

## ENGLISH IN USE UNIT 8

1) Read the sentences and the wrong options given. Suggest the correct answer.

- Our bank does not  people for withdrawing money from cashpoints. It's free.  
a cost      b ~~cost~~      c pay
- Saving money always pays . You won't be broke.  
a ~~up~~      b up      c through
- Please wait while the transaction is  made. It'll only take a minute.  
a been      b be      c ~~is~~
- We are having new lights  in our house.  
a install      b ~~install~~      c installing
- I have just  the payment online.  
a ~~done~~      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 <sup>1</sup>  rent accommodation than buy a house or a flat. Interestingly, this is not because of difficulties in <sup>2</sup>  out a bank loan. The reasons are more to do with the costs and convenience. The poll confirms that renting <sup>3</sup>  more economical, convenient and even trendy. The most popular reason why young people decide to rent is the monthly cost, which is far <sup>4</sup>  than paying off a mortgage. A lot of young people also point <sup>5</sup>  another advantage connected with renting: when something breaks in a rented flat, it is simply the landlord's responsibility to <sup>6</sup>  it fixed. Finally, by renting a flat you can afford <sup>7</sup>  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 <sup>1</sup>  something bad or unexpected happens. No matter how much money you may save every month, it won't be <sup>2</sup>  to cover the expensive medical costs or a damaged house or car. That's <sup>3</sup>  homeowners get home insurance, drivers buy car insurance

and adults purchase health and life insurance policies. Strangely enough, some people <sup>4</sup> \_\_\_\_\_ very unusual things insured, and such policies usually cost a lot. An example is weather or wedding insurance policies which people take out in <sup>5</sup> \_\_\_\_\_ to get their money back if the weather spoils their special occasion. Other, even stranger types of insurance policies which <sup>6</sup> \_\_\_\_\_ been sold include those for people wishing to insure themselves against <sup>7</sup> \_\_\_\_\_ 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?