

2 Grammar, Vocabulary, and Pronunciation **A**

GRAMMAR

1 Complete the dialogues. Use the verbs in brackets 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 pay that cheque into the bank?

Alan Yes, it went in this morning.

Tom 2 _____ (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, she³ _____ (just / go) out.

Doctor What seems to be the problem?

John I⁴ _____ (fall) over playing volleyball. I think I⁵ _____ (break) my finger.

Peter How long⁶ _____ (you / know) Mike?

Liz Well, we⁷ _____ (meet) in 2008 and we've been good friends ever since.

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2 Underline the correct word or phrase.

Example: You've been working / worked hard for months – you need a holiday.

1 How long have you been saving up / do you save up for a motorbike?

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.

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3 Complete the time expressions with *for* or *since*.

Example: *for* many years

1 _____ 2003

2 _____ we met in college

3 _____ a very long time

4 _____ the lesson began

5 _____ a couple of months

6 _____ Tuesday

	6
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Grammar total		20
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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 _____ when you start your own business.

cash machine bank account phone bill

2 I think you'll _____ a lot of money selling clothes in this market.

do pay make

3 Felipe still _____ me the €100 I lent him last month.

owes charges borrows

4 I try to _____ some of my salary every month so that I can go travelling.

save afford cost

5 It's difficult to get a _____ from a bank during a recession.

contract loan tax

6 He _____ a lot of money from his grandmother when she died last year.

invested inherited took out

7 I'm trying not to _____ money on gadgets I will never use.

invest waste charge

8 My parents _____ me some money so I could buy a car.

borrowed owed lent

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2 Grammar, Vocabulary, and Pronunciation A

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 _____ by next month.
- 2 You really should avoid getting _____ too much debt.
- 3 I can't believe how much I spend _____ coffees!
- 4 For my last birthday my aunt gave me £50 _____ cash.
- 5 They charged us £10 _____ this theatre programme!

5

6 Write the synonym.

Example: very tasty delicious

- 1 very funny _____
- 2 very _____ positive
- 3 very angry _____
- 4 very _____ starving
- 5 very frightened _____
- 6 very _____ freezing
- 7 very dirty _____

7

Vocabulary total 20

PRONUNCIATION

7 Match the words with the same sound.

afford worth honest
money ~~boiling~~ owe

Example: boy boiling

- 1 phone _____
- 2 up _____
- 3 bird _____
- 4 horse _____
- 5 clock _____

5

8 Underline the stressed syllable.

Example: mort|gage

- 1 sa|la|ry
- 2 de|ligh|ted
- 3 in|vest
- 4 re|ce|ssion
- 5 po|si|tive

5

Pronunciation total 10

Grammar, Vocabulary, and Pronunciation total 50

2 Reading and Writing **A**

READING

1 Read the article and tick (✓) A, 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 films 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 UK 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 US, 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 UN 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 _____ one dollar a day in 1990.

A gave B earned C saved

1 In _____ the UN made a promise to cut the poverty figures by half.

A 2000 B 1900 C 2015

2 In Nepal it costs one dollar to buy _____ and some bread.

A cheese B meat C a few bananas

3 The charity *1 Dollar a Day* lends people money to _____.

A get water B start a business
C buy food

4 Two school teachers spent one dollar a day on _____.

A a book B vegetables C eating

5 They were often very _____.

A tired B hungry C healthy

6 It wasn't possible to buy _____ with a dollar.

A unhealthy food B anything
C fruit

7 The book shows how much rich countries _____.

A throw away B spend each day
C can afford to buy

8 Since 1990, the situation has changed _____.

A very little B not at all
C a surprising amount

9 In 2008, _____ of the world's population was very poor.

A 43% B 22% C over a billion

10 The writer says we still need to do _____ to help people.

A a little B a lot C some things

10

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. _____

2 To borrow money, you have to have a business. _____

3 *1 Dollar a Day* wants to improve schools. _____

4 To save money, rich countries pay lower prices for food from other countries. _____

5 Food has been less expensive since 1990. _____

5

Reading total 15

2 Reading and Writing **A****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?

Writing total	10
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Reading and Writing total	25
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2 Listening and Speaking **A**

LISTENING

1 Listen. Tick (✓) 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.
- 3 The second photo shows them looking tired and dirty.
- 4 At the beginning they sold apples to their friends.
- 5 They invested money from her husband's grandfather in the business.
- 6 They started selling apple juice five years ago.
- 7 They have started to make a good income from the business.
- 8 They haven't been able to spend much money on holidays.

