## GRAMMAR

1 Complete the dialogues. Use the verbs in parentheses in the present perfect simple or the past simple.

Example: I've been to Beijing, but I've never been (not / go) to Shanghai.

Petra ${ }^{1}$ ___ (you / remember) to deposit that check into the bank?
Alan Yes, it went in this morning.
Tom
${ }^{2}$ $\qquad$ (you / ever / borrow) anyone's car?
Dave Yes, I borrowed my brother's and I crashed it!
Anna Hi, can I speak to Sally, please?
Beth I'm sorry, she ${ }^{3}$ $\qquad$ (just / go) out.

Doctor What seems to be the problem?
John $I^{4}$ $\qquad$ (fall) over playing volleyball. I think I ${ }^{5}$ $\qquad$ (break) my finger.

Peter How long ${ }^{6}$ ___ (you / know) Mike?
Liz Well, we ${ }^{7}$ $\qquad$ (meet) in 2008 and we've been good friends ever since.

2 Underline the correct word or phrase.
Example: You've been working / worked hard for months - you need a vacation.

1 How long have you been saving up/do you save up for a motorcycle?
2 He's learning | been learning Chinese for three years now.
3 I've been planning / planned my visit to the Amazon for years.
4 She's known / been knowing him for years.
5 Don't worry. I haven't been crying / cried - I've got a cold.

6 He's disliked | been disliking bananas since he was a child.
7 I've had | been having the same bank account since I was a student.

3 Complete the time expressions with for or since.
Example: for many years
1 $\qquad$
2 __ we met in college
3 $\qquad$ a very long time
4 $\qquad$ the lesson began

5 $\qquad$ a couple of months
6 $\qquad$ Tuesday

Grammar total

## VOCABULARY

4 Complete the sentences with the correct word(s).
Example: I'm hoping my boss will raise my salary soon charge raise afford
1 You need to open a business $\qquad$ when you start your own business.
ATM bankaccount phonebill
2 I think you'll $\qquad$ a lot of money selling clothes in this market.
do pay make
3 Felipe still $\qquad$ me the $\$ 100$ I lent him last month.
owes charges borrows
4 Itry to $\qquad$ some of my salary every month so that I can travel.
save afford cost
5 It's difficult to get a $\qquad$ from a bank during a recession.
contract loan tax
6 He $\qquad$ a lot of money from his grandmother when she died last year.
invested inherited took out
7 I'm trying not to $\qquad$ money on gadgets I will never use.
invest waste charge
8 My parents $\qquad$ me some money so I could buy a car.
borrowed owed lent
5 Complete the sentences with the correct
preposition.

Example: Can I pay by credit card?
1 I'll lend you the money if you promise to pay it back
$\qquad$ next month.
2 You really should avoid getting $\qquad$ too much debt.
3 I can't believe how much I spend $\qquad$ coffee!
4 For my last birthday my aunt gave me $\$ 50$ $\qquad$ cash.
5 They charged us $\$ 10$ $\qquad$ this theater program!

6 Write the synonym.
Example: very tasty delicious
1 very funny
2 very $\qquad$ positive
3 very angry
4 very $\qquad$ starving
5 very frightened $\qquad$
6 very $\qquad$ freezing
7 very dirty $\qquad$

## PRONUNCIATION

7 Match the words with the same sound.
afford
money
spoon
beiling
honest
owe

Example: boy boiling
$\begin{array}{ll}1 \text { phone } \\ 2 \text { up } & \square \\ 3 \text { boot } & \square\end{array}$
4 horse
5 clock

8 Underline the stressed syllable.
Example: mort|gage
1 sala|ry
2 delligh|ted
3 in |vest
4 re|ce|ssion
5 po|si|tive

## READING

1 Read the article and check $(\checkmark) \mathrm{A}, \mathrm{B}$, or C .

In 1990, the World Bank published a report showing that there were over a billion people in the world with an income of just one dollar a day. At the start of this century, the United Nations promised to halve this figure by 2015. It has been working hard to keep this promise ever since. A series of short movies was made to show what you can buy in different countries with this tiny amount. In a market in Nepal, for example, they could only buy four bananas and a loaf of bread. It was impossible to buy meat or any protein.
Other people have been horrified to learn how enormous the problem is and have taken action in different ways. A U.K. charity called 1 Dollar a Day has been raising money to invest in projects to improve health, clean water, education, etc. They have also given people loans to help them set up a business as it is difficult to borrow money if you have no bank account.
In the U.S., two school teachers decided to try spending only one dollar each day on food for a month and have now written a book about their experience. They say they were often starving, and got bored with eating the same food. And they couldn't afford to buy healthy foods such as fresh fruit and vegetables. The book describes how much rich countries waste, and how they try to save money by buying cheap food from other countries.
The World Bank has recently published another report on how the situation has changed since 1990. One dollar is worth less now, and food and fuel cost more, so it is difficult to work out exactly how much progress there has been. However, there have clearly been some amazing changes. Between 1990 and 2008, the number of people who earned salaries below the poverty line went down from $43 \%$ of the developing world to $22 \%$, so the U.N. has already made a big difference. Of course there is still a huge amount to do to improve the lives of millions of people throughout the world.

