

**Grammar**

**1 Complete the second sentence so it means the same as the first, using the word given. Do not change the word given. Use between two and five words.**

1 Janet is definitely in New York now because her flight only took four hours.

**MUST**

Janet ..... now because her flight only took four hours.

2 I'm sure Marcus hasn't finished his assignment because I just saw him working on it.

**CAN'T**

Marcus ..... his assignment because I just saw him working on it.

3 I think you should change your money before you go on holiday.

**HAD**

You ..... your money before you go on holiday.

4 It's quite possible that Mike missed the train because he left work very late.

**MIGHT**

Mike ..... the train because he left work very late.

5 It wasn't a good idea to spend so much money on a mobile phone.

**HAVE**

You ..... so much money on a mobile phone.

/ 5

**2 Choose the correct alternatives to complete the email.**

Hi Carol,  
How's your new school? Hope you're still enjoying it. I've had a lot of exams recently so I've spent most of my time revising. I (1) 'm allowed/mustn't to use the computers at school to revise during breaks so that helps. The science test was really hard and I was sure I'd failed but I (2) didn't have to/needn't have worried. I got top marks! Anyway, did I tell you I'm going to New York with my mum? We've decided to go in December for a shopping trip. I'm really looking forward to it, but I (3) mustn't/needn't spend too much because I'm going away again on a school trip in March and I have to save up for that. I'll need some new clothes for that trip so I (4) should/ought look for some while we're in New York. I will (5) have to/must do lots of extra chores around the house and maybe even find a part-time job, but it will be worth it!  
Hope to see you soon.  
Nancy

/ 5

**3 Complete the text with the correct form of a modal verb and the verb given.**

Our teacher gave us an interesting assignment the other day. We have to give a presentation about inspirational women. We are (1) ..... (choose) women from any field – scientists, sportswomen, politicians, artists or even somebody we know personally. I've decided to do mine about Serena Williams. I love watching tennis but I think it (2) ..... (be) quite a boring job sometimes. You have to practise for hours on end and you need great discipline. Serena grew up in a really poor neighbourhood and she (3) ..... (find) it easy but her father was determined that she and her sister Venus were going to be great tennis players. She has won so many tennis tournaments now it's incredible. She (4) ..... (work) really hard to come back from her injuries and a really serious illness, too. She is also interested in fashion and the arts. She will (5) ..... (do) a lot of work but she could become just as famous for those activities in the future because she is so focused.

/ 5

**Total / 15**

**Vocabulary**

**4 Complete the second sentence so it means the same as the first, using the word given. Do not change the word given. Use between two and five words.**

- 1 We're not spending all our money now because we want to go to Paris next month.  
**ASIDE**  
We ..... so we can go to Paris next month.
- 2 I spent a lot of money on a new pair of expensive shoes last week.  
**OUT**  
I ..... a new pair of expensive shoes last week.
- 3 If you look carefully, you can sometimes find some real bargains at street markets.  
**UP**  
If you look carefully, you can sometimes ..... some real bargains at street markets.
- 4 We need to stop spending so much on eating out.  
**BACK**  
We need ..... on eating out.
- 5 How much did you have to pay for the laptop and printer?  
**COME**  
How much did the ..... ?

/ 5

**5 Complete the email with one word in each gap.**

Dear Mr Conway,

Thank you for your email regarding the coat that you bought online in our recent (1) ..... I'm sorry to hear that it was not the right size for your father. Unfortunately, we cannot exchange it for another one as that line has now been discontinued. However, if you bring the item into the shop, along with the (2) ....., we will be happy to give you a (3) ..... or we can exchange it for something else. We are offering various special (4) ..... at the moment but these offers are only available in store and not online. They represent excellent (5) ..... for money and I am sure you will find something suitable.

I hope that has answered your query and I look forward to seeing you in our store soon.

Kind regards  
Annie Jones  
Customer Services Manager

/ 5

**6 Complete the dialogue with these words and phrases. There are two extra options.**

account • bank charges • cut back • debt  
pay back • savings • sell out

- A:** Could you lend me some money? Just till Friday. I've got some in my (1) ..... but I can't access it until then because the cheque has only just been paid in. If I take any more out, I'll be overdrawn and I'll have to pay (2) .....
- B:** What do you need it for?
- A:** I really want to get tickets for that concert on Saturday. They will (3) ..... really quickly.
- B:** What's wrong with your credit card?
- A:** Actually, I got into a bit of (4) ..... last year, so I haven't got one at the moment.
- B:** Hmm. If it was for food, I might lend you some, but you need to learn to manage your money better.
- A:** I know. But I have got the money.
- B:** All right, just this once. But you have to (5) ..... the money on Friday or the tickets are mine.
- A:** Thanks. I will. You're the best brother!

/ 5

**Total** / 15

**Reading**

7 Read three people's opinions about scams. Match the questions (1–6) with the people (A–C). You can choose the people more than once.

**A John**

I've never been the victim of a scam, at least as far as I know, but I know someone who has, and it's such a sad story. The person I'm talking about is an old lady who lives near my parents. She lives alone and only has a daughter who goes to visit her from time to time. One day, the daughter found a huge pile of letters in the lady's bedroom and they were all scam letters saying that she'd won something in a lottery or a competition. Apparently, the old lady had replied to many of them and even sent money to pay what the scammers called 'the insurance on her winnings'. When the daughter investigated further, she found that the old lady had lost thousands of pounds! I think it's terrible that these scammers target older people who don't realise what lies these people are telling them. They're from a generation who believe that most people are basically honest. So, if someone tells them that they've won a large amount of money in a Canadian lottery, they don't immediately think 'how could I have won money from a lottery that I never entered?' They do what they're asked to do. They send money and then never hear from these people again. It's appalling.

