

A Use the word given in capitals to form a word that fits in the space.

A recent government report (1) (HIGH) the (2) (EXTEND) to which credit card debt is spiralling. Blame is (3) (PORTION) solely to the credit card companies, who, the report claims, will go to any (4) (LONG) to attract new customers. (5) (ADD), according to the report, they are responsible for encouraging existing customers to borrow more by raising their monthly limit. Certainly a recent advertising campaign by a major credit card company – which has since been (6) (DRAW) – seems to bear these findings out.

However, while the responsibility of the credit card companies is not (7) (CONSIDER), it is, in my opinion, unfair to lay all the blame on their shoulders. The (8) (MAJOR) of credit card users are able to make their (9) (PAY) on time without difficulty. There will always be a (10) (MINOR) of people in our society who are financially irresponsible. If they run up huge debts, is it really the credit card company's fault?

(1 mark per answer)

B Complete the second sentence so that it has a similar meaning to the first sentence, using the word given. Do not change the word given. You must use between three and eight words, including the word given.

11 You're asking for trouble by arguing with the boss so aggressively like that. **ice**
You're by arguing with the boss so aggressively like that.

12 Are you saying Dan gets angry easily, Fiona? **short**
Are you saying Dan , Fiona?

13 There's no doubt shopping around is a good idea. **pays**
There's no doubt around.

14 I'd prefer to get value for money by staying at the theme park all day. **worth**
I'd rather I by staying at the theme park all day.

15 I think Dad's worried about a lot of things at the moment. **mind**
I think Dad at the moment.

16 Why didn't you search everywhere for your wallet? Then you might have found it. **low**
If for your wallet, you might have found it.

17 I can't cope at all with my new job, and that bothers me. **depth**
I wish my new job.

18 Jane was the unlucky one so she had to tell Ed he was losing his company car. **straw**
If Jane , she wouldn't have had to tell Ed he was losing his company car.

(2 marks per answer)

C Write a word from the box in each gap. There is one word you will not use.

compensation • debit • deposit • dividend • mortgage • overdraft • payment • pension • sum

19 It'll take me 25 years to pay off the Then the house will be mine!

20 We pay all our bills by direct , so we don't have to spend hours in long queues.

21 We're paying for the car in instalments. In fact, we made the first down yesterday.

22 When the insurance policy matures, you can either have a one-off lump payment, or receive a certain amount per month for ten years.

23 My grandfather used to be in the army, so he gets a small serviceman's every month.

24 I never seem to have any money left in the last week of the month. Maybe I should arrange a/an with the bank.

25 We ask that you pay a 10% now, and the balance on receipt of the goods.

26 The judge awarded Mrs Thompson £300,000 for unfair dismissal.

(1 mark per answer)

D Circle the correct word.

27 If we all **collect** / **club** / **group** together, we should be able to afford something special.

28 You'll need to **drum** / **beat** / **bang** up a lot more support before the council listens to you.

29 Reggie's **watched** / **timed** / **clocked** up over 3,000 hours' flying time already.

30 My debts are **mounting** / **climbing** / **getting** up and I'm not bringing enough money in. It's worrying!

31 Let's **shape** / **size** / **lengthen** the situation up very carefully before making any important decisions.

32 I know it sounds a lot, but if you **break** / **knock** / **hit** it down into an amount per month, it's actually not that much.

33 I will lend you the money, but you have to **give** / **pay** / **hand** me back by the end of the week.

34 Hundreds of British people have been **buying** / **spending** / **purchasing** up land all over western Crete.

(1 mark per answer)

E Choose the correct answer.

35 It's high time up to your responsibilities as a parent.	A to face	C you faced	39 Joan definitely wishes she to do all the housework.	A doesn't have	C wouldn't have
B you face	D you have faced	B didn't have	D hadn't		
36 I'd rather you anything for tonight, but I suppose it's too late to change things now.	A not arrange	C didn't arrange	40 any heavier, we'd never have made it on time.	A Were the traffic	C Should the traffic be
B don't arrange	D hadn't arranged	B Had the traffic been	D Be the traffic		
37 Do you wish a formal complaint?	A to make	C you made	41 I'd never kill an animal unless it me first.	A has attacked	C attacks
B making	D you to make	B will attack	D attacked		
38 If only people in our grandparents' generation the opportunities that we take for granted nowadays.	A could have	C would have had	42 Imagine the Internet created.	A wasn't	C to not be
B could have had	D have had	B hadn't been	D to not have been		

(1 mark per answer)

Total mark:/50