

МІНІСТЕРСТВО ОСВІТИ І НАУКИ УКРАЇНИ
Донецький національний університет
економіки і торгівлі
ім. М.І. Туган-Барановського

Кафедра іноземних мов

С. А. Остапенко

**МЕТОДИЧНІ РЕКОМЕНДАЦІЇ З ВИВЧЕННЯ
ДИСЦИПЛІНИ**

ІНОЗЕМНА МОВА

Кривий Ріг
2017

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ІНОЗЕМНА МОВА

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О 76 Методичні рекомендації з вивчення дисципліни «Іноземна мова» [Текст] : для студ. спец. 072 «Фінанси, банківська справа та страхування», ступінь бакалавр / М-во освіти і науки України, Донец. нац. ун-т економіки і торгівлі ім. М. Туган-Барановського, каф. іноземних мов; С. А. Остапенко. – Кривий Ріг : [ДонНУЕТ], 2017. – 248 с.

Запропонована методична розробка сприятиме розвитку лексичних навичок та комунікативній діяльності студентів. Робота містить вправи за темами, які вивчаються на першому та другому етапах вивчення іноземної мови.

Зміст посібника викликає зацікавленість, пов'язану з актуальністю розроблених тем. Завдання складені на основі сучасних вимог з урахуванням розвитку комунікативної компетенції.

Посібник відповідає сучасним методичним вимогам до навчальної літератури.

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ВСТУП / INTRODUCTION

«Іноземна мова» є навчальною дисципліною, що забезпечує підготовку студентів ступеня «бакалавр».

Мета курсу - формування необхідної комунікативної спроможності у сферах професійного та ситуативного спілкування в усній і письмовій формах; вдосконалення вмінь та навичок читання, перекладу, реферування спеціальної літератури за фахом; вироблення навичок читання та реферування наукової інформації з фаху, ведення бесіди з професійної тематики, ділового листування та роботи з комерційною документацією.

Завданнями дисципліни «Іноземна мова» є:

- набуття навичок практичного володіння іноземною мовою в різних видах мовленнєвої діяльності в обсязі тематики, зумовленої професійними потребами; одержування новітньої фахової інформації через іноземні джерела;
- користування усним монологічним та діалогічним мовленням у межах побутової, суспільно-політичної, загальноекономічної та фахової тематики;
- переклад з іноземної мови на рідну текстів загальноекономічного характеру;
- формування основних вмінь використання знань на практиці під час ведення ділової бесіди або спілкування по телефону в ділових цілях з урахуванням конкретних умов;
- ознайомлення з найбільш відомими зразками мовленнєвої поведінки під час проведення ділових зборів, презентацій та переговорів;
- навчання підготовці до участі у наукових конференціях, семінарах, дебатах, тощо;
- ознайомлення з особливостями оформлення найбільш вживаних паперів.

У результаті вивчення навчальної дисципліни студент повинен

знати:

- лексику, граматику, фонетику і орфографію іноземної мови;
- правила усного ділового спілкування;
- основні вимоги до культури мовлення.

вміти:

- конструювати параграфи для організації думок в єдину інтелектуальну структуру;
- читати та перекладами текст з побутової та професійної тематики середньої складності;
- спілкуватися іноземною мовою на побутові, суспільно-політичні та професійні теми в межах вивченої лексики та граматики;

- писати короткі повідомлення та есе іноземною мовою дотримуючись правил орфографії та граматики;
- складати ділові документи на задану тему, дотримуючись міжнародних стандартів;
- одержувати новітню фахову інформацію через новітні джерела.
- грамотно спілкуватися в межах усного мовлення;
- вести презентації згідно вимог ділового мовлення.

Дані методичні рекомендації мають за мету набуття студентами навичок читати та перекладати тексти з побутової та професійної тематики середньої складності, спілкуватися іноземною мовою на побутові, суспільно-політичні та професійні теми в межах вивченої лексики та граматики, писати короткі повідомлення та есе іноземною мовою дотримуючись правил орфографії та граматики.

Методичні рекомендації складаються з тринадцяти тем, передбачених робочою навчальною програмою з дисципліни. Кожен розділ містить вправи на розвиток усіх видів мовленнєвої діяльності: аудіювання, читання, говоріння та писемного мовлення, виконання яких сприяє розвитку комунікативної компетенції студентів першого та другого рівнів вивчення іноземної мови.

ЧАСТИНА 1.
ЗАГАЛЬНІ РЕКОМЕНДАЦІЇ ЩОДО ВИВЧЕННЯ ДИСЦИПЛІНИ

PART 1.
GENERAL STUDY GUIDE

1. Опис дисципліни

Найменування показників	Характеристика дисципліни
Обов'язкова (для студентів спеціальності "назва спеціальності") / вибіркова дисципліна	Обов'язкова для студентів спеціальності 072 «Фінанси, банківська справа та страхування»
Семестр (осінній / весняний)	осінній, весняний
Кількість кредитів	10
Загальна кількість годин	300
Кількість модулів	4
Лекції, годин	-
Практичні / семінарські, годин	144
Лабораторні, годин	-
Самостійна робота, годин	156
Тижневих годин для денної форми навчання:	
аудиторних	4
самостійної роботи студента	4,3
Вид контролю	екзамен

2. Програма дисципліни

Ціль – формування необхідної комунікативної спроможності у сферах професійного та ситуативного спілкування в усній і письмовій формах; вдосконалення вмінь та навичок читання, перекладу, реферування спеціальної літератури за фахом; вироблення навичок читання та реферування наукової інформації з фаху, ведення бесіди з професійної тематики, ділового листування та роботи з комерційною документацією.

Завдання: набуття навичок практичного володіння іноземною мовою в різних видах мовленнєвої діяльності в обсязі тематики, зумовленої професійними потребами; одержування новітньої фахової інформації через іноземні джерела;

користування усним монологічним та діалогічним мовленням у межах побутової, суспільно-політичної, загальноекономічної та фахової тематики;

переклад з іноземної мови на рідну текстів загальноекономічного характеру;

формування основних вмінь використання знань на практиці під час ведення ділової бесіди або спілкування по телефону в ділових цілях з урахуванням конкретних умов;

ознайомлення з найбільш відомими зразками мовленнєвої поведінки під час проведення ділових зборів, презентацій та переговорів;

навчання підготовці до участі у наукових конференціях, семінарах, дебатах, тощо;

ознайомлення з особливостями оформлення найбільш вживаних паперів.

Предмет: іноземна (англійська) мова.

Зміст дисципліни розкривається в темах:

Тема 1. Кошти.

Тема 2. Фінансова документація.

Тема 3. Робота в галузі фінансів.

Тема 4. Бізнес у фінансовій галузі.

Тема 5. Робота банківської сфери.

Тема 6. Банківська продукція та послуги.

Тема 7. Інвестування.

Тема 8. Персональні позики та кредити.

Тема 9. Корпоративні банківські операції.

Тема 10. Ісламське банківське виробництво.

Тема 11. Банківські інститути .

Тема 12. Структура банку.

Тема 13. Центральні банки та банківські регуляції.

Тема 14. Фінансовий бізнес.

Тема 15. Громадські фінанси.

3. Структура дисципліни

Назви змістових модулів і тем	Кількість годин				
	усього	У тому числі			
		л	п/с	лаб	срс
1	2	3	4	5	6
Модуль 1					
Змістовий модуль 1: Фінансова діяльність					
Тема 1. Кошти	22		10		12
Тема 2. Фінансова документація	18		8		10
Тема 3. Робота в галузі фінансів	22		10		12
Тема 4. Бізнес у фінансовій галузі	22		10		12
Разом за змістовим модулем 1	84		38		46
Змістовий модуль 2: Основи банківської справи					
Тема 5. Робота банківської сфери	18		12		6
Тема 6. Банківська продукція та послуги	26		14		12
Тема 7. Інвестування	22		11		11
Разом за змістовим модулем 2	66		37		29
Модуль 2					
Змістовий модуль 3: Банківська індустрія					
Тема 8. Персональні позики та кредити	20		12		8
Тема 9. Корпоративні банківські операції	16				16
Тема 10. Ісламське банківське виробництво	16				16
Тема 11. Банківські інститути	20		12		8
Тема 12. Структура банку	18		10		8

Тема 13. Центральні банки та банківські регуляції	20		12		8
Разом за змістовим модулем 3	110		46		64
Змістовий модуль 4: Фінансове планування та регуляції					
Тема 14. Фінансовий бізнес	20		12		8
Тема 15. Громадські фінанси	20		11		9
Разом за змістовим модулем 4	40		23		17
Усього годин	300		144		156

4. Теми семінарських/практичних/лабораторних занять

№ з/п	Вид та тема заняття	Кількість годин
1	Практичне заняття Гроші. Готівка. Множина іменників.	2
2	Практичне заняття Застосування грошей. Present Simple.	2
3	Практичне заняття Іноземна валюта. Present Simple.	2
4	Практичне заняття Керування коштами. Present Simple.	2
5	Практичне заняття Фінанси та економіка. Актикль.	2
6	Практичне заняття Типи документації. Актикль.	2
7	Практичне заняття Балансові звіти. Present Continuous.	2
8	Практичне заняття Звітність про прибутки. Present Continuous.	2
9	Практичне заняття Типи зустрічей. Past Simple.	2
10	Практичне заняття Бухгалтер. Способи вираження майбутніх дій.	2
11	Практичне заняття Консультант з податків. Способи вираження майбутніх дій.	2
12	Практичне заняття Фінансовий ратник. Способи вираження майбутніх дій.	2
13	Практичне заняття Фондовий брокер. Умовні речення.	2
14	Практичне заняття Треjder. Умовні речення.	2
15	Практичне заняття Форми організації бізнесу. Past Simple.	4
16	Практичне заняття Вартість. Past Simple.	2
17	Практичне заняття Бюджет. Past Simple.	4
18	Практичне заняття Банки та спілки.	2
19	Практичне заняття Інвестиційні банки. Present Perfect.	2

20	Практичне заняття Що необхідно для початку. Present Perfect.	2
21	Практичне заняття Види робіт в банківській сфері. Present Perfect.	4
22	Практичне заняття Банківський менеджер.	2
23	Практичне заняття Продукція та послуги. Ступені порівняння прикметників.	2
24	Практичне заняття Банківські рахунки. Ступені порівняння прикметників.	2
25	Практичне заняття Депозитні рахунки. Ступені порівняння прикметників.	2
26	Практичне заняття Банківські пропозиції. Прислівник.	2
27	Практичне заняття Он-лайн послуги. Прислівник.	2
28	Практичне заняття Піклування про клієнтів.	2
29	Практичне заняття Обслуговування клієнтів.	2
30	Практичне заняття Типи інвестування. Past Continuous.	4
31	Практичне заняття Стили інвестування. Past Continuous.	4
32	Практичне заняття Персональні інвестиції та пенсійні заощадження. Past Continuous.	3
33	Практичне заняття Біржовий ринок. Past Perfect.	2
34	Практичне заняття Зміни на біржовому ринку. Past Perfect.	2
35	Практичне заняття Кредитні та дебетові картки. Present Perfect Continuous.	2
36	Практичне заняття Пластикові гроші. Present Perfect Continuous.	2
37	Практичне заняття Персональні позики та овердрафти. Passive Voice.	2
38	Практичне заняття Іпотека. Passive Voice.	2
39	Практичне заняття Банки і будівельні спілки. Passive Voice.	4
40	Практичне заняття Робота нижчої ланки інвестиційних банків. Модальні дієслова.	2
41	Практичне заняття Робота середньої ланки інвестиційних банків. Модальні дієслова.	4
42	Практичне заняття Робота верхньої ланки інвестиційних банків. Непряма мова.	2
43	Практичне заняття Відділи банку. Непряма мова.	4
44	Практичне заняття Взаємодія різних структурних одиниць банку. Непряма мова.	6

45	Практичне заняття Національні і центральні банки. Непряма мова.	4
46	Практичне заняття Ліквідність та бізнес цикл.	4
47	Практичне заняття Регуляції. Інфінитив.	4
48	Практичне заняття Попит, пропозиції та ціни. Інфінитив.	2
49	Практичне заняття Як розпочати бізнес. Інфінитивні конструкції.	2
50	Практичне заняття Рахунки прибутків та нестач. Інфінитивні конструкції.	2
51	Практичне заняття Прогнозування в сфері продажу. Дієприкметник.	2
52	Практичне заняття Контрольні операції. Дієприкметник.	2
53	Практичне заняття Бізнес-стосунки. Дієприкметникові конструкції.	2
54	Практичне заняття Центральні банки. Герундій.	6
55	Практичне заняття Міжнародні організації. Герундіальні конструкції.	5
Всього		144

5. Індивідуальні завдання

1. Огляд періодичної та монографічної наукової літератури.
2. Підготовка рефератів, доповідей за обраною темою.
3. Проектна робота.
4. Підготовка тез доповідей з метою виступу на університетських, всеукраїнських та міжнародних семінарах та конференціях.

6. Обсяги, зміст та засоби діагностики самостійної роботи

Тема	Кількість годин самостій- ної роботи	Зміст самостійної роботи	Засоби діагностики
Модуль 1			
Змістовий модуль 1. Фінансова діяльність			
Кошти	12	1. Виконання завдань та вправ Unit 1 Money matters. 2. Вивчення лексичних одиниць та граматичних правил, передбачених темою. 3. Робота зі словниками, граматичними довідниками, інтернет-ресурсами. 4. Читання та переклад текстів. 5. Підготовка до словникового диктанту.	1. Фронтальне та індивідуальне опитування. 2. Виконання поточних тестових завдань. 3. Написання словникового

		6. Самотестування.	диктанту
Фінансова документація	10	1. Виконання завдань та вправ Unit 2 Financial documentation. 2. Вивчення лексичних одиниць та граматичних правил, передбачених темою. 3. Робота зі словниками, граматичними довідниками, інтернет-ресурсами. 4. Читання та переклад текстів. 5. Підготовка до словникового диктанту. 6. Самотестування.	1. Фронтальне та індивідуальне опитування. 2. Виконання поточних тестових завдань. 3. Написання словникового диктанту.
Робота в галузі фінансів	12	1. Виконання завдань та вправ Unit 3 Jobs in finance. 2. Вивчення лексичних одиниць та граматичних правил, передбачених темою. 3. Робота зі словниками, граматичними довідниками, інтернет-ресурсами. 4. Читання та переклад текстів. 5. Підготовка до словникового диктанту. 6. Самотестування.	1. Фронтальне та індивідуальне опитування. 2. Виконання поточних тестових завдань. 3. Написання словникового диктанту.
Бізнес у фінансовій галузі	12	1. Виконання завдань та вправ Unit 4 Business finance. 2. Вивчення лексичних одиниць та граматичних правил, передбачених темою. 3. Робота зі словниками, граматичними довідниками, інтернет-ресурсами. 4. Читання та переклад текстів. 5. Виконання індивідуального завдання.	1. Фронтальне та індивідуальне опитування. 2. Виконання поточних та модульних тестових завдань. 3. Захист проєктів.
Разом змістовий модуль 1	46		
Змістовий модуль 2. Основи банківської справи			
Робота банківської сфери	6	1. Виконання завдань та вправ Unit 5 Jobs in banking. 2. Вивчення лексичних одиниць та граматичних правил, передбачених темою. 3. Робота зі словниками, граматичними довідниками, інтернет-ресурсами. 4. Читання та переклад текстів. 5. Підготовка до словникового диктанту. 6. Самотестування.	1. Фронтальне та індивідуальне опитування. 2. Виконання поточних тестових завдань. 3. Написання словникового диктанту.
Банківська продукція та послуги	12	1. Виконання завдань та вправ Unit 6 Banking products and services. 2. Вивчення лексичних одиниць та граматичних правил, передбачених темою. 3. Робота зі словниками, граматичними	1. Фронтальне та індивідуальне опитування. 2. Виконання поточних тестових

		довідниками, інтернет-ресурсами. 4. Читання та переклад текстів. 5. Підготовка до словникового диктанту. 6. Самотестування.	завдань. 3. Написання словникового диктанту.
Інвестування	11	1. Виконання завдань та вправ Unit 7 Investment. 2. Вивчення лексичних одиниць та граматичних правил, передбачених темою. 3. Робота зі словниками, граматичними довідниками, інтернет-ресурсами. 4. Читання та переклад текстів. 5. Виконання індивідуального завдання.	1. Фронтальне та індивідуальне опитування. 2. Виконання поточних та модульних тестових завдань. 3. Захист проектів.
Разом змістовий модуль 2	29		
Модуль 2			
Змістовий модуль 3. Банківська індустрія			
Персональні позики та кредити	8	1. Виконання завдань та вправ Unit 8 Personal banking. 2. Вивчення лексичних одиниць та граматичних правил, передбачених темою. 3. Робота зі словниками, граматичними довідниками, інтернет-ресурсами. 4. Читання та переклад текстів. 5. Підготовка до словникового диктанту. 6. Самотестування.	1. Фронтальне та індивідуальне опитування. 2. Виконання поточних тестових завдань. 3. Написання словникового диктанту.
Корпоративні банківські операції	16	1. Виконання завдань та вправ Unit 9 Corporate banking. 2. Вивчення лексичних одиниць та граматичних правил, передбачених темою. 3. Робота зі словниками, граматичними довідниками, інтернет-ресурсами. 4. Читання та переклад текстів. 5. Підготовка до словникового диктанту. 6. Самотестування.	1. Фронтальне та індивідуальне опитування. 2. Виконання поточних тестових завдань. 3. Написання словникового диктанту.
Ісламське банківське виробництво	16	1. Виконання завдань та вправ Unit 10 Islamic banking. 2. Вивчення лексичних одиниць та граматичних правил, передбачених темою. 3. Робота зі словниками, граматичними довідниками, інтернет-ресурсами. 4. Читання та переклад текстів. 5. Підготовка до словникового диктанту. 6. Самотестування.	1. Фронтальне та індивідуальне опитування. 2. Виконання поточних тестових завдань. 3. Написання словникового диктанту.

