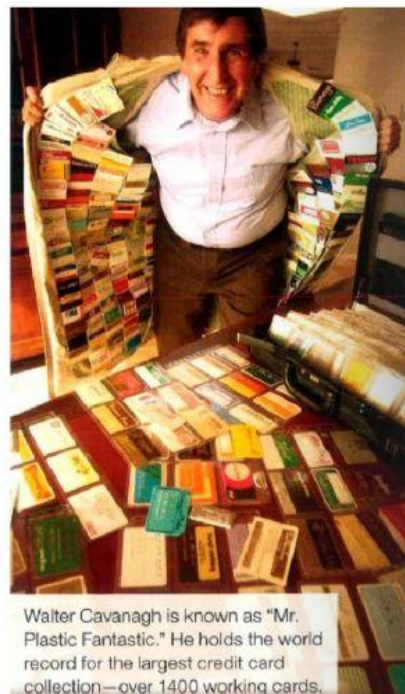


Listening: A Conversation between Friends

A | Listening for Main Ideas. Listen to three people talking about money. Then circle the correct answer to each question.

1. Where are the people?
 - a. At a restaurant
 - b. At an ATM
 - c. At work
2. What payment cards do the speakers use the most?
 - a. Credit cards
 - b. Debit and stored-value cards
 - c. Debit and credit cards
3. According to Tina, why are credit cards dangerous?
 - a. They're easy to steal or copy.
 - b. They contain the owner's personal information.
 - c. It's easy to get into debt if you have a credit card.
4. What is the problem with stored-value cards?
 - a. There is a limit on how much value they can have.
 - b. If they're lost, their value cannot be replaced.
 - c. They are very expensive to buy.
5. Which statement about peer-to-peer lending is correct?
 - a. It allows people to borrow from banks more easily.
 - b. It is used mostly for large international loans.
 - c. It allows individuals to loan money directly to other individuals.



B | Listening for Details. Listen again. According to the speakers, are these statements true or false? Circle **T** for *true* or **F** for *false*.

- | | | |
|---|----------|----------|
| 1. Debit cards preceded credit cards. | T | F |
| 2. Peer-to-peer lending services are managed by banks. | T | F |
| 3. Peer-to-peer lending services allow international loans. | T | F |
| 4. James is going to pay for lunch. | T | F |