

A Read the text below and decide which answer A, B, C or D best fits each space.

PLASTIC MONEY

In the past, people bought goods using (1) _____ . They rarely (2) _____ money from financial institutions and only when they had (3) _____ the money, did they buy what they wanted.

Recently, however, there have been great changes in the way people purchase goods. To begin with, some people pay for things by cheque, while others prefer monthly (4) _____ , rather than paying the whole (5) _____ at once. Most consumers, though, prefer to buy things using their credit cards. (6) _____ , it is thought that there are benefits to having a credit card. Apart from the fact that credit cards are handy, some stores offer bonus points to people making purchases, while others give (7) _____ on certain products.

On the other hand, credit cards must be used wisely because they can prove disastrous. In the long run, consumers find that they can't (8) _____ without their credit cards and constantly rely (9) _____ them, as they are "easy money". As a result, some people lose control of their finances spending more than they should and wind up not being able to (10) _____ . So, they end up in (11) _____ and have difficulty (12) _____ it back.

1	A change	B cash	C notes	D currency
2	A lent	B let	C borrowed	D kept
3	A. afforded	B owned	C saved	D possessed
4	A sums	B deposits	C budgets	D instalments
5	A amount	B debt	C bill	D cost
6	A Last but not least	B One by one	C By and large	D Every now and then
7	A bargains	B discounts	C tips	D prizes
8	A go	B make	C be	D do
9	A on	B in	C to	D of
10	A make matters worse	B make ends meet	C do their best	D do business
11	A debt	B loan	C charge	D owe
12	A to pay	B to paying	C in pay	D In paying

NEW YEAR

New Year celebrations date as far back as 2000 BC in Mesopotamia. Yet, the actual date has changed a number of times. There was always a problem because New Year was (1) _____ by the movements of the Sun and Moon which allowed room for error. To (2) _____ a long story short, it wasn't until 1582, when the calendar we use today was (3) _____, that January 1st became New Year's Day in most cultures. Some cultures, however, celebrate the New Year at various times, according to their calendar and religious traditions. For example, the Chinese celebrate it between the 21st of January and the 19th of February. In (4) _____ with most of the world who celebrate at the beginning of the year, the Jewish people celebrate it in September or early October. In any case, the New Year is a festive occasion. Some people celebrate at home with no (5) _____ of champagne, while others party on the streets, watching the fireworks that the city council (6) _____ have provided. Others prefer night clubs, joining the long (7) _____ of people waiting to get in and dance the night away. In China, there are parades with dancing dragons and hundreds of people turn (8) _____ to look on. It is also common to make New Year's Resolutions, the (9) _____ being that most people (10) _____ the New Year as a chance to (11) _____ bad habits. (12) To sum _____, New Year is a time of celebration that a large proportion of the people look forward to.



1	A calculated	B assumed	C supposed	D considered
2	A break	B change	C cut	D turn
3	A realised	B recognised	C known	D introduced
4	A contrary	B opposite	C contrast	D difference
5	A shortage	B loss	C absence	D scarce
6	A likely	B should	C possibly	D may
7	A aisles	B queues	C rows	D corridors
8	A up	B on	C into	D out
9	A view	B point	C idea	D matter
10	A regard	B think	C believe	D realise
11	A cut	B break	C change	D split
12	A on	B for	C up	D in