Банківські інститути	8	1. Виконання завдань та вправ Unit 11 Banking Industry. 2. Вивчення лексичних одиниць та граматичних правил, передбачених темою. 3. Робота зі словниками, граматичними довідниками, інтернет-ресурсами. 4. Читання та переклад текстів. 5. Підготовка до словникового диктанту. 6. Самотестування.	1. Фронтальне та індивідуальне опитування. 2. Виконання поточних тестових завдань. 3. Написання словникового диктанту
Структура банку	8	1. Виконання завдань та вправ Unit 12 Structure of a bank.. 2. Вивчення лексичних одиниць та граматичних правил, передбачених темою. 3. Робота зі словниками, граматичними довідниками, інтернет-ресурсами. 4. Читання та переклад текстів. 5. Виконання індивідуального завдання. 6. Підготовка до словникового диктанту.	1. Фронтальне та індивідуальне опитування. 2. Виконання поточних тестових завдань. 3. Написання словникового диктанту. 4. Захист проектів.
Центральні банки та банківські регуляції	8	1. Виконання завдань та вправ Unit 13 Central banks and banking regulations. 2. Вивчення лексичних одиниць та граматичних правил, передбачених темою. 3. Робота зі словниками, граматичними довідниками, інтернет-ресурсами. 4. Читання та переклад текстів. 5. Підготовка до словникового диктанту. 6. Самотестування.	1. Фронтальне та індивідуальне опитування. 2. Виконання поточних та модульних тестових завдань. 3. Написання словникового диктанту.
Разом змістовий модуль 3	64		
Змістовий модуль 4. Фінансове планування та регуляції			
Фінансовий бізнес	8	1. Виконання завдань та вправ Unit 14 Business finance. 2. Вивчення лексичних одиниць та граматичних правил, передбачених темою. 3. Робота зі словниками, граматичними довідниками, інтернет-ресурсами. 4. Читання та переклад текстів. 5. Підготовка до словникового диктанту. 6. Самотестування.	1. Фронтальне та індивідуальне опитування. 2. Виконання поточних тестових завдань. 3. Написання словникового диктанту
Громадські фінанси	9	1. Виконання завдань та вправ Unit 15 Public finance. 2. Вивчення лексичних одиниць та граматичних правил, передбачених темою. 3. Робота зі словниками, граматичними довідниками, інтернет-ресурсами. 4. Читання та переклад текстів. 5. Виконання індивідуального завдання. 5. Підготовка до словникового диктанту.	1. Фронтальне та індивідуальне опитування. 2. Виконання поточних та модульних тестових завдань. 3. Написання словникового

			диктанту. 4. Захист проєктів.
Разом змістовий модуль 4	17		
Всього	156		

7. Матриця зв'язку між дисципліною/ змістовим модулем, результатами навчання та компетентностями

Результати навчання	Компетентності											
	Загальні						Предметно-спеціальні					
	1	2	3	4	5	6	1	2	3	4	5	6
1. Знання лексичних одиниць та граматичних конструкцій тем, передбачених програмою.		+										
2. Вміння читати та перекладати тексти на задану тему.		+			+							
3. Володіння лексичним запасом, необхідним для висловлення власних думок та розуміння іншомовної мови в межах заданої теми.		+			+							
4. Володіння базовою термінологією економічної галузі англійською мовою.		+			+		+					
5. Вміння робити презентації англійською мовою.				+					+		+	+
6. Вміння вести професійний діалог з колегами.	+				+	+					+	+
7. Знання найбільш відомих зразків мовленнєвої поведінки під час проведення ділових зборів, презентацій та переговорів.	+				+				+		+	
8. Вміння оформлювати найбільш вживані папери економічної галузі.			+		+							

8. Форми навчання

Практичні заняття, самостійна робота (підготовка презентацій, рефератів, самостійне опрацювання додаткових питань за наведеним переліком літератури).

9. Методи оцінювання

Екзамен.

10. Розподіл балів, які отримують студенти

Відповідно до системи оцінювання знань студентів ДонНУЕТ рівень сформованості компетентностей студента оцінюється у випадку проведення екзамену: впродовж семестру (50 балів) та при проведенні підсумкового контролю - екзамену (50 балів).

Оцінювання протягом семестру

№ теми практичного заняття	Вид роботи/бали					
	Тестові завдання	Комунікатив- ні завдання	Виконання практичних завдань	Індиві- дуальне завдання	ПМК	Сума балів
Модуль 1						
Змістовий модуль 1						
Тема 1			0,5			0,5
Тема 2			0,5			0,5
Тема 3			0,5			0,5
Тема 4		0,5				0,5
Тема 5	2		0,5			2,5
Тема 6			0,5			0,5
Тема 7			0,5			0,5
Тема 8		0,5				0,5
Тема 9	2		0,5			2,5
Тема 10			0,5			0,5
Тема 11			0,5			0,5
Тема 12			0,5			0,5
Тема 13		0,5				0,5
Тема 14	2		0,5			2,5
Тема 15			1			1
Тема 16		0,5	0,5			1
Тема 17	2			4		6
Разом за змістовим модулем 1	8	2	7	4	5	26
Змістовий модуль 2						
Тема 18			0,5			0,5
Тема 19			0,5			0,5
Тема 20			0,5			0,5
Тема 21		0,5	0,5			1
Тема 22	2		0,5			2,5
Тема 23			0,5			0,5
Тема 24			0,5			0,5
Тема 25			0,5			0,5
Тема 26			0,5			0,5
Тема 27			0,5			0,5
Тема 28		0,5	0,5			1
Тема 29	2		0,5			2,5
Тема 30			1			1
Тема 31		0,5	0,5			1

Тема 32	2			4		6
Разом за змістовим модулем 2	6	1,5	7,5	4	5	24
Разом						50
Модуль 2						
Змістовий модуль 3						
Тема 33			0,5			0,5
Тема 34			0,5			0,5
Тема 35		0,5	0,5			1
Тема 36			0,5			0,5
Тема 37		0,5	0,5			1
Тема 38	2		0,5			2,5
Тема 39			1			1
Тема 40			0,5			0,5
Тема 41		0,5	1			1,5
Тема 42	2		0,5			2,5
Тема 43		0,5	1			1,5
Тема 44	2		0,5	4		6,5
Тема 45			1			1
Тема 46		0,5	1			1,5
Тема 47	2					2
Разом за змістовим модулем 3	8	2,5	9,5	4	5	29
Змістовий модуль 4						
Тема 48			0,5			0,5
Тема 49		0,5	0,5			1
Тема 50		0,5	0,5			1
Тема 51			0,5			0,5
Тема 52		0,5	0,5			1
Тема 53	2		0,5			2,5
Тема 54		0,5	2			2,5
Тема 55	2		1	4		7
Разом за змістовим модулем 4	4	2	6	4	5	21
Разом						50

Оцінювання студентів при проведенні екзамену з використанням комп'ютерної програми «MyTestXPro»

Оцінка на підсумковому контролі складається з оцінки за тестування (0-50 балів). Тест складається із 50 тестових питань. Оцінювання тестових завдань (50 тестових завдань по 1 балу) проводиться на основі інформації, яку надає комп'ютер за результатами тестування (кількість правильних відповідей). Правильна відповідь на одне тестове завдання оцінюється в один бал. Набрані бали за правильні відповіді сумуються.

Загальне оцінювання результатів вивчення дисципліни

Для виставлення підсумкової оцінки визначається сума балів, отриманих за результатами екзамену та за результатами складання змістових модулів. Оцінювання здійснюється за допомогою шкали оцінювання загальних результатів вивчення дисципліни (модулю).

Оцінка		
100-бальна шкала	Шкала ECTS	Національна шкала
90-100	A	5, «відмінно»
80-89	B	4, «добре»
75-79	C	
70-74	D	3, «задовільно»
60-69	E	
35-59	FX	2, «незадовільно»
0-34	F	

11. Методичне забезпечення

1. Методичні вказівки з вивчення дисципліни.
2. Тестові завдання для перевірки знань студентів.
3. Збірник граматичних вправ.
4. Індивідуальні завдання.
5. Навчальна та наукова література, нормативні документи.

12. Рекомендована література

Базова

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**ЧАСТИНА 2.
ЗМІСТ ПРАКТИЧНИХ ЗАНЯТЬ**

**PART 2.
PRACTICAL TRAINING SUBJECT MATTER**

UNIT 1. MONEY MATTERS

1.1. Money

Get ready!

1. Before you read the passage, talk about these questions.

- What do people use to make purchases in your country?
- Are coins or bills more common in your country? Which do you prefer?

Reading

2. Read the bank advertisement. Then, mark the following statements as true (T) or false (F).

WELCOME TO FIRST REGIONAL BANK

Do you need a safe place for your hard-earned **cash**? Open a checking account today! Are you tired of **coins** and loose **change**? We will count and deposit them for free! Do you have a paycheck? **Cash** your **check** here, or open an account and make a deposit.

Do you need to **exchange** foreign currency? Here are our **exchange rates**.

Currency	Rate	
American Dollar	1 USD	in USD
British Pound	0,616452	1,62219
Euro	0,722857	1,3834
Hong Kong Dollar	7,7803	0,123865
Japanese Yen	81,8708	0,0122144
Mexican Peso	12,097	0,0862251
South Korean Won	1126,1	0,000888
Turkish Lira	1,5991	0,62352

All exchanges are subject to a 0.9% service **fee**.

Balance your budget at First Regional!

1. Customers need an account to cash checks. _____
2. One Yen is worth less than one USD. _____
3. The bank exchanges currency for free. _____

Vocabulary

3. Match the words (1-5) with their definitions (A-E).

- | | |
|-----------------|--|
| 1 fee | A the value of a currency in terms of another |
| 2 cash | B money in the form of metal discs |
| 3 balance | C an additional cost |
| 4 coins | D to make accounts even |
| 5 exchange rate | E money in the form of paper notes and coins |

4. Fill in the blanks with the correct words from the word bank.

exchange change check currency cash

1. He has no bills, just some _____.
2. _____ your euros before returning from your trip.

3. The vendor did not accept John's foreign _____.
4. The bank refused to _____ his paycheck.
5. Jon wrote a _____ for the gas bill.

Listening

5. Listen to a conversation between a customer and a teller. Choose the correct answers.

1. What is the conversation mainly about?
 - A opening an account
 - B exchanging currency
 - C cashing a check
 - D depositing money
2. What does the teller warn the man about?
 - A a service fee
 - B a lack of dollars
 - C an incorrect total
 - D a low exchange rate

6. Listen again and complete the conversation.

Teller: Hello, Sir. Welcome to First Regional Bank. How can I help you?
Tourist: Hi. I need to 1 _____ these euros for American dollars.
Teller: All right. Let's see 2 _____ you have there.
Tourist: Here you go.
Teller: Twenty, forty, sixty ... The 3 _____ comes to one hundred and seventy euros.
Tourist: How much is that in 4 _____ ?
Teller: I'll calculate that now. 5 _____ two hundred and thirty five dollars and seventeen cents.
Tourist: Great. Can I have the exchange?
Teller: Of course. But there is a one percent 6 _____.

Speaking

7. With a partner, act out the roles below.

Student A: You are a tourist exchanging currency. Talk to Student B about:

- what currency you have
- what currency you want
- how much money you have

Student B: You are a bank teller. Talk to Student A about exchanging currency.

1.2. Cash

Get ready!

1. Before you read the passage, talk about these questions.

- Do you prefer to use credit/debit card or cash for payment? Why?
- What types of currency are accepted in your country?

Reading

2. Read the company's petty cash policy. Then, choose the correct answers.

The **petty cash** fund is reserved for small, office-related **expenditures**. Weekly **deposits** will replenish the fund to its maximum level of \$100. The fund will consist of **cash** and **coins** only.

Withdrawals must not exceed \$20. Record all withdrawals in the fund ledger. Acceptable expenditures include office supplies, gas for supply runs, newspapers, and coffee station items. Money from the fund may not be used for **cash advances**

Return all **change** from purchases and place receipts in the designated envelope. The accounting department monitors petty cash **flow** with these documents.

1. What is the purpose of the posting?
A to maintain a balanced flow of money
B to explain the rules of petty cash use
C to replenish the petty cash fund
D to limit the amount of expenditures
2. What is NOT an acceptable petty cash expenditure?
A office supplies **C** newspapers
B coffee **D** cash advances
3. What must be less than twenty dollars?
A weekly deposits **C** the petty cash fund
B withdrawals **D** cash advances

Vocabulary

3. Match the words (1-6) with the definitions (A-F).

- | | |
|----------------|---|
| 1 withdrawal | A the act of putting money into an account |
| 2 coin | B motion or movement |
| 3 deposit | C the act of taking money out of an account |
| 4 cash | D money in the form of banknotes or coins |
| 5 cash advance | E money in the form of a metal disc |
| 5 flow | F a loan of money to be deducted from someone's paycheck on payday |

4. Read the sentence pair. Choose where the words best fit the blanks.

- 1 **petty cash / change**
A This machine only accepts _____; no bills or credit cards.
B The _____ fund is only for business related expenditures.
- 2 **currency / expenditure**
A This store does not accept foreign _____.
B New light bulbs were a worthwhile _____.

5. Listen and read the company's petty cash policy again. How much money should the petty cash fund have each week?

Listening

6. Listen to a conversation between an employee and a manager. Mark the following statements as true (T) or false (F).

1. The woman wants to use petty cash. _____
2. The expenditure will be more than \$20. _____
3. The man gives the woman a receipt. _____

7. Listen again and complete the conversation.

Employee: Mr. Cole, the coffee maker is broken. Can I use 1 _____
_____ to go buy a new one?

Manager: Sure, as long as it really doesn't work. That's an acceptable
2 _____.

Employee: It will cost a little more than twenty dollars, though. Can we
3 _____ to the maximum withdrawal rule?

Manager: Yes. That'll be fine. Will forty 4 _____?

Employee: Oh, definitely.

Manager: Okay, here you go. Bring back any 5 _____ and make sure you
keep the receipt.

Employee: 6 _____. Thanks.

Speaking

8. With a partner, act out the roles below.

Student A: You are an employee. Talk to Student B about:

- a petty cash expenditure
- rules regarding petty cash
- change and receipts

Student B You are a manager. Talk to Student A about using petty cash for an expenditure.

Writing

9. Use the conversation from Task 8 to fill out the petty cash withdrawal.

PETTY CASH

Withdrawal Ledge

Employee name: _____

Date: _____

Withdrawal amount: \$ _____

Items purchased: _____

1.3. Using money

Get ready!

1. Before you read the passage, talk about these questions.

- What are some ways that people can spend money?
- What can you do to save more money?

Reading

2. Read the newspaper column. Then, choose the correct answers.

THE DAILY MONEY

Financial tips of the day

If your finances are disorganized, you might be losing money. These simple tips will change that!

- **Monitor** what you **spend**! Keep a notebook in which you can **track** your outgoings. Then, you can see which **purchases** were really necessary.
- Be careful with your credit card! It is best to keep your **credit card** at home and to use it for emergencies only. Use your **debit card** for everyday spending.
- Be responsible with your banking. Avoid **charges** by keeping within your **credit limit** and not overdrawing.
- **Save** money. Set up a **direct deposit** from your monthly paycheck. Then, you can be sure that your savings grow every month. When you have extra money, think wisely about how to invest it.

