

Complete the text with the correct words formed from the words below. There are two extra words.

supply recommend illustrate risk rely fail expense

One of the 1 _____ ventures a business person might decide on nowadays is opening a new restaurant. Firstly, it is extremely 2 _____ to buy all of the kitchen equipment and the necessary furnishings. Secondly, hiring experienced and 3 _____ staff might be very time consuming. Thirdly, if you decide to use good quality products, you should be prepared for the high prices that 4 _____ demand. There is also the issue of creating a positive image among potential customers. Restaurants usually do this by creating campaigns linked to local events or, alternatively, by relying on happy customers to spread the word. But, if customers don't enjoy a new place, it is only a matter of time before they start posting negative comments online. The fact that sixty per cent of restaurants don't survive after their first year is the most vivid 5 _____ of the challenges presented by this type of business venture.

Complete the text with the correct words formed from the words below. There are two extra words.

relate invest possess life regard wise accumulate

Learning how to manage money 1 _____ is not easy in today's consumer-oriented society. Everywhere we look we are encouraged to buy more. But spending too much money, especially if it results in a large debt, can have a negative impact on many aspects of your life, including personal 2 _____. Problems such as hiding the extent of your spending or disagreements on how to handle finances can all be sources of tension. My personal philosophy 3 _____ money is simple: never spend more than you earn, don't try to keep up a 4 _____ you can't really afford, and avoid accumulating too many material 5 _____. It is not always true that new things are better. Nowadays, many products are purposely designed to not last, so look after what you already have and avoid buying things you don't really need.

Complete the text with the correct words formed from the words below. There are two extra words.

second difficult possible play achieve technology accept

Most of us probably heard the question 'What do you want to be when you grow up?' at some point in our childhood. At that stage of life the 1 _____ seem unlimited, so we dreamt of becoming an astronaut or a ground-breaking surgeon and no one blinked an eye. Imagining your ideal future at a young age is perfectly 2 _____. It is only later, as we make our way through 3 _____ education, that the question becomes more pressing. Having to decide what and where to study tends to make teenagers anxious. Yet, no matter what your educational 4 _____ and financial needs are, in my opinion, it is important to remember our childhood dreams. Even though the job of a receptionist or an IT 5 _____ might not be what we dreamt about when we were small, we should always find some way to pursue our childhood ambitions.

Complete the text with the correct words formed from the words below. There are two extra words.

depress emotion difficult able experiment adventure avoid

Anyone who has travelled much, whether for business or pleasure, is well aware of the disadvantages of travelling. Even the most 1 _____ person will admit that flight delays or cancellations and mix-ups with room reservations do not add to an individual's sense of well-being. But, I have read several articles lately which argued that even these 2 _____ inconveniences are one of the positive aspects of travel. One writer argues that even the most disastrous travel experiences can be good for our mental health because they reveal our coping skills and make us stronger 3 _____ as well as more flexible. While I won't say that losing my luggage, being 4 _____ to find my hotel, and then breaking my ankle while on holiday in Italy was an enjoyable experience, it did show me that I am stronger and more resourceful than I imagined. And that can only be a good thing to know when facing life's everyday 5 _____.

Complete the text with the correct words formed from the words below. There are two extra words.

rich advance popular believe relate possible serious

Do you have friends whom you've never met in person? Before widespread access to the Internet and the corresponding 1 _____ of social media, this question would have been virtually 2 _____ to ask. Yet nowadays you can have hundreds of friends who live thousands of miles away, and who you will probably never meet in person. And whereas there are many social media users that maintain they have formed strong bonds online, numerous specialists 3 _____ doubt if such 'virtual' friendships are actually as meaningful as real ones. Whilst technology can be used to build and maintain in-person relations, it's not a satisfactory substitute for in-person 4 _____. It's evident from the research that building real connections can help us improve our sense of well-being. So, while the Internet may give us a forum, it shouldn't rob us of the 5 _____ of real life friendships.

Complete the text with the correct words formed from the words below. There are two extra words.

safe employ suit regenerate survive become experienced

Have you already decided on the career you are going to pursue? If you are interested in earning a good salary and saving the planet at the same time, you might consider 1 _____ a forester or a food scientist. The former needs a degree in forestry or a related area, such as agricultural or environmental science. The job involves making plans for the protection, management and monitoring of the 2 _____ of forests. As the importance of green areas cannot be underestimated, this job is a huge responsibility. The 3 _____ of many life forms depend on forests as they produce clean air and help to moderate climate change. A 4 _____ candidate for the position of a food scientist, however, should be ready to do research on ways to improve the efficiency and 5 _____ of food products and suggest ways to minimise waste. The job may also involve looking into the ways to reduce levels of salt and fats in foods so as to improve consumers' health. If you think one of those might be your career path, good luck in the interviews!

Complete the text with the correct words formed from the words below. There are two extra words.

responsible explain save inform secure control private

Occasionally, you may have heard someone ask the question, 'Does anyone actually use paper money any longer?' The answer is yes, and there are several 1 _____ as to why this is the case. The first one is 2 _____. Credit card companies and retail stores often sell your purchase data, which marketers then use to try to sell you more products. Using cash guarantees that your purchases remain private and anonymous. There is also a 3 _____ advantage with cash as the risk of identity theft or your PIN number getting stolen online when using cash is non-existent. The second reason for leaving your card at home is that it's a way of 4 _____ your expenses. For some people, it is much easier to demonstrate financial 5 _____ when they are able to see how much money they are actually spending.