english
- **Short negative** : You don't speak english
- **Question** : Do you speak english

8- They

- **Positive** : They speak english
- **Negative** : They do not speak english
- **Short negative** : They don't speak english
- **Question** : do they speak english.

- When we ask a question we can give a short answer, this is what it looks like, let me give you all of them, and you can see how this works

- **Question**
- **Short Answers**
Positive
Negative

- first let's begin with

I

- **Question** Do i speak english
- **Short answers:**
Positive: Yes, you do
Negative :No, you don't

You

- Question:Do you speak english ?
- Short answers
Positive:Yes, i do
Negative: No, i don't

He

- Question: Does he speak english ?
- Short answers
Positive: Yes, he does
Negative :No, he doesn't

She

- Question: Does she speak english
- Short answers
Positive: Yes, she does
Negative: No, she doesn't

It

- Question: Does it speak english
- Short answers
Positive: Yes, it does
Negative: No, it doesn't

We

- Question: Do we speak english ?
- Short answers
Positive: Yes, we do
Negative: No, we don't

You

- Question: Do you speak english ?
- Short answers
Positive: yes, we do
Negative: no, we don't

They

- Question: Do they speak english ?
- Short answers
Positive: Yes, they do
Negative: No, they don't

- Now, we're going to look at the names of countries and the languages

country	Language
algier	Arabic
North africa	Arabic
The united state	english
england	english
canada	English, french
germany	german
france	french
turkey	turkish
japan	Japanese
South africa	English, africans
chaina	Chinese

- Let me ask you some question
- Q- Does Tom speak english
A- yes, he does
- Q- Does ahmed speak turkish ?
A- Yes, he does
- Q- Do you speak arabic ?
No, i don't
- Q- do you speak german ?
A- yes, we do
- Q- Does your dog speak english ?
No, it doesn't

LESSON 04

GRAMMAR



Hello students we're going to study nationahmed ties and languages, but first we're going study sentence structure.

Now before we saw this sentence.

You are young

You : subject

Are : verb

Young : complement

This is means you = young

- Now I want to talk about another kind of sentence structure is similar.

We speak english

We : subject

Speak : verb

English : object

- Now, here's another sentence for an example

Ahmed likes you

Ahmed : subject

Likes : verb

You : object

- Now, let's talk about more pronouns.

These are three of the pronouns, we have possessive and subject and object.

Possessive	Subject	Object
My	i	Me
Your	You	You
His	He	Him
Her	She	Her
Its	It	It
Our	We	us
Your	You	You
Their	They	Them

Notice that ni english there's always a **subject** and a **verb** then **object** or a **compliment**.

The verb comes after the subject

For example :

1/ I see you
S V O

2/ we see them
S V O

3/ They see us
S V O

4/ I am tall
S V C

5/ Lisa speaks German
S V O

6/ Isabelle doesn't speak German
S V O

7/ we speak french
S V O

8/ they are quiet
S V C

9/ this is funny
S V C

10/ we see them

S V O
11/ you are nice

S V C
12/ they see me

S V O

Let's take some examples using some sentences and questions where we use the subject pronouns

1- **I** usually prepare my lesson plan for tomorrow's class.
- Who prepares the lesson plan ?
- It is me ...right.
- **I can't say** « me usually prepare my lesson plan for tomorrow's class »

2- He goes to school everyday.
- Who goes to school ?
- He goes to school.

3- We listen to music from time to time.
- Who listen to music ?
- It is we....right.

-I can't say « us listen to music from time to time »

4- **They** are watching a football match right now.
- Who is watching a football match right now.
- It's we or they

5- **It** is raining outside.
- What's happening outside.
- **It** is raining, **the sky** is rainingright

6- **You** should finish the project as soon as possible.
- Who should finish the project .
- It is **you**.

Let's take some examples using some sentences and questions where we use the object pronouns

- For example when i say to my friend « give **me** that paper, please ! ».
I can't say give **I** the paper, please....you can't see that
- Another example : My father told **me** to come home early tonight
- Can you give **it** to me, please !
- Can you bring **it** to me, please.
- I will buy **it** for you
- The coach told **them** to work hard and exercise everyday.
- I told **her** to do the homework as soon as possible.

- I told him to call me at 9 but he didn't.
- I gave **him** all the attention he wanted, but he did not obey me.
- Tell **her** to come on time, please !.
- Give **him** more money, because he needs more.
- The teacher told **us** to do the homework and study hard.
- Did you pay for them ?

Nationality / language

Country	Nationality	Language
Algeria		Arabic
North Africa		Arabic
The United States	American	English
England	English	English
Canada	Canadian	English, French
Germany	German	German
France	French	French
Turkey	Turkish	Turkish
Japan	Japanese	Japanese
South Africa		English, Afrikaans
China	Chinese	Chinese

- We have some more conversation
 - Where are you from ?
I am from Canada.
 - Are you Canadian ?
Yes, I am
 - Do you speak English ?
Yes, I do.
- Do you speak French ?
Yes, I do
- Let me ask you some question.
 - Lisa...are you from Germany.
Yes, I am
 - Are you German ?
Yes, I am
 - Do you speak German ?
Yes, I do.
 - Do you speak English ?
Yes, I do .
 - Does she speak English ?
Yes, she does
 - Is she French ?
Yes, she is
 - Do we speak Chinese ?
No, we don't.
 - Are you Chinese ?
No, we aren't
 - Do they speak Arabic ?
Yes, they do
 - Are they from Saudi Arabia ?

Yes, they are

- Does ahmed speak turkish ?

Yes, he does

- Is he from turkey ?

Yes, he is.

Vocabulary

1/ First « in –on »

Now, let's learn some vocabulary and practice, here is a question

- Where do you live ?
 - I live **in** turkey.
 - I live **in** istanbul
 - I live **on** freedom street.
- Of course you can make some sentences shorter.
 - I live on freedom street in Istanbul, Turkey

Notice that use « in » with country and with a city.
but uses « on » with street.

Let's practice i want you to give me three answers.

2/ Second « understand »

- Do you understand
- I understand
- I don't understand

3/ Third « Know »

- Do you know ?
 - I don't know
 - I know
 - Here are a few more words that we use in class, here we go.
 - We ask a question
 - Answer a question
 - Give an answer
 -this is for one
- Or
- We ask questions
 - Answer questions
 - Give answers
 -This is for many

- **Let's add some information**

- A lot ofs(many,10+)
- A fews (not many, 1-3).

Let's practice

- Lisa, ...Do i ask a lot of questions ?
- Yes, you do
- Isabell,...do you answer a lot of questions ?
- Yes, i do , i answer a lot of questions.
- A li,.. do you ask a lot of questions

No, i don't, i ask a few questions

review

Now , you have more information now, i want you to tell me about yourself .

LESSON 05

GRAMMAR



**Family
Singular Plural**

now, we're going to talk about singular and plural nouns,

singular one and plural two plus and we usually add « S » to make plural.

but some words are special.