1. What is the purpose of the article?

- A to give investment advice
- B to help readers choose a credit card
- C to suggest ways to organize finances
- D to warn readers about false bank charges

2. According to the author, how can people increase their savings?

- A increase their credit limit
- B establish a direct deposit
- C track deposits in a notebook
- D invest money regularly

3. Which is NOT a suggestion made in the article?

- A monitor purchases
- B reduce everyday spending
- C avoid going over a credit limit
- D use credit cards only when necessary

Vocabulary

3. Match the words (1-6) with their definitions (A-F).

- | | |
|------------------|--|
| 1 spend | A to keep money so that you can use it later |
| 2 track | B a payment card that withdraws money from an account immediately |
| 3 credit card | C to watch or monitor something |
| 4 debit card | D to give money in exchange for something |
| 5 save | E a payment card that draws on bank's money |
| 6 direct deposit | F an electronic transfer of money e.g. from an employer to an employee's account |

4. Fill in the blanks with the correct words and phrases from the word bank.

invest monitor credit limit purchases charges

1. Research a business before you _____ in it.
2. Customers that break overdraft agreements have to pay bank _____.
3. Pay all bills on time to increase your _____.
4. _____ your spending to eliminate waste.
5. Only use a credit card for large _____.

Listening

5. Listen to a conversation between an accountant and an employee. Mark the following statements as True (T) or false (F).

1. The woman calls about the man's credit limit. _____
2. The man entered an expense in the wrong department. _____
3. The woman will correct the man's error. _____

6. Listen again and complete the conversation.

Employee: Hello. Marcus Smith 1 _____. How can I help you?
Accountant: Marcus, it's Janet Evans here, the company accountant.
Employee: Hello, Janet. What can I 2 _____?
Accountant: I'm a bit 3 _____ a purchase you made. It was on the 20th of last month. You spent \$2,000 on 'office furniture'?
Employee: Oh, yes. That was for the new sofas in the 4 _____.
Accountant: Okay. So they are actually 5 _____, not staff, right?
Employee: Yes, that's right. Sorry, I entered the expense in the wrong column.
Accountant: No problem, Marcus. 6 _____. Thanks for clearing that up.

Speaking

7. With a partner, act out the roles below.

Student A: You are an accountant. Ask Student B about:

- a recent purchase
- what it was
- who will use it

Student B: You are an employee. Answer Student A's questions about a purchase.

1.4. Foreign currency

Speaking

1. Work in pairs and discuss these questions.

- Do you go abroad on holiday or on business? Which countries do you usually visit?
- How many foreign currencies can you name?

Listening

2. Listen to Sam Peterson talk about a business trip. Tick (/) the countries he mentions.

Country	Currency
<input type="checkbox"/> Germany	
<input type="checkbox"/> Switzerland	
<input type="checkbox"/> Japan	
<input type="checkbox"/> France	
<input type="checkbox"/> the United Kingdom (UK)	
<input type="checkbox"/> the United Arab Emirates (UAE)	
<input type="checkbox"/> China	
<input type="checkbox"/> the United States of America (USA)	
<input type="checkbox"/> Spain	
<input type="checkbox"/> Sweden	

3. Listen again. Write the currencies Sam mentions in the correct place in the table. Why doesn't he need any dollars?

4. Complete the table with the currencies for the countries Sam doesn't mention. Then add your own country and currency to the table. Can you add two more countries and their currencies?

Speaking

5. Work in pairs. Take turns to quiz your partner about countries and currencies.
Example: What's the currency in China? Which country uses the yen?

Listening

6. Sam goes to the foreign exchange counter at his bank to buy the currency he needs. Listen. What is the problem?

7. Listen again and answer these questions.

1. Which of the currencies does the bank have already?
2. Which of the currencies does the bank not hold?
3. What does the cashier offer to do?
4. When does Sam leave on his trip?
5. When can he collect his currency?

Reading

8. Read this article. Who is the advice for?

- a) Cashiers at foreign exchange counters.

- b) Bank employees who want to give their customers a better deal.
- c) People who want to buy foreign currency.

GET A BETTER DEAL

Most of us don't plan ahead when we go abroad. Of course it's possible to change your money at the airport before or after you fly, but airport exchange counters often charge more expensive rates. However, going to the bank won't always get you a better deal.

Some companies charge commission for doing foreign exchange transactions. In the UK, this is usually between f 1.50 and £3.00. Commission usually comes in two forms:

1 A minimum charge

This can make it very expensive to change small amounts of money.

2 A flat fee

This is good if you change larger amounts of money: the fee is the same no matter how much you are changing.

Beware of 'commission free' offers. These don't always provide better value for money. The currency seller usually makes up for the loss of commission with a higher exchange rate. Also look at the buy-back rate. Some companies offer to buy back any currency you have left for free. This means you don't pay a commission twice.

So how can you know which is the best deal? The answer is to ask how much of the currency you will get, after all charges, in exchange for your money. Find the company that will give you the most and you are ready to go.

9. Read the article in 8 again. Are these statements true (T) or false (F)?

1. Foreign exchange counters at airports are usually more expensive than at banks. _____
2. A flat fee means that you can't change a small amount of money. _____
3. Companies that offer 'commission free' usually have higher exchange rates. _____
4. The text advises travellers to always look for a 'commission free' offer. _____

Vocabulary

10. Find the words/phrases in the box in the text in 8. Then match them to the definitions 1-4.

buy-back rate	commission	exchange rate	minimum charge
---------------	------------	---------------	----------------

1. A charge for doing a foreign exchange transaction: _____
2. An amount of money you pay to change money. The bank may charge more than this amount but you can't pay less than it: _____
3. The rate at which a company will buy back any currency from you: _____

4. The rate at which a company will buy or sell currency: _____

1.5. Managing your finances

Vocabulary

1. Match the words in the box to these definitions 1-6.

budget	expenses	income	pension	realistic	salary
--------	----------	--------	---------	-----------	--------

1. money you get when you are old and don't work: _____
2. a plan you make about what to buy and how much to spend: _____
3. all the money that you get from your work and other sources: _____
4. the money you get from your employer: _____
5. money you pay for things like food, petrol, household bills, etc.: _____
6. something that is possible to achieve: _____

Reading

2. Read this advice on managing your money. Underline the words from 1 in the text.

MANAGE YOUR MONEY BETTER!

Whether you already have a job or you are still a student, it's important to manage your money well. Here are some questions to ask yourself:

- How much is my income?
- Can I save for a pension?
- How can I earn more money?
- Does my salary pay all my expenses?
- Is my budget realistic?

Six tips to help you manage your money better:

1. Make a budget and keep to it.
2. Learn to cook, and eat at home more.
3. Buy the things you need before you buy the things you want.
4. Check the prices in two or three supermarkets.
5. Don't go to the cinema; watch DVDs at home.
6. Walk, don't drive.

Speaking

3. Work in pairs. Discuss these questions.

- Are you good at managing your money?
- Which of the advice in the text do you follow?
- Do you have any more tips for managing your money?

4. Use words from the text in 2 to complete this dialogue.

A: How much money does your CEO (1) _____ ?

B: I don't know, but it's a lot!

A: Are you happy with your (2) _____?

B: It's OK, but I would like the company to pay me more!

A: Do you save money for a (3) _____?

B: Yes, I do. I think it's important to save for your old age.

A: Are you a clever shopper?

B: Yes, I always (4) _____ the prices in two or three shops before I buy something.

A: Do you have a (5) _____?

B: Yes, I think it's important to plan your spending.

A: Do you have car?

B: No, I don't. I (6) _____ to work.

5. Work in pairs. Take turns to ask and answer the questions in 4.

6. Complete these sentences with the words in the box.

ATM	balance	credit	current account	direct debit	home
insurance	rent	salary	standing order	withdrawal	

1. My _____ shows how much money I have in my account.
2. I have a(n) _____ at my bank to make payments and receive money.
3. I see a(n) _____ on my account when someone pays money into it.
4. I usually get cash out of my account at a(n) _____.
5. I make the same payment every month with a(n) _____.
6. My employer pays my _____ into my account.
7. I have _____ to protect my home.
8. I pay bills each month automatically. I use _____.
9. Every month I pay _____ for my flat.
10. I take money from my account. It is a(n) _____.

1.6. Finance and the economy

Speaking

1. Work in pairs. What activities do these illustrations represent? Are these activities important for the economy? Why/Why not? Use the words in the box to help you.

buy	factory	finance	housing market	manufacturing
produce	retailing	sell		



Vocabulary

2. Match words 1-9 to definitions a-i.

- | | | |
|---------------|----|--|
| 1. loss | a) | money that you borrow from a bank |
| 2. demand | b) | selling something for less than you buy it for |
| 3. share | c) | money that you pay to borrow money |
| 4. interest | d) | ownership of part of a company |
| 5. investment | e) | income greater than expenses |
| 6. supply | f) | goods and services that people sell |
| 7. profit | g) | money that you borrow to buy a house or flat |
| 8. loan | h) | money that is put into a business |
| 9. mortgage | i) | goods and services that people want to buy |

Reading

3. Complete this introduction to finance from a consumer website with words from 2.

The economy and the world of finance

Two key principles of the economy are supply and demand. Some people have goods or services to sell and other people want to buy those goods or services. The relationship between supply and (1) _____ is very important. The world of finance is a necessary part of the economy.

People need money to do business. Banks first collect money from customers. Then they lend money to people or institutions. Customers who borrow money pay (2) _____ to the bank until they pay the money back. There are different types of (3) _____. For example, people who want to buy a house or flat usually choose a(n) (4) _____.

(5) _____ in shares of stock is another part of the financial world. People buy shares and then own a part of a company. They hope to make a(n) (6) _____ when the company does well. When the company does not do well, the investor makes a(n) (7) _____.

These are some of the ways that financial institutions help the economy.

4. Match 1-6 to a-f to make sentences.

- | | | |
|-----------------------------|----|--------------------------------|
| 1 Customers pay interest on | a) | money to customers. |
| 2 The economy needs | b) | make investments? |
| 3 Banks often lend | c) | lend money to every customer. |
| 4 Do you sometimes | d) | a mortgage? |
| 5 We don't | e) | money they borrow. |
| 6 Do they have | f) | strong financial institutions. |

5. Which sentences in 4 are facts? Mark these F. Which are repeated actions or habits? Mark these R/H.

Speaking

6. Work in pairs. Discuss these questions.

- Why is the relationship between supply and demand important?
- In your country, which goods and services are popular?
- Do the prices of these goods and services change often? Give examples.

Vocabulary

7. Match words 1-4 to their opposites a-d.

- | | |
|----------|-----------|
| 1 borrow | a) sell |
| 2 loss | b) supply |
| 3 demand | c) lend |
| 4 buy | d) profit |

8. Write sentences with the words in 7.

There is a big supply of houses but there is no demand for them.

Listening

9. Listen to two telephone conversations and match speakers 1 and 2 to sentences a-c. There is one extra sentence.

1. This customer has a question about interest ____
2. This customer wants to invest in a company. ____
3. This customer needs a mortgage _____

10. Now complete the conversations with words from 7. Then listen again and check your answers.

1. A: Good morning. AFC Bank, can I help you?
B: Good morning. I am a customer of the bank and I want to (1) _____ some money.
A: Yes, sir. Which department do you want? Er ... what is the money for?
B: I want to (2) _____ a flat.
A: Just a moment. Oh yes, Mr Sharma is free.
2. A: Good morning. I am interested in shares of NewCom.
B: Oh yes. Just a moment. I see that the price is quite high at the moment.
A: I don't want to buy expensive shares and sell them for less. I don't want to make a(n) (3) _____.
B: I understand. AllTech looks good today. The (4) _____ for their shares is not so high at the moment.
A: That sounds interesting. I want to make a(n) (5) _____ with this investment.

Speaking

11. Work in pairs. Discuss these questions. Give details.

- Do you pay rent or do you own a flat?
- Do you have a mortgage? Do you pay interest on it?
- Do you get interest on your current account?
- Do you make investments?

UNIT 2. FINANCIAL DOCUMENTATION

2.1. Types of documentation

Get ready!

1. Before you read the passage, talk about these questions.

- What are some common financial documents?
- What type of assistance can a financial advisor provide?

Reading

2. Read the ad for a financial advisor. Then, mark the following statements as true (T) or false (F).

IS YOUR BUSINESS IN NEED OF FINANCIAL GUIDANCE

Sheila knows the world of **finance!** Financial advising services include the organization and **review** of the following documents:

- contracts
- applications
- letters of credit
- insurance policies

But that's not all. Sheila can assist in the creation of **business plans**. Not in business? Sheila advises clients on personal finance as well. Get help managing your **records** and organizing **files**. Bring by your bank **statements** for a free advisory session.

Will you be traveling soon? Stop by to find the best exchange rates for international **legal tender**.

It's time to take control of your finances. Call Sheila Spires for help with all financial matters, big or small.

1. The advisor issues letters of credit. _____
2. The advisor works in business and personal finance. _____
3. The advisor will review bank documents for free. _____

Vocabulary

3. Write a word that is similar in meaning to the underlined part.

1. Both parties signed a document defining the terms of agreement.

__ _ n _ r _ _ t

2. Our advisor has an organized collection of all our important financial documents.

__ i _ _

3. The executives held a meeting to revise their company's goals and methods.

__ _ s _ n _ _ _ _ l _ n

4. The business of making decisions about money offers a variety of career choices.

__ _ n _ _ c _

5. Don't turn in that report until it's been checked for errors.

_ e _ _ _ _ e _

4. Fill in the blanks with the correct words and phrases from the word bank.

application record legal tender statement insurance policy

1. The bank sends a monthly _____.

2. Pesos are not _____ in the U.S
3. She has no defaulted loans on _____.
4. The effective dates and terms of liability are included in the _____.
5. To open the account, Jon filled out a(n) _____.

5. Listen and read the ad for a financial advisor again. How can Sheila Spires help people planning a vacation?

Listening

6. Listen to a conversation between a secretary and a caller. Choose the correct answers.

1. What is the purpose of this phone call?
 - A to revise a business plan
 - B to discuss new products
 - C to make an appointment
 - D to adjust a schedule
2. What will happen Friday morning?
 - A The man will meet an advisor.
 - B The woman will advise the man.
 - C The woman will schedule a meeting.
 - D The man will work on new products.

7. Listen again and complete the conversation

Secretary: Spires Financial Advisory. How can I help you today?

Caller: Hi. This is Daniel Stonebrook, with Stonebrook Appliances. I'd like to make an appointment to 1_____.

Secretary: Hello, Daniel, what is the appointment 2_____?

Caller: I'd like to revise our 3_____ considering taking on some new products.

Secretary: That's great. We 4_____ on Friday the fourth at eleven am. Does that work for you?

Caller: Friday morning 5_____. Thank you.

Secretary: Great. I'll put it on the 6_____.

Speaking

8. With a partner, act out the roles below.

Student A: You are a financial advisory office secretary. Talk to Student B about:

- making an appointment
- the purpose of the appointment
- the time and date of the appointment

Student B: You are a financial advisory client. Talk to Student A about making an appointment to see an advisor.

Writing

9. Use the conversation from Task 8 to fill out the secretary's note.

NEW APPOINTMENT

Client Name: _____

Date: _____

Time: _____

Reason for Visit: _____

2.2. Balance sheets

Get ready!

1. Before you read the passage, talk about these questions.

- What are some things that are valuable to a business?
- What things detract from a business's profit?

Reading

2. Read the letter from an accountant to a business owner. Then, choose the correct answers.

Terry Mac, Accountant, K&M Accounting 5218 Terrace Drive Davis, CA 53718

Dear Mr. Carson,

Here is a summary of the **balance sheet** reporting your company's financial position. Carson Electronics currently holds \$237,000 in **assets**. This includes 510,000 in **intangible assets**, \$45,000 in **accounts receivable**, and \$80,000 in **inventory**. Your **fixed assets** amount to \$47,000 in **property & equipment**. Carson Electronics is currently responsible for \$230,000 in **liabilities**. This includes \$80,000 in **accounts payable** and \$100,000 in prospective salaries. You owe \$50,000 in long- and short-term debt. That leaves you with an **owner's equity** of \$7,000.

