

LISTENING PRACTICE : CONSUMERISM AND FINANCIAL AWARENESS

Recording A: Bookstore Shopping



Listen to the recording and answer the questions.

1. What did the young man buy at the bookstore?

- A. Three books, pens and an eraser
- B. Notebooks, pencils and one eraser
- C. Some paper, five pencils and an eraser



2. The son says he carries two smart phones because _____.

- A. one of them doesn't work very well.
- B. he stays in touch with different people.
- C. his one iPhone is broken.



3. What else does the son have with him?

- A. A jacket
- B. Suntan lotion
- C. Food



4. How did he pay for everything?

- A. With a credit card
- B. By check
- C. In cash



5. About when does the conversation take place?

- A. In January
- B. In June
- C. In March



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Recording B: Shopping for the Day



Listen to the recording and answer the questions.

1. What is the girl shopping for?
 - A. A present for her father
 - B. A present for her mother
 - C. A present for her friend
2. How much is the black wallet?
 - A. \$ 40.95
 - B. \$ 44.95
 - C. \$ 49.95
3. Why doesn't the girl like the brown wallet?
 - A. It's too big and heavy.
 - B. There isn't a place to put pictures.
 - C. She doesn't like the colour.
4. About how much does the girl have to spend?
 - A. \$ 10.00
 - B. \$ 5.00
 - C. \$ 13.00
5. What does the girl decide to buy?
 - A. A brown belt
 - B. A black wallet
 - C. A tie



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Recording C: Spending Money



Listen to the recording and answer the questions.

1. How much does the father owe his son in allowance?
A. Thirty dollars
B. Thirteen dollars
C. Three dollars



2. The father hasn't given his son allowance recently because
A. he doesn't have any money now.
B. he didn't remember to do it.
C. his son already has money.



3. When does the father usually give his son money?
A. On Friday
B. On Saturday
C. On Sunday



4. Where does the man get money to pay his son?
A. In his bedroom
B. At the bank
C. From the bookstand



5. The boy is going to _____.
A. spend his allowance on food
B. buy some toys
C. give money to the poor



Recording D: Spending Money



Listen to the recording and fill in the missing words.

Man: Hi, Sis. I just came over to drop off the DVDs you wanted, and . . . Hey, wow!? Where did you get all of this _____?

Woman: I bought it. So, what do you think of my new _____ center? And the widescreen TV?

Man: Bought it?

Woman: . . . and my new DVD player. Here, let me show you my stereo. You can really rock the house with this one.

Man: But where did you get the **dough** to buy all this? You didn't _____ money from mom and dad again, did you?

Woman: Of course not. I got it with this!

Man: This? Let me see that . . . Have you been using Dad's credit card again?

Woman: No, silly. It's mine. It's a student credit card.

Man: A student credit card? How in the world did you get one of these?

Woman: I got an _____ in the mail.

Man: Well, why did you get one in the first place?

Woman: Listen. Times are changing, and having a credit card helps you build a credit _____, control spending, and even buy things that you can't _____ with cash . . . like the plane ticket I got recently.

Man: What plane ticket?

Woman: Oh yeah, my roommate and I are going to Hawaii over the school _____, and of course, I needed some new clothes for that so . . .

Man: I don't want to hear it. How does having a student credit card control spending? It sounds like you've **spent yourself in a hole**. Anyway, student credit cards just lead to _____ spending . . . as I can see here. And the interest rates of student credit cards are usually **sky-high**, and if you miss a _____, the rates, well, just jump!

Woman: Ah. The credit card has a credit limit . . .

Man: . . . of \$20,000?

Woman: No, no quite that high. Anyway, . . .

Man: I've heard enough.

Woman: Did I tell you we now get digital cable with over 100 _____? Oh, and here's your birthday present. A new MP3 player.

Man: Yeah. Oh, don't tell me. Charged on the credit card. Listen. Hey, I don't think having a student credit card is a bad idea, but this is _____. And how in the world are you going to pay off your credit card bill?

Woman: Um, with my birthday money? It's coming up in a week.

Man: Hey, let's sit down and talk about how you're going to **pay things back**, and maybe we can come up with a _____ that will help you get out of this mess. That's the least I can do.