For example

singular	plural
mother	mothers
father	fathers
sister	sisters
brother	brothers
daughter	Daughters
son	sons
aunt	Aunts
uncle	uncles

Some are special

child	children
grandchild	grandchildren

Let's practice

- How manydo you have ?
- I have
- How many brothers do you have ?
- I have two brothers
- How many sisters do you have ?
- I have two sisters
- How many uncles do you have ?
- I have five uncles

Punctuation

Punctuation these are the little marks that we use in writing, these are the names in English

1/ (●)

- Period (the US)

Full stop (the UK)

It is used after a sentence or after a short word .

Such as

M.

Or

The U.S

2/ question mark

(?)

Of course the question mark is used after questions.

3/ comma (,)

This is used in many places but especially lists for example 1, 2,

4/ hyphen (-)

It is used inside a word to join two words

for example

twenty-one

5/ apostrophe (‘)

This also is used inside words for example we saw

Do not = _don‘t

- Let ‘s practice i am show you some sentences with no punctuation and we are going to change them, i will write sentences no punctuation.

1- This is sentence

2- We dont speak chinese

3- Do you like pizza

4- She is fortthree years old

5- My brothers are 5 8 and
10 years old.

Chech your answers

6- This is sentence.

7- We don't speak chinese.

8- Do you like pizza ?

9- She is twenty-one years
old.

10- My brothers are 5 , 8
and 10 years old.

Family
but

We're going to use but to join
sentences, we saw but
before.

Before we saw a but joining
two adjectives and it means
different, now i will show
you how to use it with
sentences, but show
difference.

possession

- She has three childern **but**
she has no grandchildren.

**Now we're going to talk
again about possession.**

Before we saw these words
we'll see them again.

My/ our/ his/ her/ its/ our/
your/ their.

Oslo you know that a noun is
like a name, now we're
going to learn a different way
to show possession

For example:

- this is my book

We can say

- That is Molly's book
 noun noun

you can say

- Molly's book.

Notice that the S here is fore possession not is.

- Notice that : the last name like in previous example can be singular or plural

For example :

Molly's studentone

Molly's students

.....many.

Naw here is a new questions and its answers

This shows possession

Whoseis this ?

This.....'s

Or

Whoseis that ?

That 's.....

For example :

- Whose **book** is that ?

- That is Molly's book.

Here's another one :

Whose books are those ?

Those are Molly's books.

- Whose child is that ?

- That is john's child

- Whose mother is that ?

That is Anne's mother.

- Whose sister is this ?

This is ahmed 's sister.

- Whose assistans are those ?

Those are Molly's assistans.

- Whose grondmother is this ?

This is Marie's
gronmother. I

POSITIVE

You speak enlish

NEGATIVE

You do not speak english

SHORT NEGATIVE

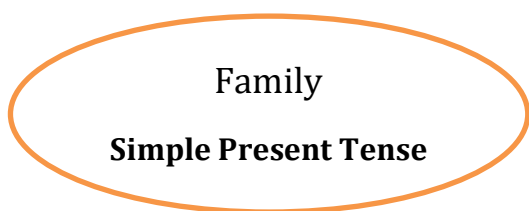
You don't speak english

QUESTION

Do you speak english ?

- Whose cousin is that ?
That is lise's cousin.

- Whose aunts are those ? He
Those are ahmed 's
aunts



Let's review the present
simple tense.

Look at the chart now and
we'll do it again

	POSITIVE
	NEGATIVE
	SHORT NEGATIVE
	QUESTION

**Now let's do these one
by one, we**

POSITIVE

I speak english

NEGATIVE

I do not speak english

SHORT NEGATIVE

I don't speak english

QUESTION

Do i seak english ?

**Okay now the next one
is with you, we'll do it**

**Now this one and the next
couple are different**

POSITIVE

He is peaks english

NEGATIVE

He does not speak english

SHORT NEGATIVE

He doesn't speak english

QUESTION

Does he speak english

**Now of course it's the same
with she but we have to
change it a little bit**

POSITIVE

She speaks english

NEGATIVE

she does not speak enlish

SHORT NEGATIVE

She doesn't speak english

QUESTION

Does she speak english ?

**Now of course we have
it, it's the same**

POSITIVE

It	It speaks english
	NEGATIVE
	It does not speak english
	SHORT NEGATIVE
	It doesn't speak english
	QUESTION
	Does it speak english ?

Irregular Verbs

Now we're going to look at some more words that are irregular verbs, they're special verbs, here we'll see some of them

Now we continue with we

We	POSITIVE
	We speak english
	NEGATIVE
	We do not speak english
	SHORT NEGATIVE
	We don't speak english
	QUESTION
	Do we speak english ?

The first one is « Go »

- I go
- You go
- He goes
- She goes
- It goes
- We go
- you go
- they go

You	POSITIVE
	You speak english
	NEGATIVE
	You do not speak english
	SHORT NEGATIVE
	You don't speak english
	QUESTION
	Do you speak english ?

The next one is « Do »

- It's a little bit the same
- I do
 - You do
 - He does
 - She does
 - It does
 - We do
 - You do
 - They go

And then finally we have they

They	POSITIVE
	They speak english
	NEGATIVE
	They do not speak english
	SHORT NEGATIVE
	They don't speak english
	QUESTION
	Do they speak english ?

The last one is the last special verbs « have »

- i have
- you have
- he has
- she has

it has
we have
you have
they have

- Notice that : when we use « go » we usually have « go to a place »
- **For example :**
 - He **goes** to the cinema.
 - We go to the park.
 -

fill in the blanks

(go/ Does/ has/)

- We to the cinema.
- he speak english ?
- She four brothers
- My sisters to the cinema.

The solution

- We **go** to the cinema.
- **Does** he speak english ?
- She **has** four brothers
- My sisters **go** to the cinema.

- Let's look at some new sentences and we'll do the same thing again.

(**Have/Do**)

- I two children
- My children one mother.
- You one teacher

- How many teachers you have ?

The solution

- I **have** two children
- My children **have** one mother.
- You **have** one teacher
- How many teachers **do** you have ?
- Now good job let me ask you some questions
- Q-How many grandmothers do you have ?
- I have two grandmothers

Q-Do you have two children ?

- No i don't
- Q-Does Ahmed go to the cineme ?
- Yes he does
- Q-Do you go to the cineme.
- Yes, i go
- Q-Do you have a sister ?
- Yes, i do.

Here / There

We're going to learn two words for place.

We've seen the question
« where »

For example: where is it?

There are two short answers

Here **or** there

Let's practice

- **Where is your pen ?**

It's here

- **Where are my notes ?**

They are there.

- **Where is your dictionary ?**

I don't know, ohhh it's here.

- **Where is the board ?**

It's there

- **Where is your notebook ?**

It's here

- **Where am i ?**

You are there

- **Where are you ?**

I'm here

OR

Now we're going to talk about new word called "OR"
It gives a choice, it can be used with almost any kind of word but we're going to use with nouns.

We could say this or that.

Now here some sentences

For example :

1/ We have question

- **Is she your sister OR your cousin ?**

- She is my sister.

2/ Look at the next one information

- I don't have a brother **OR** a sister

- Is her uncle from Istanbul **OR** Izmir ?

