

Name: _____ Group: _____
Teacher: _____ Date: ____/____/____

GRAMMAR: _____

Check(✓) A, B, or C to complete the sentences.

- 1 I _____ my wallet when I was on vacation last year.
A lost ☐ B 've been losing ☐ C 've lost ☐
- 2 He _____ a lot of money when his grandfather died.
A 's inherited ☐ B been inheriting ☐ C inherited ☐
- 3 She _____ had a bank account for five years now.
A had ☐ B has ☐ C have ☐
- 4 I've been playing football _____ I was six years old.
A when ☐ B since ☐ C for ☐
- 5 Have you _____ been to South America?
A ever ☐ B yet ☐ C before ☐
- 6 Have you _____? There's blue paint in your hair!
A been painting ☐ B painting ☐ C painted ☐
- 7 It's 11:00 a.m. and I _____ half an hour of work this morning!
A did ☐ B 've been doing ☐ C 've done ☐
- 8 A Can I speak to Peter, please?
B Sorry, he's _____ gone out.
A just ☐ B ever ☐ C yet ☐
- 9 You look tired. What _____?
A you have been doing ☐ B have you doing ☐ C have you been doing ☐
- 10 Why is he asking for money again? I _____ him \$50 two days ago!
A 've lent ☐ B lent ☐ C lend ☐
- 11 I haven't finished my exams _____. I've got two more next week.
A already ☐ B yet ☐ C soon ☐
- 12 How long have they _____ going out together?
A been ☐ B already ☐ C be ☐
- 13 Alan _____ a lot of money when he was a student.
A borrowed ☐ B has borrowed ☐ C has been borrowing ☐
- 14 A When _____ on vacation to Thailand?
B Two years ago.
A did you go ☐ B have you gone ☐ C you went ☐
- 15 She _____ saved enough money for a car. She needs another \$500.
A hadn't ☐ B hasn't ☐ C has ☐

- 16 We _____ far too much on our vacation last year.
A 've spent ☐ B been spending ☐ C spent ☐
- 17 How much money _____ you earn last month?
A did ☐ B have ☐ C do ☐
- 18 I haven't seen her _____ last summer. How is she?
A since ☐ B for ☐ C until ☐
- 19 We've been living in this house _____ four years now.
A from ☐ B since ☐ C for ☐
- 20 A Would you like a cup of tea?
B No, thanks. I've _____ one.
A just have ☐ B had just ☐ C just had ☐

VOCABULARY & PRONUNCATION: _____

a Check (✓) A, B, or C to complete the sentences with money words.

- 1 My parents have just finished paying the _____ on their house.
A bill ☐ B salary ☐ C mortgage ☐
- 2 I want to _____ some money, so I'm looking for a high interest account.
A invest ☐ B raise ☐ C earn ☐
- 3 Here's the money you _____ me last week – thank you.
A lent ☐ B borrowed ☐ C owed ☐
- 4 This ring isn't _____ a lot of money, but I love it!
A cost ☐ B afford ☐ C worth ☐
- 5 I bought this book yesterday. It _____ \$20.
A spent ☐ B cost ☐ C charged ☐
- 6 We can't afford the _____ for private education.
A costs ☐ B fees ☐ C charges ☐
- 7 We managed to get a _____ to buy a new car.
A loan ☐ B mortgage ☐ C check ☐

b Check (✓) A, B, or C to complete the sentences with the missing prepositions.

- 8 I hate shopping _____ clothes.
A to ☐ B by ☐ C for ☐
- 9 My brother borrowed \$10 _____ me last month.
A from ☐ B by ☐ C to ☐
- 10 It isn't a good idea to get _____ debt.
A for ☐ B into ☐ C on ☐
- 11 He paid for dinner _____ cash.
A in ☐ B for ☐ C by ☐
- 12 The hotel charged me \$25 _____ a two-minute phone call!

A for ☐ B of ☐ C from ☐

- 13 Tina still hasn't paid me _____ the money I lent her!
A with ☐ B back ☐ C up ☐

c Check (✓) the synonym of the adjectives.

- 14 very dirty
A furious ☐ B filthy ☐ C hilarious ☐
- 15 very angry
A positive ☐ B starving ☐ C furious ☐
- 16 very pleased
A delighted ☐ B amazed ☐ C delicious ☐
- 17 very hungry
A terrified ☐ B starving ☐ C boiling ☐
- 18 very big
A boiling ☐ B awful ☐ C enormous ☐
- 19 very funny
A positive ☐ B hilarious ☐ C delighted ☐
- 20 very cold
A boiling ☐ B amazed ☐ C freezing ☐

d Which is the stressed syllable? Check (✓) A, B, or C.

- 1 A furious ☐ B furious ☐ C furious ☐
- 2 A enormous ☐ B enormous ☐ C enormous ☐
- 3 A positive ☐ B positive ☐ C positive ☐
- 4 A delighted ☐ B delighted ☐ C delighted ☐
- 5 A terrified ☐ B terrified ☐ C terrified ☐

READING: _____

1 Read the article and check (✓) A, B, or C.

In 1990, the World Bank published a report showing that there were over a billion people in the world with an income of just one dollar a day. At the start of this century, the United Nations promised to halve this figure by 2015. It has been working hard to keep this promise ever since. A series of short movies was made to show what you can buy in different countries with this tiny amount. In a market in Nepal, for example, they could only buy four bananas and a loaf of bread. It was impossible to buy meat or any protein.

Other people have been horrified to learn how enormous the problem is and have taken action in different ways. A U.K. charity called *1 Dollar a Day* has been raising money to

invest in projects to improve health, clean water, education, etc. They have also given people loans to help them set up a business as it is difficult to borrow money if you have no bank account.

In the U.S., two school teachers decided to try spending only one dollar each day on food for a month and have now written a book about their experience. They say they were often starving and got bored with eating the same food. And they couldn't afford to buy healthy foods such as fresh fruit and vegetables. The book describes how much rich countries waste and how they try to save money by buying cheap food from other countries.

The World Bank has recently published another report on how the situation has changed since 1990. One dollar is worth less now, and food and fuel cost more, so it is difficult to work out exactly how much progress there has been. However, there have clearly been some amazing changes. Between 1990 and 2008, the number of people who earned salaries below the poverty line went down from 43% of the developing world to 22%, so the U.N. has already made a big difference. Of course, there is still a huge amount to do to improve the lives of millions of people throughout the world.

Example: More than a billion people _____ one dollar a day in 1990.

A gave ☐ B earned ☒ C saved ☐

1 In _____ the U.N. made a promise to cut the poverty figures by half.

A 2000 ☐ B 1900 ☐ C 2015 ☐

2 In Nepal, it costs one dollar to buy _____ and some bread.

A cheese ☐ B meat ☐ C a few bananas ☐

3 The charity *1 Dollar a Day* lends people money to _____.

A get water ☐ B start a business ☐ C buy food ☐

4 Two school teachers spent one dollar a day on _____.

A a book ☐ B vegetables ☐ C eating ☐

5 They were often very _____.

A tired ☐ B hungry ☐ C healthy ☐

6 It wasn't possible to buy _____ with a dollar.

A unhealthy food ☐ B anything ☐ C fruit ☐

7 The book shows how much rich countries _____.

A throw away ☐ B spend each day ☐ C can afford to buy ☐

8 Since 1990, the situation has changed _____.

A very little ☐ B not at all ☐ C a surprising amount ☐

9 In 2008, _____ of the world's population was very poor.

A 43% ☐ B 22% ☐ C over a billion ☐

10 The writer says we still need to do _____ to help people.

A a little ☐ B a lot ☐ C some things ☐