

Listening Worksheet

Read all the questions before listening to the audio. Listen carefully to understand the conversation. Then, listen again and answer all 20 multiple-choice questions. Choose the best answer for each question and complete the worksheet independently.

1. What is Mrs Bryson's profession?

- A. Teacher
- B. Dry cleaning business owner
- C. Lawyer
- D. Accountant

2. Why did Mrs Bryson close her business?

- A. She retired
- B. She moved to another city
- C. She could not compete with a supermarket
- D. She changed jobs

3. Where is her shop located?

- A. Industrial area
- B. Shopping mall
- C. High street
- D. Residential area

4. What financial problem does she face?

- A. Tax refund
- B. Debt and unpaid bills
- C. Business expansion
- D. Investment loss

5. What advice did her bank give her?

- A. Sell her business
- B. Think about bankruptcy
- C. Take a loan
- D. Move house

6. What is the first legal step mentioned?

- A. Go to court hearing
- B. File a debtor's petition
- C. Pay creditors
- D. Sell assets

7. Which court handles small bankruptcy cases?

- A. Supreme Court
- B. High Court
- C. County Court
- D. Magistrate Court

8. What is the cost of filing bankruptcy?

- A. £500
- B. £600
- C. £700
- D. £1000

9. How much must be paid at the time of filing?

- A. £525
- B. £200
- C. £300
- D. £700

10. What happens after the bankruptcy order is granted?

- A. It is deleted
- B. It is published in a newspaper
- C. It is published in the London Gazette
- D. It is kept private

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11. What may happen to Mrs Bryson's house?

- A. It will be protected
- B. She will definitely keep it
- C. It may be sold
- D. It will be renovated

12. What type of creditors must NOT be paid directly?

- A. All creditors
- B. Secured creditors
- C. Government only
- D. Family members

13. Which creditors can still be paid after bankruptcy?

- A. Unsecured creditors
- B. Secured creditors
- C. Friends
- D. Suppliers

14. Who manages the bankruptcy process?

- A. Police officer
- B. Judge only
- C. Trustee in bankruptcy
- D. Bank manager

15. What must the client do during bankruptcy?

- A. Hide assets
- B. Fully disclose financial affairs
- C. Leave the country
- D. Start a new business

16. Who can act as trustee in bankruptcy?

- A. Only police
- B. Official receiver or insolvency practitioner
- C. Only lawyers
- D. Government ministers

17. What is the official receiver?

- A. Private investor
- B. Civil servant
- C. Judge
- D. Accountant

18. What must the client stop using immediately?

- A. Cash only
- B. Bank and credit cards
- C. Mobile phone
- D. House utilities

19. What must the client NOT do without disclosure?

- A. Travel abroad
- B. Buy food
- C. Obtain credit over £500
- D. Speak to family

20. How long can bankruptcy last if everything is honest?

- A. 6 months
- B. 1 year (12 months)
- C. 5 years
- D. 10 years