- He is from Izmir

- **Lisa : are you from Germany or France ?**

- I'm from Germany

- **Are you a teacher or a student ?**

- I'm a student

Listen and write these sentences

- 1- Imad's children live in the US.
- 2- Ahmed's grandparents are from Turkey
- 3- Murray's cousins speak french
- 4- Lisa's cousins are from Germany and The US
- 5- A nuclear famil is small

LESSON 06

GRAMMAR



Workplaces

Hello students today we're going to talk about workplaces.

First we're going to review the name of jobs.

So, here we go

- An artist
- A singer
- A writer
- An engineer
- A manager
- A director
- A cameraman
- A businesswoman
- A police officer
- A sales assistant
- An actor
- A waitress
- A waiter
- A computer programmer
- An accountant

Now, we're going to talk about where these people work or workplaces.

First of all notice that : we have small words « in » and « at » usually talk about where the place is, these are called prepositions, in English the preposition comes before the noun.

Okay, here are some sentences.

1/ My sister is a nurse, she works in a hospital

2/ My brother is an architect, he works in an office

3/ My son is a website designer, he works at a restaurant

4/ I am a teacher, I work at a school.

Now, here are some vocabulary of workplaces, so

these are names of places
where people work

- A bank
- A restaurant
- An office
- A school
- A hospital
- A store
- A hotel
- A factory

I want to make same
questions and then the
answers will include these
words

where does a.....work ?

for example :

1/ where does a teacher
work ?

- A teacher works at a school

2/ where does an architect
work ?

- An architect works in an
office

3/ where does a waiter
work ?

- A waiter works in a
restaurant

4/ where does a website
designer work

- A website designer
works in an office.

5/ where does a sales
assistant work ?

- A sales assistant works in
a store

6/ where does a taxi driver
work

- a taxi driver works in a
taxi

7/ where does an artist work

- an artist work in a studio

8/ where does a singer work

- Where does a witer
work ?

Workplaces
Prepositions of
Location

Now, there are some special
words that used at:

- at home
- at work
- at school

We can do these two ways

1- where does she work ?

- she works at home
.....OR.....

2- where is she ?

she is at home.

Let's practice :

**1- Where does a
homemaker work ?**

- A home maker works at
home

**2- Where does a student
study?**

- A student study at school

3- Are you at work now ?

- No, i am not

Where are you ?

I'm at school

Workplaces
Look and Listen

- My mother works at home

- I work in a office

- A waiter works in a
restaurant

- My teacher works at school

We're at work

Workplaces
Read and Repeat

1- Is your sister at school ?

- No, she isn't
- My sister is at work
- She works in a restaurant

2- My father works in an office

3- We are at home

Workplaces
THE

- Now, we're going to talk about « the » .

Notice that : « the » that is when there's only one or we know it form before, So « A » and « AN » general and « The » is specific.

For example :

1- I see a

teacher.....« general

The teacher is in the classroom... « specific »

2- I see the moon

« in our world there is only one moon »

Now, here a new question ?

Let' practice :

- Where do you work ?
- I work in an office
- Where is it ?
- The office is ni a clinic
- Where is the clinic
- It's in a stanbul
- Where do you work
- I work in a hospital
- Where is the hospital ?
- It's in istanbul
- Where do you study ?
- I study in a classroom
- Where is the classroom ?
- The classroom is here.

Let's practice some more

I'm going to write some sentences on the board, don't have « a – an – the » you will put them, will do these one by one.

Remember : « a - an » is general and « the » is specific.

1- My brother is? waiter .

you do the sentence

- My brother is a waiter

- STUDENTS, this one is for you

- Yes, why ?
- Because « a » general
- Thank you very much

2- He works in ... ?... restaurant

- He works in a restaurant

- Why is it « A »
- Because : It's general, we don't know the restaurant

- now the next one is for you students

3- .. ?...restaurant is in .?...shopping mall.

- The restaurant is in a shopping mall.

- okay : why is it « the restaurant » ?
A/ because it is specific noun
- okay, why is it « a shopping mall »
A/ it's general.
Yes, that's right

- okay : now the next

4- ... ? ... Shopping mall is on .. ?.. big street.

- The shopping mall is on a big street.

- okay : why is it « the shopping mall »
A/ because it's a specific.
- Why is it « a big street ».
A/ because we don't know the big street.
Very good, all right ..the next

5- .. ?.. street's name is main street.

A/ .. ?.. street's name is main street.

Let's look at these again

- My brother is a waiter

- He works in a restaurant

- The restaurant is in a shopping mall.

- The shopping mall is on a big street

- The street's name is main street

Frequency Adverbs

- **Sometimes** i **work** in an office

F.A V

- **Usually** he **works** in a store

F.A V

➤ **The second of the verb that we have**

« Frequency with the verb be ».

Now, we're going to talk about time words, now look at these

Precent %	Frequency adverbs
100 %	Always
90%	usually
80%	often
50%	sometimes
10%	rarely or seldom
0%	never

With « be » verbs, after the verb

For example:

She **is** **always** beautiful.

V F.A

They **are** **usually** polite.

V F.A

You **are** **never** rude

V F.A

➤ **let's talk about the first one :**

- **before the verb**

With most verbs, they go before the verbs.

For example:

- I **always** **speak** english.

F.A V

- He **never** **goes** to the cinema

F.A V

- We **often** **work** in an office

F.A V

Follow back.....

Sometimes and **usually** can go at the beginning of the sentence.

For example :

Follow back.....

Like the other verbs, sometimes and usually can go at the beginning of the sentence.

For example :

- **Usually** she **is** nice.

F.A V

- **Sometimes** she **is** funny

F.A V

• **Now, here are two new questions**

Here's the first one

Q: How often do you ?

A : I

For examole :

Q : How often do you **work** ?

A : I **always** **work**

The second kind of question

Q : How often are you shy ?

A : I am usually shy.

Let's practice

Let me ask you some more questions

Q :How often do you work ?

A : I always work

Q : How often are you busy

A : I am usually busy

Q : How often do you study english ?

A : I often study english.

Q : how often are here ?

A : i am usually here

Q : How oftn do you eat suchi

A : I never eat suchi

Q : How often do you eat pizza ?

A : I earely eat pizza

Q : How often do you study english ?

A : I always study english

More questions

Q : How often do you go to football games ?

A : I often go to football games

Q : Does apolice officer usually work in an office

A : A police officer sometimes works in an office.

Q : Does a manager always work in an office .

A :Yes, a manager always works in an office.

Q : Does a nurse always work in a hospital.

A : Yes, sometimes a nurse works in a hospital.

Q : Does a writer always write books.

A : sometimes a writer writers poems

Q : Does an accountant always work in an office

A : sometimes an accountant works at home

Q : Does an engineer always working in an office.

A : sometimes an engineer works in an office

Simple Present Tenes

Now we're going to work a little bit more with verbs.

You have to pay attention

Notice that :

As you know in the simple present, we have learned that « **he/she/it** » has to have an « S » with it.

« **He/She/It** » → **verb+s**

For example :

- **She** works
- **He** sings.

