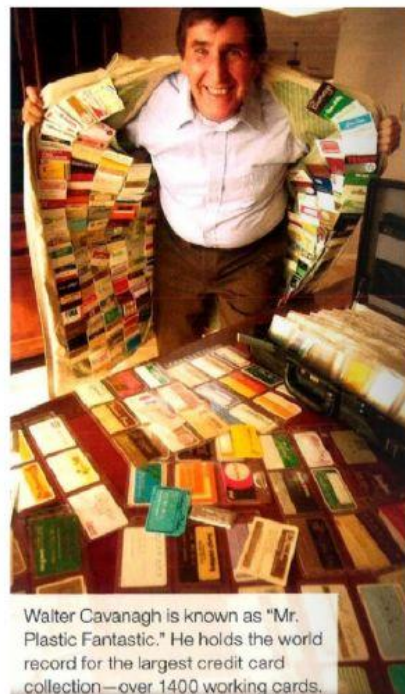


Listening: A Conversation between Friends

A | Listening for Main Ideas. Listen to three people talking about money. Then circle the correct answer to each question.

- Where are the people?
 - At a restaurant
 - At an ATM
 - At work
- What payment cards do the speakers use the most?
 - Credit cards
 - Debit and stored-value cards
 - Debit and credit cards
- According to Tina, why are credit cards dangerous?
 - They're easy to steal or copy.
 - They contain the owner's personal information.
 - It's easy to get into debt if you have a credit card.
- What is the problem with stored-value cards?
 - There is a limit on how much value they can have.
 - If they're lost, their value cannot be replaced.
 - They are very expensive to buy.
- Which statement about peer-to-peer lending is correct?
 - It allows people to borrow from banks more easily.
 - It is used mostly for large international loans.
 - It allows individuals to loan money directly to other individuals.



B | Listening for Details. Listen again. According to the speakers, are these statements true or false? Circle **T** for *true* or **F** for *false*.

- | | | |
|---|----------|----------|
| 1. Debit cards preceded credit cards. | T | F |
| 2. Peer-to-peer lending services are managed by banks. | T | F |
| 3. Peer-to-peer lending services allow international loans. | T | F |
| 4. James is going to pay for lunch. | T | F |