

## Listening section

Listen to a podcast episode about spending habits and choose the correct answer for 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:**

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