Follow..... Notice that

- However sometimes it's a little special there are two groups
The first group has to add « **ES** »
When a verb end by « sh/ch/ss/x ».

For example :

Wash → he washes
Teach → she teaches
dress → she dresses
fix → she fixes

- And if we have a verb ends by « **vowel ,A,O,U, +Y** » has to have add « **S** »

For example :

Play → he plays
enjoy → she enjoys
buy → she buys
stay → he stays

- When the « Y » is at the end of the verb after a consonant, we have to change it into « I », then you have to add « E » and « S »

Y → becomes « **ies** »

For example :

cry → he cryies.
try → she tryies.
study → she studies
carry → it carryies
worry → he worryies

let's practice :

you're going to make the correct verb.

So, here's a story, it's a lovely story.

- 1- Bobby is a little boy.
He « **cry** » a lot.

- **students : you star,**
Cries
- **All right, spell cries**
c,r,i,e,s
- **Why did it change**
Y becomes ies
because « Y » after
a consonant.
- **All right , good, here's
another sentence**

- 1- Bobby is a little boy.
He **cries** a lot.

- 2- He « **try** » to play games
with big children.

He tries to play games with big children.

3- He « play » a lot.

- **students: you star,**
- plays
- **All right, spell plays**
- P,l,a,y,s
- **Why didn't it change**
We add only « S »
because « Y » after
a vowel.
**All right , good, here's
another sentence**

He plays a lot.

4- His mother « worry »

- **students: you star,**
- worries
- **All right, spell worries**
- W.o,r,r,i,e,s
- **Why did it change**
Y becomes ies
because « Y » after
a consonant.
**All right , good, here's
another sentence**

His mother worries

5- She « buy » toys for him

- **students: you star,**
- buys
- **All right, spell buys**
- B,u,y,s
- **Why didn't it change**
We add only « S »
because « Y » after
a vowel.
**All right , good, here's
another sentence**

6- He carry them

He carries them.

7- She « teach » him, and
she « kiss » him.

She teaches him, and she kisses him.

- **students: you star,**
Teaches/ kisses
- **All right, spell teaches**
t.e,a,c,h,e,s
- **Why did it change**
We add « es » because the
first verb end by « ch » and
the second verb end by « ss »
**All right , good, here's
another sentence**

8- He « enjoy » it

He enjoys it .

9- Then he..... « wash » .

Then he washes.

Let's look at the story again

Bobby is a little boy he cries a lot,
he tries to plays games with a big
children, he plays a lot, his mother
worries, she buys toys for him, he
carries them, she teaches him and
she kisses him, he enjoys it, then
he washes, he is funny boy.

Economic Terms and Concepts



Macroeconomics focuses on economic trends at the national and international level. This course examines basic macroeconomic concepts such as GDP and GNP. It also examines a country's business cycle, including periods of expansion, recession and sometimes recession. It also examines the concept of a



country's balance of trade, characterized as its trade surplus or trade deficit.

EXPLANATION OF KEYWORDS

Gross Domestic Product GDP

GDP (Gross Domestic Product) is the value of all goods and services produced within the borders of a country.



Example

In 2012, the US GDP exceeded 15 trillion, making it the largest in the world.



THE WORLD'S TOP TEN			
Rank	Country	GDP	GDP per capita
1	 United States	£9.4trillion	£29,500
2	 China	£3.7trillion	£2,677
3	 Japan	£3.4trillion	£26,452
4	 Germany	£2.1trillion	£25,333
5	 France	£1.6trillion	£25,385
6	 UK	£1.4trillion	£22,685
7	 Italy	£1.3trillion	£21,158
8	 Brazil	£1.3trillion	£6,548
9	 Canada	£975billion	£28,694
10	 Russia	£925billion	£6,579

Gross National Product GNP

Gross National Product is the value of all goods and services produced by the citizens of a country..

Example

The Philippines employs a large number of foreign workers, so its GNP is much higher than its GDP.



QUESTION What is the difference between GDP and GNP

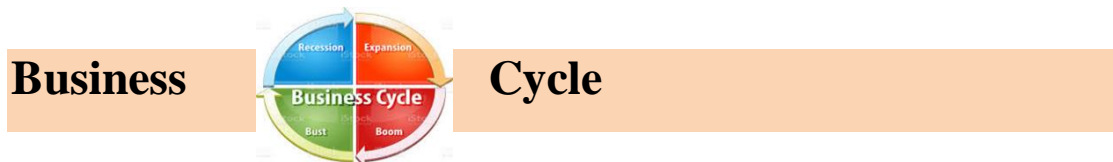
ANSWER So the difference between GDP and GNP IS

GDP all goods and service produced within a country's border.

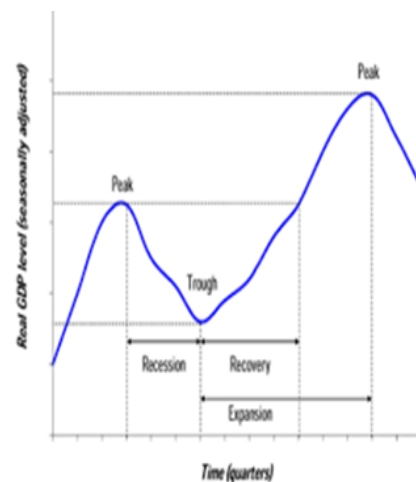
GNP all goods and services produced by a country's people ,



wherever they are located



The business cycle is a measure of economic fluctuations, in particular the change in GDP over time. It has five phases: growth, peak, recession, trough and recovery.



Example

Central banks often adjust interest rates to help the economy avoid huge swings in the business cycle.

Expansion

Expansion in the business cycle refers to the phase during which GDP experiences growth. This period persists until the economy reaches its peak.

Example



The 1950s was a period of great expansion for the U.S economy



QUESTION

What happens if the economy expands?

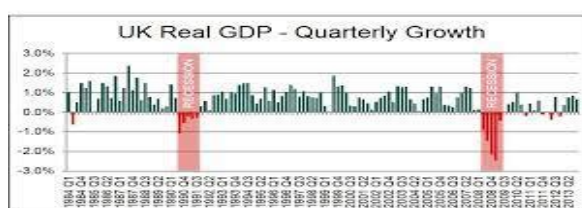
- Increase in production output •
- Increase in salaries and wages•
- Increase in consumer spending.
- Decrease in unemployment •

Recession



A recession is the part of the business cycle when GDP falls.

A recession happens when GDP decreases for two consecutive quarters.



Example

Government spending may be increased to help a country recovery from a period of recession.



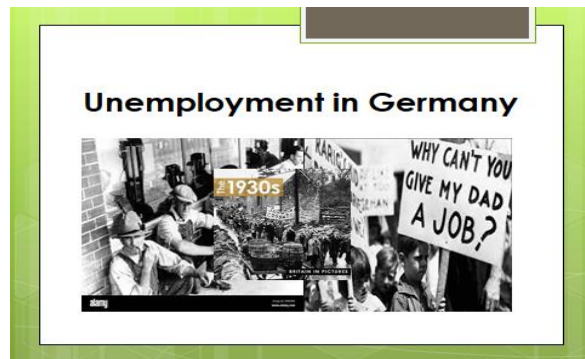
Depression

A depression is a severe recession lasting two or more years.

