QUIZ 5- UNIT 3: MONEY, FINANCES, AND YOU

A. Read the following short scenarios and choose the best vocabulary term to complete each description.

1. Every Friday, the team goes out for lunch. Sarah always looks for coupons, prefers places with free refills, and is very careful with her budget so she doesn't overspend. Sarah is _____.

2. For his birthday, Julian booked a VIP table at the most expensive restaurant in town, bought a brand-new designer outfit, and covered the entire bill for ten of his friends without hesitating. Julian is _____.

3. When it was time to pay for the group dinner, Mark refused to split the bill evenly. He argued for 15 minutes because he didn't want to pay for the extra side order of fries he barely touched, even though he is quite wealthy. Mark is _____.

B. Choose the best option (a, b, or c) to complete each sentence based on the context.

1. I know you really want the model with the panoramic sunroof, but it costs $5,000 more and is simply _____.

2. Did you see the prices for those front-row seats? They are absolutely _____! Nobody can afford that.

3. If everyone can _____ about ten dollars, we will have enough money to buy a really nice espresso machine for Jessica's birthday.

4. Christmas bonus on clothes, you should put a portion of it in the bank. It's always smart to have _____.

5. Supermarkets intentionally place candy bars and magazines right next to the cash register so you pick them up as _____.

6. The company claims this phone case uses 'cosmic stardust technology' to protect the screen, but I think it's just a silly marketing _____ to raise the price.

7. Little Emma has _____ getting that specific blue bicycle for her birthday; she doesn't want any other color or model.

8. I will give you my _____ that I will pay you back the full amount by next Friday. You can completely trust me.

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9. I can't believe I had to _____ $800 just to fix my car's air conditioning this morning. There goes my weekend budget!"

10. I refuse to pay a hidden service fee for a delivery that arrived three hours late. I'm not doing it to save money; it's _____.

C. Read the complaints or situations below and choose the expression that best describes the person's regret.

1. I bought this new treadmill with 25 different programs, a digital screen, and Bluetooth tracking. However, every time I want to use it, I have to spend ten minutes trying to figure out which buttons to press just to get it started!

2. I bought a fancy bread-making machine six months ago because I thought I would bake fresh bread every weekend. I've only used it once. Right now, it's hidden away at the back of my kitchen cupboard, untouched.

3. I ordered a beautiful, massive L-shaped sectional sofa online. When it arrived, I realized it blocks the entire hallway and leaves almost no space to move around in my living room.

4. I got a great deal on an old luxury sports car, but I regret it now. Every few months something breaks, and the spare parts and mechanic fees are draining my entire bank account!

5. I bought a wooden bookshelf that came in a flat box with hundreds of tiny screws, wooden pegs, and an instruction manual with no words—just confusing diagrams. I've been working on it for four hours and it's still not finished.

D. Read about each person's financial habits and choose the expression that best describes their situation.

1. Leo writes down every single purchase he makes in a spreadsheet, from a cup of coffee to his monthly rent. He always knows exactly how much he has spent by the end of the week. Leo _____.

2. Clara earns $2,500 a month, but she loves designer clothes and expensive dinners. Every month, she spends around $3,500 by putting the extra costs on multiple credit cards. Clara _____.

3. David sets aside 15% of his salary as soon as he gets paid every month. He puts this money directly into a high-interest savings account to build up his future wealth. David _____.

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4. Sofia's credit card statement arrives at the end of the month showing a balance of $450. Instead of just paying the minimum required amount, she transfers the full $450 immediately to avoid paying any interest. Sofia _____.

5. Lucas has a decent job, but by the 25th of every month, his bank account balance is almost zero. He has to wait anxiously for his next direct deposit just to buy basic groceries. Lucas _____.

6. Elena looks at her bank account and realizes she only has $20 left, but she has no idea how that happened. She can't remember what she bought over the last two weeks. Elena _____.

7. Victor has three loans, two maxed-out credit cards, and collection agencies calling him every day. The total amount he owes is much higher than his annual salary, and he feels completely overwhelmed. Victor _____.

8. Marcus and Maya earn a modest income, but they carefully budget to ensure they only buy what they need. They never borrow money, don't use credit cards they can't pay off, and always spend less than they earn. Marcus and Maya _____.

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