

ENGLISH IN USE UNIT 8

1) Read the sentences and the wrong options given.

Suggest the correct answer.

- 1 Our bank does not people for withdrawing money from cashpoints. It's free.
a cost b c pay
- 2 Saving money always pays You won't be broke.
a b up c through
- 3 Please wait while the transaction is made.
It'll only take a minute.
a been b be c
- 4 We are having new lights in our house.
a install b c installing
- 5 I have just the payment online.
a b done c given

2) Read the text and choose the correct answers.

According to a recent survey, the idea of owning a flat or a house no longer appeals to young people. The survey has shown that eight out of ten people aged 18 to 34 ¹ rent accommodation than buy a house or a flat. Interestingly, this is not because of difficulties in ² out a bank loan. The reasons are more to do with the costs and convenience. The poll confirms that renting ³ more economical, convenient and even trendy. The most popular reason why young people decide to rent is the monthly cost, which is far ⁴ than paying off a mortgage. A lot of young people also point ⁵ another advantage connected with renting: when something breaks in a rented flat, it is simply the landlord's responsibility to ⁶ it fixed. Finally, by renting a flat you can afford ⁷ in a smarter neighbourhood, where buying your own flat would cost a fortune.

1 a had better	b would rather
c prefer	d wish
2 a taking	b getting
c putting	d giving
3 a to be considered	b is considered
c considers	d is considering
4 a least	b little
c less	d a little
5 a on	b for
c down	d out
6 a have	b make
c do	d keep
7 a living	b live
c to live	d on living

3> Complete the second sentence so that it means the same as the first.

Use no more than five words.

1 A plumber has just fixed our taps.

We fixed.

2 They are building a lot of new houses in my neighbourhood.

A lot of new houses in my neighbourhood.

3 'I won't pay any more for the rent,' said Fiona.

Fiona said for the rent.

4 They hadn't informed us about the extra costs before we signed the contract.

We about the extra costs before we signed the contract.

5 I'm sure Tom wasn't at home that evening. He was at school.

Tom can't at home that evening. He was at school.

6 They say that renting a flat is a better idea than buying one.

It that renting a flat is a better idea than buying one

4> Complete the gaps in the dialogues with a suitable word or phrase.

Use between one and four words.

1 X: What do you do for a living?

Y: as a lawyer.

X: Oh! Good to know!

2 X: Do you agree that money actually brings happiness?

Y: Yes, I do. it solves a lot of problems.

X: Yes! Exactly.

3 X: of cheap loans for students?

Y: Yes, I am. I fully support the idea.

X: Me too. I hope the government will do something about that.

4 X: Would you like to borrow some money?

Y: I would rather , if possible. I'll wait for my salary and then pay off the loan.

X: Ok. But do let me know if you have a problem.

5> Complete the text with appropriate words. Put one word in each space.

The reason why people insure different things is to have a sense of financial security in ¹ something bad or unexpected happens. No matter how much money you may save every month, it won't be ² to cover the expensive medical costs or a damaged house or car. That's ³ homeowners get home insurance, drivers buy car insurance

and adults purchase health and life insurance policies. Strangely enough, some people ⁴ very unusual things insured, and such policies usually cost a lot. An example is weather or wedding insurance policies which people take out in ⁵ to get their money back if the weather spoils their special occasion. Other, even stranger types of insurance policies which ⁶ been sold include those for people wishing to insure themselves against ⁷ kidnapped by aliens or haunted by ghosts. Insurance companies are happy to issue them, and the people who buy them feel safer. A win-win situation?