1ST QUIZ INTERMEDIATE 9

SECTION 1: VOCABULARY - COMPLETE WITH THE FIRST LETTER

1. After lifting those heavy boxes, my back feels extremely stiff and it a_____ all the time.
2. She has been feeling very tired lately and has dark b_____ under her eyes.
3. I need to visit the pharmacy to pick up my p_____ for my medicine.
4. On average, women in full-time employment earn less over their w_____ life.
5. If you do not pay your debt on time, you may find yourself in serious d_____
6. Phoenix is considered one of the best cities for drivers because of low t_____ jams.
7. In Guangzhou, the city built modern footpaths that connect green spaces for p_____
8. You can use a d_____ app to find the fastest route to your destination.
9. I had a flat t_____ on the highway and had to call a breakdown service.
10. Strictly speaking, I need to show my r_____ before I can exchange this item.

SECTION 2: VOCABULARY - MATCHING

Match the words or phrases on the left (1-10) with their correct definitions on the right (A-J).

1. Allergic reaction
2. Sore throat
3. Average income
4. Bank account
5. Borrow
6. Car crash
7. Traffic jam
8. Public transport
9. Exchange
10. Refund

A. Pain in the neck or throat area, often caused by a virus.

B. A bad physical response caused by eating or touching a specific substance.

C. The typical amount of money that a person earns in a year.

D. An arrangement with a financial institution to store and withdraw money.

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E. To receive money from someone with the agreement to pay it back later.

F. A violent traffic accident involving vehicles colliding.

G. A long line of vehicles on a road moving very slowly or not at all.

H. Buses, trains, and subways that are available to everyone.

I. To give back an item to a shop and swap it for a different one.

J. Money given back to a customer who is not satisfied with a product.

SECTION 3: GRAMMAR - MULTIPLE CHOICE (VERB PATTERNS 1 & 2)

1. If you do not mind _____ for half an hour, the doctor will see you soon.

   a) wait b) waiting c) to wait d) waited

2. They decided _____ a new health routine to stay in good shape.

   a) start b) starting c) to start d) started

3. You should try _____ more fruit because it helps your immune system.

   a) eating b) eat c) to eating d) ate

4. I remember _____ my grandmother when I was five years old. a) to visit

   b) visiting c) visit d) visited

5. The patient stopped _____ high levels of sugar after the doctor gave strict advice.

   a) to consume b) consuming c) consume d) consumed

6. He told me _____ he would pay back the loan by Friday.

   a) that b) which c) what d) where

7. I wonder _____ much money they spent on their recent travel trip.

   a) that b) how c) what d) which

8. Do you know _____ the train station is located near the square?

   a) where b) what c) how much d) that

9. The clerk explained _____ they could not exchange items without a receipt.

   a) how b) what c) that d) where

10. I completely forgot _____ you lent me fifty pounds last week.

    a) how b) that c) which d) where

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SECTION 4: GRAMMAR - FILL IN THE BLANKS (VERB PATTERNS & NOUN PHRASES)

1. I stopped _____ (take) those strong painkillers when my regular headaches disappeared.
2. You must remember _____ (call) the doctor to schedule an appointment today.
3. The company promised _____ (send) a replacement part by next week.
4. We strongly suggest _____ (take) a short break from heavy daily work.
5. I really want to avoid _____ (lift) heavy objects to protect my injured back.
6. The news reporter mentioned _____the local government planned a new transport project.
7. Do you know _____ many people use cashless payments in Sweden?
8. The city invested millions in a comprehensive _____ (transport / public) network.
9. Drivers in Phoenix complained about severe _____ (jam / traffic) on main roads.
10. The driver received a heavy fine for ignoring basic _____ (road / law) regulations.

READING TEXT: URBAN TRANSPORT AND LIFE CHOICES

Modern urban development forces people to rethink how they manage daily travel, personal finance, and healthcare. In many large cities around the world, municipal authorities are transforming public infrastructure to reduce congestion and promote healthier lifestyle choices. For instance, several administrative regions in Europe have introduced expansive vehicle-free zones and upgraded extensive cycle paths. Transport experts argue that encouraging cycling and walking not only reduces air pollution levels but also helps citizens avoid chronic health conditions such as high blood pressure and severe back pain.

Simultaneously, financial structures in urban centers are changing rapidly. Cashless payment systems are becoming the standard option for daily commerce, including public transit fares, grocery purchases, and pharmacy transactions. Economic analysts state that moving away from physical currency helps financial institutions control operational expenses while providing faster services. However, some financial experts warn that relying exclusively on digital banking apps and credit cards can lead to uncontrolled consumer spending. Many individuals do not monitor their daily expenditures carefully, which causes them to accumulate substantial personal debt.

Ultimately, navigating modern city life requires a conscious balance. Citizens must make wise decisions regarding their physical routines and financial discipline. Medical professionals advise people to engage in daily exercise and avoid prolonged periods of inactivity. At the same time, financial advisors recommend keeping detailed records of monthly purchases to maintain overall financial stability.