5

2 Listen to five conversations. Tick (✓) A, B, or C.

- 1 Alice's friend has _____ her grandmother's house.
A recently sold B just bought
C just left
- 2 Lisa has been _____ for WaterAid since April.
A working B giving talks
C organizing events
- 3 Kate tells Wendy that her bus _____.
A hasn't arrived yet B didn't stop
C has broken down
- 4 The DVDs from the market cost _____ in the shops.
A the same as B less than
C more than
- 5 Chris says that he has _____.
A made no changes to his life
B just changed jobs
C lived in another country

5

Listening total 10

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?

Speaking total 15

Listening and Speaking total 25

2 Grammar, Vocabulary, and Pronunciation **B**

GRAMMAR

1 Complete the time expressions with *for* or *since*.

Example: *for* many years

- 1 ____ Monday
- 2 ____ the lecture began
- 3 ____ a really long time
- 4 ____ a couple of weeks
- 5 ____ we met at school
- 6 ____ 2007

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2 Complete the dialogues. Use the verbs in brackets in the present perfect simple or the past simple.

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

Vicky How long ¹ _____ (you / know) Chris?
Leo Well, we ² _____ (meet) in 2006 and we've been good friends ever since.

Doctor What seems to be the problem?
Jim I ³ _____ (fall) over playing basketball. I think I ⁴ _____ (break) this finger.

Anne ⁵ _____ (you / remember) to pay that money into the bank?

Jo Yes, it went in this morning.

Brian ⁶ _____ (you / ever / borrow) anyone's car?

Paul Yes, I borrowed my sister's and I had an accident!

Bob Hi, can I speak to Tom, please?

Diane I'm sorry, he ⁷ _____ (just / go) out.

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3 Underline the correct word or phrase.

Example: You've been working / worked hard for months – you need a holiday.

- 1 I've had / been having the same bank account since I was a student.
- 2 How long have you been saving up / do you save up for a car?
- 3 Don't worry. She hasn't been crying / cried – she's got a cold.
- 4 I've known / been knowing him for years.
- 5 She's been planning / planned her visit to Peru for years.
- 6 He's learning / been learning English for three years now.
- 7 I've disliked / been disliking mushrooms since I was a child.

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Grammar total	20
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VOCABULARY

4 Write the synonym.

Example: very tasty *delicious*

- 1 very frightened _____
- 2 very _____ starving
- 3 very dirty _____
- 4 very _____ freezing
- 5 very funny _____
- 6 very _____ positive
- 7 very angry _____

	7
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5 Complete the sentences with the correct preposition.

Example: Can I pay *by* credit card?

- 1 They charged us £8 ____ this concert programme!
- 2 I gave my nephew £50 ____ cash for his birthday.
- 3 You can borrow the money from me if you pay it ____ by next week.
- 4 People should avoid getting ____ too much debt these days.
- 5 She spends a lot of money ____ clothes!

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2 Grammar, Vocabulary, and Pronunciation **B**

6 Complete the sentences with the correct word(s).

Example: I hope my boss will raise my salary soon.
charge raise afford

- Dave still _____ me the £50 I lent him last week.
owes charges borrows
- I _____ a lot of money from my grandfather when he died last year.
invested inherited charged
- She's going to _____ some of her salary every month.
save afford cost
- Do you need a business _____ if you start your own business?
phone bill cash machine bank account
- I'm sure you'll _____ a lot of money selling toys in this market.
pay make do
- My parents _____ me money so I could buy a house.
lent borrowed owed
- I don't want to _____ money on gadgets I don't need.
invest waste charge
- It isn't easy to get a _____ from a bank during a recession.
contract loan tax

	8
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Vocabulary total		20
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PRONUNCIATION

7 Underline the stressed syllable.

Example: mort|gage

- in|vest
- re|ce|ssion
- po|si|tive
- de|ligh|ted
- sa|la|ry

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8 Match the words with the same sound.

