



QUIZ 4- UNIT 3: MONEY, FINANCES AND YOU

A. Write statements and questions, using wish + the past perfect. Use contractions when possible.

1. She / wish / she / not buy / red shoes.
2. Ted and Will / wish / they take / the bus this morning.
3. You / wish / we / get tickets for the concert?
4. Most people / wish / they study / more in school.
5. Who / Sallie / wish / she / call about the job?

B. Restate each quotation with a statement using wish + the past perfect.

1. **Emilie:** "I should have bought the X300 when it was on sale."
Emilie wishes she had bought the X300 when it was on sale.
2. **Bradley:** "Mark, you shouldn't have gotten a new treadmill."
3. **Peter:** "Susan, you should have bought the more expensive model."
4. **Marta:** "I shouldn't have paid so much for that used car."

C. Rewrite the statements and questions, changing should have or ought to have to if only.

1. They should have known the smart bike was a waste of money.
2. We ought to have returned the food processor before it was too late.
3. I should have read all the online reviews of the car before I bought it.



4. Sylvia ought to have known about the defects in the exercise machine before paying all that money.

5. Tate's parents should have insisted that he put away some money for a rainy day.

D. Complete each statement with the correct phrase.

1. By the end of February, Allison ____ the course work for her degree.
a. expects complete. b. expects to have completed. c. expects have completed

2. We ____ married before we finish our studies.
a. hope to have gotten b. hope to getting c. hope get

3. They ____ a down payment on their new car by the end of the month.
a. intend to making b. intend to have made c. intend make

4. Who ____ all his or her loans in the next six months?
a. plans to paid back. b. plans to had paid back. c. plans to have paid back

E. Write questions and answers, using the cues and the future perfect. Write complete sentences.

1. How much money / your daughter / earned / after she finish / her summer job? (at least \$2500)
Q: How much money will your daughter have earned after she finishes her summer job?
A: She'll have earned at least \$2500.

2. How much money / Maddie / save / by 2020. (\$5000)
Q: _____
A: _____

3. When / Robert / have enough cash to buy a car? (by the end of next year)
Q: _____
A: _____



4. Who among your friends / saved enough to stop working / by the time they're 50? (Ben and Annie)

Q:

A:

5. How many times this year / Elizabeth / have put her entire paycheck in the bank? (at least 6)

Q:

A:
