

A Read the text below and decide which answer A, B, C or D best fits each space.

PLASTIC MONEY

In the past, people bought goods using (1) _____. They rarely (2) _____ money from financial institutions and only when they had (3) _____ the money, did they buy what they wanted.

Recently, however, there have been great changes in the way people purchase goods. To begin with, some people pay for things by cheque, while others prefer monthly (4) _____, rather than paying the whole (5) _____ at once. Most consumers, though, prefer to buy things using their credit cards. (6) _____, it is thought that there are benefits to having a credit card. Apart from the fact that credit cards are handy, some stores offer bonus points to people making purchases, while others give (7) _____ on certain products.

On the other hand, credit cards must be used wisely because they can prove disastrous. In the long run, consumers find that they can't (8) _____ without their credit cards and constantly rely (9) _____ them, as they are "easy money". As a result, some people lose control of their finances spending more than they should and wind up not being able to (10) _____. So, they end up in (11) _____ and have difficulty (12) _____ it back.

1	A change	B cash	C notes	D currency
2	A lent	B let	C borrowed	D kept
3	A. afforded	B owned	C saved	D possessed
4	A sums	B deposits	C budgets	D instalments
5	A amount	B debt	C bill	D cost
6	A Last but not least	B One by one	C By and large	D Every now and then
7	A bargains	B discounts	C tips	D prizes
8	A go	B make	C be	D do
9	A on	B in	C to	D of
10	A make matters worse	B make ends meet	C do their best	D do business
11	A debt	B loan	C charge	D owe
12	A to pay	B to paying	C in pay	D in paying