_____ boiling money worth
owe afford honest _____

Example: boy boiling

- horse _____
- phone _____
- clock _____
- bird _____
- up _____

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Pronunciation total		10
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Grammar, Vocabulary, and Pronunciation total		50
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2 Reading and Writing **B**

READING

1 Read the article and tick (✓) A, 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 films 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 UK 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 US, 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 UN 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: In 1990, more than a billion people _____ one dollar a day.

A gave B saved C earned

1 The UN promised to cut the poverty figures by half by _____.

A 1900 B 2000 C 2015

2 In Nepal it costs one dollar to buy four bananas and _____.

A meat B some bread C cheese

3 *1 Dollar a Day* lends money to people who have no _____.

A bank account B water
C education

4 Two American people spent one dollar a day on _____.

A eating B fruit C books

5 They often felt very _____.

A happy B hungry C tired

6 They couldn't buy _____ with only a dollar.

A unhealthy food B vegetables
C boring food

7 _____ countries often buy food that is not produced locally.

A Poor B All C Rich

8 In 2008, _____ of the world's population was very poor.

A 22% B 43% C 1 billion

9 You can buy _____ with a dollar than in 1990.

A less B more C the same

10 The writer says there are still _____ people who need help.

A some B a few C millions of

10

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

Example: At the start of the 21st century, over a billion people lived on one dollar a day. T

1 By 2015, the number of people with an income of a dollar a day will be reduced by half. _____

2 Short films showed people buying meat in Nepal. _____

3 *1 Dollar a Day* has lent people money to open bank accounts. _____

4 Two people ate on a dollar a day for four weeks. _____

5 Rich countries use more food than they need. _____

5

Reading total 15

2 Reading and Writing **B****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?

Writing total	10
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Reading and Writing total	25
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2 Listening and Speaking **B**

LISTENING

- 1 Tick (✓) the five sentences that are correct.
- The first photo shows what the house looked like 10 years ago.
 - Helen and her husband earned a lot in their previous jobs.
 - They found life very easy in the countryside.
 - At the beginning they sold vegetables to their friends.
 - They borrowed money from the bank three years ago.
 - People really like their apple juice.
 - They make lots of money now.
 - Helen says it has been a wonderful life for her children.

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- 2 Listen to five conversations. Tick (✓) A, B, or C.

- Alice's friend _____ her grandmother's house.
 A has bought B no longer owns
 C has moved into
- Lisa has been _____ for WaterAid for two years.
 A travelling around B giving talks
 C working
- Kate says that _____.
 A her bus is very late
 B she can't afford the bus fare
 C her bus will arrive soon
- Rachel tells Gavin she has _____ very little money.
 A spent B saved C earned
- Chris says that he _____.
 A went abroad for work
 B has become more mature
 C doesn't have many responsibilities

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Listening total	10
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SPEAKING

- 1 Answer your partner's questions.

Now make questions and ask your partner.

- What / last thing / buy? When? Why / buy?
- ever sell anything online? What?
- you pay / too much / for anything recently? What?
- When / you last feel amazed? What?
- anything / make you / furious?

- 2 Listen to your partner talking about money. Do you agree with him / her?

- 3 Talk about the statement below, saying if you agree or disagree. Give reasons.

'Everyone should have the experience of living abroad.'

