

**Part 1: Gerunds and Infinitives (10 points)****Choose the correct form of the verb in brackets.**

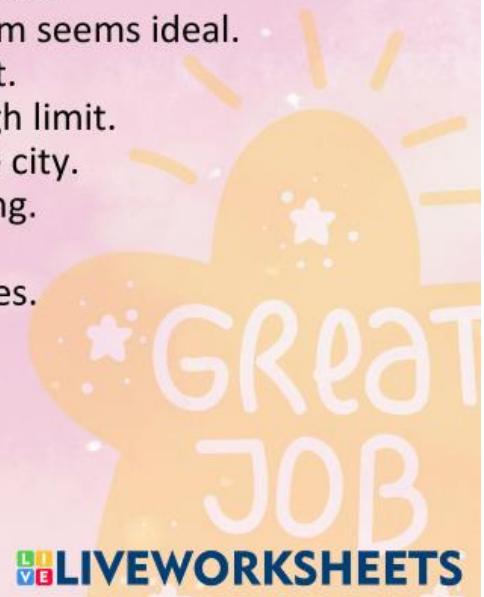
1. I enjoy _____ (save) money for my future.
2. She decided _____ (buy) an expensive watch.
3. He avoids _____ (spend) too much on unnecessary things.
4. We need _____ (withdraw) some cash before shopping.
5. They finished _____ (count) the money they had collected.
6. Would you like _____ (invest) in a new business?
7. He promised _____ (pay) me back next week.
8. I can't stand _____ (borrow) money from others.
9. My brother refused _____ (lend) me 50 dollars.
10. She kept _____ (talk) about saving strategies.

Part 2: Determiners and Quantifiers (10 points)**Choose the correct option to complete the sentence.**

1. There aren't _____ (any/some) coins left in my wallet.
2. She has _____ (few/little) savings in her bank account.
3. I need _____ (some/any) advice about managing my finances.
4. There is _____ (a little/a few) money in my piggy bank.
5. _____ (Each/Every) of the customers received a discount.
6. I don't have _____ (much/many) cash with me right now.
7. We bought _____ (a few/a little) items on sale.
8. There are too _____ (much/many) people in the bank.
9. She has read _____ (each/every) financial book on the shelf.
10. I don't know _____ (many/much) about investing.

Part 3: Distributives (10 points)**Fill in the blanks with the correct word: each, every, either, neither, both.**

1. _____ of the bank accounts offer good interest rates.
2. We have two investment plans, but _____ of them seems ideal.
3. _____ customer received a receipt after payment.
4. I have two credit cards. _____ of them have a high limit.
5. You can withdraw money from _____ ATM in the city.
6. _____ bill must be checked carefully before paying.
7. She has two wallets, but _____ contains cash.
8. _____ of the banks in town provide online services.
9. I use _____ cash and card for my expenses.
10. We check our account balance _____ month.



Part 4: Modals and Semi-Modals (10 points)

Choose the correct modal or semi-modal verb to complete the sentences.

1. You _____ (should/must) save some money for emergencies.
2. I _____ (may/might) buy a new phone, but I need to check my budget first.
3. You _____ (could/should) compare prices before making a purchase.
4. He _____ (could/must) afford a car when he was younger.
5. I _____ (have to/can) withdraw some cash before going shopping.
6. She _____ (must/should) be earning a lot because she always buys expensive clothes.
7. We _____ (could/should) check our bank statements regularly.
8. You _____ (shouldn't/might not) spend all your salary at once.
9. He _____ (has to/can) pay his bills on time to avoid penalties.
10. _____ (Could/Must) you lend me some money until tomorrow?

Part 5: Zero and First Conditional (10 points)

Complete the sentences using the correct form of the verbs in brackets.

1. If you _____ (save) money, you _____ (have) more financial security.
2. If it _____ (cost) too much, I _____ (not buy) it.
3. If she _____ (spend) wisely, she _____ (afford) a holiday.
4. If I _____ (not bring) my credit card, I _____ (not be able to) pay.
5. If you _____ (not pay) your bills, the bank _____ (charge) you extra fees.
6. If you _____ (invest) in stocks, you _____ (earn) profits.
7. If we _____ (not waste) money, we _____ (save) more for the future.
8. If they _____ (not compare) prices, they _____ (spend) too much.
9. If you _____ (withdraw) money from an ATM, you _____ (need) your card.
10. If she _____ (not check) her expenses, she _____ (run) out of money.

Part 6: Vocabulary (10 points)

Fill in the blanks with the correct word from the box.

(fortunately, plenty of, including, have a blast, suggest, look forward to, immediately, have a word with, make a living from, unconscious)

1. _____, I found my lost wallet with all the money still inside.
2. The concert was amazing! We all _____.
3. There was _____ food at the party, so no one went hungry.
4. My teacher _____ that we practice budgeting to manage our finances better.
5. She felt sick and almost became _____ after standing in the sun too long.
6. I am so excited about our vacation! I really _____ it.
7. The manager needs to _____ the employee about his performance.
8. We need to leave _____ if we don't want to miss the train.
9. He managed to _____ his online business.
10. Our school trip was fantastic, _____ visiting a famous bank!

End of the assessment. Total Score: _____ / 60

good job