

LISTENING PRACTICE : CONSUMERISM AND FINANCIAL AWARENESS

Recording A: Bookstore Shopping



Listen to the recording and answer the questions.

1. What did the young man buy at the bookstore?

- A. Three books, pens and an eraser
- B. Notebooks, pencils and one eraser
- C. Some paper, five pencils and an eraser



2. The son says he carries two smart phones because _____.

- A. one of them doesn't work very well.
- B. he stays in touch with different people.
- C. his one iPhone is broken.



3. What else does the son have with him?

- A. A jacket
- B. Suntan lotion
- C. Food



4. How did he pay for everything?

- A. With a credit card
- B. By check
- C. In cash



5. About when does the conversation take place?

- A. In January
- B. In June
- C. In March



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Recording B: Shopping for the Day



Listen to the recording and answer the questions.

1. What is the girl shopping for?
 - A. A present for her father
 - B. A present for her mother
 - C. A present for her friend

2. How much is the black wallet?
 - A. \$ 40.95
 - B. \$ 44.95
 - C. \$ 49.95

3. Why doesn't the girl like the brown wallet?
 - A. It's too big and heavy.
 - B. There isn't a place to put pictures.
 - C. She doesn't like the colour.

4. About how much does the girl have to spend?
 - A. \$ 10.00
 - B. \$ 5.00
 - C. \$ 13.00

5. What does the girl decide to buy?
 - A. A brown belt
 - B. A black wallet
 - C. A tie



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Recording C: Spending Money



Listen to the recording and answer the questions.

1. How much does the father owe his son in allowance?
 - A. Thirty dollars
 - B. Thirteen dollars
 - C. Three dollars
2. The father hasn't given his son allowance recently because
 - A. he doesn't have any money now.
 - B. he didn't remember to do it.
 - C. his son already has money.
3. When does the father usually give his son money?
 - A. On Friday
 - B. On Saturday
 - C. On Sunday
4. Where does the man get money to pay his son?
 - A. In his bedroom
 - B. At the bank
 - C. From the bookstand
5. The boy is going to _____.
 - A. spend his allowance on food
 - B. buy some toys
 - C. give money to the poor



Recording D: Spending Money



Listen to the recording and fill in the missing words.

Man: Hi, Sis. I just came over to drop off the DVDs you wanted, and . . . Hey, wow!? Where did you get all of this _____?

Woman: I bought it. So, what do you think of my new _____ center? And the widescreen TV?

Man: Bought it?

Woman: . . . and my new DVD player. Here, let me show you my stereo. You can really rock the house with this one.

Man: But where did you get the **dough** to buy all this? You didn't _____ money from mom and dad again, did you?

Woman: Of course not. I got it with this!

Man: This? Let me see that . . . Have you been using Dad's credit card again?

Woman: No, silly. It's mine. It's a student credit card.

Man: A student credit card? How in the world did you get one of these?

Woman: I got an _____ in the mail.

Man: Well, why did you get one in the first place?

Woman: Listen. Times are changing, and having a credit card helps you build a credit _____, control spending, and even buy things that you can't _____ with cash . . . like the plane ticket I got recently.

Man: What plane ticket?

Woman: Oh yeah, my roommate and I are going to Hawaii over the school _____, and of course, I needed some new clothes for that so . . .

Man: I don't want to hear it. How does having a student credit card control spending? It sounds like you've **spent yourself in a hole**. Anyway, student credit cards just lead to _____ spending . . . as I can see here. And the interest rates of student credit cards are usually **sky-high**, and if you miss a _____, the rates, well, just jump!

Woman: Ah. The credit card has a credit limit . . .

Man: . . . of \$20,000?

Woman: No, no quite that high. Anyway, . . .

Man: I've heard enough.

Woman: Did I tell you we now get digital cable with over 100 _____? Oh, and here's your birthday present. A new MP3 player.

Man: Yeah. Oh, don't tell me. Charged on the credit card. Listen. Hey, I don't think having a student credit card is a bad idea, but this is _____. And how in the world are you going to pay off your credit card bill?

Woman: Um, with my birthday money? It's coming up in a week.

Man: Hey, let's sit down and talk about how you're going to **pay things back**, and maybe we can come up with a _____ that will help you get out of this mess. That's the least I can do.