Please contact me if you have any questions regarding this summary. Sincerely, Terry Mac

Assets	Liabilities
Current Assets	Current Liabilities

Intangible Assets	\$10,000	Short term-debt	<u>\$20,000</u>
Cash:	\$55,000	Accounts Payable	\$80,000
Accounts Receivable	\$45,000	Salaries	\$100,000
<i>Inventory</i>	\$80,000	Total Current Liabilities	\$200,000
Total Current Assets	\$190,000	Long-term debt	\$30,000
Property & Equipment	<u>\$47,000</u>	Total Liabilities	<u>\$230,000</u>
		Owner's equity	<u>\$7,000</u>
Total Assets	<u>\$237,000</u>	Total Liabilities & Owners Equity	<u>\$237,000</u> 1

- What is the purpose of the letter?
A to compare long and short-term debt
B to settle the company's outstanding debts
C to balance the company's financial position
D to summarize the company's financial position
- Which of this company's assets are of the greatest value?
A intangible assets
B accounts receivable
C inventory
D fixed assets
- What is NOT considered a liability?
A accounts payable
B short-term debt
C salaries
D property & equipment

Vocabulary

3. *Place the words and phrases from the word bank under the correct heading.*

inventory accounts receivable accounts payable property & equipment

Assets	Liabilities

4. *Match the words (1-6) with the definitions (A-F).*

- | | |
|---------------------|---|
| 1 liabilities | A the portion of assets belonging to the head of the company |
| 2 assets | B things of value that do not exist physically |
| 3 fixed assets | C anything of value |
| 4 owner's equity | D things of value not easily converted to cash |
| 5 intangible assets | E debts and expenses |
| 6 balance sheet | F a document showing a company's finances |

Listening

5. *Listen to a conversation between a business owner and an accountant. Mark the following statements as true (T) or false (F).*

- The man calls about a mistake in his liabilities. _____
- The man has more inventory than the report shows. _____
- The adjustment affects the owner's equity. _____

6. *Listen again and complete the conversation.*

- Owner: Hi, Terry. 1_____ Sam Carson from Carson Electronics.
- Accountant: Hello, Sam. Did you receive my letter?
- Owner: I did. But I found a 2_____.

Accountant: I'm sorry. 3 _____ ?
 Owner: Well, your summary reports \$90,000 in inventory. But 4 _____
 _____ \$85,000.
 Accountant: Okay. Thanks for telling me. I'll 5 _____
 right now.
 Owner: Thanks Terry. 6 _____ .
 Accountant: Not a problem. With the adjustment, your 7 _____ value
 comes to two thousand.
 Owner: Perfect. Thanks again, Terry.

Speaking

7. With a partner, act out the roles below.

Student A: You are an accountant. Talk to Student B about:

- a financial summary letter
- changes in values
- an adjusted equity value

Student B: you are a business owner. Talk to Student A about a discrepancy in inventory values.

Writing

8. Use the conversation from Task 7 to fill out the balance sheet adjustment letter.

Dear _____,
 After adjusting your _____
 value from _____ to _____,
 your new _____ value comes
 to _____.
 Sincerely,

2.3. The income statement

Speaking

1. Work in pairs. Choose the correct answer, a, b or c. Discuss.

1. An income statement shows
 - a) how many customers a company has.
 - b) how much the company needed to borrow.
 - c) how much the company earned and spent.
2. The income statement is used with the balance sheet to
 - a) find out about the financial position of a company.
 - b) compare the figures.
 - c) explain the balance sheet.
3. Numbers written in brackets show
 - a) numbers from the year before.
 - b) negative numbers.
 - c) numbers which are estimated.

Listening

2. Listen and check your answers in 1.

Vocabulary

3. Look at the income statement for Electronics and More Ltd and match these definitions to the underlined words.

- 1 the gradual decrease in value of an intangible asset _____
- 2 the money earned before paying interest and tax _____
- 3 money the company earned _____
- 4 the amount of money spent to produce and sell a product _____
- 5 the amount earned for selling goods minus discounts given to customers _____
- 6 the gradual decrease in value for a tangible asset _____

INCOME STATEMENT FOR ELECTRONICS AND MORE LTD

6 April 2011 -5 April 2012

[figures in 000s]

Operating revenues	
<u>Sales</u>	€8,900
Operating expenses	
<u>Cost of goods sold</u>	(€2,739)
Sales. General and Administrative Expenses (SG&A)	(€3,955)
<u>Depreciation and amortisation</u>	(€643)
Total operating costs	(€7,337)
Operating profit	€1,563
Non-operating profit	€0
<u>EBIT</u>	€1,563
Interest	(€148)
Earnings before income taxes	€1,415
Income taxes	(€369)
<u>Net profit after tax</u>	€1,046

Listening

4. Your boss is explaining how the bank looks at an income statement to decide if the company can get a loan or not. Look at the income statement in 3. Listen and circle the words you hear.

5. Look again at the income statement in 3 and the income statement below. Are these statements true (T), false (F) or is there no information (NI) in the text?

1. The net profit after tax is found by subtracting the operating expenses from the net sales. _____
2. Comparing the net profit margin from one year to another might show if the company has done better or not. _____
3. Last year's sales and net profit margin were lower. _____

4. Companies in the same field also produce income statements. _____
5. The income statement and the balance sheet should both be looked at. _____
6. The income statement may be less important than the balance sheet. _____

INCOME STATEMENT FOR ELECTRONICS AND MORE LTD

6 April 2010-S April 2011

[figures in 000s]

Operating revenues	
Sales	€7.600
Net profit after tax	€996

Speaking

6. Work in pairs. Do you think it will be a good idea to lend Electronics and More Ltd money? Talk about the problems that could arise and the other documents you would like to look at.

It could be a problem if.....

I would like to see ...

We may need to ask them about...

It might be better to ...

Writing

7. Write a short report about the income statement of Electronics and More Ltd for your boss. Explain how the figures were reached.

This report aims to explain the income statement of ... Last year the company earned ... in net sales. Their operating expenses were ... This was a result of ... plus ...

2.4. The cash flow statement

Speaking

1. Work in pairs. What do you think a cash flow statement shows? How it is different from an income statement? Look at this cash flow statement for Electronics and More Ltd and the text to check your answers.

Cash flow statements are the third important document that companies produce. The income statement shows if the company made a profit and the cash flow statement shows if the company generated cash. When we look at the bottom line of the cash flow statement, we see if operations resulted in a net increase or decrease in the cash the company has. Therefore, the cash flow statement is important for finding out if the company can pay its bills.

ELECTRONICS AND MORE LTD - CASH FLOW STATEMENT

Part 1	Cash flow from operations	
	(1) Profit after tax	€300,000
	(2) Decrease in accounts receivable	€48,000
	(3) Increase in taxes payable	€43,000
	(4) Increase in accounts payable	€52,000
	(5) Net cash from operations	€443,000
Part 2	Cash flow from investing	
	(6) Plant and equipment	(€137,500)

Part 3	<i>Cash flow from financing</i>	
	(7) Issuing new shares	€65,000
	(8) Bank loans	€202,000
	(9) Net increase in cash	€572,500

Reading

2. Look at the cash flow statement in 1 again and match 1-9 to definitions a-i.

Part 1

- a) The company has more cash on hand because the customers have paid their debts. _____
- b) The company has more cash on hand because they are waiting to pay their taxes till a later date. _____
- c) All the expenses are subtracted, resulting in this final figure . _____
- d) The company has more cash on hand because they are waiting to pay suppliers till a later date. _____
- e) Here we see all the cash the company generated by doing business . _____

Parts 2 and 3

- f) This expense was caused by buying equipment for the factory. _____
- g) This money came from a bank. _____
- h) This final figure resulted from all cash movements. _____
- i) This figure is a result of finding people to invest in company stock . _____

UNIT 3. JOBS IN FINANCE

3.1. Accountant

Get ready!

1. Before you read the passage, talk about these questions.

- What tasks do accountants do in an office?
- What is the importance of accurate accounting?

Reading

2. Read the online classifieds page. Then, fill in the blanks with the correct words and phrases from the word bank.

CLASSIFIEDS > JOBS > ACCOUNTANT

009108 Experienced accountant needed for a food delivery company. Responsibilities include making **cash disbursements to** vendors and ensuring appropriate levels of **inventory**. An ideal candidate will understand strategies for **procurement**. The job also involves **reporting on cash collections** and carefully tracking purchases made **on credit**.

009109 Calling all accountants! Professional Security Inc. is hiring **payroll** specialists to join our growing team. Accountants will prepare detailed **stubs** for employees, including information about **gross wages**. Duties also include generating reports on **total wages** and processing **deposits** into employees' **checking accounts**. Come see if PSI is the place for you!

009110 Quail Village Municipal Services seeks accountant qualified in **property accounting**. You will be responsible for analyzing and approving the city's property purchases, You will also monitor the status of city **equipment** and prepare **purchase orders** for new equipment as needed.

on credit inventory property equipment direct deposits

A food delivery company needs an accountant for cash disbursements and maintaining 1_____. The position includes tracking orders purchased 2_____. Professional Security Inc. is looking for payroll accountants. They will prepare reports on wages and handle 3 _____. Quail Village Municipal Services wants someone experienced in 4_____ accounting. This accountant will approve purchases and create purchase orders for 5_____.

Vocabulary

3. Match the words (1-7) with the definitions (A-G).

- | | |
|---------------------|---|
| 1 stub | A acquiring goods at the best value |
| 2 payroll | B a list of employees and wages |
| 3 on credit | C taking something and agreeing to pay later |
| 4 inventory | D a piece of paper with paycheck details |
| 5 procurement | E payment made to meet previous obligations |
| 6 cash collections | F total amount of money received in a month |
| 7 cash disbursement | G a company's total supply of something |

4. Write a word that is similar in meaning to the underlined part.

1. The total salary paid decreased when the company employed fewer people.
t _ t _ _ _ a g _ _
2. The university hired an accountant to handle management of the value of land and equipment,
_ _ o p _ _ y _ _ c c _ _ _ t _ _ g
3. Raymond submitted a document requesting that a company make a purchase for extra office supplies.
_ _ _ c h _ s _ _ r d _ _
4. Wages before deduction of expenses are greater than what employees take home.
g _ _ s s _ _ a g _ _
5. Most people hold an account that allows holders to remove money by check or debit card.
_ _ _ c k _ _ g _ _ c _ _ u n _

Listening

5. Listen to a conversation between an accountant and an employer. Mark the following statements as true (T) or false (F).

1. The man has previous payroll experience. _____
2. The man created reports on cash disbursements. _____
3. The woman needs an accountant to manage purchase orders. _____

6. Listen again and complete the conversation.

- Accountant: Thank you for meeting with me. I'm 1 _____ about this job opportunity.
- Employer: Well, I'm looking forward to learning more about you. Mr. Armstrong. 2 _____ accounting experience do you have?
- Accountant: I spent four years in the payroll department at my previous job.
- Employer: And what did you do there?
- Accountant: I analyzed employment trends and prepared reports on 3 _____.
- Employer: How did the company use that data?
- Accountant: They used my reports to determine if hiring practices were 4 _____ the budget.
- Employer: That's good. We really need someone with that kind of experience 5 _____. What else have you done?
- Accountant: When 6 _____ in accounting, I managed cash disbursements and purchase orders for a small retail company.

Speaking

7. *With a partner, act out the roles below.*

Student A: You are an employer. Talk to Student B about:

- previous jobs
- accounting duties
- your company's accounting needs

Student B: You are interviewing for a position. Answer Student A's questions.

Writing

8. *Use the conversation from Task 7 to fill out the employer's notes.*

EMPLOYER'S NOTES

Applicant name: _____

Position applying for: _____

Previous experience: _____

Responsibilities: _____

3.2. Tax consultant

Get ready!

1. *Before you read the passage, talk about these questions.*

- How do people feel about taxes in your country?
- What are some common tax problems people have in your country?

Reading

2. *Read the job posting. Then, mark the following statements AS TRUE (T) OR FALSE (F).*

TAX CONSULTANT

Main Street Financial Services is seeking applicants for the position of **tax consultant**. Tax consultants at Main Street are not just **tax preparers**. Our consultants are up-to-date on the latest changes to the tax laws. They know how to find **deductions** that give our clients the biggest **refunds**.

Most importantly, a Main Street tax consultant must be a guide, teacher and counselor for our clients. Here at Main Street, we listen and learn about our clients' lives and their financial **circumstances**. Our clients will bring us their problems: **back taxes, tax debt, tax returns** they **filed** incorrectly. Whatever the tax issue, we **assist** a client until it is resolved. We not only provide support during **audits** but also **advice** to avoid future problems. Applicants must have at least 5 years' experience in tax

preparation or consulting. If you would like to join a great team, send a resume and cover letter to a.mevers@mainstreetfinances.com.

1. The company needs help reviewing its tax return. _____
2. The company helps people during audits. _____
3. The company wants a consultant who has a minimum of five years of experience. _____

Vocabulary

3. Match the words (1-7) with the definitions (A-G).

- | | |
|------------------|---|
| 1 tax consultant | A an inspection of financial records |
| 2 deduction | B a person who helps people organize their |
| 3 circumstances | C a form that states how much taxes they have paid or owe |
| 4 audit | D an expense that reduces a person's taxes |
| 6 tax return | E unpaid taxes from years before |
| 7 advice | F the general conditions of something |
| 8 back taxes | G help or guidance |

4. Fill in the blanks with the correct words and phrases from the word bank.

file assist tax debt refund tax preparer taxes

1. Carl did not pay his _____ last year and now he owes the government money.
2. Hire a _____ to avoid errors on your return.
3. I need someone to _____ me with my tax return.
4. Failure to complete a return can lead to a large _____.
5. The man deposited his _____ in the bank.
6. You must _____ your return by the 22nd.

Listening

5. Listen to a conversation between a tax consultant and a client. Choose the correct answers.

1. Why is the man at the office?
A to get advice about an audit
B to ask for help with a tax return
C to check if his return was filed
D to review past tax returns
2. What is true of the man?
A He is expecting a large return.
B He used a tax preparer last year.
C He cannot afford the consultant's rate.
D He did not pay his taxes a few years ago.

6. Listen again and complete the conversation.

Client: Well. I didn't pay my taxes a few years ago. So I have a big
1 _____.

Consultant: Okay, that's important to know. Now did you pay your taxes last year?

Client: Yes. But I didn't use a 2 _____. I think I made a lot of mistakes.

Consultant: Don't worry. That's something we can fix. 3 _____ I should know?

Client: Not that I can think of 4 _____. I'll get an audit?

Consultant: It's possible. But 5 _____ your past returns before I know.

Client: Great. I just have one last question. How much will this cost?

Consultant: 6 _____. I charge by the hour.

Speaking

7. With a partner, act out the roles below.

Student A: You are a tax consultant. Talk to Student B about his or her

- financial circumstances
- last year's taxes
- tax problems

Student B: You are visiting a tax consultant. Answer Student A's questions.

Writing

8. Use the conversation from Task 7 to fill out the form at a tax consultant's office.

TAX CONSULTANT FORM

Client Name: _____

Reason for visit: _____

Current Financial Circumstances: _____

Did you pay taxes last year? _____

Have you used a consultant or preparer before? _____

List any tax problems: _____

3.3. Financial advisor

Get ready!

1. Before you read the passage, talk about these questions.

- What questions should financial advisors ask their clients?
- What are the most popular types of investments in your country?

Reading

2. Read the web page. Then, mark the following statements as true (T) or false (F).

ACME ADVISORS
keeps your best interests at heart!

In today's unstable financial climate, it's hard to feel secure. Choosing a **financial advisor** is a tough decision. There are a lot of investment firms out there. Not all of them are concerned about your **best interests**.

Acme Advisors helps folks invest safely. **Finance planning** is our only business. We spend time w~ you to learn about your goals and dreams. We proves a **risk assessment** to find the strengths arc weaknesses of your finances and your portfolio. We create an **investor profile** based on your comfort level with risk. Once we fully understand your needs we recommend **asset allocations** (stocks, bonds, **insurance products**) that provide steady growth. Most importantly, we help you find peace of mind.

Acme Advisors NEVER charges **commissions**. We are **fee-only** advisors. No commissions means no **conflicts of interest**. We charge by the hour and you pay us directly. Acme Advisors keeps your best interests at heart.

1. Acme Advisors sells only insurance products. _____
2. Advisors in the company are paid according to how many sales they make. _____
3. Acme Advisors creates an investor profile for each customer. _____

Vocabulary

3. *Read the sentence pair. Choose where the words best fit the blanks.*

1 **risk assessment** / **investor profile**

A A summary of a client's investments and investing style is a (n) _____.

B _____ tests how willing a client is to lose money.

2 **financial planning** / **insurance product**

A _____ helps people raise money for retirement.