Depressions are accompanied by high unemployment and low output and investment.

Example

During the depression of the 1930s, unemployment in Germany reached almost 30%.



Trade Balance

A balance of trade



A country's trade balance is determined by the disparity between its imports and exports.

Example

Several economists have suggested limiting oil imports as a means of improving the trade balance.

Trade Deficit

A country experiences a trade deficit when its imports exceed its exports.

Trade Surplus



A country achieves a trade surplus when its exports surpass its imports.

Example

Due to a surge in natural resource exports, Australia is currently experiencing a trade surplus.



Fill in the blanks using the following words

Cycle / Depression / Expansion / Balance

- ❖ Central banks often adjust interest rates to help the economy avoid huge swings in the business
- ❖ The recession in Greece has now become a full- scale
- ❖ Before the problems of 2008, the world economy had a great period of
- ❖ We need to increase our exports to improve our trade

Economic Terms and Concepts...2

Macroeconomics includes economic trends at the national and international levels. This lesson examines key macroeconomic concepts related to consumers and prices. These include income inequality, cost of living, the consumer price index (CPI), inflation, purchasing power, disposable income, household debt, and consumer spending.

EXPLANATION OF KEYWORDS

Income

Personal income is the total amount an individual and his or her family receive from work and other sources of income to support their livelihood. Income allows individuals to conduct transactions such as buying, selling, and shopping.

Income Gap

Income inequality refers to the disparity between the incomes and assets of individuals and groups in a society. It is often synonymous with the gap between rich and poor. Countries with greater income inequality have higher rates of health and social problems.



Inflation

Inflation is defined as the average rate at which prices of goods and services increase over time. As costs rise, the purchasing power of money decreases. Rapidly rising inflation concerns both economists and consumers alike.



Cost of Living

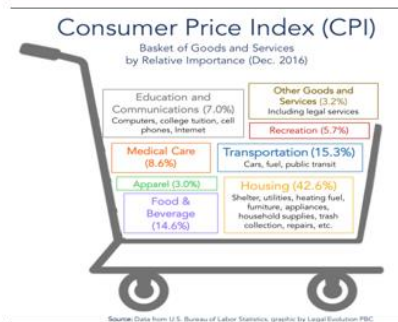
The cost of living refers to the average cost an individual or household incurs to meet basic needs such as food, shelter and clothing.



Consumer Price Index CPI

The Consumer Price Index (CPI) is an index that tracks average changes in the prices consumers pay for a basket of goods and services over time. It is an important indicator of inflation and

helps to show changes in the cost of living.



The CPI helps to show changes in the cost of living

Purchasing Power

Purchasing power is the amount of goods and services that can be purchased with a unit of money. As prices rise, purchasing power decreases because fewer goods and services can be purchased with the same amount of



money. This relationship emphasizes the impact of inflation on consumers' ability to maintain their standard of living and manage their finances effectively.

Example

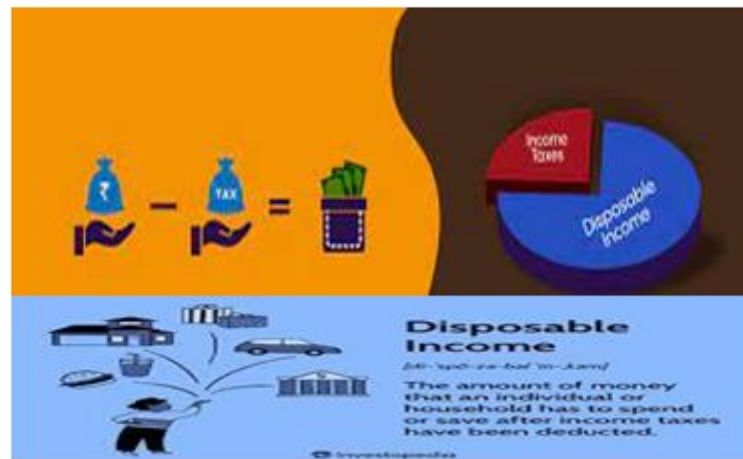
The purchasing power of one U.S. dollar in 1913 is roughly equivalent to about \$20 in 2023. This comparison shows that inflation has significantly reduced the value of the dollar over the last century..

Disposable Income

Disposable income is the amount of money an individual or household can spend or save after paying taxes. When consumers are concerned about the economy, they tend to direct their disposable income towards savings rather than consumption.

This behavior reflects a cautious approach to financial management during uncertain economic conditions.

It's a person's net income - what he or she earns after taxes.

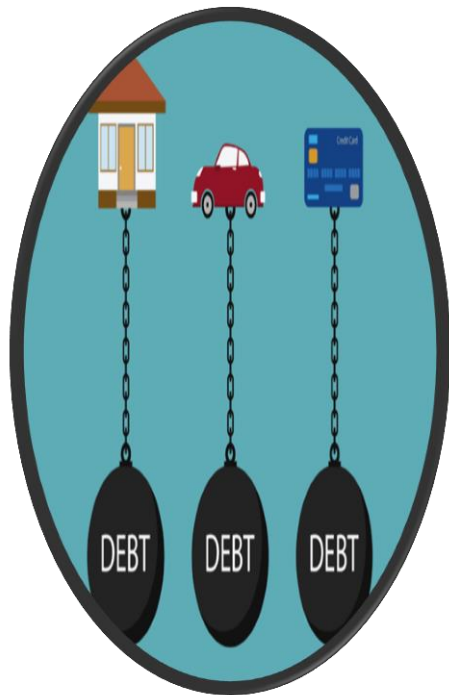


Consumer Spending

Consumer spending refers to the total amount of money spent by individuals or households on goods and services within an economy. This expenditure encompasses both durable goods, such as furniture, which are items expected to last a long time, and non-durables, such as food, which are consumed relatively quickly.

For example, Bloomberg reported an increase in consumer spending last month despite a rise in payroll taxes. Bloomberg is renowned for providing comprehensive financial news and information, including historical and real-time price data, financial metrics, trading news, and expert analysis. Its platforms, television broadcasts, radio programs, and print

Household Debt



Household debt is the total amount of money that a consumer owes, which includes credit card balances, mortgages, and many other types of consumer debt.

For example, in the early 2000s, average household debt in the United States exceeded average household income. This situation highlighted the growing burden of debt on U.S. households during this period.

Fill in the blanks

Gap /living/ inflation

1- Many countries are concerned about the widening incomebetween rich and poor

2- I like London, but I feel the cost of is just too high for me

2- Rising oil prices are pushing the overall rate higher

Economic Terms and Concepts...3

What are goods and services?

A **goods** is something that is made or grown. You buy and consume goods. Goods are thing that you can keep ,touch, eat, or use, an apple, computer, or pencil, are all examples of goods.

✚ A **goods** is something that is **made**

✚ A commodity is something that is manufactured or grown

✚ Something manufactured by an industrial company, such as a car, a table. Sitting chairs. Cell phone. Computers ...

