

**Answers:**

**Exercise 2. Listen to the recording and answer the questions.**

1) How much does the father owe his son in allowance?

a) three dollars

**b) thirteen dollars**

c) thirty dollars

2) The father hasn't given his son allowance recently because \_\_\_\_\_.

a) his son already has money

b) he doesn't have any money now

**c) he didn't remember to do it**

3) When does the father usually give his son money?

**a) on Saturday**

b) on Sunday

c) on Friday

4) Where does the man get money to pay his son?

a) from the bookstand

**b) in his bedroom**

c) at the bank

5) The boy is going to \_\_\_\_\_.

a) buy some toys

**b) give money to the poor**

c) spend his allowance on food

**Exercise 3. Listen to the audio and answer the questions.**

1) The man needs a suitcase to \_\_\_\_\_.

- a) visit his mother
- b) move to a new apartment

**c) go on vacation**

2) The man borrowed \$500 for \_\_\_\_\_.

**a) a car**

- b) school
- c) medical expenses

3) He got a payday loan because it was \_\_\_\_\_.

**a) fast**

- b) affordable
- c) secure

4) Interest rates for payday loans can be \_\_\_\_\_ personal loans from banks.

**a) more expensive than**

- b) less expensive than
- c) as expensive as

5) The man is going to pay back the loan by \_\_\_\_\_.

- a) getting a second job
- b) borrowing money from his family

**c) selling some of his things**

Exercise 4. Listen to the recording and answer the following questions about the interview.

1) Why is Anita bad at saving money?

- a) She gives money to her friends
- b) She buys a lot of things

2) What does Martin think about saving money?

- a) He doesn't want to do it
- b) He will learn to do it

3) Why is Jeannie's family jealous?

- a) She has a lot of nice things
- b) She is good at saving money

4) When does Mark spend a lot of money?

- a) When he has it
- b) When it's the weekend

5) Ruth spends money \_\_\_\_\_.

- a) on things she needs
- b) about one day a month

6) What does Simon spend money on?

- a) nothing
- b) everything

7) In general, most people are \_\_\_\_\_

- a) excellent at saving
- b) not very good at saving

- c) hardworking
- d) good at planning

Exercise 5. Listen to the recording and answer the following questions about the interview.

1) How does Anita usually prefer to pay for things?

- a) Credit card
- b) Cash
- c) Both

2) How does Todd prefer to pay for things?

- a) Cash
- b) Credit card
- c) Check

3) What does Anita use to keep track on her expenses?

- a) Notebook computer
- b) Paper cashbook
- c) Online statement
- d) Memory

4) What does Anita worry about with credit cards?

- a) Interest rates
- b) Credit reports
- c) Credit card fraud
- d) Overspending