**B Emma**

There's a scam that's been highlighted on television recently because it has become so widespread. It's telephone fraud. There's something called 'vishing' and it involves automated calls which are so believable many people think they are having a conversation with a real person. The scammers use software that can mimic the caller ID number of the organisation they are impersonating. Because people trust that number, they get tricked into giving personal details over the phone. Another scam is the 'no hang up' fraud. This is really scary. People get a call saying that there's a problem with their bank and they need to call the number on the back of their credit or debit card. So they put the phone down and dial that number but what they don't know is that the fraudster has kept the line open so when they call, thinking they are speaking to their bank or whatever, they're really talking to the person behind the scam. Then they get tricked into transferring money into another account for security purposes. Apparently, these fraudsters also put on certain accents, like Scottish or Welsh, because they are considered more trustworthy. Anyway, the answer is to hang up of course. Or wait for at least ten minutes before you call.

**C David**

We are warned often enough about online fraud, but it's still happening, and these scams can cost people huge amounts of money. It's difficult to choose one to talk about because there are so many, but I think one of the most dangerous is the one involving banks. I have a couple of friends who have received emails from what they thought was their bank. The address and logo were identical and the emails looked official and genuine. They asked the recipient to update their personal information, so my friends were supposed to type in their account details, addresses, passwords, etc. In fact, the emails weren't from the banks but were very clever copies. My friends are on the look-out for online scams and know as well as I do to be very careful about replying to emails that ask for personal information like that, but there are a lot of people out there who are unsuspecting. The scammers can get their hands on information that they can use to make themselves a lot of money. Any online users must update their security and never give information like this unless they are very sure that the request is genuine. Banks actually say that they would never ask for information in this way, so the easy rule is NEVER respond.

**Which person:**

- |  |   |
|--|---|
| 1 passes on official advice about avoiding a scam?<br>.....              | 4 mentions a scam that has received media attention lately? .....   |
| 2 talks about a scam that involves imitating the way people speak? ..... | 5 talks about a scam that uses the postal service?<br>.....         |
| 3 has personal knowledge of someone who has lost money in a scam? .....  | 6 thinks they are unlikely to fall for one of these scams?<br>..... |

### 8 Read the text again. Are these statements True (T) or False (F)?

#### John

- 1 The scammers are especially unkind because they target old people. T/F
- 2 The scammers responded once the old lady had sent the money. T/F

#### Emma

- 3 People don't usually trust phone calls if they think they come from official sources. T/F
- 4 Certain nationalities are believed to be more honest than others. T/F

#### David

- 5 People don't receive enough advice about online safety. T/F
- 6 Emails sent from online scammers are easy to recognise. T/F

/ 6

**Total** / 12

## Use of English

### 9 Choose the best answer (A, B, C or D) to complete the text.

Ever since the world economic crisis there has been a trend for television programmes and magazine articles about how to (1) ..... on our spending and save money. They advise us on how to eat good food on a budget and how to spot a (2) ..... Home maintenance programmes now tell us how we should do more with less. One popular recent trend is for something called upcycling. Everyone knows we (3) ..... to be recycling more, but what exactly is upcycling? The idea is that you take something that in the past you (4) ..... have thrown out and you create something with it that has a new purpose, for example, making a sofa out of an old bath. You (5) ..... be particularly creative to upcycle and there are many websites with tips on how to do it. Of course, there's nothing new about 'make do and mend' but now people are seeing the aesthetic value of these objects as well and top designers are getting in on the act. There (6) ..... a number of reasons for this growing

interest in upcycling. For some people it's about saving money while for others it's a way to make some extra (7) ..... People are also more conscious about the environment these days and believe that we (8) ..... do more to deal with the problem of waste. Upcycled products are slow to make so they can't really be serious competition to mass-produced items but the trend is likely to continue.

- 1 A pick up B give away C get by D cut back
- 2 A bargain B change C value D sale
- 3 A had better B ought C must D might
- 4 A might B must C can D don't
- 5 A can't B shouldn't C mustn't D don't have to
- 6 A can't be B could be C can be D should be
- 7 A discount B cash C loan D refund
- 8 A ought B can't C must D have

/ 8

## Listening

### 10 Listen to part of a radio programme about a young person who made some money. Are these statements True (T) or False (F)?

- 1 The presenter doesn't think it's a good idea to try to make money from savings accounts. T/F
- 2 Kyle MacDonald is from the UK. T/F
- 3 Kyle started his own business by buying some paperclips. T/F

- 4 Kyle needed the Internet to make his project successful. T/F
- 5 Some people thought he shouldn't have accepted the snow globe. T/F

/ 5



**Speaking**

13 Compare and contrast the photos and say why you think people like shopping in these ways.



Use some of these phrases:

- ... must (have), may (have), might (have), could (have) ...
- than ..., less ... than
- (not) as ... as ...
- I'm not sure but ... / I imagine ... / It looks as if ...
- In the background, ... / At the top, ... / In the middle, ...
- I think ... / In my opinion, ...

/ 10

**Total**

/ 80