✚ A goods is something that is **grown**

✚ A service is work that someone does for someone else, when you want buy a service, you must hire someone or people to perform a job, you are not buying

something you can touch or hold, a painter, a teacher, are all examples of people who provide services .

Read each sentence below and circle if a good or service was purchased

1. I went to the hair cuttery and got a hair cut

Answers: this is would be a service because someone did something for someone else.

2. I stopped by the grocery store and bought bread and milk
... ..

Answers: it would be a good because you bought something that you can touch with your hands.

Let's try one more for example :

3. I hired my neighbor to cut the grass.

I would hired my neighbor to cut the grassthis is a good or a service .

The answer this's a service because you paid someone to do something for you .

4. I went to the mall to buy a shirt and new pair of shose.
....this's a good.

5. I visited the dentist and got my teeth cleaned....

Economic Terms and Concepts...4



THE INTERNET

INDEED, GIVEN THE DEEP PENETRATION OF THE INTERNET INTO OUR DAILY LIVES, IT IS VERY INTERESTING TO IMAGINE A DAY BEFORE THE ADVENT OF THE INTERNET. THE ORIGINS OF THE INTERNET DATE BACK TO THE 1960S, WHEN IT WAS INITIATED BY THE U.S. DEPARTMENT OF DEFENSE FOR THE PURPOSE OF MILITARY COMMUNICATIONS. THROUGHOUT THE 1970S, SCIENTISTS EXPANDED ITS CAPABILITIES, ENABLING THE TRANSMISSION OF MESSAGES BETWEEN COMPUTERS. IN THE 1980S, ADVANCES IN TELEPHONE COMPANIES MADE INTERNATIONAL GLOBAL COMMUNICATION THROUGH COMPUTER LANGUAGES, AND THE WORLDWIDE EXPANSION OF THE INTERNET BEGAN.

TODAY, THE INTERNET HAS REVOLUTIONIZED COUNTLESS ASPECTS OF EVERYDAY LIFE. FROM E-MAIL AND ONLINE SHOPPING TO ACCESSING VAST STORES OF INFORMATION THROUGH SEARCH ENGINES LIKE GOOGLE, THE POSSIBILITIES ARE VAST. TECHNOLOGIES LIKE GOOGLE GLASS OFFER AUGMENTED REALITY EXPERIENCES, AND ONLINE PLATFORMS FACILITATE RESERVATIONS FOR

LODGING, VACATIONS, MOVIE TICKETS, AND MORE. WE CAN READ BOOKS, PAY BILLS, STREAM OUR FAVORITE TV SHOWS, PLAY GAMES WITH GLOBAL PARTNERS, CHAT WITH FRIENDS, AND SHARE PHOTOS INDEED, THE LIST OF THINGS WE CAN DO ONLINE IS ENDLESS AND ILLUSTRATES THE PIVOTAL ROLE OF THE INTERNET IN MODERN SOCIETY.

EXPLANATION OF KEYWORDS

Internet

A global computer network that provides a range of information.

It is considered a means of communication

History

It happened some time ago

the study of past events

Started

✚ start

✚ begin

✚ launch

A process that occurred after a period of time in the past

What is the difference between 1960 and 1960s

1960s

Here we are talking from 1960 to 1970

1960

Here we are talking about the year 1960 exactly

Military

Armed forces

All countries have an army?

1970s

Here we are talking from 1970 to 1980

Scientists

a person who is studying or has expert knowledge

And learned how to send messages between computers

They developed the technology for sending messages

1980s

Here we are talking from 1980 to 1990

A telephone company

A telephone company, also known as a telecommunications company, or telephone service provider, is a company that provides services such as telephony and data forecasting to its customers.

Communicate

Share or exchange information

countries

A group of people with a government and a geographic area.
They are governed by a special law

International

Existing, , or occurring between two or more countries.

Was born

Appeared

Become visible

Come into view

The internet went worldwide

It has appeared widely around the world

E-mail

Send a message by computer

Listen

give one's attention to a sound.

Shop (shopping mall/ shopping center)

- Search for goods in stores
- Search for goods on websites
-

Google

- You can **look up** information about anything and everything
- You can **search** for information about anything and everything

Information

facts provided or learned about something or someone.

book (verb)

- reserve a place)
- reserve accommodations
- buy (a ticket) in advance.
- Make reservations in advance to watch football matches
- Make reservations in advance to watch the cinema
- Book a hotel room in advance

read

- The student is reading a book
- I am reading a newspaper

Pay

- the money paid to someone for regular work.
- give (someone) money that is due for work done,
- goods received,
- or a debt incurred.
- I always prefer to pay all my bills on time

- I'll pay for your ticket

Chat (speak)

- talk in a friendly and informal way.

Share

- Post photos on social media sites

Fill in the blanks using the following words

Internet / 1970s / A telephone/ share

- The has been one of the best inventions that have served people,
- What were the known for
-company is a kind of communications service provider
- communication helps us build relationships by allowing us to our experiences, and needs, and helps us connect to others

Economic Terms and Concepts...5

The collapse of the world economy and subsequent global recession was triggered by the credit crisis in the US banking industry. The credit crisis particularly affected interbank lending and was caused by problems associated with subprime mortgages that banks packaged and sold as securities.

In response to this economic crisis, the U.S. government implemented the Troubled Asset Relief Program (TARP), which aimed to stabilize the financial system by providing banks with the means to relieve the burden of toxic assets that contributed significantly to financial market instability. This initiative was critical because it aimed to restore confidence and liquidity in the banking sector during a period of unprecedented economic turmoil.



Economic Meltdown

In economics, a “collapse” refers to a significant and often sudden decline or deterioration of financial institutions and markets, resulting in significant financial losses. It usually refers to a major crisis, such as a rapid and significant devaluation of assets, a collapse of market confidence, or a dysfunctional financial system. Collapses can be caused by a variety of factors, including economic imbalances, bursting financial bubbles, massive credit losses, and systemic failures at major financial institutions. The term emphasizes the severity and magnitude of financial turmoil and its severe impact on the economy and markets..

Example01

The financial meltdown in the United States is the worst economic crisis since the stock market crash of 1929.

Example02

GM experienced a meltdown in sales as rumors of their possible bankruptcy grew

Recession

A recession is an economic downturn. Economists generally define a recession as a sustained decline in economic activity,



often defined by two or more consecutive quarters of negative GDP growth. During a recession, key economic indicators such as employment, industrial production, and consumer spending typically decline, resulting in lower output and a general economic crisis. Politicians, economists and businesses closely monitor these indicators to assess the occurrence and severity of recessions and develop appropriate measures to mitigate their impact on individuals and the economy as a

whole.

Example

Many people are blaming the increased unemployment rate on the current recession

Credit Crunch

A credit crunch is a situation in which banks and financial institutions reduce the amount of loans and credit available to customers. Such a credit crunch usually occurs because

borrowers' concerns about the risk of default increase and lenders become more cautious in extending credit. During a credit crisis, it becomes more difficult or expensive for borrowers to obtain credit, which can deter consumer spending, business investment, and overall economic activity. To stabilize financial markets and restore confidence in lending, policymakers often intervene during a credit crunch.

