

Exercise 21

You will hear a part of a lecture. For each question, fill in the missing information in the numbered space.

Write no more than ONE WORD for each answer.

Managing money wisely

1. One common way to track spending is by creating a personal _____.
2. Some people make the mistake of buying things on _____ they can't afford.
3. Saving money regularly helps people feel more _____ about the future.
4. People should try to avoid buying items they don't really _____.
5. When making choices, it's smart to compare _____ from different shops.
6. Managing money wisely requires careful planning and strong _____.



Exercise 22

You will hear a part of a lecture. For each question, fill in the missing information in the numbered space.

Write no more than ONE WORD for each answer.

Environmental pollution

1. Factories often release harmful gases and _____.
2. Water pollution can make rivers and lakes unsafe for _____.
3. Some pollutants come from vehicles that burn _____ fuels.
4. When trash is not handled properly, it often builds up in natural _____.
5. Protection rules can limit the harmful _____ factories may release.
6. Everyone can help protect nature by avoiding unnecessary _____.

