

Student: _____

Date: _____

UNIT 10



ADVANCED LEVEL (C1)

1 Choose the correct option a–c to complete the sentences.

- 1 It makes sense to teach teenagers about _____ sensibly in order to prevent problems later in life.
a going overdrawn
b managing their money
c losing money
- 2 Stefan didn't always have it so good. His family were quite _____, so he didn't have much money when growing up.
a well off
b hard up
c unpaid
- 3 Many people _____ money yesterday when the value of stocks and shares fell.
a lost
b went overdrawn
c allowed
- 4 Over the years, thousands of people have donated money towards _____ for cancer research.
a making ends meet
b withdrawing
c funding
- 5 To control our spending, we _____ to spend on entertainment during our holiday.
a went overdrawn
b allowed a certain amount of money
c made ends meet
- 6 I recently needed some time off work, but as I'd used up all my annual leave, I had to take some _____ holiday.
a unpaid
b hard up
c well off
- 7 When Zoe's salary increased, she had more money to spend on _____ like jewellery.
a funding
b amount
c luxuries
- 8 Some supermarkets have in-store cash machines where customers can _____ money.
a withdraw
b manage
c lose
- 9 I find it hard to _____ during January as I tend to spend a lot around New Year.
a lose money
b go overdrawn
c make ends meet
- 10 Alex _____ at the bank last month because he'd spent his salary before his next payday.
a lost money
b went overdrawn
c managed his money

2 Complete the sentences with these NOUN PHRASES.

debate about whether - no need for - research into the effects - reaction to hearing - point in going

- 1 There's absolutely _____ anyone to panic. Everything's under control.
- 2 Our manager called a meeting so we could have a _____ to attend the sales fair next month.
- 3 Your _____ the news of your promotion was quite predictable. I knew you would be delighted.
- 4 Scientists are currently carrying out _____ of certain chemicals when applied to the skin.
- 5 I can't see the _____ to the shops if you don't intend to buy anything!

3 The position of the ADVERB or ADVERBIAL PHRASE is incorrect. Rewrite the sentences placing it in the correct place.

- a. I think it's **to be honest** the worst idea I've ever heard.

- b. They had miscalculated **seriously** the cost of the renovations to their property.

- c. People are happy **seldom** with what they've got and tend to complain about things.

- d. Petrol prices increased in the months **rapidly** following the oil crisis.

- e. Is the rain a good enough reason **really** to cancel the event?

- f. John has just realized **only** that it was his brother who left the message for him.

4 Complete the sentences with suitable IDIOMS.

ring the changes - get his hands on - fork out - easier said than done - at your fingertips

- 1 Adam needs to _____ some cash in a hurry if he wants to go out with his friends later.
- 2 Danielle thought it was time to _____ and had a complete change of image.
- 3 We're all aware that we should take at least 30 minutes of exercise daily, but it's _____ when we lead such busy lives.
- 4 My laptop has completely stopped working, so I'm going to have to _____ some money for a new one.
- 5 It's easy to make a tasty meal when you have all the ingredients you need _____

5 Two colleagues are discussing plans for a new building in their town. Complete with phrases a-e.

Yvonne Apparently the latest idea for developing the site of the old meat factory on Forest Road is to build new apartments.

Hardip Is it? ¹ _____ something different there ... like an arts centre, perhaps? The town could do with one of those.

Yvonne ² _____ We had one years ago, but it didn't do too well and it eventually got closed down. There's no point making the same mistake again.

Hardip ³ _____ Well, how about a decent multi-storey car park then? Parking's a nightmare around here!

Yvonne It's a practical idea, but somehow Forest Road doesn't seem to be quite the right location. ⁴ _____ have one down the other end of the town ... closer to the train station.

Hardip You may well be right. ⁵ _____, the traffic always does seem to be much worse down that side of town.

Yvonne Anyway, it's not as if it's down to you and me at the end of the day!

- A I'm not so sure I agree with you.
- B I think you could be right, actually.
- C If you think about it
- D Personally, I'd go for
- E It might be better to

6 Complete the sentences with the correct form of the words from the box. There are two words that you don't need.

date depart develop innovate obsolete pioneer revolution

- 1 The introduction of online banking is a very positive _____ that's made life easier for many customers.
- 2 The telephone is considered to be one of the greatest _____ of all time.
- 3 Many people believed that cheques would become _____, but so far that hasn't happened.
- 4 Jana's decided to have several rooms in her house redecorated. She feels they look a bit _____.
- 5 When it comes to car design, we've recently seen a _____ from the traditional colours to more vibrant ones.