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SECTION 5: READING - TRUE (T), FALSE (F), OR DOES NOT SAY (DS)

1. Municipal authorities are changing public infrastructure in several major cities.
2. Asian cities were the first to eliminate motor vehicles from downtown areas.
3. Cycling and walking can assist citizens in preventing chronic health issues.
4. High blood pressure is the most common medical issue reported by city residents.
5. Cashless payment platforms are now widely used for purchasing daily groceries.
6. Paper banknotes will be illegal in all European nations within five years.
7. Financial institutions save money on operations by reducing physical currency use.
8. Digital banking applications always prevent consumers from overspending.
9. Failing to track daily expenditures can lead to accumulated debt.
10. Medical professionals suggest that citizens should avoid long periods of physical inactivity.

SECTION 6: READING - MULTIPLE CHOICE

1. What is one major reason why city authorities upgrade cycle paths?

   a) To increase vehicle speeds b) To reduce congestion and pollution

   c) To eliminate public buses d) To charge higher road fees

2. According to transport experts, walking and cycling help people avoid:

   a) All viral infections b) Chronic health problems like back pain

   c) Financial obligations d) Vehicle repair costs

3. What shift is taking place in modern urban financial systems?

   a) People use physical cash for every transaction b) Cashless systems are becoming standard

   c) Banks are closing all online services d) Stores refuse to accept credit cards

4. Why do banks favor digital payment systems?

   a) They can eliminate customer service

   b) They control operational expenses and speed up transactions

   c) They force consumers to save money

   d) They prevent roads from becoming crowded

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5. What risk is associated with using digital cards and apps exclusively?

   a) Faster grocery shopping b) Uncontrolled consumer spending

   c) Physical injury during travel d) Complete loss of bank accounts

6. What happens when people do not monitor their daily expenditures?

   a) They earn higher average incomes b) They accumulate personal debt

   c) They reduce their health risks d) They travel more frequently

7. The primary purpose of the text is to discuss:

   a) The history of bank notes in European nations

   b) The balance between health, transport, and money management in modern cities

   c) The step-by-step process of repairing a bicycle

   d) How doctors diagnose viral infections

8. Which services accept cashless payments according to the text?

   a) Only specialized international trade firms b) Transit fares, groceries, and pharmacy items

   c) Car insurance companies exclusively d) Free medical clinics only

9. What do medical professionals advise people to do?

   a) Engage in daily exercise b) Stop using public transport

   c) Avoid taking prescribed medication d) Spend more time resting indoors

10. What action do financial advisors recommend for maintaining stability?

    a) Closing all digital accounts b) Keeping accurate records of monthly purchases

    c) Avoid paying taxes on income d) Using cash for large investments only

SECTION 7: MISCELLANEOUS GRAMMAR - MULTIPLE CHOICE

1. The drivers _____ were stuck in the traffic jam showed great patience.

   a) which b) who c) whose d) where

2. We were delayed by a _____ queue at the entrance of the car park.

   a) five-kilometer-long b) five-kilometers-long c) five-kilometer-longer

   d) five-kilometers-longer

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3. You are _____ supposed to walk on the cycle lane.

   a) no b) not c) never d) none

4. The manager explained that customers _____ return items without a valid proof of purchase.

   a) cannot b) do not c) might not d) shall not

5. I would be very grateful if you _____ assist me with this complaint.

   a) will b) could c) can d) shall

6. The police officer told the driver that he _____ driving over the speed limit.

   a) is b) was c) has been d) will be

7. Phoenix is an example of a city _____ infrastructure supports motorists effectively.

   a) who b) whose c) which d) where

8. The pedestrian walked along the footpath _____ avoid the busy traffic.

   a) so that b) in order to c) because of d) due to

9. If you _____ your medical prescription, you will not receive your medicine.

   a) lose b) lost c) will lose d) had lost

10. She asked the shop assistant _____ they offered refunds for defective items.

    a) that b) if c) what d) which

SECTION 8: UNSCRAMBLE THE SENTENCES

1. doctor / recommend / did / what / the / treatment / ?

2. avoid / I / heavy / lifting / to / try / objects / .

3. money / she / wonder / I / earns / how / much / .

4. bank / account / opening / he / a / considered / new / .

5. road / city / built / new / the / lanes / cycle / .

6. traffic / stuck / were / in / a / heavy / jam / we / .

7. receipt / without / exchange / we / goods / cannot / a / .

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8. grateful / if / I / help / could / would / you / be / .

9. cash / people / in / stop / using / Sweden / many / .

10. clear / gave / directions / us / she / the / venue / to / .

SECTION 9: LISTENING

You will hear an interview with Stephanie Kerr, a backpacker, who is talking about airports. Are the sentences true (T) or false (F)? Or is there not enough information (N)? There is an example at the beginning (0).

Stephanie hates

0 the carpets in airports. __*F*_____

1 the poor quality of the toilets in airports. _____

2 the distance between check in and departures at an airport. _____

3 the fact that airports are so far from city centres. _____

4 the long queue at the check-in desk. _____

5 having to use a lift at an airport. _____

6 the cost of products in the Duty Free section. _____

7 the price of food in the cafés in an airport. _____

8 the fact that all the restaurants look the same. _____

9 the fact that there are too many designer shops. _____

10 having to pay to go online. _____

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