

Listening section

Listen to a podcast episode about spending habits and choose the correct answer for the each question.

1. What is one suggested alternative for saving on electronics?

- A. Ignoring technology altogether
- B. Purchasing refurbished devices
- C. Buying brand new devices
- D. Only buying from major retailers

2. What is a recommended way to save on entertainment costs?

- A. Only watching free-to-air television
- B. Cutting the cord on cable and using streaming services
- C. Investing in multiple cable subscriptions
- D. Avoiding all forms of entertainment

3. How can you maximize savings when purchasing electronics?

- A. Trading items with friends or family
- B. Buying the latest models
- C. Only shopping during holiday sales
- D. Purchasing from online auction sites

4. What is the primary benefit of health insurance according to the text?

- A. It allows for unlimited doctor visits
- B. It provides financial protection against unexpected medical expenses
- C. It guarantees free medical services
- D. It covers all types of health-related expenses

5. What type of savings account is mentioned as beneficial for education funding?

- A. 529 plan
- B. Health Savings Account
- C. 401(k) plan
- D. Roth IRA

Vocabulary section

PART 1 - Here are some true or false sentences to test comprehension of the provided terms:

1. Mobile wallet allows users to store their credit and debit card information digitally and make payments via their smartphone.
 - ☐ True
 - ☐ False
2. Local currency refers to the type of money used in a specific country or region for everyday transactions.
 - ☐ True
 - ☐ False
3. Cash payments are transactions made using electronic bank transfers instead of physical money.
 - ☐ True
 - ☐ False
4. Withdrawing cash means taking physical money out of an account, usually from an ATM or a bank teller.
 - ☐ True
 - ☐ False
5. Finances refer to the study of managing money, investments, and other financial instruments for individuals, businesses, or governments.
 - ☐ True
 - ☐ False
6. A cash crunch refers to having an excess of available money in a short period, leading to financial instability.
 - ☐ True
 - ☐ False
7. Cash flow refers to the movement of money into and out of a business or individual's accounts.
 - ☐ True
 - ☐ False
8. Petty cash is a large fund set aside for major corporate expenses, typically handled by a finance department.
 - ☐ True
 - ☐ False
9. Tax revenues are the funds collected by governments from individuals or businesses through taxes.
 - ☐ True
 - ☐ False

PART 2- Instructions: Choose the correct word from the options provided to fill in each gap.

In any workplace, effective teamwork relies on how well individuals _____ with one another. A team member who _____ with colleagues and listens to different ideas creates a more positive environment. However, it's natural for _____ to arise from time to time, especially when people have different perspectives on a task. When a _____ arises, it's important for team members to remain calm and avoid personal attacks. A team member who knows how to _____ conflict in a respectful way can help to bring the group back together. Trust between colleagues can help prevent many _____ from becoming serious issues.

Options:

1	a) agreement	b) conflict	c) communication	d) communicate
2	a) cooperates	b) cooperate	c) problem	d) manage
3	a) argument	b) disagreements	c) problem	d) reliable
4	a) manages	b) argues	c) conflict	d) deal with
5	a) deal with	b) trust	c) reliable	d) respectful
6	a) problem	b) profit	c) prospect	d) problems

Grammar section

Verb Forms Quiz

Instructions: Fill in the blanks with the correct form of the verb in parentheses.

1. The company's profits (increase) _____ significantly last year.
2. I (save) _____ money for a new laptop right now.
3. By the time I get there, they (already/get) _____ all the tickets.
4. She (change) _____ her mind about the vacation plans.
5. We (have) _____ a lot of work to do before the deadline.
6. My English (improve) _____ since I started practicing every day.
7. If you (increase) _____ your exercise, you will feel healthier.
8. The weather (change) _____ quickly in this region.

9. I (save) _____ all the documents before the computer crashed.
10. He (get) _____ better at playing the guitar after taking lessons.
11. By next year, I (improve) _____ my Spanish skills considerably.
12. I (not/have) _____ time to finish the report today.
13. They (change) _____ the meeting time to 3 PM.
14. She (get) _____ excited about her new job offer.
15. The government (increase) _____ the taxes to help improve public services.
16. I (have) _____ a feeling that something important is going to happen.
17. He (improve) _____ his running speed by training every day.
18. If we (save) _____ more money, we could travel around the world.
19. They (change) _____ the policy to improve customer satisfaction.
20. I (not/increase) _____ my hours at work next week.