Speaking total	15
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Listening and Speaking total	25
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Grammar, Vocabulary, and Pronunciation**GRAMMAR**

- 1**
- 1 Did you remember
 - 2 Have you ever borrowed
 - 3 has / 's just gone
 - 4 fell
 - 5 have / 've broken
 - 6 have you known
 - 7 met
- 2**
- 1 have you been saving up
 - 2 been learning
 - 3 been planning
 - 4 known
 - 5 been crying
 - 6 disliked
 - 7 had
- 3**
- 1 since
 - 2 since
 - 3 for
 - 4 since
 - 5 for
 - 6 since

VOCABULARY

- 4**
- 1 bank account
 - 2 make
 - 3 owes
 - 4 save
 - 5 loan
 - 6 inherited
 - 7 waste
 - 8 lent
- 5**
- 1 back
 - 2 into
 - 3 on
 - 4 in
 - 5 for
- 6**
- 1 hilarious
 - 2 sure
 - 3 furious
 - 4 hungry
 - 5 terrified
 - 6 cold
 - 7 filthy

PRONUNCIATION

- 7**
- 1 owe
 - 2 money
 - 3 worth
 - 4 afford
 - 5 honest
- 8**
- 1 sa|la|ry
 - 2 de|ligh|ted
 - 3 in|vest
 - 4 re|ce|ssion
 - 5 po|si|tive

Reading and Writing**READING**

- 1**
- 1 A
 - 2 C
 - 3 B
 - 4 C
 - 5 B
 - 6 C
 - 7 A
 - 8 C
 - 9 B
 - 10 B
- 2**
- 1 T
 - 2 F
 - 3 T
 - 4 T
 - 5 F

WRITING

Student's own answers.

Task completion: The task is fully completed and the answer easy to understand. (4 marks)

Grammar: The student uses appropriate structures to achieve the task. Minor errors do not obscure the meaning. (3 marks)

Vocabulary: The student uses a sufficient range of words and phrases to communicate the message clearly. (3 marks)

Listening and Speaking**LISTENING**

- 1 1 ✓
3 ✓
5 ✓
6 ✓
8 ✓

- 2 1 A
2 B
3 A
4 C
5 C

SPEAKING**Interactive communication and oral production:**

The student communicates effectively with his / her partner, asking and answering simple questions, and where necessary initiating conversation, and responding. The student uses appropriate strategies to complete the task successfully. (5 marks)

Grammar and Vocabulary: The student uses a sufficient range of vocabulary and structure to communicate clearly. Minor occasional errors do not impede communication. (5 marks)

Pronunciation: The student's intonation, stress, and articulation of sounds make the message clear and comprehensible. (5 marks)

Grammar, Vocabulary, and Pronunciation**GRAMMAR**

- 1** 1 since
2 since
3 for
4 for
5 since
6 since
- 2** 1 have you known
2 met
3 fell
4 have / 've broken
5 Did you remember
6 Have you ever borrowed
7 has / 's just gone
- 3** 1 had
2 have you been saving up
3 been crying
4 known
5 been planning
6 been learning
7 disliked
- VOCABULARY**
- 4** 1 terrified
2 hungry
3 filthy
4 cold
5 hilarious
6 sure
7 furious
- 5** 1 for
2 in
3 back
4 into
5 on
- 6** 1 owes
2 inherited
3 save
4 bank account
5 make
6 lent
7 waste
8 loan

PRONUNCIATION

- 7** 1 in|vest
2 re|ce|ssion
3 po|si|tive
4 de|ligh|ted
5 sa|la|ry
- 8** 1 afford
2 owe
3 honest
4 worth
5 money

Reading and Writing**READING**

- 1** 1 C
2 B
3 A
4 A
5 B
6 B
7 C
8 A
9 A
10 C
- 2** 1 T
2 F
3 F
4 T
5 T

WRITING

Student's own answers.