Example

The credit crunch has moved the banks to tighten the conditions required to obtain a loan or line of credit.

Subprime Mortgage

A mortgage is a loan specifically used to buy a house or other real estate. Individuals can borrow money from financial institutions (such as banks) to buy a house, with the real estate itself acting as collateral for the loan.

The term “subprime” refers to the credit rating of the borrower. Subprime borrowers typically have a history of financial difficulties and late payments, making them riskier borrowers with lower credit scores. As a result, they may not have access to traditional mortgages offered at lower interest rates.

Subprime mortgages are mortgages designed for individuals with poor credit histories. These loans are often offered at higher interest rates and with less favorable terms than

mortgages offered to borrowers with better credit. The mid-2000s saw a significant increase in subprime lending, which contributed to the housing market bubble and subsequent financial crisis.**Example**

Due to our low credit rating we can only qualify for a subprime mortgage.

Securities

Securities are financial instruments that represent the ownership or debt of a company or organization. Securities can take many forms, including stocks, which represent ownership of a company (equity securities), and bonds, which represent loans to a company or government entity (debt securities).

Investors usually buy securities as investments, expecting to earn a return through capital appreciation, dividends, and interest payments. Securities are often traded on financial markets, such as stock exchanges, and their prices are determined by supply and demand dynamics.

In general, securities play an important role in the global financial system by facilitating investment, capital formation and liquidity for investors and issuers..

Example

Stocks and bonds are two types of securities traded on the stock exchange

Securitization

The process you describe is called securitization. Securitization involves converting various types of assets, such as loans and receivables, into securities that can be bought and sold in



financial markets. The general mechanisms are as follows

Asset pooling: a financial institution or organization assembles a pool of similar assets such as mortgages, auto loans, credit card receivables, or future income streams.

Securities creation: these assets are packaged into financial instruments called securities. The most common securities created in securitization include mortgage-backed securities (MBS), asset-backed securities (ABS), and collateralized debt obligation (CDO) securities.

Value Assignment: each security is assigned a value based on the cash flows expected from the underlying assets. This valuation is influenced by factors such as the creditworthiness of the borrower (in the case of loans) and the performance of the underlying asset.

Market trading: when securities are issued, they are traded on financial markets such as stock exchanges and over-the-counter markets. By purchasing these securities, investors provide liquidity to asset creators (e.g., banks and lenders).

Securitization plays an important role in the financial industry, allowing financial institutions to manage risk, increase liquidity, and access capital more efficiently. However, it raises complex issues such as assessing credit risk, structuring securities and providing transparency to investors

Example

The securitization of subprime mortgages helped start the credit crunch

Financial Bailout

To bail out means to rescue someone from a difficult situation. Financial bailout means providing financial assistance to a company on the verge of bankruptcy to save it from collapse.

Example

The U.S government has recently funded a huge bailout of the banking industry.

Example

The auto industry has recently been



bailed out by the government

Troubled Asset Relief Program T.A.R.P

The T.A.R.P. (Troubled Asset Relief Program) was aimed at strengthening the financial sector by purchasing non-performing and toxic assets from banks.

Example

The public has started questioning the benefits of troubled asset relief program due to the massive cost and behavior of the banks

Toxic Assets

Toxic” means poisonous or harmful. In the financial context, “toxic assets” refers to high-risk liabilities and investments, often troubled or deteriorating in value, that are unlikely to be returned to creditors or investors. Such assets pose a significant risk to financial institutions and markets and can lead to financial instability and losses

Toxic Assets



Example

Toxic assets held by banks have severely affected their balance sheets.

FILL IN THE BLANKS

Credit / meltdown/ subprime/ toxic

- Despite thecrunch , they managed to get a mortgage at reasonable rates.
- GM experienced ain sales as rumors of their possible bankruptcy grew
- Due to our low credit rating we can only qualify for amortgage.
- Bank balance sheets have been severely affected by the amount ofassets they are holding

ECONOMIC TERMS AND CONCEPTS...6

JOB VOCABULARY



Let's begin by answering the question « **where do you work** » ,
This seems like a simple question, but there are many ways to
answer it:

- **I work at/I work in/I work for/I work
with.....**

Each preposition is correct in a different context,

i work at/ for : are used with the name of the company

For example i work at samsong and i work for nike.

You can also use (**for**)if you work directly for a famous
person

for example i work for TOM ...i am his public relations
manager.

I work in is used for situations, you can say i work in (a
place)

For example I work in an office /I work in a school /I work
in a factory.

We can also use in with a city or a country .

For example I work in paris/ i work in France.

I work in is also used with a department or area of a company
for example i work in the markiting department./ i work in
human resources / i work in sales.

Finally you can use i work in with a general area
for example i work finance/ i work in medical research/ i
work in consulting.

i work with: You can say i work with things or people that are the objects of your day-to- day work

for example i work with a computers

I'm a teacher... I work with special- needs children.

If you want to add more details about your work

You can say i am responsible for ...

For example

- i am responsible for updating the company website
- i am responsible for interviewing candidates for jobs.

After « i'm responsible for ... » use the ING form of the verb / i am responsible for interviewing .

Let's review :

- I work at (a company)
- I work for (a company or a person)
- I work in (a place, city, country, department, or general area)
- I work with (people,things).

In conversational english the question « **where do you work** » is commonly phrased as

- What do you do
- or**
- What do you do for living .

How do you answer this question if you don't have a job

- I am unemployed

or

- More indirectly i am between jobs at the moment .

If you work for yourself « iam self- employed ».

If you have own company

You can say : i own a small business

or

More specifically i own a restaurant

or

I own a graphic design company

Now let' s learn some essential employment vocabulary

- When you are officially accepted into a new job at a company you are **hired** by the company.

When you hired you become employee of the company.

And the company becomes your employer, and the other employees in the company are your colleagues or co-workers.

The person above you who is responsible for your work is your boss or supervisor.

- As an employee of the company, you earn a salary, money you receiver regularly for your work.

Don't make the mistake of saying

~~win a salary~~-----

or

~~Get a salary~~-----

The correct ver bis earn a salary.

- If you're good at your job, you might get a pay raise or a raise – an increase in your salary , you could also get a promotion – an increase in importance and authority.

At the end of the year, some companies give a bonus – extra money for work well done.

- The opposite of hire is fire , when your company forces you to leave your job.

For example : ED was fire because he never came to work on time, usually if someone is fired it's because they did something bad .

- If an employee loses his/her job because of a neutral reason, like the company reducing its size, we say the employee was laid off.

For example : Donna was laid off when her company started having financial problems.

- If you decide to leave your job, there are three verbs you can use :

- i am going to quit my job.....Informal

- i am going to leave my job..... Informal /Formal

- i am going to resign..... Formal.

- When an old person decide to stop working, the verb for this is retire. In most countries people retire around age 65.

Let's review the vocabulary you learned in these lesson .

Repeat to practice your pronunciation.