Example: More than a billion people $\qquad$ one dollar a day in 1990.
A gave $\square \quad \mathrm{B}$ earned $\square \quad \mathrm{C}$ saved $\square$
1 In $\qquad$ the U.N. made a promise to cut the poverty figures by half.
A 2000 $\qquad$ B 1900C 2015
2 In Nepal, it costs one dollar to buy $\qquad$ and some bread.
A cheese $\square$
B meat $\square$ C a few bananas

3 The charity 1 Dollar a Day lends people money to
$\qquad$ -.
A getwater $\square$ B starta business $\square$ C buy food $\square$

4 Two school teachers spent one dollar a day on $\qquad$ A a book $\square$ B vegetables $\square$ C eating $\qquad$
5 They were often very $\qquad$ -.
A tired
B hungry
C healthy

6 It wasn't possible to buy $\qquad$ with a dollar.
A unhealthy food $\square \quad B$ anything $\square$
C fruit


7 The book shows how much rich countries $\qquad$ -
A throw away $\square$ B spend each day
C can afford to buy $\qquad$
8 Since 1990, the situation has changed $\qquad$ -.
A very little $\quad$ B not at all $~ \square$
C a surprising amount $\qquad$
9 In 2008, $\qquad$ of the world's population was very poor.
A $43 \%$
B $22 \%$
C over a billion $\qquad$

10 The writer says we still need to do $\qquad$ to help people.
A a little $\square$ B a lot $\square$ C some things
$\qquad$

2 Read the article again. Mark the sentences T (true) or F (false).

Example: The United Nations wants to reduce the number of people who live on one dollar a day. $T$
1 In Nepal, you can buy fruit and bread for one dollar. $\qquad$
2 To borrow money, you have to have a business. $\qquad$
31 Dollar a Day wants to improve schools. $\qquad$
4 To save money, rich countries pay lower prices for food from other countries.
5 Food has been less expensive since 1990. $\qquad$

Reading total 15

## WRITING

Imagine you are writing in your diary or updating your status on a social media site about today
(140-180 words). Answer the questions.

- How are you feeling?
- What did you do when you got up?
- What have you done today?
- What haven't you done yet?


## LISTENING

1 Listen. Check $(\checkmark)$ the five sentences that are correct.
1 Helen and her husband moved to the countryside 10 years ago.
2 They haven't changed the house much since they moved in. $\qquad$
3 The second photo shows them looking tired and dirty. $\square$
4 At the beginning they sold apples to their friends. $\qquad$
5 They invested money from her husband's grandfather in the business.
6 They started selling apple juice five years ago. $\square$
7 They have started to make a good income from the business. $\qquad$
8 They haven't been able to spend much money on vacations. $\qquad$

## SPEAKING

1 Make questions and ask your partner.
1 buy anything online / recently? happy with it?
2 When / last buy / present? Who? What?
3 ever waste money / something/ not need? What?
4 you terrified / anything? What?
5 Who / you find/ hilarious?
Now answer your partner's questions.
2 Talk about the statement below, saying if you agree or disagree. Give reasons.
"It's good to enjoy spending your money, and not worry about saving for the future."

3 Listen to your partner talking about living abroad. Do you agree with him / her?

2 Listen to five conversations. Check $(\checkmark)$ A, B, or C.
1 Alice's friend has $\qquad$ her grandmother's house.
A recently sold B just bought
C just left
2 Lisa has been $\qquad$ for WaterAid since April.
A working $\square$ B giving talks
C organizing events $\square$
3 Kate tells Wendy that her bus $\qquad$ .
A hasn't arrived yet $\qquad$ B didn'tstop

C has broken down
4 The DVDs from the market cost $\qquad$ in the store.
A the same as $\qquad$ B less than $\qquad$
C more than $\qquad$
5 Chris says that he has $\qquad$ .
A made no changes to his life $\square$
B just changed jobs $\square$
C lived in another country $\qquad$