B People purchase a(n) _____ protect themselves against losses.

4. *Fill in the blanks with the correct words and phrases from the word bank.*

asset allocation conflict of interest fee-only commission
best interests financial advisor

1. John asked his _____ for investment recommendations.
2. Mary earns a(n) _____ when she advises her client.
3. A good financial planner works in his client's _____.
4. A(n) _____ financial advisor charges by the hour.
5. Dividing money between stocks and bonds is called _____.
6. A professional that allows personal interests to affect professional decisions has a _____.

5. *Listen and read the web page again. What is the purpose of conducting a risk assessment?*

Listening

6. *Listen to a conversation between a broker and a client. Mark the following statements as true (T) or false (F).*

1. The woman feels that her investments are secure. _____

2. Risk assessment can prevent market crashes. _____
3. The woman has only invested money in stocks. _____

7. Listen again and complete the conversation.

- Advisor: Well, why don't you 1 _____ your money is invested?
- Investor: I have some stock and 2 _____.
- Advisor: Got it. We can look at those 3 _____ later. Now, what's your biggest concern?
- Investor: 4 _____, I'm afraid of losing my money.
- Advisor: I can start with a 5 _____ to see what types of stocks you should avoid.
- Investor: Okay. So, is buying stocks 6 _____ way to invest?
- Advisor: Usually they are. But it's a good idea to divide your money between stocks, bonds and insurance products. Asset allocation protects your money if the market goes down.

Speaking

8. With a partner, act out the roles below.

Student A: You are a financial advisor. Talk to Student B about:

- concerns
- safe investments
- risk assessment.

Student B: You are a financial advisor's client. Talk to Student A about your investments.

Writing

9. Use the conversation from Task 8 to fill out the financial advisor's notes.

MEETING NOTES

Advisor: _____

Client: _____

Client's Concerns: _____

Current Investments: _____

Recommendations: _____

3.4. Stock brokers

Get ready!

1. Before you read the passage, talk about these questions.

- Do most people in your country use stock traders or trade stocks online?
- Who do people turn to for advice on the stock market?

Reading

2. Read the stock brokerage web page. Then, choose the correct answers.

NET WORTH STOCK BROKERAGE

Have you been thinking about investing in the **stock market**? Trading stocks and bonds can be very confusing. Net Worth Stock **Brokerage** is here to help. Other firms have **sales agents** who provide limited **services**. We offer an array of financial services to match a **client's** style of investing. What's yours?

You are nervous or new to investing - You may want **discretionary dealing**.

Based on your financial goals, your personal **stock broker** makes investment decisions **on your behalf**.

You like to make your own decisions, but need advice - You may want **advisory dealing**. Your personal broker will **advise** you on investments and provide recommendations. You make the final decision on when, where and how your money is invested.

You understand the stock exchange and know where and how to invest your money- You may want **execute-only** services. Your personal broker will only **carry out** your orders to buy or sell on national and international stock **exchanges**.

1. What is the purpose of the website?
A to compare stocks and bonds
B to list brokers' qualifications
C to describe a business's services
D to give advice on investments
2. Which is NOT a service offered on the website?
A advisory dealing
B investment classes
C discretionary dealing
D execute-only services
3. What service does an execute-only broker provide?
A giving advice to clients
B carrying out clients' orders
C making decisions for clients
D suggesting stocks to clients

Vocabulary

3. Match the words (1-5) with the definitions (A-E).

- | | |
|-------------------|---|
| 1 client | A a place where stocks are bought and sold |
| 2 exchange | B to serve as someone's representative |
| 3 service | C someone who buys goods and services |
| 4 advise | D an action that a professional is paid to do for a client |
| 5 on one's behalf | E to guide or give information needed to make – decision |

4. Fill in the blanks with the correct words and phrases from the word bank.

exchange carry out execution-only services advise

1. A broker provides _____ to his client.

2. Stocks are sold on the _____.
3. Larry chooses his own stocks, so he hired a(n) _____ broker.
4. Some brokers just _____ clients' orders while others help make decisions.
5. John didn't know what to invest in, so he asked a broker to _____ him.

Listening

5. Listen to a conversation between two brokers. Mark the following statements as true (T) or false (F).

1. Most of the man's new clients want execution-only services. _____
2. Both brokers prefer to give discretionary dealing services. _____
3. The man is going to meet with his manager. _____

6. Listen again and complete the conversation.

Broker 2: It is, thanks. I've got two new companies and several individuals.

Broker 1: Good for you. So, what kind of 1 _____ ?

Broker 2: It varies. But most of them want 2 _____.

Broker 1: That's the most interesting type of client, 3 _____ ? A lot of mine want execution-only.

Broker 2: I've been there. I 4 _____ to just carry out clients' orders. I want to help them learn about the exchange.

Broker 1: 5 _____ ! I'd rather advise my clients on how to manage their money and make it grow.

Broker 2: Well, I should 6 _____. I have to meet with one of the new clients.

Speaking

7. With a partner, act out the roles below.

Student A: You are a stock broker. Talk to Student B about:

- new clients
- favorite services
- least favorite services

Student B: You are a stock broker. Ask Student A about clients.

3.5. Trader

Get ready!

1. Before you read the passage, talk about these questions.

- What are the benefits of being a trader?
- What are the stresses and demands of being a trader?

Reading

2. Read the article in a business journal. Then, mark the following statements as true (T) or false (F).

THE LIFE OF A TRADER

William Remmy is a **stock trader**. He's employed by Graystone Investments, a very successful **investment firm**. Like many traders, William earns a significant **salary** with potential for a large annual **bonus** that is determined by the profit he brings in. For that reason, people are often jealous of traders like Mr. Remmy. After all, it seems like a lot of money in exchange for easy work. But being a well-paid trader is harder than it appears to be. That's because working for wealthy firms and individuals isn't like being a casual **day trader**.

William is always busy **monitoring** the stock market and studying trends. But that's not all. He must know what is going on in the **capital, derivatives** and **currency markets** as well. He has to be available to his **portfolio manager** at any hour of the day and ready to follow his **directions** at a moment's notice. And if he makes a purchase or sale at the wrong **price**, he might lose millions. So there absolutely is a financial reward to being a trader. But the job comes with stress, demands and requires special knowledge. And that makes a successful high-stakes trader worth every penny for investment firms.

1. Mr. Remmy's bonus is determined by the number of trades he makes. _____
2. Mr. Remmy is a portfolio manager. _____
3. Traders monitor four types of markets. _____

Vocabulary

3. Match the words (1-8) with the definitions (A-H).

- | | |
|-------------------|---|
| 1 monitor | A a place to buy and sell foreign money |
| 2 investment firm | B money given to an employee in addition to regular |
| 3 currency market | payment |
| 4 day trader | C a person who buys and sells stock, but not professionally |
| 5 salary | D to observe something |
| 6 price | E the regular payment one receives for work |
| 7 direction | F an instruction |
| 8 bonus | G the amount of money that something cost |
| | H a company that invests money for clients |

4. Write a word which is similar in meaning to the underlined part.

1. The market for trading securities is very complex.
c _ _ i _ a _ m _ _ _ e _
2. Leave trades on the value placed on other financial assets to the professionals.
_ e _ _ v _ _ i _ _ s _ _ r _ e _
3. A good investment controller earns millions for firms.
_ o _ t _ _ l _ _ m _ _ a _ e _
4. People who buy and sell stocks have a lot of responsibility.
s _ _ _ k _ _ r _ _ e _ _

Listening

5. Listen to a conversation between a reporter and a trader. Choose the correct answers.

1. What is the conversation mainly about?
 - A the benefits of being a trader
 - B misconceptions about being a trader
 - C how competitive traders are
 - D similarities between day traders and professional traders
2. What does the man say about day traders?
 - A They must have a license.
 - B They lose more than they earn.
 - C They make money for their clients.
 - D They work harder than people realize

6. Listen again and complete the conversation.

Reporter: First, how do you become a 1 _____ ?
 Trader: Well, to be a professional, you have to go to school and
 2 _____ first.
 Reporter: I didn't know that.
 Trader: Most people don't. That's because a lot of day traders
 buy and sell stock from home 3 _____ training.
 Reporter: So, if day traders can do the same work you do, is the education
 necessary?
 Trader: Well, there's a big 4 _____ professional traders and
 day traders.
 Reporter: Could you 5 _____ ?
 Trader: 6 _____, day traders don't make much
 money. In fact, they usually lose more than they make.

Speaking

7. With a partner, act out the roles below.

Student A: You are a reporter. Ask Student B about:

- becoming a trader
- day traders
- misconceptions

Student B: You are a trader, Answer Student A's questions about your job.

Writing

8. Use the conversation from Task 7 to fill out the reporter's notes.

INTERVIEW NOTES

Trader Name: _____
 Becoming a trader: _____
 Opinion of day traders: _____
 Misconceptions: _____

UNIT 4. BUSINESS FINANCE

4.1. Types of businesses

Get ready!

1. *Before you read the passage, talk about these questions.*

- What are different ways that someone can own a business?
- How does a business's size determine its structure?

Reading

2. *Read the chapter. Then, choose the correct answers.*

CHOOSING A TYPE OF BUSINESS

Which structure is right for your business?

You are the **sole proprietor** if you are the only **owner** of your business. As sole proprietor, you make all decisions about the business.

A business with multiple owners is a **partnership**. Partners share responsibilities and profits. You can also form a **co-operative**. In this structure, all employees share profits.

Larger businesses are often **incorporated**, and no particular person is responsible for the entire business. A common mid-sized **corporation** is an **LLC**. This type of **private** corporation is popular for its tax benefits. Much larger corporations, (**C Corporations**) are usually **public**. This means that anyone can buy stock and become a **shareholder**.

A **non-profit organization** is appropriate for charitable and community services. All profits go towards advancing the goals of your business.

1. The purpose of the chapter is to ...
 - A describe different business structures.
 - B explain the risks of forming corporations.
 - C list the steps towards business ownership.
 - D encourage businesses to become non-profit.
2. What can you infer about private corporations?
 - A They cannot be LLCs.
 - B They are usually larger companies.
 - C Their stock is not available for public sale
 - D They are always run by sole proprietors.
3. What is an advantage of an LLC?
 - A It has tax benefits.
 - B It is not incorporated.
 - C One person runs the business.
 - D Anyone can purchase its stock

Vocabulary

3. *Write a word that is similar in meaning to the underlined part.*

1. The people who own stock in the company are meeting to discuss the new financial plan.

_ h a _ _ h _ _ d _ _ s

2. Wetzel's Foods became a legal corporation last year.

i _ _ o r _ _ _ a t _ _

2. Tom was the company's only person responsible for making decisions.

_ _ l e _ _ o p _ _ _ _ o r

3. The board made the company available for purchase on the open market.

_ u _ _ _ c

4. Darlene formed a business with multiple owners with her two brothers.

p _ _ _ n e _ _ _ _ l

5. Businesses with the rights of corporations but fewer restrictions are popular for their tax benefits.

_ _ C _

4. Fill in the blanks with the correct words and phrases from the word bank.

non-profit organization co-operative private owner cooperation

1. Smith technologies is a(n) _____ company, so we cannot buy shares.

2. The local supermarket is a(n) _____ where all the employees share the profits.

3. A (n) _____ has most of the same rights as an individual person.

4. A(n) _____ invests all extra income in itself.

5. Angelo was the _____ of the firm until he sold it to a larger company.

Listening

5. Listen to a conversation between a business owner and a financial advisor. Mark the following statements as true (T) or false (F).

1. The woman recommends a partnership. _____

2. A partnership is less financially risky than an LLC. _____

3. The man approves of the woman's suggestion. _____

6. Listen again and complete the conversation.

Businessman: 1 _____ of business do you recommend for my new firm?

Financial Advisor: Well, I think an LLC is 2 FOR you and your partners.

Businessman: Really? 3 _____ a simple partnership?

Financial Advisor: Starting a business is risky. If your company fails, a partnership will leave you all 4 _____.

Businessman: I don't quite understand. How is an LLC different?

Financial Advisor: An LLC protects its members from full financial responsibility. And you'll pay 5 _____.

Businessman: I like the 6 _____. Let's get started.

Speaking

7. With a partner, act out the roles below.

Student A: You are a financial advisor. Talk to Student B about:

- business types

- benefits and risks
- your recommendation

Student B: You want to start a business. Ask Student A for advice.

Writing

8. Use the conversation from Task 7 to fill out the business owner's notes.

A partnership is risky because _____

The advantages of an LLC are _____

4.2. Types of cost

Get ready!

1. Before you read the passage, talk about these questions.

- What are some costs of running a business?
- How can costs change from month to month?

Reading

2. Read the magazine article. Then, fill in the blanks with the correct words and phrases from the word bank.

The cost of doing business:

UNDERSTANDING YOUR EXPENSES

A successful business depends on effective **cost** management. You must understand the **total costs** of running your business.

Determining **fixed costs** is easy. These include office rent, taxes and other **administrative** expenses. Such costs rarely change.

Variable costs require more careful monitoring. These expenses change with **business performance**. As your business grows, you will see changes in the cost of **production**. You will likely increase your workforce, which increases the cost of **labor**. An expanding business must also be prepared to pay more for **storage** and **distribution**.

Also, remember that **advertising** is an important way to attract customers. Advertising is sometimes expensive, but it helps you make more money in the long-term.

business performance business owner fixed costs
advertising increases

A successful 1_____ understands the total costs of running a business.
2_____ such as administrative expenses, usually remain the same.
Variable costs change with 3_____. An expanding business often
experience 4_____ in the costs of labor, storage and distribution.
5_____ is an important cost that aids the growth of a business.

Vocabulary

3. Match the words (1-6) with the definitions (A-F).

- | | |
|------------------|---|
| 1 cost | A involving the management of something |
| 2 labor | B work in exchange for pay |
| 3 fixed costs | C an amount needed to pay for something |
| 4 total costs | D expenses that do not usually change |
| 5 distribution | E all the expenses of running a business |
| 6 administrative | F the act of delivering something |

4. Read the sentence and choose the correct word.

1. The manager doubled spending on **labor** / **advertising** to attract more customers.
2. The extra products we made are being kept in **distribution** / **storage**.
3. The company's rapid growth caused a sudden crease in **variable costs** / **fixed costs**.
4. We **decided to stop total costs** / **production** until our sales improved.

Listening

5. Listen to a conversation between a business owner and a financial advisor. Mark the following statements as true (T) or false (F).

1. The company is not earning money. _____
2. The man recommends reducing labor costs. _____
3. The woman agrees to produce less. _____

6. Listen again and complete the conversation.

- Owner: Thanks for seeing me, Mr. Francis. Did you get my records?
- Advisor: 1 _____ . And yes, I looked over your records.
- Owner: So you saw that my company isn't 2 _____ .
What can I do?
- Advisor: I think you can reduce some costs.
- Owner: How? I already 3 _____ labor.
- Advisor: You produce more than you need. So you have a lot of 4 _____ .
- Owner: That's true. Some packages are stored months.
- Advisor: I recommend 5 _____ . You'll save money on storage.
- Owner: That's a 6 _____ . I'll do that.

Speaking

7. *With a partner, act out the roles below.*

Student A: You are a financial advisor. Talk to Student B about:

- costs
- reductions
- your recommendation

Student B: You are a business owner. Talk to Student A about your business.

Writing

8. *Use the conversation from Task 7 to fill out the financial advisor's memo.*

MEMO

The company spends too much on _____

I recommend _____

You can save _____

4.3. Budgets

Get ready!

1. *Before you read the passage, talk about these questions.*

- How do business owners ensure they have enough money to run their businesses?
- What should business owners consider when making budgets?

Reading

2. *Read the advice column. Then, mark the following statements as true (T) or false (F).*

ASK DR. MONEY

Dear Dr. Money,

I am opening an auto parts store. I read in a magazine that businesses must have a **master budget**. My financial advisor already helped me prepare a **cash budget** and an **operating budget**. My business is small, with one location and four members of **staff**. Is a master budget really necessary?

Jerry in Oakville Falls

Dear Jerry,

For your small business, your existing **budgets** are **sufficient**. A master budget is only necessary for larger, more complex businesses. With accurate projections for **income** and **overhead**, your operating budget ensures you make a profit. Observing the limits of your cash budget prevents you from going into **debt**. Just follow your financial advisor's **plan** and you will be fine.

1. A financial advisor prepared a master budget for the business owner. _____
2. The columnist does not recommend a master budget. _____
3. According to the columnist, cash budgets are unnecessary for small businesses.