Task completion: The task is fully completed and the answer easy to understand. (4 marks)

Grammar: The student uses appropriate structures to achieve the task. Minor errors do not obscure the meaning. (3 marks)

Vocabulary: The student uses a sufficient range of words and phrases to communicate the message clearly. (3 marks)

Listening and Speaking**LISTENING**

- 1 1 ✓
2 ✓
4 ✓
6 ✓
8 ✓

- 2 1 B
2 C
3 A
4 A
5 B

SPEAKING**Interactive communication and oral production:**

The student communicates effectively with his / her partner, asking and answering simple questions, and where necessary initiating conversation, and responding. The student uses appropriate strategies to complete the task successfully. (5 marks)

Grammar and Vocabulary: The student uses a sufficient range of vocabulary and structure to communicate clearly. Minor occasional errors do not impede communication. (5 marks)

Pronunciation: The student's intonation, stress, and articulation of sounds make the message clear and comprehensible. (5 marks)

FILE 2

Listening 1

Interviewer In this week's edition of *Life Changes*, I'm talking to Helen Johnson. Helen, can you start by telling us about where you now live? Your cottage is absolutely beautiful.

Helen Thank you. We've been living here for ten years now, but the cottage didn't look anything like this when we first moved in. As you can see from this photo, it was very small and dark. And that first winter was absolutely freezing! We've done a lot to the house and the garden since then.

Interviewer Have you always lived in the country?

Helen Actually, no. I saw this tiny cottage for sale and just fell in love with it. My husband and I left our jobs with good salaries, and our warm house in the city, and moved down here. We worked incredibly hard that first year. Here's another photo of us after a long day, in our filthy clothes, looking absolutely exhausted.

Interviewer It was definitely worth it. I understand you now have your own business. Can you tell us something about that?

Helen Well, when we first came here we decided to grow vegetables, and we sold them to our friends and neighbours. Then, as we had lots of apple trees, we started a small business making apple juice. It was hard at first, but luckily, my parents were able to help. They invested some of their savings into the business, and my husband inherited some money from his grandfather. We've been making apple juice and selling it in farmers' markets for five years now and we've slowly built up the business. People won't buy it if you charge too much so we haven't made a great profit yet, but everyone says it's delicious.

Interviewer And are you able to live on the income you make?

Helen As you can probably imagine, we don't earn very much, and we still owe the bank a lot of money, but it's a fantastic life in many ways. We haven't been able to afford expensive holidays, but I'm positive our children have had a very happy childhood here.

FILE 2

Listening 2

1

Jake Alice, have you ever inherited any money?

Alice Yes, I once got a little money from a great-uncle, but a friend of mine has just inherited a house!

Jake A house!

Alice Yes. Her grandmother died a few months ago and she left her house to my friend, Carla. She's already sold it and is investing the money to pay her university fees.

Jake Lucky thing.

2

Dave How long have you been working as a volunteer with WaterAid, Lisa?

Lisa For about two years now.

Dave And what's your role in the organization?

Lisa Well, I started by helping to organize events to raise money, but since April I've been travelling around the country giving presentations about the charity. I was terrified about speaking in public at the beginning, but it's been a fantastic experience.

Dave Sounds fascinating work.

Lisa Yes, it is. I love it.

3

Wendy Hi, Kate. What are you doing?

Kate Oh, hi! I've been waiting for my bus for ages, but it hasn't turned up yet and I'm freezing! I can't even get a taxi because I don't have enough money and the cash machine has broken.

Wendy Poor you! Look, my car's parked just over there. I'll give you a lift, and if you want, I can lend you some money too.

Kate Thanks so much, Wendy!

4

Gavin Hi, Rachel. Have you found any bargains so far?

Rachel Actually, yes. I've just bought these amazing boots. I love markets. What about you? Have you spent any money yet?

Gavin Well, ... I bought these DVDs. But to be honest, I think they've charged me more than the films usually cost new in the shops!

Rachel You're too nice. You need to be more aggressive ... like me!

5

Diana Chris, what's the most life-changing thing that has happened to you?

Chris Erm, probably leaving my job and going abroad for a year.

Diana When did you do that?

Chris I was 25 at the time.

Diana And how did it change you?

Chris I suppose, erm, living in another culture really opened my eyes. I was probably a bit immature before I went, and now I think I'm much more independent and more open to other ideas.