

# Unit 9 Written quiz

Name: \_\_\_\_\_

Date: \_\_\_\_\_

Total Score

\_\_\_\_\_/50 points

**A**  Listen to Brian tell Marilyn about some things he bought. Circle *True* or *False* for each statement.

- |  |      |       |
|--|------|-------|
| 1. Brian bought some things at a store near his gym. | True | False |
| 2. Brian paid the full price for the painting.       | True | False |
| 3. Marilyn does not like the scarf.                  | True | False |
| 4. Brian and Marilyn agree to have a garage sale.    | True | False |

A \_\_\_\_\_/8 points (2 points each)

**B** Complete the sentences to report what these people said. Change the tense.

- My neighbor: "I can't save any money."  
He told me \_\_\_\_\_.
- My father: "I want to make a detailed budget every month."  
He explained that \_\_\_\_\_.
- A classmate: "Maybe I'll stop charging things to my credit card."  
She said \_\_\_\_\_.
- Some married friends: "We haven't kept careful track of our money."  
They said \_\_\_\_\_.
- My grandparents: "We started setting money aside fifty years ago."  
They told me \_\_\_\_\_.

B \_\_\_\_\_/10 points (2 points each)

**C** Report the content of these sentences. Rewrite the sentences in your own way.  
Use past continuous reporting verbs.

**Example:** A father: "I'm a little worried about being a dad. I'm just starting out as a dad!"

A new father was saying he was a little worried about being a dad. He was saying he was just starting out as a dad.

- A friend of mine: "I don't have a lot of possessions because I move a lot. In fact, I'm moving again next month."  
\_\_\_\_\_  
\_\_\_\_\_
- The man next door: "I love to shop. I go to sales and buy stuff I don't even need."  
\_\_\_\_\_  
\_\_\_\_\_
- A woman from school: "I can never stay on a budget. I tried it once, but it didn't work."  
\_\_\_\_\_  
\_\_\_\_\_
- A guy from work: "I just used my credit card to buy some furniture. I'll pay it off in three or four months."  
\_\_\_\_\_  
\_\_\_\_\_

C \_\_\_\_\_/8 points (2 points each)

**D** The underlined words are in the wrong sentences. Match the underlined words to the correct sentences. Write the correct words on the lines.

1. A friend of mine invests his money in allowances. \_\_\_\_\_
2. My sister is making regular bills on a car loan. \_\_\_\_\_
3. I have a budget at the bank. \_\_\_\_\_
4. My parents try to stick to their savings account every month. \_\_\_\_\_
5. My uncle gives his kids payments every week. \_\_\_\_\_
6. My roommate always pays her stocks and bonds on time. \_\_\_\_\_

D \_\_\_\_\_ /6 points (1 point each)

**E** Imagine you went to a bank to ask for a loan and the loan officer asked you these questions. Write reported questions. Use *asked me* or *wanted to know*. Change the tense.

1. "Do you have a savings account?" *The loan officer* \_\_\_\_\_
2. "What's your monthly income?" *She* \_\_\_\_\_
3. "How much debt do you have?" \_\_\_\_\_
4. "Can you pay all your monthly bills?" \_\_\_\_\_

E \_\_\_\_\_ /8 points (2 points each)

**F** Read the article. Add the missing sentences. Write the letters in the blanks. There is one extra sentence.

## Dealing with Credit-Card Debt

Do you owe too much on your credit cards? If you do, here are some steps you can take to get out of debt:



- **Evaluate your situation:** 1. \_\_\_\_ You should also know what you're paying in interest charges and fees.
- **Make a plan.** Figure out how you can begin to take care of your debt. Can you pay off one of your cards right away? 2. \_\_\_\_ Decide on an approach that you can commit to, and that is realistic for your circumstances.
- **Make a big change.** Taking dramatic action can help you feel more in control of your finances. 3. \_\_\_\_ Or keep one low-interest credit card for emergencies only, and destroy the rest.
- **Try to get your debt reduced.** 4. \_\_\_\_ If you make them aware of your situation, they may try to help you. Some will actually lower the total amount of your debt if you agree to make regular payments of a certain amount.
- **Seek credit counseling.** If you're not able to work out your own plan, get help from a credit-counseling agency. Credit counselors can organize your debt so that you only have to make one monthly payment. But be careful! These services can be expensive. 5. \_\_\_\_

- a. Talk with your credit-card companies.
- b. And even following a credit agency's plan, it may still take a long time to get out of debt.
- c. For example, decide to stop charging any more purchases to your credit cards until you get out of debt, and cut up all your cards.
- d. You should try to pay everything off at once whenever you get a credit card bill.
- e. Find out exactly how much you owe and who you owe it to.
- f. If you can't, can you do without any cards at all for a while?

F \_\_\_\_\_ /10 points (2 points each)