- **Hire**
- Employee
- Employer
- Colleague
- co- workers.
- boss
- supervisor.
- **Fire**
- laid off
- earn a salary
- get a pay raise
- or a raise
- get a promotion
- get a bonus
- quit your job
- leave your job
- resign from your job
- retire

Economic Terms and Concepts...7

In this lesson we look at vocabulary related to **stocks** and **shares**, which are one of several types of **securities** that are **listed on exchanges**, we'll explore the ideas such as **broker** and **brokerage**, as well a stock **index** and **initial public offering** or **IPO** and **dividends**

Stocks and Shares

Companies raise capital by selling stock or their own shares to investors.

Share prices can rise or fall depending on supply and demand, company performance and economic fluctuations.

Example

I own shares in large companies like Coca-Cola , but also have stock in some new - tech start-ups

Securities

Securities are a type of investment sold by companies and governments.

Securities are usually divided into debt securities, in the form of bonds, and equity securities, in the form of stocks,

Stocks are.

Example

In the United states, the sale of securities is closely regulated by the SEC

Stock Exchange = Swap

A stock exchange is a place or electronic marketplace where securities are bought and sold.

Example

The New York Stock Exchange like most exchanges, is closed for weekends and holidays

1- exchange

An act of giving one thing and receiving another (especially of the same type or value) in return.

2- **bought** = purchase

Listed on

When companies list their shares, they list them on a stock exchange.

To be listed on a stock exchange, companies must meet certain requirements, including regular reporting, such as

- The level of profits increases or decreases
 - Number of shareholders
 - Number of stocks in the company
 - Number of Workers
 - The market power of the company
 - Performance indicators
- Example

Samsung is the tenth largest company listed on the New York Stock Exchange

Stockbroker

A stockbroker is someone who buys and sells stocks for investors and advises them on stock investment.

brokerage

A brokerage is a company that employs stock-brokers to trade stocks for clients

Example

I called my stockbroker and asked him to put in an order for 5000 shares of Microsoft

- 1- A stockbroker what is his job ?
- 2- A brokerage is a company that employs stock brokers
- 3- A broker is an employee of a brokerage company whose job is to trade stocks for clients
- 4- stockbroker
a broker who buys and sells securities on a stock exchange on behalf of clients.

Index

An index is a statistical measure of how a section of the stock market is performing .

Example

Many investors watch Germany's DAX index to find out how the European markets are doing, Is it good for investment or not?

- 1- It is used to determine whether the investment environment is good or not ?

Initial Public Offering IPO

An initial public offering is the first time or the first time a company sells its shares to the public.

Initial public offerings can provide non-public companies with funds to grow their business.

Example

Facebook's IPO saw the sale of over 420 million shares and about 16 million in new capital.

- 1- The first sale is called an IPO or initial market
- 2- The second sale is called the secondary market or stock market

Dividends

Dividends are a portion of a company's profits paid to its shareholders

Example

I prefer to invest in large stable companies that pay quarterly dividends

1- The amount of money a company pays to its shareholders from its profits (or reserves).

Now it's your turn to practice some other words we've looked at this lesson.....

Fill in the blanks

Stockbroker / IPO / listed on / dividends / exchange

- I am going to call my and ask him to sell my shares in Apple.

- **stockbroker**

a broker who buys and sells securities on a stock exchange on behalf of clients.

- ASK

request (someone) to do or give something.

- Apple

It's a company called

- Investors were very excited before Twitter's big IN 2013

1- Investors

A person or organization that invests its money to make profits

- Samsung is the tenth largest company the New York Stock Exchange

- I prefer to invest in large stable companies that pay quarterly

- The world's biggest technology companies are traded on the NASDAQ stock

Economic Terms and Concepts...8



Sales is one of the **keys** to business **success**,
In this lesson, we **will** focus on the **sales force**.
who try to **identify** a **leads** with possible customer
called **prospects**
a **sales rep must** **quahmed fy** these prospects to **close**
a **sale** or make a deal.

➤ **keys**

It is more important than anything else.

- **Example** : Like a keywords at the back of the book provides the answers
- Sales are more important than anything else for the success of the company
- **Example:** business success relies on sales force.
- **Listening** is one of the keys to learning .
- Attention within the classroom is one of the keys to success in studying

➤ **Success it is like** win

- the good outcome
- means the accomplishment of an aim or purpose.
- **Example** I succeeded in the first stage of study.

➤ **Will**

Expressing the future tense.

Example:

- i will let you know
- i will try
- i will be waiting you
- i will be there soon
- I will do my best to teach you in the first year

The opposite of the word . « will»

Is long type « **will not** » short type
« **won't** »

➤ **Focus**

particular attention on something or someone

- Try to **focus** with me in the classroom
- his face is rather out of **focus**
- try to **focus** on your live
- Our **focus** is on client requirements

Who used to introduce a person or people

- who is that woman?
- who are you
- who are you talking to.

In our topic « **who** » Return to the seller

➤ **identifying**

establish or indicate

who someone is

or

what something is.

- identifying problems
- identifying target customers

➤ **must**

be obliged to; should (expressing necessity)

● **Synonymes**

Have to / should

- You must show your ID card to enter the university
- you must be quiet in the library and our classroom

Sales Force

The people in a company who sell goods and services are called its sales force.

The sales force finds and manages a company's customers.

For example:

with such strong growth,

we are planning to double our sales force over the next two years.

A sales rep

A rep, or Sales representative is one salesperson in the sales force .

a sales rep deals with regular clients and seeks out new ones.

every year, all the reps in the midwest get together in chicago for the annual sales conference.

lead

A lead is a person or business that has been identified as a possible customer .

companies generate leads through :

- trade shows
- direct advertising
- cold calling.

Example:

our booth at the trade show helped generate a great list of leads in our target market

A prospect

Leads are prospects who have shown a strong interest in a product or service.

Good leads are those who have both the money to spend and the authority to spend it.

A qualified

Leads are called qualified.

Salespeople usually obtain leads through direct contact and conversation.

If a lead cannot be obtained in a short conversation, it is best to move on to the next lead.

To Close a Sale

The sale is complete when the salesperson convinces the customer to actually buy the product or service.

- Closing may involve signing a contract and collecting the money. we are planning to double our sales **force** over the next two years.
 - 1- we putting an outline, schedule for our project
 - We create a map and chart to achieve our goal or an aim

2- to double “become twice

- twice as much or as many.
- to double our sales force it **means** Increasing the number of workers specialized in the sales process
- Good management of existing clients
- Find new clients
- Search for new markets

3- Over the next two years.

- During the next two years.

- the company is expanding into new markets so we plan to double the size of our sales **..force..**

1- **What is the definition of company**

it is The meeting of a group of people to manage a certain capital in order to achieve profits.

2- **expanding**

increase in size/scope

increase in size become larger

grow, increase

3- **market**

- It is the place where buyer and seller meet

4- **we plan to double**

- What is the opposite of this phrase?
- We won't plan to double
- We want to increase the sale
- advertising online can be an effective way to generate a large number of **leads** in a short amount of time
 - 1- Advertising Online it's E-Marketing
 - 2- can
- I need to increase sales before the end of the month to meet my target

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