## **January and Winter Months**

- 1. What is the first thing that comes to mind when you hear the word January?
- 2. Does your culture celebrate the new year on January 1<sup>st</sup>? Why or why not?
- 3. What or who is January named after?
- 4. Which of the following words or emotions express how people feel about January? How could you use them to express positive or negative feelings

depressing	exciting	hopelessness	optimistic	lethargic
feeling blue	sad	beautiful	соzy	sluggish

5. Most North American homes are well heated during winter weather. What kind of heating does your home have? Which do you think is best? How does it compare with your home country.

Forced air gas	Boiler/radiator	Oil furnace	Electric	Woodstove	Heat pump
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- 6. What is the best thing about January weather? What is the worst?
- 7. If you had to rank all the months from 1-12, with 1 being the best and 12 being the worst, what rank would you give to January?
- 8. If you were asked by the local government to provide a symbol for January, what would you choose?
- 9. Imagine you have decided to go for a walk to get some fresh air and exercise in January, what would you wear? Describe the different pieces of clothing and why you need them.
- 10. Many stores have after Christmas sales in January. Is this a good time to buy things on sale? Why or why not?
- 11. Many North Americans make New Year resolutions. Do you? What resolutions have you made? Did you keep them?
- 12. Is January a good month to review your budget for the year? Why or why not?
- 13. Discuss the following yearly budget categories. Which do you think are most important? What percentage of income should you assign to each of these categories

Housing	Transportation	Food	Utilities	Clothing
Medical/Healthcare	Insurance	Household Supplies	Personal	Debt
Savings	Retirement	Vacation/Entertainment	Gifts	Donations