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IN THE NAME OF GOD

SESSION 10

Unit 4

Lottery Winners: Rich.....but Happy?

New Words	Synonyms	Meanings in Persian
Affluent/æfluənt/	Rich/wealthy	فراوان - دولتمند-غنی-ثروتمند
Ban/bæn/	forbidding	ممنوعیت- منع
Debt/dɛt/	debit	بدهی
Extravagant/ɛkstrævəgənt/	costly	عجیب- غریب- گزاف-گران-هزینه بر
Sensible/ sɛnsəbəl/	reasonable	معقول- بارز
Tricky/trɪki/		مکار- متقلب-مشکل-دشوار
Unforeseen/ ʌnfɔːr si:n/	Unpredicted- unexpected	پیش بینی نشده
Wisely/waɪzli/	In a smart way	عاقلانه

Every week, millions of dollars are spent, and won, on lottery tickets. With jackpots hitting hundreds of millions of dollars, many lottery winners suddenly find themselves with much more money than they're used to. Many will have enough to purchase a new car, buy a luxury house, take a holiday and quit working- all within ⑤ a short space of time. These "lucky" few, however, may end up with more problems than they had before they struck it rich. According to financial planner Steven Goldbart, two out of three winners spend all their winnings within five years.



Newly **affluent** lottery winners are actually in quite a tricky situation, so much so that lottery organizers employ consolors to help them. These counselors encourage winners to get advice from financial experts, such as accountants, about how best to invest their earnings. The counselors also help winners to understand how their lives may change for the better- and possibly for the worse. Many lottery winners are **sensible** when managing their new wealth; some, however, do not use their money **wisely** and end up getting into various **unforeseen** difficulties. Take a look at the fortunes of two very different lottery winners.

20 Michael Carroll is an example of what can happen to lottery winners if they don't manage their money carefully. When Carroll was 19 years old, he won £10 million in England's National Lottery. At the time, Carroll was working as a garbage collector, and the money changed his life.



25 Three months after winning the lottery, he bought a home in a small town and turned the backyard into a 24-hour racetrack. The constant noise and dust upset his neighbors. He also purchased several luxury vehicles but was stopped for driving a brand new BMW without license plates or insurance. He was **banned** from driving for six months. This wasn't Carroll's first encounter with the law – he was frequently

30 arrested for drug possession and other crimes, and was jailed for nine months in 2006 for violent behavior. Upon his release from prison, Carroll applied for loans to make the payments on properties he had bought and to continue funding his **extravagant** lifestyle. In just eight years, Carroll had spent all his winnings. It was reported in 2010 that he was trying to get his old job as a
35 garbage collector back.



A: choose the correct answers for the following questions.

- 1 The word *lucky* (line 5) is in quotation marks because lottery winners _____.
 - a depend on skill and not luck to win
 - b may encounter problems with their money
 - c will soon lose all their money
- 2 What do lottery counselors do?
 - a They organize and run the lottery.
 - b They help lottery winners make financial investments.
 - c They help lottery winners cope with their sudden wealth.
- 3 The word *fortunes* in line 15 does NOT mean _____.
 - a luck
 - b money
 - c outcome
- 4 According to the passage, what should lottery winners do?
 - a Quit their jobs soon after winning.
 - b Pay their credit card bills.
 - c Invest all their lottery winnings.
- 5 What could be another title for the passage?
 - a The Biggest Lottery Winners
 - b Winning the Lottery: What Happens Next?
 - c How to Hit the Jackpot

