

GRAMMAR**1 Complete the dialogues. Use the verbs in brackets in the present perfect simple or the past simple. USE SHORT FORMS ONLY.**

- Petra** ¹ _____ (you / remember) to pay that cheque into the bank?
Alan Yes, it went in this morning.
- Tom** ² _____ (you / ever / borrow) anyone's car?
Dave Yes, I borrowed my brother's and I crashed it!
- Anna** Hi, can I speak to Sally, please?
Beth I'm sorry, she ³ _____ (just / go) out.
- Doctor** What seems to be the problem?
John I ⁴ _____ (fall) over playing volleyball. I think I ⁵ _____ (break) my finger.
- Peter** How long ⁶ _____ (you / know) Mike?
Liz Well, we ⁷ _____ (meet) in 2008 and we've been good friends ever since.

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2 Choose the correct word or phrase.

- 1 How long *have you been saving up / do you save up* for a motorbike?
- 2 He's *learning / been learning* Chinese for three years now.
- 3 I've *been planning / planned* my visit to the Amazon for years.
- 4 She's *known / been knowing* him for years.
- 5 Don't worry. I haven't *been crying / cried* – I've got a cold.
- 6 He's *disliked / been disliking* bananas since he was a child.
- 7 I've *had / been having* the same bank account since I was a student.

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3 Choose the correct word.

- 1 *for / since* 2003
- 2 *for / since* we met in college
- 3 *for / since* a very long time
- 4 *for / since* the lesson began
- 5 *for / since* a couple of months
- 6 *for / since* Tuesday

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Grammar total		20
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VOCABULARY

4 Choose the correct word(s) to complete the sentences.

- 1 You need to open a business _____ when you start your own business.
cash machine bank account phone bill
- 2 I think you'll _____ a lot of money selling clothes in this market.
do pay make
- 3 Felipe still _____ me the €100 I lent him last month.
owes charges borrows
- 4 I try to _____ some of my salary every month so that I can go travelling.
save afford cost
- 5 It's difficult to get a _____ from a bank during a recession.
contract loan tax
- 6 He _____ a lot of money from his grandmother when she died last year.
invested inherited took out
- 7 I'm trying not to _____ money on gadgets I will never use.
invest waste charge
- 8 My parents _____ me some money so I could buy a car.
borrowed owed lent

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5 Complete the sentences with the correct preposition.

- 1 I'll lend you the money if you promise to pay it ____ by next month.
- 2 You really should avoid getting ____ too much debt.
- 3 I can't believe how much I spend ____ coffees!
- 4 For my last birthday my aunt gave me £50 ____ cash.
- 5 They charged us £10 ____ this theatre programme!

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6 Write the synonym.: strong adjectives

- 1 very funny _____
- 2 very _____ positive
- 3 very angry _____
- 4 very _____ starving
- 5 very frightened _____
- 6 very _____ freezing
- 7 very dirty _____

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Vocabulary total		20
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READING

1 Read the article and tick (✓) A, B, or C.

In 1990, the World Bank published a report showing that there were over a billion people in the world with an income of just one dollar a day. At the start of this century, the United Nations promised to halve this figure by 2015. It has been working hard to keep this promise ever since. A series of short films was made to show what you can buy in different countries with this tiny amount. In a market in Nepal, for example, they could only buy four bananas and a loaf of bread. It was impossible to buy meat or any protein.

Other people have been horrified to learn how enormous the problem is and have taken action in different ways. A UK charity called *1 Dollar a Day* has been raising money to invest in projects to improve health, clean water, education, etc. They have also given people loans to help them set up a business as it is difficult to borrow money if you have no bank account.

In the US, two school teachers decided to try spending only one dollar each day on food for a month and have now written a book about their experience. They say they were often starving, and got bored with eating the same food. And they couldn't afford to buy healthy foods such as fresh fruit and vegetables. The book describes how much rich countries waste, and how they try to save money by buying cheap food from other countries.

The World Bank has recently published another report on how the situation has changed since 1990. One dollar is worth less now, and food and fuel cost more, so it is difficult to work out exactly how much progress there has been. However, there have clearly been some amazing changes. Between 1990 and 2008, the number of people who earned salaries below the poverty line went down from 43% of the developing world to 22%, so the UN has already made a big difference. Of course there is still a huge amount to do to improve the lives of millions of people throughout the world.

Example: More than a billion people _____ one dollar a day in 1990.

A gave B earned C saved

- 1 In _____ the UN made a promise to cut the poverty figures by half.
A 2000 B 1900 C 2015
- 2 In Nepal it costs one dollar to buy _____ and some bread.
A cheese B meat C a few bananas
- 3 The charity *1 Dollar a Day* lends people money to _____.
A get water B start a business C buy food
- 4 Two school teachers spent one dollar a day on _____.
A a book B vegetables C eating
- 5 They were often very _____.
A tired B hungry C healthy
- 6 It wasn't possible to buy _____ with a dollar.
A unhealthy food B anything C fruit
- 7 The book shows how much rich countries _____.
A throw away B spend each day C can afford to buy
- 8 Since 1990, the situation has changed _____.
A very little B not at all C a surprising amount
- 9 In 2008, _____ of the world's population was very poor.
A 43% B 22% C over a billion
- 10 The writer says we still need to do _____ to help people.
A a little B a lot C some things

2 Read the article again. Mark the sentences T (true) or F (false).

Example: The United Nations wants to reduce the number of people who live on one dollar a day.

T

- 1 In Nepal, you can buy fruit and bread for one dollar. _____
- 2 To borrow money, you have to have a business. _____
- 3 *1 Dollar a Day* wants to improve schools. _____
- 4 To save money, rich countries pay lower prices for food from other countries. _____
- 5 Food has been less expensive since 1990. _____

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Reading total	15
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LISTENING

1 Listen. Tick (✓) the five sentences that are correct. (track 4)

- 1 Helen and her husband moved to the countryside 10 years ago.
- 2 They haven't changed the house much since they moved in.
- 3 The second photo shows them looking tired and dirty.
- 4 At the beginning they sold apples to their friends.
- 5 They invested money from her husband's grandfather in the business.
- 6 They started selling apple juice five years ago.
- 7 They have started to make a good income from the business.
- 8 They haven't been able to spend much money on holidays.

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2 Listen to five conversations. Tick (✓) A, B, or C.

- 1 Alice's friend has _____ her grandmother's house.
A recently sold B just bought C just left
- 2 Lisa has been _____ for WaterAid since April.
A working B giving talks C organizing events
- 3 Kate tells Wendy that her bus _____.
A hasn't arrived yet B didn't stop C has broken down
- 4 The DVDs from the market cost _____ in the shops.
A the same as B less than C more than
- 5 Chris says that he has _____.
A made no changes to his life B just changed jobs C lived in another country

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Listening total	10
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