1ST QUIZ

1. Complete the following sentences with the correct financial word based on the definitions from your unit

1. I am trying to put €500 into a special account every month to build up my long-term _______________.
2. The country is in a deep _______________; businesses are closing and unemployment is rising.
3. Due to high ________________, the price of food and basic goods has increased by 10% this year.
4. My granddad worked for 40 years, so now he receives a comfortable monthly _____________ from the government.
5. Buying that flat was a great _______________; its value has doubled in less than three years.
6. Look at this jacket! It was reduced by 70%, it is an absolute _______________.
7. I need to calculate my monthly ______________ to see if I have enough money available to spend on holidays.
8. The bank charges a very high _________________ rate when you borrow money using a credit card.
9. Every December, our family makes a generous ________________ to a local charity that helps the homeless.
10. Apart from my regular salary, I don't have any other source of ________________ at the moment.

2. Match each financial term (1–10) with its correct definition (A–J)

Term	Definition
1. Budget	A. Money that a bank charges when you borrow money or pays when you save.
2. Savings	B. The money you have in a bank for a long period of time.
3. Pension	C. The money you receive when you are retired.
4. Income	D. The amount of money you have available to spend.
5. Investment	E. Things that you buy in order to make money in the future.
6. Recession	F. A bad economic situation in a country with low financial activity.
7. Bargain	G. Something that is cheaper than normal or sold at a very low price.
8. Inflation	H. The general increase in prices and fall in the purchasing value of money.
9. Donation	I. Money that is given to an organisation or charity to help it.
10. Interest	J. The money that you receive regularly through work or investments.

3. Choose the correct option to express regrets or past situations.

1. I spent all my student loan in the first week. I wish I ________ so much money.

- a) didn't spend
- b) hadn't spent
- c) shouldn't spend

2. If only we ________ the ringleaders before they planned the bank raid!

- a) caught
- b) had caught
- c) have caught

3. Andrea ran out of money again. She ________ out on those expensive gadgets.

- a) shouldn't have splashed
- b) shouldn't splashed
- c) ought to not have splashed

4. You ________ to have set aside some money for emergencies, but you didn't.

- a) should
- b) could
- c) ought

5. The police were there, so the robbers ________ have evaded arrest even if they tried.

- a) shouldn't
- b) couldn't
- c) weren't supposed to

6. We ________ to meet at the bank at 9:00 AM, but the ringleader changed the plan.

- a) were supposed
- b) had supposed
- c) should have

7. I'm broke. I ________ listened to Omar's advice about strict budgeting.

- a) could have
- b) should have
- c) was supposed to

8. If only I ________ harder for my university exams last year.

- a) worked
- b) would work
- c) had worked

9. You weren't ________ to take a day off without asking the boss first.

- a) supposed
- b) ought
- c) wished

10. The plan was perfect. We could ________ the money easily, but a silent alarm went off.

- a) steal
- b) had stolen
- c) have stolen

4. Complete the sentences using a quantifier (all, both, each, every, most, few, little, none) or the missing word in the simile.

1. Omar has two bank accounts, and ______ ____ of them have emergency funds saved.
2. I have very ______ ____ money left this month-only three euros, so I can't go out.
3. During 'porridge days', Liane eats porridge for ____________ single meal of the day.
4. ____________ of the robbers were caught by the police; they all managed to escape.
5. There are a ____________ people who prefer cash, but most students use cards now.
6. Even though the pressure was intense, the detective remained as cool as a ____________.
7. Liane was as busy as a ____________ stocking up on all the supermarket special offers.
8. The old security guard was as dead as a ____________ after sleeping through the whole robbery.
9. ____________ safety deposit box in the bank vault has a unique numeric combination.
10. My younger sister is as good as ____________; she never spends money on non-essentials.

5 Reading

The Anatomy of a Financial Heist

The transition from financial stability to criminal desperation is often narrower than one might assume. Take the infamous case of the "Gentlemen Thieves," a notorious gang whose operations read like a textbook application of tactical planning and subsequent legal drama.

Before any physical action took place, the ringleaders spent months researching and planning the raid on the central depository. They mapped out blind spots in security, analyzed police response times, and calculated their potential yield. When the night arrived, the gang broke into the bank and stole the money with clinical precision. However, a minute miscalculation triggered a silent pressure sensor.

The robbers left the scene of the crime in under four minutes, initially believing they had successfully evaded arrest. Yet, the police were already hot on their trail. Within forty-eight hours, forensic evidence led investigators to their hideout, allowing the police to catch the robbers red-handed.

Once detained, prosecutors did not hesitate to charge the robbers with grand robbery. During the preliminary hearings, the dynamic of the gang fractured. While the lower-level lookouts chose to plead guilty in hopes of a reduced sentence, the ringleaders stubbornly chose to plead not guilty. When the case finally went to trial, the courtroom was packed. The defense argued mitigating circumstances, but the evidence was overwhelming. After brief deliberations, the jury found the robbers guilty on all counts. Consequently, the judge sentenced the robbers to twelve years in prison, bringing a definitive end to their short-lived financial independence.

5. Based on the text, write True (T), False (F), or Doesn't Say (DS)

1. The gang spent nearly a year planning the details of the robbery. ________
2. The robbers managed to disable every single alarm in the bank. _______
3. The police caught the criminals exactly at the moment they were inside the bank. ______
4. The lookouts and the ringleaders entered the same legal plea during the hearings. ______
5. The jury took several days of deliberation to reach a final decision. ______
6. The judge gave the robbers a twelve-year prison sentence. _______
7. The lookouts received a shorter sentence than the ringleaders because they cooperated. ______
8. The police used forensic evidence to locate the hidden base of the robbers. _____
9. The courtroom was completely empty when the trial took place. _____
10. The ringleaders admitted their guilt immediately after being captured. ______

Listening

6 [Track 115] You will hear five people talking about their worst house guests ever. Choose from the list (A–I) the two etiquette rules that each speaker's guest broke. Each rule can be used more than once.

Sandra ___ , ___

Ben ___ , ___

Anna ___ , ___

Donna ___ , ___

Jim ___ , ___

You should

A always bring a small gift.

B never wear your shoes inside.

C always eat what you are given.

D never arrive early.

E not do all the talking.

F never open other people's cupboards.

G never help yourself to food.

H not talk about yourself.

I never eat everything on the table.