



Student's name: _____

Book: Full Blast B1 - Units: 1 - 4



Reading

- A. Is it important to teach financial skills to children at schools? Read the article about teaching financial literacy at schools and find out the answer:

Teaching Financial Literacy



In the children's story, *The Three Little Pigs*, each pig builds his house out of different materials: one is from **straw**, one from sticks and one from bricks. The big bad wolf comes along and blows down the houses of straw and sticks and eats the first two pigs. The brick house, however, is too strong, and in the end the wolf can only get through the chimney. The last pig boils a big pot of water and keeps it below the chimney. The wolf falls into it and dies. Most parents read this story to their children for enjoyment. But Edward Glaeser, an economics professor at Harvard, uses it as a financial teaching tool. The story, he says, shows children the benefits of investing your money **wisely**.

Glaeser is part of a growing movement in favor of teaching basic financial skills to children from an early age. Why is this so important now? For two reasons. First, the use of credit cards and online banking makes money seem less real to today's generation. Secondly, borrowing is easier. So, there is more danger that people will spend more than they can **afford** and get into debt. For Glaeser, and other educators like him, the challenge is to make learning about finance more fun, to find media that children can enjoy and learn from at the same time. *Education Weekly* looked at a **range** of these, from fairy stories to quizzes and games.

Daniel Britton, who claims that 97% of teachers support financial education, has written several financial fairy tales. In the *Magic Magpie*, the main character, who wants to get rich quickly, gets her brother, who is careful with money, into trouble with a giant. There's a quiz from "MyBnk" which tries to engage children with questions about how much celebrities earn. It also asks questions like *If you saved \$2.50 every day from the age of fourteen in a savings account with 8% interest, you'd save \$1 million by the age of 70! True or false?*

Then there are games: board games like "Monopoly" (teaching you not to be sentimental in business) or the "Game of life" (teaching you about key financial decisions like whether to take a loan to buy a house). There are also classroom based games, like "Supermarket Sweep". In this game, students have a shopping list and a limited time to research where they can buy the items, online in store, for the cheapest price. This teaches them the essential money-saving skills.

- A. 1. Why is it important to teach financial skills to children according to the article? (3p.)

- A. 2. Read the first two paragraphs of the article again. Complete the facts, use one word in each space: (1,5 x 6= 9p.)

- The story of the Three Little Pigs has traditionally been read for _____.
- Professor Glaeser uses it to teach _____ skills.
- Young people today generally use _____ to buy things.
- Money seems less real because many transactions are done _____.
- The other problem is that you can easily _____ money when you need it.
- It's a _____ to make financial lessons fun.

A. 3. Read the last two paragraphs of the article again. Match the teaching tools (1-4) with the descriptions (a-d): (4p.)

- | | |
|----------------------|--|
| 1. The Magicpie | a. teaches you to save money when buying things |
| 2. MyBnk quiz | b. shows that you can't always be kind if you want to make money |
| 3. Monopoly | c. shows the importance of being careful with money |
| 4. Supermarket Sweep | d. shows how much money you can earn or save in your life |

A. 4. Now, read the text again and drag the underlined words to the correct definition (4p.)

a. a series of similar things: _____

straw

b. dry grass: _____

wisely

c. having or showing understanding and good judgment: _____

afford

d. to be able to pay: _____

range



Listening

B. Student credit cards are becoming more and more popular. Listen to two college students discussing about credit cards, then choose the right answers to each question: (5x3=15p.)

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



Vocabulary

C. Are you a Millennial? Find out in the following article. Complete the text with the correct form of the words in CAPITALS (5p.)



The Millennial Generation consists of the people who were born during the 1980s up until about the early 2000s. _____ (RESEARCH) believe that this generation has specific characteristics that are different from previous generations. They use different means of _____ (COMMUNICATE) and this defines the way they work as well as their relationships with others.

Millennials grew up with technology and rely on it 24/7. For them, not using technology to perform a job is totally _____ (PRACTICAL) and _____ (CONVENIENT). Millennials also use smartphones, tablets, social media and the Internet to socialize.

