



Listening Worksheet

Read all the questions before listening to the audio. Listen carefully to understand the conversation. Then, listen again and answer all 20 multiple-choice questions. Choose the best answer for each question and complete the worksheet independently.

1. What is Mrs Bryson's profession?
A. Teacher
B. Dry cleaning business owner
C. Lawyer
D. Accountant
2. Why did Mrs Bryson close her business?
A. She retired
B. She moved to another city
C. She could not compete with a supermarket
D. She changed jobs
3. Where is her shop located?
A. Industrial area
B. Shopping mall
C. High street
D. Residential area
4. What financial problem does she face?
A. Tax refund
B. Debt and unpaid bills
C. Business expansion
D. Investment loss
5. What advice did her bank give her?
A. Sell her business
B. Think about bankruptcy
C. Take a loan
D. Move house
6. What is the first legal step mentioned?
A. Go to court hearing
B. File a debtor's petition
C. Pay creditors
D. Sell assets
7. Which court handles small bankruptcy cases?
A. Supreme Court
B. High Court
C. County Court
D. Magistrate Court
8. What is the cost of filing bankruptcy?
A. £500
B. £600
C. £700
D. £1000
9. How much must be paid at the time of filing?
A. £525
B. £200
C. £300
D. £700
10. What happens after the bankruptcy order is granted?
A. It is deleted
B. It is published in a newspaper
C. It is published in the London Gazette
D. It is kept private
11. What may happen to Mrs Bryson's house?
A. It will be protected
B. She will definitely keep it
C. It may be sold
D. It will be renovated
12. What type of creditors must NOT be paid directly?
A. All creditors
B. Secured creditors
C. Government only
D. Family members
13. Which creditors can still be paid after bankruptcy?
A. Unsecured creditors
B. Secured creditors
C. Friends
D. Suppliers
14. Who manages the bankruptcy process?
A. Police officer
B. Judge only
C. Trustee in bankruptcy
D. Bank manager
15. What must the client do during bankruptcy?
A. Hide assets
B. Fully disclose financial affairs
C. Leave the country
D. Start a new business
16. Who can act as trustee in bankruptcy?
A. Only police
B. Official receiver or insolvency practitioner
C. Only lawyers
D. Government ministers
17. What is the official receiver?
A. Private investor
B. Civil servant
C. Judge
D. Accountant
18. What must the client stop using immediately?
A. Cash only
B. Bank and credit cards
C. Mobile phone
D. House utilities
19. What must the client NOT do without disclosure?
A. Travel abroad
B. Buy food
C. Obtain credit over £500
D. Speak to family
20. How long can bankruptcy last if everything is honest?
A. 6 months
B. 1 year (12 months)
C. 5 years
D. 10 years