

**Directions.** Listen and follow each corresponding direction. You only have one chance to do it.

### Exercise 1

People are talking about MONEY. Listen and type the missing vocabulary words. **11 pts.**

#### MONEY

"Money \_\_\_\_\_ the world go round." I wonder if this famous English \_\_\_\_\_ is very true. If you have money, the world \_\_\_\_\_ round very gently and you are happy. If you don't have money, the world might not go round so smoothly. They also say that "money is the root of \_\_\_\_\_ evil". I think this is so true. Money makes people \_\_\_\_\_ and steal. Greed means there are things in the world like blackmail, corruption, slave labor and a lot more \_\_\_\_\_ thing. Another common saying in English is "money can't \_\_\_\_\_ happiness". I'm not so sure \_\_\_\_\_ this one. I know if I \_\_\_\_\_ loads of money, I'd be pretty happy. I think if all the world's money was shared out, the world would \_\_\_\_\_ round more happily, and there would be less evil and more \_\_\_\_\_.

### Exercise 2.

People are talking about managing money. Listen to the audio and type the corresponding vocabulary word on each correct space. **7 pts.**

#### Managing Money

Important tips:

- 1 Watch how much you <sup>a</sup> .....
  - don't overspend, e.g. if you earn \$2000, don't spend \$2500.
  - cut back on <sup>b</sup> ..... things.
- 2 Check how much you <sup>c</sup> .....
  - before you accept a job, compare your <sup>d</sup> ..... with similar jobs in other companies.
  - make sure you get paid <sup>e</sup> .....
- 3 Have a <sup>f</sup> ..... i.e. a simple financial plan
  - <sup>g</sup> ..... it. Don't forget it.

### Exercise 3.

Listen to the audio and choose the option that gives the correct response. 5 pts.



1. The woman got a credit card because she \_\_\_\_\_.  
A. she wants to buy things at a discount  
B. she wants to build a good credit rating  
C. doesn't want to borrow money from family
2. The woman didn't buy \_\_\_\_\_.  
A. a TV  
B. a stereo  
C. a digital camera
3. The man says that a problem with credit cards is that \_\_\_\_\_.  
A. it can lead to internet fraud  
B. interest rates are often very high  
C. they can't be used in all countries
4. The credit card limit on the woman's card is about \_\_\_\_\_.  
A. \$18,000  
B. \$12,000  
C. \$20,000  
D. \$21,000
5. The man suggests that the woman \_\_\_\_\_.  
A. come up a financial management plan  
B. pay off her debt with birthday money  
C. shred her credit cards

### Exercise 4.

Listen to the audio and choose the option that gives the correct response.

3 pts

1. What does the woman want to buy?  
a. Some clothes.  
b. Some books.  
c. Some cakes.
2. Where does she want to buy the books from?  
a. Germany.  
b. England.  
c. America.
3. What does the cashier recommend her to do?  
a. Make a transfer.  
b. Use her credit card.  
c. Send cash.

### Exercise 5.

**Listen to the audio and choose the option that gives the correct response.**  
**4 pts**

1. Where has the man been?
  - a. In Japan.
  - b. In Moscow.
  - c. In Hong Kong.
  
2. Why was he there? He was \_\_\_\_\_
  - a. on holiday
  - b. On business
  - c. Visiting a friend
  
3. What can the cashier change?
  - a. The coins.
  - b. The banknotes.
  - c. The notes and the coins.
  
4. Has the exchange rate gone down, or up?
  - a. Up.
  - b. Down.
  - c. We don't know.