Vocabulary

3. Read the sentence pair. Choose where the words best fit the blanks.

1 operating budget / income

A The accounting manager prepared a new _____ for the quarterly meeting.

B The greeting card company's _____ always increases during the holidays.

2 budget / debt

A Sally will lose her business unless she can pay off a large _____.

B Thurmond wants a new desk, but the _____ for office furniture is too small.

3 staff / plan

A The partners are looking forward to hearing the new _____ from their financial advisor.

B After a poor sales year, the company had to fire several _____ members.

4. Fill in the blanks with the correct words and phrases from the word bank.

profits cash budget overheads sufficient master budget

1. Ursula is worried because her income is not _____ to pay for her expenses.
2. A(n) _____ includes several smaller budgets.
3. The company executives moved to smaller offices to reduce their _____.
4. A(n) _____ estimates future, but not sales goals.
5. The owner congratulated her employees for earning record _____ this year.

Listening

5. Listen to a conversation between a business owner and a financial advisor. Choose the correct answers.

1. What is the purpose of the conversation?
A to suggest a new financial strategy
B to explain changes in the budget
C to describe the benefits of more advertising
D to teach the owner how to read a budget
2. What will the man likely do next?
A review budget changes
B recommend cutting costs
C suggest changing suppliers
D explain why costs increased

6. Listen again and complete the conversation.

Owner: I'm confused about this new 1 _____ . Can my business afford these new expenses?

Advisor: It can, 2 _____ the budget.

Owner: 3_____ . What about this increase in advertising expenses?

Advisor: Last year, you spent nine percent of your budget on advertising. But costs went down. So you can 4_____ on ads.

Owner: Really? What costs 5_____?

Advisor: Your suppliers are charging you less per order.

Owner: Wow. I 6_____ my profits were so significant. Maybe you can 7_____ some of these other changes, too.

Advisor: Of course.

Speaking

7. With a partner, act out the roles below.

Student A: You are a financial advisor. Talk to Student B about:

- a new operating budget
- cost changes
- advertising budget changes

Student B: You are a financial advisor. Talk to Student A about a new operating budget.

Writing

8. Use the conversation from Task 7 to fill out the business owner's budget summary.

SUMMARY OF NEW OPERATING BUDGET

Decreased costs: _____

Increased costs: _____

Reasons for cost changes: _____

UNIT 5. JOBS IN BANKING

5.1. Bank manager

Get ready!

1. Before you read the passage, talk about these questions.

- What qualities are important in a manager?
- Why do people choose one bank over another?

Reading

2. Read the web page. Then, choose the correct answers.

MEET THE STAFF OF GREEN VALLEY BANK

Greg Olson joined GVB six years ago and became **bank manager** last September. Greg oversees day-to-day operations of the central **branch**. He **supervises** all bank departments, including the financial **advising** team.

Greg has a fantastic **work ethic**, and his positive attitude **motivates** everyone on his team to strive for excellence. His branch consistently meets **goals** for increasing business efficiency. Greg's recent efforts to improve the **organization** of bank management demonstrated his ability to **solve** complex problems.

Greg also maintains excellent **relationships** with bank customers. Many loyal customers say that his friendliness and enthusiasm keep them banking with GVB. Customers who meet Greg know right away that he is a man of honesty and integrity who can be trusted. With these superior personal skills, Greg has **expanded** GVB's **clientele** significantly.

Greg is always eager to meet new customers. Next time you are in the bank, feel free to stop by his office.

1. What is the purpose of the web page?
A to describe qualities required in a manager
B to explain what makes the bank successful
C to introduce GVB's new manager
D to encourage people to bank with GVB
2. According to the web page, what do customers think about Greg?
A He is a skilled negotiator.
B He is a trustworthy person.
C He provides excellent discounts.
D He runs an organized branch.
3. Which is NOT one of the reasons that Greg is a good bank manager?
A He is respected by the bank's customers.
B He is able to solve difficult problems.
C He improved the financial advising team.
D He motivates other employees to do well.

Vocabulary

3. Match the words (1-7) with their definitions (A-G).

- | | |
|----------|--|
| 1 branch | A to monitor and direct something |
| 2 expand | B to make something increase |

- | | |
|----------------|--|
| 3 clientele | C a belief in working hard |
| 4 motivate | D to inspire someone to do something |
| 5 supervise | E the way people interact with each other |
| 6 work ethic | F people who visit a particular business |
| 7 relationship | G one of a bank's local offices |

4. Read the sentence pair. Choose where the words best fit the blanks.

1 solve / oversee

- A** The bank hired Judy to _____ the accounting department.
B The manager brought in a specialist to _____ the overstaffing problem.

2 goals / organization

- A** Boris was afraid of being fired because he didn't meet his monthly _____.
B Paula wrote a memo about the inefficient _____ of the staff scheduling.

3 bank manager / relationship

- A** Phil's years of experience made him an excellent _____.
B The new employee hoped to develop a good _____ with customers.

Listening

5. Listen to a conversation between a bank manager and an assistant. Mark the following statements as true (T) or false (F).

1. The vacation policy is a topic at the meeting. _____
2. the assistant misplaced the policy notes. _____
3. Julian submitted a summary to the bank manager. _____

6. Listen gain and complete the conversation.

- Bank Manager: Ms. Solano, do I have any appointments this morning?
 Assistant: You have a meeting with the department managers at 9.45, Mr. Olson. 1 _____ several appointments with clients this afternoon.
 Bank Manager: I don't remember any meeting 2 _____. What's it about?
 Assistant: First, you need to 3 _____ the new employee vacation policy. I have a copy of the policy notes, if you need them.
 Bank Manager: Yes, please bring them. I must have misplaced mine. What else is 4 _____ for the meeting?
 Assistant: Then there is Julian from New Accounts department. He wants to share his goals for starting 5 _____ with new customers.
 Bank Manager: Please ask Julian to submit a summary to me 6 _____.

Speaking

7. With a partner, act out the roles below.

Student A: You are a bank manager. Talk to Student B about:

- your schedule
- necessary paperwork

- an upcoming meeting

Student B: You are an assistant. Talk to Student A about an upcoming meeting.

5.2. Starting out

Listening

1. It is Martin Forsyth's first day as a trainee at UBCS International. You are going to listen to his conversation with his new boss, Emilia Olivieri. Which of these words and expressions do you think you will hear?

drinks machine	boardroom	break	cafeteria	computer	finish work
introduction	lunch	mortgage	nationality	salary	seminar
		work	welcome		

2. Listen and underline the words in the box in 1 that you hear.

3. Listen again. Are these sentences true (T) or false (F)?

1. There are four desks in Martin's office. (T / F)
2. There is a phone on Martin's desk. (T / F)
3. There's a computer on Martin's desk. (T / F)
4. There are some books on Martin's desk. (T / F)
5. There aren't any cups in the office. (T / F)
6. There isn't a cafeteria at UBCS. (T/F)

Language

There is / There are

We use <i>there is / there are</i> to say that something or somebody exists.	There is / There's a phone on the desk.
	There are some books on the desk.
singular questions:	A: Is there a drinks machine in the office?
	B: Yes , there is. / No , there isn't (is not).
plural questions:	A: Are there any books?
	B: Yes , there are. / No , there aren't (are not).
negative forms:	There aren't any cups , (<i>plural</i>)
	There isn't a computer, (<i>singular</i>)

Writing

4. Write sentences about your office or the place where you study with *there is / are* and *there isn't/aren't*. Use the words in the box and any others that you know.

book	chair	clock	drinks	machine	computer	desk	magazine
		pen	phone	printer	television		

Speaking

5. Work in pairs. Take turns to ask and answer questions about what there is in your office or the place where you study.

A: Is there a drinks machine in your office?

B: No, there isn't. Are there any books in your office?

A: Yes, there are. Are there any...

Reading

6. Read part of the information sheet from Martin's introduction to UBCS. Then complete the fact sheet.

UBCS International is a leading international bank. We provide an excellent range of products and services, including current accounts, savings accounts, mortgages, insurance, loans, foreign exchange services and investment advice. We have 2,000 employees in our head office in Frankfurt and 38,000 in our 320 branches in Europe, the Middle East and Asia. We give our trainees experience in all our departments: Our cashiers serve the bank's customers. They help customers make deposits and withdrawals, check balances, answer questions and help customers with their everyday banking needs.

At our foreign exchange counter, the cashiers sell foreign currency to customers who want to go abroad. Our mortgage advisers arrange mortgages for customers who want to buy property. They also set up insurance policies.

Our financial advisers give customers information about stocks and shares, bonds and other types of investments.

UBCS International

Location	Services (tick V those that apply)			
Head office _____	current accounts	<input type="checkbox"/>	insurance	<input type="checkbox"/>
Branches _____	savings accounts	<input type="checkbox"/>	loans	<input type="checkbox"/>
Company figures	foreign exchange	<input type="checkbox"/>	accountancy	<input type="checkbox"/>
Number of branches _____	mortgages	<input type="checkbox"/>	investment advice	<input type="checkbox"/>
Number of employees _____				

Vocabulary

7. Find and underline these words and expressions in the text in 6. Then match them to phrases 1-8.

current account	deposit	employees	head office	investments
	mortgage	savings account	withdrawal	

1. the main office of a company _____
2. the people who work at a company _____
3. money put into a bank account _____
4. money taken out of a bank account _____
5. money that banks lend people to buy property _____
6. a bank account that pays no interest or low interest _____
7. a bank account for investment; the bank pays interest _____
8. things people put their money in to make more money _____

8. Put these words in order to make questions.

1. What / name / is / bank / your / the / of
2. Where / office / is / head / your
3. How / do / you / have / branches / many
4. How / employees / do / many / you have
5. What kind / provide / you / do / of / products and services
6. Where / branches / are / your

5.3. What's your job?

1. Look at the words in the box. Which are jobs? Which are companies / places of work?

branch manager	building society	cashier	customer service adviser
insurance company	investment analyst	senior account manager	
supermarket	supervisor	trainee	

Reading

Jobs in banking

Banks offer many different jobs, from trainee cashier right up to senior account manager or investment analyst. Many jobs are in specialist areas such as IT or corporate banking - accounts for business customers. Some banks have call centres where customer service advisers answer telephone enquiries. In the UK today, building societies, insurance companies and even supermarkets can offer the same services as banks. There is a lot of competition, so banks always need top-quality staff with good communication skills.

Training and opportunities

Trainees with basic school qualifications usually process cheques and do administrative tasks. They then take a training course to become cashiers. Good cashiers often become supervisors, responsible for their own teams of employees.

Graduate trainees have a fast-track training course. They usually spend about two years learning how the bank works. Then they can get management positions.

Branch managers spend a lot of time with customers and sometimes visit business customers in their office or factory.

Working conditions

Working hours are usually 9 am to 5 pm. Most banks have an annual appraisal system and give salary increases according to performance. Some also have good pension schemes. Larger banks have sports facilities for activities such as golf and tennis.

2. Read the article. Are the sentences true (T) or false (F)?

1. Only university graduates get jobs in UK banks. _____
2. Customers visit call centres to talk to customer service advisers. _____
3. Some other companies offer the same services as banks. _____
4. University graduates become managers as soon as they join a bank. _____
5. Managers never leave the bank during working hours. _____
6. Working hours are usually 9 am to 5 pm. _____

3. Find words and expressions in the article to match these definitions.

1. the ability to talk to people clearly and explain things well:

c _____ s _____

2. banking for business customers rather than individual customers:

c _____ b _____

3. people who watch over other employees and check their work:

s _____

4. a way of deciding how well and how hard an employee works:

a _____ s _____

5. a way of saving for the time when you are old and don't work any more:

p _____ s _____

4. Complete these sentences with the jobs in the box in 1.

1. A _____ has a team of employees and watches and checks their work.

2. A _____ works at a bank counter and handles everyday banking.

3. A _____ handles customers' problems and questions, often on the phone.

4. A _____ knows a lot about the economy and investments.

5. A _____ is in charge of the employees and customers at one branch of the bank.

6. A _____ is responsible for customers' accounts. It is a management position.

Speaking

5. Work in pairs and discuss. Do you do any of the jobs in 4? Do you want to do any of these jobs?

Reading

6. Read this job description. What is the job? Choose from the list in the box.

'I work in a bank, but I'm not a cashier. I'm responsible for all the employees. I deal with any problems they *have*. I handle advertisements for new employees *and* I take care of trainees.'

branch manager	customer service adviser	human resources manager
investment analyst	IT services manager	senior account manager

Listening

7. Listen to four people talking about their jobs. Tick (V) the correct job for each person.

- | | | |
|------------|---|--|
| 1 Isabella | <input type="checkbox"/> senior account manager | <input type="checkbox"/> IT services manager |
| 2 Raoul | <input type="checkbox"/> human resources manager | <input type="checkbox"/> cashier |
| 3 Ravi | <input type="checkbox"/> customer service adviser | <input type="checkbox"/> branch manager |
| 4 Jenny | <input type="checkbox"/> investment analyst | <input type="checkbox"/> IT services manager |

8. Listen again and complete the gaps.

1. My name's Isabella. I'm responsible _____ opening new accounts at our bank.
I give customers _____ about our interest rates and the accounts that we have.

2. I'm Raoul. I work in a bank and I help customers make _____ and withdrawals. I also _____ any problems they have with their accounts.

3. Hi. My name's Ravi. I work _____ a bank, but I don't actually work in the bank. Customers telephone me when they have problems and complaints and I _____ with their questions.

4. Hello! I'm Jenny. I take _____ of all the computers in the bank. I train employees how to use computers. I don't _____ with customers.

9. Match 1-4 to a-d to form sentences.

- | | |
|--------------------|-------------------------------------|
| 1 I handle | a) of new employees and trainees. |
| 2 I deal | b) for all the office equipment. |
| 3 I take care | c) with customers' complaints. |
| 4 I am responsible | d) customer enquiries and problems. |

UNIT 6. BANKING PRODUCTS AND SERVICES

6.1. Products and services

Reading

1. Think of a bank you use. Which of these products and services can you get at your bank?

current account	foreign exchange	insurance	investment advice
loan	mortgage	safe deposit box	savings account

2. Read these descriptions. Match the people 1-6 to the products and services from the box in 1 that they need.

1. Marvin Wiley is 16. His parents give him an allowance of £80 a month. He pays it into his current account at the bank. He spends some of the money on clothes, music, magazines and going out with his friends. He wants to go to college next year. He knows that being a student is expensive so he saves some of his allowance for when he is at college. Every month he takes £30 and puts it in a box in his bedroom. He now has over £500. _____

2. Rafiq and Selma Aziz are married. They are both 24. They live with Rafiq's parents, but the house is very small and they want a flat of their own. They both have jobs and they have some money. Selma's parents can lend them a little more. _____

3. Maria Villiers is 67. She is retired and lives on her pension. Her sister Vera lives in Australia. Maria has a round-the-world ticket and next week she plans to visit Singapore and Indonesia on the way to Australia. _____

4. Karl Dorfman is rich. He has £100,000 in savings. He doesn't know what to do with his money. He already has a nice big house and an expensive car. His wife thinks it's a good idea to buy shares or bonds. He doesn't know anything about these things. _____

5. Gloria Bannerman has some beautiful and valuable jewellery. It was her grandmother's. She doesn't wear it often, but she doesn't want to sell it. She worries that someone might break into her house and steal it. She already has insurance. _____

6. Amara Akintola is a doctor. She can drive, but she doesn't have enough savings to buy a car. She often visits patients in their homes at night. This is sometimes very difficult by bus. She has a driving licence and sometimes she borrows a friend's car, but her friend often needs it at night. _____

Vocabulary

3. Find words or phrases in the texts in 2 that mean the same as these expressions.

- 1 money given to children or teenagers by their parents
- 2 a way of investing money by buying parts of a company
- 3 an airline ticket with which you can travel to many different countries
- 4 an official document that shows you can drive
- 5 a system by which you can get money if someone steals or damages your property
- 6 money that the government or your employer gives you when you are old and you stop working

4. Complete these sentences with suitable words or phrases.

1. I have some gold coins. I don't want to keep them at home. I need to get a _____ at the bank.
2. I'd like some information on a _____. I want to buy a house.
3. I'd like some euros. I need to go to the _____ counter at my bank.
4. I'm interested in investing in the IT business. I'd like to buy some _____ in Google.
5. I put 10% of my salary in my _____ account each month.
6. I'm going shopping. I don't want to carry lots of cash so I'll take my _____.
7. My favourite sport is sailing and I want to buy an expensive new boat. I need a _____ from the bank.
8. I have a lot of valuable things in my house. Perhaps I should get some _____.

