

Directions. Listen and follow each corresponding direction. **You only have one chance to do it.**

Exercise 1

People are talking about MONEY. Listen and type the missing vocabulary words. **11 pts.**



MONEY

"Money _____ the world go round." I wonder if this famous English _____ is very true. If you have money, the world _____ round very gently and you are happy. If you don't have money, the world might not go round so smoothly. They also say that "money is the root of _____ evil". I think this is so true. Money makes people _____ and steal. Greed means there are things in the world like blackmail, corruption, slave labor and a lot more _____ thing. Another common saying in English is "money can't _____ happiness". I'm not so sure _____ this one. I know if I _____ loads of money, I'd be pretty happy. I think if all the world's money was shared out, the world would _____ round more happily, and there would be less evil and more _____.

Exercise 2.

People are talking about managing money. Listen to the audio and type the corresponding vocabulary word on each correct space. **7 pts.**



Managing Money

Important tips:

- 1 Watch how much you ^a
 - don't overspend, e.g. if you earn \$2000, don't spend \$2500.
 - cut back on ^b things.
- 2 Check how much you ^c
 - before you accept a job, compare your ^d with similar jobs in other companies.
 - make sure you get paid ^e
- 3 Have a ^f i.e. a simple financial plan
 - ^g it. Don't forget it.

Exercise 3.

Listen to the audio and choose the option that gives the correct response. 5 pts.



1. The woman got a credit card because she _____.
 - A. she wants to buy things at a discount
 - B. she wants to build a good credit rating
 - C. doesn't want to borrow money from family
2. The woman didn't buy _____.
 - A. a TV
 - B. a stereo
 - C. a digital camera
3. The man says that a problem with credit cards is that _____.
 - A. it can lead to internet fraud
 - B. interest rates are often very high
 - C. they can't be used in all countries
4. The credit card limit on the woman's card is about _____.
 - A. \$18,000
 - B. \$12,000
 - C. \$20,000
 - D. \$21,000
5. The man suggests that the woman _____.
 - A. come up a financial management plan
 - B. pay off her debt with birthday money
 - C. shred her credit cards

Exercise 4.

Listen to the audio and choose the option that gives the correct response.

3 pts

1. What does the woman want to buy?
 - a. Some clothes.
 - b. Some books.
 - c. Some cakes.
2. Where does she want to buy the books from?
 - a. Germany.
 - b. England.
 - c. America.
3. What does the cashier recommend her to do?
 - a. Make a transfer.
 - b. Use her credit card.
 - c. Send cash.

Exercise 5.

Listen to the audio and choose the option that gives the correct response.
4 pts

1. Where has the man been?
 - a. In Japan.
 - b. In Moscow.
 - c. In Hong Kong.

2. Why was he there? He was _____
 - a. on holiday
 - b. On business
 - c. Visiting a friend

3. What can the cashier change?
 - a. The coins.
 - b. The banknotes.
 - c. The notes and the coins.

4. Has the exchange rate gone down, or up?
 - a. Up.
 - b. Down.
 - c. We don't know.