In _____ (ADD), people belonging to this group are also _____ (BELIEVE) or followers of an optimistic attitude towards life. They are known for believing that they have a strong _____ (POSSIBLE) of becoming rich, _____ (FAME) or successful. They are confident and _____ (AMBITION). They prefer jobs where teamwork is encouraged and where they can use their skills and creativity. This generation is responsible for some the greatest _____ (INVENT) in the last few decades.

D. You are looking for some pieces of news to do homework for school. Complete them with the correct verb from the box: (10p.)

put off - get away with - keep on - put out - keep up with

- a. Marathon runner couldn't _____ the rest of competitors.
- b. National soccer team coach announced that they will _____ trying.
- c. The bank robbers managed to _____ \$100.000.
- d. It took the firemen six hours to _____ the fire _____.
- e. Because of the storm the meeting had to be _____.

put up - get around - keep out - put aside - keep in mind

- f. Land owners warned the teenagers to _____ from their property.
- g. Only 10% of the population _____ some money _____ for their retirement.
- h. The speaker asked us to _____ the risks of global warming.
- i. Local schools will _____ the refugees _____ for the night.
- j. 90% of students say they can't _____ to reading more books.

E. You are reading some newspaper headlines to your grandmother. Complete them with the correct words from the boxes. There is an extra option. (3p)

donations - tips - fees

Local restaurants started to include _____ for waiters in bills.

University _____ have increased a 30% in the last semester

earn - raise - gain

According to recent studies, 60% of pregnant women _____ 12 kilos

Teachers say they don't _____ a decent salary

out of date - out of breath - out of sight

FAMOUS POP STAR CRITICIZED FOR WEARING _____ CLOTHES

The suspect escaped as the policeman running after him was _____



Grammar

F. You are thinking about imaginary situations in the present and regretting about some actions from the past. Complete the following conditional sentences with your own ideas (9p.)

1. If I had a credit card, _____.
2. I would study in another city if _____.
3. If I could go back to the past, I _____.
4. If I had gone to bed earlier last night, _____.
5. I would have studied for school exams if _____.
6. If we hadn't started quarantine on March, _____.



G. Have you ever climbed a mountain? Read about Chris Travis' experience and choose the correct form of "used to"/ "be used to" and "get used to". (8p.)



My name is Chris Travis. I'm 65 years old. I to climb mountains when I was younger, but I don't any more. We to have a lot of modern equipment in those days. Our ropes and ice axes were very heavy. But we used to carrying heavy packs. Where to climb? We used to the Alps every year. I to try to climb a new route every time. Now I to spending more time at home. I use my experiences to write books about mountain climbing. I my third book last year.

H. Do you like travelling? I've received the following e-mail from a friend who loves travelling. Read it and choose the correct form of the present perfect simple or continuous. (10p.)


 Search mail

Dear Alba,

You won't believe this but I've to leave my job, sell my car and spend a year travelling around the world. As you know, it takes me three hours to drive to work and back and

I about 1200 of these trips! I've an accountant for ten years, and now it's time for a change. I've always to go to India and China, but I haven't about it really seriously until now. Well, recently things at work haven't very well and I haven't it as much as I used to.

I've about five thousand dollars and I think it's time to go. What about you? How long have you in your present job? Have you ever about giving it up and travelling round the world? Why don't you come with me?

Best Wishes,
Julia



Writing

I. Choose one topic to write a four-paragraph essay (leave a space between lines). Remember to include a title. (20p)

- a. Being popular on social media
- b. Studying online
- c. Using credit cards

Advantages and Disadvantages	
P1	Intro
P2	Three advantages (reasons and examples)
P3	Three disadvantages (reasons and examples)
P4	Conclusion

Use linking words/phrases such as:

On the one hand/on the other hand / Firstly...To begin with... Secondly... Moreover...In addition... Finally... From my point of view... The way I see it... Personally, I believe...

Organization: ____ /5p.

Content: ____ /5p.

Grammar: ____ /5p.

Vocabulary: ____ /5p.

Total: ____ /20p.