

ENGLISH IN USE UNIT 8

1> Read the sentences and the wrong options given.
Suggest the correct answer.

- 1 Our bank does not people for withdrawing money from cashpoints. It's free.
a cost b ~~cost~~ c pay
- 2 Saving money always pays . You won't be broke.
a ~~pay~~ b up c through
- 3 Please wait while the transaction is made. It'll only take a minute.
a been b be c ~~be~~
- 4 We are having new lights in our house.
a install b ~~install~~ c installing
- 5 I have just the payment online.
a ~~pay~~ b done c given

2> Read the text and choose the correct answers.

According to a recent survey, the idea of owning a flat or a house no longer appeals to young people. The survey has shown that eight out of ten people aged 18 to 34 ¹ rent accommodation than buy a house or a flat. Interestingly, this is not because of difficulties in ² out a bank loan. The reasons are more to do with the costs and convenience. The poll confirms that renting ³ more economical, convenient and even trendy. The most popular reason why young people decide to rent is the monthly cost, which is far ⁴ than paying off a mortgage. A lot of young people also point ⁵ another advantage connected with renting: when something breaks in a rented flat, it is simply the landlord's responsibility to ⁶ it fixed. Finally, by renting a flat you can afford ⁷ in a smarter neighbourhood, where buying your own flat would cost a fortune.

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|----------------------|------------------|-----------|-------------|
| 1 a had better | b would rather | | |
| c prefer | d wish | | |
| 2 a taking | b getting | | |
| c putting | d giving | | |
| 3 a to be considered | b is considered | | |
| c considers | d is considering | | |
| 4 a least | b little | c less | d a little |
| 5 a on | b for | c down | d out |
| 6 a have | b make | c do | d keep |
| 7 a living | b live | c to live | d on living |

3) Complete the second sentence so that it means the same as the first.

Use no more than five words.

- 1 A plumber has just fixed our taps.
We fixed.
- 2 They are building a lot of new houses in my neighbourhood.
A lot of new houses in my neighbourhood.
- 3 'I won't pay any more for the rent,' said Fiona.
Fiona said for the rent.
- 4 They hadn't informed us about the extra costs before we signed the contract.
We about the extra costs before we signed the contract.
- 5 I'm sure Tom wasn't at home that evening. He was at school.
Tom can't at home that evening. He was at school.
- 6 They say that renting a flat is a better idea than buying one.
It that renting a flat is a better idea than buying one

4) Complete the gaps in the dialogues with a suitable word or phrase.

Use between one and four words.

- 1 X: What do you do for a living?
Y: as a lawyer.
X: Oh! Good to know!
- 2 X: Do you agree that money actually brings happiness?
Y: Yes, I do. it solves a lot of problems.
X: Yes! Exactly.
- 3 X: of cheap loans for students?
Y: Yes, I am. I fully support the idea.
X: Me too. I hope the government will do something about that.
- 4 X: Would you like to borrow some money?
Y: I would rather , if possible. I'll wait for my salary and then pay off the loan.
X: Ok. But do let me know if you have a problem.

5) Complete the text with appropriate words. Put one word in each space.

The reason why people insure different things is to have a sense of financial security in ¹ something bad or unexpected happens. No matter how much money you may save every month, it won't be ² to cover the expensive medical costs or a damaged house or car. That's ³ homeowners get home insurance, drivers buy car insurance

and adults purchase health and life insurance policies. Strangely enough, some people ⁴ very unusual things insured, and such policies usually cost a lot. An example is weather or wedding insurance policies which people take out in ⁵ to get their money back if the weather spoils their special occasion. Other, even stranger types of insurance policies which ⁶ been sold include those for people wishing to insure themselves against ⁷ kidnapped by aliens or haunted by ghosts. Insurance companies are happy to issue them, and the people who buy them feel safer. A win-win situation?