5. Match the verbs 1-4 to their opposites a-d.

- | | |
|----------|----------|
| 1 save | a) take |
| 2 borrow | b) spend |
| 3 buy | c) sell |
| 4 give | d) lend |

6. Use the words in 5 to complete these questions.

1. Do you _____ your money as soon as you get it or do you put some of it in a savings account?
2. Do you ever _____ money to other people? Do they always pay you back?
3. Do you ever _____ things from other people? Do you always give the back on time?
4. Do you ever _____ money to charity?
5. Do you usually _____ things in shops or on-line?
6. Do you always your credit card with you when you go abroad?
7. Do you _____ money for a pension?
8. Do you ever _____ things you don't want any more?

Speaking

7. Work in pairs. Take turns to ask and answer the questions in 6.

6.2. Bank accounts

Get ready!

1. Before you read the passage, talk about these questions.

- What types of bank accounts are there?
- What are the benefits of different account types?

Reading

2. Read the advertisement. Then, mark the following statements as true (T) or false (F).

ASTEYA BANK

Asteya Bank is India's leading **retail** and **commercial bank**

We always do the best for our customers!

Our **checking accounts** come with debit cards and **checks**. We also **provide overdraft** protection for **qualifying** customers.

Our **savings accounts** are also a great deal! We offer **interest rates** from 1.30% to 3.65%. **Interest accrues** at a high **rate** the longer you keep your money with us. So, choose a long term savings plan and let us take care of your future.

Special offer! Until July, we will **credit** all new accounts with 500 rupees!

It's our way to say thanks for joining us.

Feel free to **inquire** at any branch for more details.

1. Customers must qualify for a debit card. _____
2. Savings accounts gain more interest over time. _____
3. The bank charges 500 rupees to open an account. _____

Vocabulary

3. Match the words (1-7) with the definitions (A-G).

- | | |
|--------------------|--|
| 1 commercial bank | A an amount of money a customer may spend beyond what is in his or her account |
| 2 check | B a bank account that offers interest and limits withdrawals |
| 3 overdraft | C a slip of paper that provides payment |
| 4 interest | D a private institution that provides banking services to the public |
| 5 checking account | E a bank account that allows regular withdrawals but pays no or little interest |
| 6 accrue | F to increase or gain |
| 7 savings account | G a percentage paid when money is loaned |

4. Fill in the blanks with the correct words from the word bank.

inquire provide rate

1. Does this bank _____ financial advice?
2. Savings accounts pay interest at a higher _____ than checking accounts.
3. _____ about Brookline Bank accounts at the customer service desk.

Listening

5. Listen to a conversation between a bank teller and a customer. Check (V) the item(s) the customer needs in order to open an account.

- | | |
|--|---|
| <input type="checkbox"/> overdraft application | <input type="checkbox"/> driver's license |
| <input type="checkbox"/> passport | <input type="checkbox"/> minimum deposit |
| <input type="checkbox"/> bank statement | |

6. Listen again and complete the conversation.

- Clerk: Good morning, Sir. How can I help you?
- Customer: I have a question about your **1** _____.
- Clerk: Certainly, Sir. What would you **2** _____?
- Customer: What documents do I need to **3** _____?
- Clerk: Well, we **4** _____ your passport, employment contract and a bank statement from your current bank.

Customer: Okay. Also, do I need to make a 5_____?

Clerk: Yes, we ask that customers open accounts with at least 5,000 rupees.

Customer: Okay, thank you very much. I'll come back tomorrow with those 6_____.

Speaking

7. With a partner, act out the roles below.

Student A: You are a bank clerk. Talk to Student B about:

- his or her question
- required documents
- minimum balances

Student B: You are a customer. Talk to Student A about opening an account.

Writing

8. Use the conversation from Task 7 to fill out the account application form.

ACCOUNT

Application Form

Name: _____

Type of Account: _____

Occupation: _____

Salary: _____

Required Documents: _____

Minimum Deposit Amount: _____

6.3. Savings accounts

Get ready!

1. Before you read the passage, talk about these questions.

- What encourages people to open saving accounts?
- What are some restrictions on saving accounts in your country?

Reading

2. Read the bank advertisement. Then, mark the following statements as true (T) or false (F).

ONE-ON-ONE SAVINGS PLANS!

At Drury Savings bank, our primary goal is customer satisfaction.

That's why we encourage you to open a **savings account** (all savings accounts have a **minimum balance** requirement. Monthly **withdrawals** are **limited**) with us. It's a great way to improve your financial stability and quality of life.

Our employees develop one-on-one savings plans. That means each **depositor** receives individual attention from our staff. We're currently offering great interest **rates**. The more you **deposit**, the more **interest** you **earn**. So what are you waiting for? Schedule an appointment, and we'll help plan your **long-term** financial goals.

1. Depositors can develop different savings plans. _____
2. Larger accounts earn more money than smaller accounts. _____

3. Customers can open savings accounts with any amount of money. _____

Vocabulary

3. *Match the words (1-5) with their definitions (A-E).*

- | | |
|--------------|---|
| 1 deposit | A lasting for a long time |
| 2 interest | B when you take money from an account |
| 3 depositor | C someone who puts money into an account |
| 4 withdrawal | D a percentage earned on an amount of money |
| 5 long-term | E to put money into an account |

4. *Fill in the blanks with the correct words and phrases from the word bank.*

earn interest rate savings account limit minimum balance

1. Tim was fined when his account fell below the _____.
2. Many banks _____ savings withdrawals to six per year.
3. The woman deposited the money from her paycheck into a(n) _____.
4. With the high rates, the man was able to _____ some extra money.
5. The man kept his money into an account with an excellent _____.

Listening

5. *Listen to a conversation between a teller and a customer. Choose the correct answers.*

1. What is the conversation mostly about?
A making a withdrawal
B reducing account fees
C opening a savings account
D checking on interest rates
2. Why will the man pay a fee?
A He is opening a new account.
B He is ordering a cashier's check
C He already withdrew money this month.
D His account doesn't have enough money.

6. *Listen again and complete the conversation.*

- Teller: Is this correct, Mr. Jones? You want to take three hundred out of your 1 _____?
- Customer: That's right. Why, is there a problem?
- Teller: A small one. You have the money. But your account is 2 _____ to one withdrawal a month.
- Customer: Oh, and I _____ money last week to make a cashier's check. Well, I really need the cash.
- Teller: Are you sure? There will be a 4 _____.
- Customer: 5 _____ is it?
- Teller: It's twenty dollars.
- Customer: I don't 6 _____, I'll just pay the fee.

Speaking

7. With a partner, act out the roles below.

Student A: You are a banker. Talk to Student B about:

- his / her account
- the withdrawal limit
- the fee he must pay to withdraw

Student B: You are making a withdrawal. Talk to Student A about the withdrawal limit fee.

6.4. What can you do?

Speaking

1. How do banks attract new customers? Discuss in pairs. Use the words in the box.

advertisements free gifts interest rates special offers

Reading

2. Read this article. Then choose the best summary.

NEW CUSTOMERS ONLY!

Banks always want to get new customers and so they make attractive offers: new customers can get higher interest rates on savings accounts for the first six months, there are no arrangement fees on new mortgages, people who open a new current account get a free gift. However, these special offers are usually limited to 'new customers only' - which often appears in the small print at the bottom of their advertisements and makes existing customers angry. Why are all the best offers, the best products, the best interest rates for 'new customers only'?

In a TV advertisement for the Nationwide Building Society in the UK, an existing customer goes into a bank and asks for several of the attractive products and services the bank offers. Each time, the bank employee tells him he can't have what he wants because it is for 'new customers only'. He leaves the bank and goes to the Nationwide Building Society where the special offers are for all customers. This advertisement suggests that banks need to take customer care seriously and treat all customers the same. The clever business strategy is not just to attract new customers, but to keep the ones you already have.

1. The article is about the way banks treat new and existing customers differently. It suggests that existing customers are just as important as new customers.
2. The article is about the products and services banks offer to customers. It says that people go from bank to bank and look for the best special offers.

3. Use the words and expressions in the box to complete the definitions 1-6.

arrangement fee attractive free gift limited
small print special offer

1. An _____ is a sum of money you usually have to pay the bank when you take out a mortgage.
2. A _____ is a present. You don't have to pay for it. A company gives it to you as a thank-you for buying their product or service.

3. Something which is _____ to one group of people is something which people outside that group can't have.
4. Something which is _____ is something that people want to have. The word is also used to describe people who look nice.
5. A _____ is something a company uses to get new customers. It could be a price reduction, two products for the price of one, a better interest rate, a free gift, etc.
6. _____ is text in tiny letters, often at the bottom of an advertisement. Because it is small and difficult to read, companies hope their customers won't notice it. It usually contains bad news.

4. Read the text from 2 again. Complete these sentences with can or can't.

1. A customer who opens a new current account _____ get a free gift.
2. New customers _____ get better interest rates on their savings accounts.
3. Existing customers _____ have the special offers because they are for new customers only.
4. The 'new customers only' policy _____ make existing customers angry.
5. The customer in the advertisement _____ have what he wants because he isn't a new customer.

5. Write questions and short answers using can or can't.

Example: *I Can you speak Japanese? (/) No, I can't.*

- 1 you speak / Japanese? (X)
- 2 buy / a flat / Rafiq and Selma? (V)
- 3 Karl / on investments / get advice? (V)
- 4 any special offers / you get / at your bank? (X)
- 5 Marvin / buy a car? (X)
- 6 Rafiq and Selma / from Selma's parents / borrow money? (V)
- 7 interest rate / get a better / they? (X)

Speaking

6. Add two more things to the table. Tick (V) if you can do these things and cross (X) if you can't. Work in pairs. Take turns to ask and answer questions using can and can't. Complete the table for your partner.

A: Can you speak Arabic?

B: Yes, I can.

You	Your partner
Speak Arabic?	
Drive?	
Ride a horse?	
Use a computer?	
Play the piano?	

Writing

7. Write three sentences about what you and your partner can and can't do. Use the information in 6.

Example: Shilpi and I can both drive. I can play the piano, but Shilpi can't. Neither of us can ride a horse.

6.5. What can banks give to customers?

Listening

1. Listen to Peter talking to his colleague, Marwan. Which products and services in the box do they mention?

cheques credit card current account debit card interest rate
loans and mortgages online banking savings account safe deposit box

2. Listen again and complete these sentences.

1. A _____ account is for paying everyday bills and expenses.
2. A _____ account is sometimes called a deposit account.
3. The bank pays the customer _____ on a savings account?
4. You can tell customers that at the moment the interest _____ for savings accounts is three percent.
5. I can also offer new customers a _____ card.
6. I can show them how the _____ works.
7. Customers also often ask about _____ banking.
8. You can tell them the interest rates on _____ and mortgages.

Reading

3. Read the rest of Marwan and Peter's conversation. Are sentences 1-6 true (T) or false (F)?

Peter: Oh, Marwan, one more thing. What about credit cards?

Marwan: Well, we don't automatically give credit cards to new customers.

Peter: So are they just for existing customers?

Marwan: No, but we know that our existing customers are good with money. We see their salaries come into their current account every month. We know how much money they have in their deposit accounts. We are usually happy to give them credit cards. With new customers it's a bit different. We don't have any information about them. So, they can apply for a credit card and we then check their credit rating with a credit agency. If the credit agency gives them a good rating, we can give them a credit card. At first, there is a low spending limit on the card. They can only use the card up to a certain amount of money. Later, we can increase that limit.

Peter: When they show that they are responsible customers?

Marwan: That's right.

1. The bank doesn't give credit cards to existing customers. (T / F)
2. The bank doesn't have a lot of information about new customers. (T / F)
3. New customers can't get credit cards. (T / F)
4. Customers with a good credit rating can have credit cards. (T / F)
5. The spending limit on a credit card can change. (T / F)

6. Good customers have a higher spending limit on their credit cards. (T / F)

Vocabulary

4. **Put a cross (X) next to the word(s) that you can't use with the word in bold.**

- | | | | | | |
|---|-----------------------------------|------------------------------------|---|----------------------------------|----------------|
| 1 | <input type="checkbox"/> currency | <input type="checkbox"/> deposit | <input type="checkbox"/> savings | <input type="checkbox"/> current | account |
| 2 | <input type="checkbox"/> cash | <input type="checkbox"/> ATM | <input type="checkbox"/> withdraw | <input type="checkbox"/> current | machine |
| 3 | <input type="checkbox"/> online | <input type="checkbox"/> telephone | <input type="checkbox"/> foreign exchange | <input type="checkbox"/> debit | banking |
| 4 | <input type="checkbox"/> credit | <input type="checkbox"/> cash | <input type="checkbox"/> debit | <input type="checkbox"/> loan | card |

Speaking

5. **Where can you use your credit card? Where can't you use it? Work in pairs and discuss. Give two or three examples using can / can't + the present simple.**

Example: I can pay for food with my credit card at the supermarket. I can't use it at some restaurants.

Reading

6. **Read this dialogue. Number the sentences in the correct order.**

- | | |
|------------------------------------|--|
| <input type="checkbox"/> Peter: | Good morning, Mr Osman. How can I help you today? |
| <input type="checkbox"/> Mr Osman: | OK, I understand. How long will it take to get my user ID and password? |
| <input type="checkbox"/> Mr Osman: | I'm interested in online banking. I'm very busy, so it's difficult to come into the bank all the time when I want to pay bills or check my balance. |
| <input type="checkbox"/> Peter: | Only a few days. As soon as you get this information, you can log in and start banking online. |
| <input type="checkbox"/> Mr Osman: | When do I need to use my user ID? |
| <input type="checkbox"/> Mr Osman: | Can I check my balance at any time? |
| <input type="checkbox"/> Peter: | I understand. Well, online banking is really easy and convenient. First, you need to register. You can do this online - just go to our website, click on 'online banking' and complete the form. We then send you a user ID and password. You can change the password at any time. |
| <input type="checkbox"/> Mr Osman: | That's great. Thanks for your help. |
| <input type="checkbox"/> Peter: | You need to type in this number to log on to your account. Most people change their password to something they can remember easily. It's important not to share your password with anyone - for security reasons. |

□ Peter: Yes, of course. You can check your balance, look at your account information, pay bills and do most of the other things you do now at the bank.

□ Peter: You're very welcome. Please let me know if you need any other assistance.

Listen and check your answers to 6.

3. Match 1-6 to a-f to make sentences about Mr Osman.

- | | |
|--|---|
| 1. Mr Osman can't go to the bank every day | a) for online banking on the bank's website. |
| 2. When Mr Osman starts online banking, | b) when he gets his user ID and password. |
| 3. Mr Osman can register | c) to something he can remember easily. |
| 4. He can start online banking | d) until he registers. |
| 5. He can change his password | e) because he is very busy. |
| 6. He can't start online banking | f) he can check his balance and make payments online. |

6.6. Customer care

Language

1. Are these comments from customer service surveys positive (P) or negative (N)?

- 1 Your cashiers are impatient. They never wait for people to finish what they have to say.
- 2 **The cashiers are always polite and friendly. They always take time to answer my questions.**
- 3 **Why aren't your employees more attentive? They don't listen and they aren't interested in me and my problems at all!**
- 4 Your employees are really helpful and efficient.
- 5 The cashiers are very knowledgeable.

Vocabulary

2. Match the positive adjectives 1-7 with their negative opposites a-g.

- | | |
|------------------|----------------|
| 1. friendly | a) rude |
| 2. helpful | b) inefficient |
| 3. patient | c) inattentive |
| 4. knowledgeable | d) unhelpful |
| 5. attentive | e) unfriendly |
| 6. polite | f) ignorant |
| 7. efficient | g) impatient |

3. Complete these tips for cashiers. Use the words from 2.

CUSTOMER CARE

As a cashier, you are the first point of contact for our customers. It is important that you present a positive image of the bank.

1. Always be _____ and _____. If you are impolite and unfriendly, our customers will go to another bank.
2. Be _____: answer questions and deal with transactions quickly and well.
3. Be _____. Make sure you have all the information you need to answer customers' questions. Employees who are _____ create a very bad impression.
4. Listen carefully to what customers say and look at them when you talk to them. If you are _____, customers think you are not interested in them and don't care about them.
5. Some of our customers are elderly or disabled. Sometimes it is difficult for them to explain what they want and understand what you say to them. Be _____ and give them time to say what they want. Other customers are usually happy to wait while you help them.

6.7. Customer service

Get ready!

1. Before you read the passage, talk about these questions.

1. Why can working in customer service be challenging or frustrating?
2. Have you had a bad experience with customer service? What happened, and how could it have been better?

