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Part 1

Questions 1 – 8

You will hear eight short recordings. For each one, choose the best answer. You will hear each recording twice.

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1 You hear a man talking to a woman.

What is the woman doing?

A encouraging him to do something

B disagreeing with him about something

C explaining to him how to do something

2 You hear two people talking about saving money.

What do they have in common?

A They both want to buy a car.

B They both have a savings goal.

C They have both paid off their student loans.

3 You hear a woman talking to a man about finding a flat to rent.

What does the woman encourage the man to do?

A try a different area

B offer to pay a higher rent

C put up a notice at work

4 You hear a man talking to a woman about her lost purse.

What does the man think might happen?

A Someone will take the purse to the police.

B Someone will be arrested for stealing the purse.

C Someone will find the purse and keep it.

5 You hear a woman talking to a friend.

What is she doing?

A saying how grateful she is to her friend

B giving her friend a compliment

C trying to encourage her friend

6 You hear two friends talking about travel.

What experience have they both had while travelling?

A missing a plane

B doing a part-time job

C falling in love

7 You hear two people talking about getting a pay rise.

What was the woman's experience?

A She was disappointed by her pay rise.

B She had to ask her boss for a pay rise.

C She was given a smaller pay rise than her colleagues.

8 You hear a woman talking to her student son about getting a summer job.

What does the woman think her son will probably be able to do?

A pay off his debts

B get a pay rise

C donate to charity

Part 2

Questions 9 – 16

Read the sentences about money.
Choose the missing word (**A**, **B**, **C** or **D**) for each space.

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9 Some people buy paintings because they think they're a good ..... .

A income **B** project **C** investment **D** living

10 To avoid problems later, it's best to pay ..... debts as quickly as possible.

A on **B** off **C** over **D** out

11 To have enough money for your retirement, make sure you..... aside some savings regularly.

A give **B** spend **C** put **D** make

12 If your monthly ..... is low, try not to spend too much on unnecessary things.

A investment **B** account **C** income **D** donation

13 He lost the million-pound prize when they found out he had ..... in the race.

A arrested **B** robbed **C** accused **D** cheated

14 Most supermarkets use cameras as a way of stopping the ..... of products for sale.

A robbery **B** kidnapping **C** theft **D** bribery

15 Two houses in my street were ..... last week and a lot of cash was stolen.

A shoplifted **B** arrested **C** stolen **D** burgled

16 Should judges give tough ..... to people who steal small amounts of money?

A sentences **B** trails **C** witnesses **D** juries

Part 3

Questions 17 – 24

Read the sentences about money. What are the missing words?
The first letter is already there. There is one space for each other letter in the word.

For questions **17 – 24**, write the words.

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17 I'd like to **d** _ _ _ _ _ to charity but I can't decide which one to choose.

18 It's better to keep your **s** _ _ _ _ _ _ in a bank account with a good interest rate.

19 He had to sell his shop as he wasn't making a **l** _ _ _ _ _ from it.

20 My university awarded me a **g** _ _ _ _ of £2,000 to help with the cost of my studies.

21 He was found **g** _ _ _ _ _ in court of stealing the money.

22 Even though she saw the bank robbery, she didn't want to be a **w** _ _ _ _ _ _ in court.

23 I was shocked to hear that a friend of mine has been **a** _ _ _ _ _ _ of stealing money.

24 He's a very bad **l** _ _ _ – it was obvious he had taken the money.

Part 4

Questions 25 – 32

Read the text about music, crime and money.
Choose the best answer (**A**, **B**, **C** or **D**) for each space.

Stealing Music

David Lore is a musician. A few years ago, he wrote some particularly beautiful music. He played it to all his friends, but that was a big mistake! Some time later, to his surprise, his music was played on TV. If David **(25)** ..... TV that evening, he would have missed it. Then one of his friends' names appeared on the screen, as the writer of the music!

David called his cousin, who said, 'If I **(26)** ..... you, I'd tell the police. If **(27)** ..... a witness, I'll give evidence in court. After all, if your friend **(28)** ..... a bank, everyone would say he's a thief. Stealing music is also a crime. If you see him, **(29)** ..... sure you tell him that!'

Maybe David **(30)** ..... his cousin's advice, but he didn't. David's music became famous, and David's friend became rich. If David's friend was honest, he would never **(31)** ..... like that. If more people **(32)** ..... who had really written the music, that would be fantastic!

25	**A** had been watching	**B** had watched	**C** didn't watch	**D** hadn't been watching
26	**A** will be	**B** were	**C** would be	**D** am
27	**A** you might need	**B** you had needed	**C** you need	**D** you could need
28	**A** had robbed	**B** should have robbed	**C** would have robbed	**D** wasn't robbing
29	**A** don't make	**B** you wouldn't make	**C** you'll make	**D** make
30	**A** had been taking	**B** would take	**C** should have taken	**D** shouldn't have taken
31	**A** had behaved	**B** to behave	**C** behaved	**D** have behaved
32	**A** would know	**B** knew	**C** will know	**D** have known

Part 5

Questions 33 – 40

Here are some sentences about money.
For each question, complete the second sentence so that it means the same as the first sentence, using the word given.
Do not change the word given.
You must use between two and five words, including the word given.
Write only the missing words.

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33 I'll rent a flat near my work so I don't have to spend anything on transport.

if

I won't have to spend anything on transport ..... **a flat near my work.**

34 I worry about money because I don't earn much.

if

I wouldn't worry about money ..... **more.**

35 It's a good idea to keep your money in your pocket to avoid losing it.

if

I'd keep my money in my pocket to avoid losing it ..... **you.**

36 I won't lend money to my brother because he wastes it.

waste

If my brother ..... **money, I'd lend him some.**

37 I can't believe you didn't bring your wallet!

should

You ..... **your wallet!**

38 The reason you don't have a well-paid job now is that you didn't work hard at university.

have

If you'd worked harder at university, ... a better-paid job now.

39 You made a mistake by buying a flat when prices were high.

have

You ..... bought a flat when prices were high.

40 Unfortunately, I didn't know that the neighbours were so noisy when I bought the flat.

known

I wouldn't have bought this flat ..... that the neighbours were so noisy.