

UNIT TEST 10

SECTION 1 – GRAMMAR

1 Complete the advice to a friend. Use *should* or *shouldn't* and the verb in brackets.

- 1 He lost his wallet.
You _____ (tell) the police.
- 2 He hasn't got any money.
You _____ (find) a part-time job.
- 3 He never saves any money.
You _____ (spend) all your money.
- 4 He didn't do well in his last exam.
You _____ (study) more.
- 5 He doesn't understand some words.
You _____ (use) a dictionary.
- 6 He wants to give all his money to charity. You think this is bad idea.
You _____ (give) all your money to charity.
- 7 He is unhappy with something he bought.
You _____ (make) a complaint.
- 8 He wants to buy a sports car. It's very expensive.
You _____ (buy) a sports car. It's too expensive.

_____ /8

2 Complete the sentences with the correct form of *have to*.

- 1 _____ (I/take) my passport to open a bank account?
- 2 You _____ (make) an appointment. It's not necessary.
- 3 We _____ (finish) the essay by tomorrow morning.
- 4 _____ (she/pay) for the trip now?
- 5 He _____ (work) late today. It's not necessary.
- 6 They _____ (keep) their money safe.
- 7 _____ (we/tell) the police about the wallet?

_____ /7

SECTION 2 – VOCABULARY

3 Choose the correct option.

- 1 She wants to *borrow/lend/save* some money to buy a new car.
- 2 How much money does he *charge/earn/pay* from his job every year?
- 3 He forgot his *NIP/IPN/PIN* number and couldn't get any money out of the bank.
- 4 Gemma was sure she had her *purse/bag/belt* in her pocket, but she couldn't find it.
- 5 Not many people *pay by cheque/book/paper* these days. They use cards or online transfers.
- 6 Frank prefers to have notes in his wallet because they are easier to carry than *fees/coins/cash*.
- 7 The shop didn't *save/refund/lend* Stella the money for the broken radio. They gave her another radio.
- 8 Banks *charge/pay/spend* you interest if you use their money.
- 9 Alex got a *loan/lend/refund* from the bank to start his own business.
- 10 He went to the machine outside the supermarket to get some *coins/cash/credit*.

_____ /10

4 Complete the paragraph with the words from the box.

to / from / for (x2) / back

- 1 They're saving money _____ their retirement.
- 2 Did the bank lend the money _____ him?
- 3 Did you pay _____ the money you borrowed?
- 4 She borrowed money _____ her brother for the holiday.
- 5 How much did you pay _____ that car?

_____ /5

INTEGRATED SKILLS

5 Read the information and decide if the sentences a–e are TRUE or FALSE.

STARTING A SMALL BUSINESS

In the UK, there are more than 500,000 new businesses every year but not very many have great business ideas.

So how do you know you have a good business? First of all you should:

- describe what your business does. How is your product different from similar products or services or businesses?
- have a clear business plan. Are you planning to grow slowly or quickly?
- do market research to ask what people want.
- find out who the other businesses are that do the same thing as you.
- decide how much money you need to start your business.
- know how much money are you making.

To get money for your business you can:

- use personal savings. There are no interest payments to the bank, but you may not have enough money.
- borrow from friends and family. This can be a problem so talk about it in detail before you start.
- complete an online application for a bank loan.
- complete a government loan application.

- a More than half a million new businesses have good business ideas.
b You should know how your product is different from other products.
c Never borrow money from friends and family.
d You have to get a bank loan.
e You could get money from the government.

6 Complete the formal email with the phrases from the box.

I noticed that / I look forward to / Could you please / I'm writing about / I'm afraid that

¹ _____ a problem I had last week. I tried to get money from the cashpoint, but the machine didn't accept my card. I went into the bank to complain about the problem. They said they couldn't give me any cash because I didn't have my card.

Finally, they let me have some cash. However, when I checked my account, ² _____ you charged me for this service. The bank clerk did not tell me this when I was in the bank.

³ _____ I'm very unhappy about this situation.

⁴ _____ put the money you charged back into my account?

⁵ _____ hearing from you.

_____ /5

_____ /5