Reading

2. Listen and read an extract from an employee manual. Then, read the summary of the passage. Fill in the blanks with the correct words from the word bank. What kind of staff do customers appreciate?

EMPLOYEE MANUAL

CUSTOMER SERVICE

Customer **satisfaction** is the most important feature of our business. Our success depends on customer **loyalty**. We rely on repeat business, and many of our new customers come to us through **word of mouth recommendations**. We can only maintain this **customer base** if we continually meet, or preferably **exceed** customer **expectations**. To accomplish this, our company has two policies:

5.4.1 WE VALUE FEEDBACK

When a customer complains, do not be offended. They are pointing out something that we can improve. Thank them for **bringing this problem to our attention**. **Assure** them that you will **rectify** it as soon as possible.

5.4.2 WE GO THE EXTRA MILE

All staff should be prepared to **go beyond the call of duty**. Customers appreciate helpful, reliable staff, and they appreciate it when they receive something extra. so always **go out of your way** to fulfill customers' needs.

feedback reliable recommend satisfaction

The employee manual states that customer 1 _____ is very important. This is because it gets a lot of business from customers who 2 _____ the company to their friends. In order to keep customers happy, the company pays attention to

their 3 _____. It also encourages workers to be helpful and 4 _____.

Vocabulary

3. Check (V) the sentence that uses the underlined part correctly.

- 1 A Employees should ask customers to rectify problems. ____
B A company with a large customer base has high customer satisfaction. _____
- 2 A Employees who go beyond the call of duty are appreciated. _____
B Word-of-mouth recommendations are bad for a business. _____
- 3 A Bosses don't like employees who go the extra mile. _____
B If you see a problem, bring it to the boss's attention. _____

4. Write a word that is similar in meaning to the underlined part.

1. I promise you that I will solve this problem, a _ _ u _ _
2. Your reports are better than I thought they would be.
_ x _ e _ _ _ e _ _ e _ t _ t _ _ _ s
3. The client's happiness with our service is key.
s _ t _ s _ _ _ _ i _ _
4. Use extra effort to make the customer happy.
g _ _ o _ _ _ f _ y _ _ _ _ a _
5. A customer's choice to remain with one company is hard to earn.
I _ y _ _ _ _
6. The company asks for opinions about its service.
_ e _ _ b _ _ k

Speaking

5. *When you use a bank, what is more important to you: the people who deal with you or the services they offer? Work in pairs and discuss.*

Reading

6. *Read this memo. Which comments are about the people at the bank (P) and which are about the products and services (PS)? Mark each sentence 1-6 for PS.*

Customer power

Most banks offer similar products and services. So why do customers choose one bank rather than another? Read what the customers in our bank survey say:

1. 'I look for lower service charges. I don't want to pay high charges to my bank.'
2. 'I use my bank because the interest rates on their savings accounts are higher than those in other banks.'
3. 'I don't like inefficient service. Bank transactions need to be easier and faster.'
4. 'I choose my bank by how polite the cashiers are. The cashiers at my old bank were quite rude. I use another bank now and the cashiers are much more polite.'
5. 'The location of the branch is important to me. There are too many banks in the centre of town. They need to have branches in more convenient locations.'
6. 'I do my banking by telephone now. The employees I talk to are friendlier and more efficient and I like that.'

Language

Comparative adjective

We use comparative adjectives to compare two people or things.

For short adjectives, we add -er (<i>than</i>).	Our interest rates are higher <i>than</i> yours.	Trainee cashiers are slower <i>than</i> experienced cashiers.
For long adjectives, we use <i>more (than)</i> .	These chairs are more comfortable <i>than</i> those.	Banks that open on Saturdays are more convenient <i>than</i> those that don't.
Notice the spelling:	big - bigger (double the consonant)	
	friendly - friendlier (change <i>y</i> to <i>i</i> and add -er)	
Irregular forms:	good - better (<i>than</i>)	
	bad worse (<i>than</i>)	
	far - farther (<i>than</i>)	

7. Read the memo from 6 again. Underline the comparative adjectives.

Writing

8. Use the information from this customer survey to write six sentences.

Example: The ATMs at UBCS are easier to use than those at Benhams Bank.

Does the bank have.....	UBCS	Benhams Bank
easy to use ATMs?	VVV	X
efficient cashiers?	VVV	VV
friendly employees?	VV	VVV
low service charges?	VV	X
high interest rates?	X	V
branches in convenient places?	VVV	V
attractive products?	VV	VVV

Reading

9. Mr Haddad sends a follow-up email to Mr Allen. Read the email then answer these questions.

- Why does Mr Haddad need to change the time of the meeting?
- What does Mr Haddad attach with the email?

Dear Mr Allen

Thank you for your phone call this morning. I am very pleased that you are interested in using our investment advice service and I look forward to seeing you on Wednesday. However, can I please change the time of our meeting to 3.30? I am very sorry, but I have another meeting at 2.30 and it may take a long time. If 3.30 is not convenient for you, please let me know. We have an information sheet about the investment services that the bank offers. A copy of this is attached. I can answer any

questions you have on Wednesday. Please come to the bank and ask for me at the customer service desk. Yours sincerely Fouad Haddad

Writing

10. Write Mr Allen's reply to Mr Haddad. Follow these instructions:

- Thank Mr Haddad for his email.
- Tell him that 3.30 on Wednesday is convenient for you and that you look forward to seeing him at the bank.
- Thank him for the information sheet.

11. Read these statements about online banking. Which are positive (P) and which are negative (N)?

1. Online banking is more convenient. You can do it at any time and from any place ____.
2. You need more PINs and passwords; it is more difficult to remember them all . ____
3. It's like having a bank open 24 hours a day. ____
4. It is easier for computer hackers to break into your accounts and steal money and information . ____
5. You can get more up-to-date information on your accounts . ____
6. It is faster and easier to pay bills. ____

Speaking

12. Work in pairs. Talk to your partner about online banking. Discuss the positive and negative points in 5.

6.8. Loans

Get ready!

1. Before you read the passage, talk about these questions.

- What are some reasons why people get personal loans?
- What are some of the extra costs in mortgage loans?

Reading

2. Read the email advertisement. Then, mark the following statements as true (T) or false (F).

To: Loyal Customer
From: New Century Credit Union
Subject: New Loan Offers!

New Century Credit Union is offering low-interest **personal** and ***auto loans!** We also have **mortgages** with 15 or 30 year **terms**. Our loan experts will advise you on **points** and rates.

Apply for a loan before summer and we will waive the **closing costs**. Take advantage of the historically low **interest rates!** The time to get a loan has never been better. And remember, **early payoff penalties** do not apply to short-term loans.**

Our financial experts look forward to working with you!

* Eligibility depends on **collateral** value, credit and loan amount.

** Short-term loans have terms of six years or less.

1. The email is confirming a customer's loan application. _____
2. Mortgages do not have early payoff penalties. _____
3. A loan with a five-year term is a short-term loan. _____

Vocabulary

3. Match the words (1-5) with the definitions (A-E).

- | | |
|-----------------|---|
| 1 collateral | A real estate loan charges that lower interest rates |
| 2 points | B fees charged when a loan is signed |
| 3 apply | C a loan where the borrower's house is used as collateral |
| 4 mortgage | D to submit a loan application |
| 5 closing costs | E an asset pledged by a borrower to secure an asset |

4. Fill in the blanks with the correct words and phrases from the word bank.

interest rate auto loan early payoff penalty personal loan term

1. A(n) _____ for a used car is much less than one for a new car.
2. The loan has a six year _____.
3. If you pay points, you can get a lower _____ on your mortgage.
4. The bank charged a(n) _____ because Hank paid all of his loan before the term ended.
5. Bank customers can use a(n) _____ to make any type of purchase.

Listening

5. Listen to a conversation between a teller and a bank customer. Choose the correct answers.

1. Why is the man at the bank?
A to apply for an auto loan
B to ask about paying his loan
C to change the term of his loan
D to request a lower interest rate
2. What did the man do recently?
A receive money
B pay back a loan
C apply for a personal loan
D take an early payoff penalty

6. Listen again and complete the conversation.

Teller: Hi, welcome to First Choice Bank. 1 _____
_____ you?

Customer: I have a question about my 2 _____.

Teller: Okay, what can I 3 _____?

Customer: Well, I just received a large sum of cash. I'd like to pay off the entire

loan. Will I have an 4 _____ ?
 Teller: No. We don't 5 _____ those anymore. But there is a waiting period.
 Customer: Waiting period?
 Teller: Yes, you have to wait at least six months into the term to pay off the loan.
 Customer: I see. I'll have to 6 _____ a month or two.

Speaking

7. With a partner, act out the roles below.

Student A: You are a bank customer. Talk to Student B about:

- a loan
- a large payment
- penalties

Student B: You are a bank teller. Answer Student A's questions about the charge on their account.

Writing

8. Use the conversation from Task 7 to fill out the receipt for a loan payment.

FIRST CHOICE BANK

Loan Payment Receipt

Account Holder: _____

Account Number: _____

Type of loan: _____

Interest Rate / Term: _____

Loan Amount: _____

Payment Amount: _____

Early Payoff Penalty? Y / N

UNIT 7. INVESTMENT

7.1. Types of investments

Get ready!

1. Before you read the passage, talk about these questions.

- What are some ways to use money to make more money?
- What are the safest types of investments?

Reading

2. Read the page from a beginner investor's guidebook Then, mark the following statements as true (T) or false (F).

TYPES OF INVESTMENTS

Before you start investing, it's best to know your options. Some **investments** involve lending money and collecting interest. Others require **purchasing** and **selling** stock in companies.

Interest earning investments include **certificates of deposit** (CD), **bonds**, and **money market accounts**. Borrowers may use money from these accounts to invest in a variety of other **securities**.

Stocks are portions of financial investment in a company. **Equity** is the total value of **stocks** someone owns in a company. As the company grows, this value usually increases as well.

A **mutual fund** is an investment managed by a professional manager. This person **pools** funds from several clients. He or she then applies this money to a variety of other investments. If you prefer investments that you can see **real estate** is an option. Investing in real estate involves the purchase, sale and rental of land and buildings.

1. Stocks are interest earning investments. _____
2. Mutual funds involve pooling money. _____
3. Purchasing real estate requires a professional manager. _____

Vocabulary

3. Match the words (1-6) with the definitions (A-F).

- | | |
|--------------------------|---|
| 1 certificate of deposit | A an interest earning account with a fixed time period |
| 2 real estate | B land and buildings |
| 3 stock | C to receive something for a cost |
| 4 sell | D partial ownership in a company |
| 5 pool | E to gather from several sources |
| 6 purchase | F to give something to someone for money |

4. Fill in the blanks with the correct words and phrases from the word bank.

equity bond money market account securities
investment mutual fund

1. Joe has the highest _____ of all the shareholders.
2. Stock and bonds are _____. Real estate is not.
3. The manager pooled money from several investors into a(n) _____.
4. Sue opened a(n) _____ at the bank.

5. Dan purchased a government _____.
6. Buying a house is a good _____.

Listening

5. Listen to a conversation between two co-workers discussing an investment. Choose the correct answers.

1. What is the discussion mostly about?
 - A the best time to sell stocks
 - B how to choose a stockbroker
 - C the return on the woman's investment
 - D the pros and cons of two investment types
2. Why does the man prefer stocks?
 - A they earn interest
 - B they resist market drops
 - C they guarantee high returns
 - D they could make lots of money

6. Listen again and complete the conversation.

- Worker 1: Maybe. But I don't know anything about the stock 1_____.
- Worker 2: A good 2_____ will tell you all your options.
- Worker 1: 3_____ I don't want to have to think about it.
- Worker 2: But if you buy the right stocks, 4_____
- Worker 1: If the market drops, I could lose my bonus. I don't want that to happen.
- Worker 2: Still, a CD will only give you a 5_____.
- Worker 1: That's all I'm looking for. 6_____, _____, and it earns interest.

Speaking

7. With a partner, act out the roles below based on Task 6. Then, switch roles.

Student A: You are investing some money. Talk to Student B about:

- certificates of deposit
- stocks
- the pros and cons of each

Student B: You are a co-worker. Talk to Student A about investing in the stock market.

Writing

8. Use the conversation from Task 7 to fill out the employee's notes.

INVESTMENT NOTES

STOCKS

PROs:

CONs:

	CDs	
PROs:		CONs:

7.2. Investment styles

Get ready!

1. Before you read the passage, talk about these questions.

- How willing are you to take risks with your money? Why?
- How does risk affect a person's investing style?

Reading

2. Read the investment advice column. Then choose the correct answers.

INVESTING TIPS

*The **key element** that will determine your investing style is **risk tolerance**.*

With all the market's ups and downs, investing can be stressful. That's why it's important to **risk tolerance**.

Some people have a naturally high level of **risk aversion**. If this is you, go with investments that are virtually **risk-free**, like bonds and CDs. Perhaps you are considering **personal investments** to sustain you after **retirement**. You also should maintain a **conservative** investing approach. Stay in your **comfort zone**. Avoid the stress of market fluctuations.

Some of you, on the other hand, are more willing to take chances. You will risk great losses for a chance at great returns. You should go with a more aggressive investment approach in stocks. And for those of you in the middle, moderate investments are the way to meet your goals. Invest in mutual funds to limit risk but increase returns.

1. What is the purpose of the article?

- A** to evaluate levels of risk aversion
- B** to explain conservative investment strategies
- C** to compare high and low risk investments
- D** to give advice based on investment styles

2. What investments should people with moderate to high risk aversion NOT purchase?"

- A** bonds
- B** CDs
- C** mutual funds
- D** stocks

3. According to the column, what are the benefits of bonds?

- A** They have almost no risk.
- B** They benefit from market fluctuations.
- C** They give higher returns than mutual funds.
- D** They provide a chance to make large profits.

Vocabulary

3. Write a word that is similar in meaning to the underlined part.

1. Most people are comfortable with a medium level of risk.

__ d __ a __

2. Candice is a cautious investor.

_ o _ _ e _ v _ _ i _ _

3. Jon worked hard to meet his planned level of achievement.

_ o _ _

4. His high reluctance to face the chance of loss keeps him from making most investments.

_ _ s _ a _ _ r _ i _ _

4. Read the sentence pair. Choose where the words best fit the blanks.

1 personal investment / retirement

A Dad went into _____ at age 60.

B Buying the shop was a _____.

2 aggressive / risk-free

A Joe made _____ investments, hoping for a huge return.

B These government bonds are _____.

3 comfort zone / risk tolerance

A Some stock purchases require a high _____.

B CDs are safe and should be in any investors _____.

Listening

5. Listen to a conversation between a financial advisor and a customer. Mark the following statements as true (T) or false (F).

1. The customer has high risk aversion. _____

2. The advisor suggests investing in a moderate investment. _____

3. A mutual fund is out of the customer's comfort zone. _____

6. Listen again and complete the conversation.

Advisor: Well. The first thing to consider is how much 1 _____ you are willing to take.

Customer: I'm not sure. I certainly don't want to 2 _____

Advisor: Okay. Are you willing to risk losing half of your money 3 _____ double it?

Customer: Yeah, but I couldn't handle losing much more than that.

Advisor: All right. You have a fairly 4 _____ of risk aversion.

Customer: So, what should I invest in?

Advisor: There are a number of options. A mutual fund is a fairly 5 _____ investment.

Customer: I've heard of those. They aren't 6 _____ ?

Advisor: They involve some risk, but nothing that would put you out of your comfort zone.

Speaking

7. *With a partner, act out the roles below.*

Student A: You are a financial advisor. Talk to Student B about:

- his / her level of risk aversion
- an appropriate investing style
- possible investments

Student B: You are a new investor. Talk to Student A about investing and risk.

7.3. Personal investments and retirements

Get ready!

1. *Before you read the passage, talk about these questions.*

- What are some ways of saving for retirement?
- At what age do people usually retire in your country?

Reading

2. *Read the article about saving for retirement. Then, mark the following statements as true (T) or false (F).*

RETIREMENT SAVING 101

You've heard it a thousand times. It's never too early to start saving for retirement. But where does a person start? There are several retirement saving methods to choose from.

One method is an **IRA**, or *individual retirement account*. A traditional IRA applies **tax** deductions to deposits when they are made. Other **I** versions, such as a **Roth IRA**, apply the tax breaks upon retirement.

Some employers offer methods of saving for retirement. These include **pensions** and **profit sharing**. Often, employers will **match** a* employee's **contributions** to a company retirement fund. If an employee leaves a company, he or she can transfer retirement fund into an IRA. This is done either by direct transfer or by **rollover**.

Another way to save is to build a strong personal investment **portfolio**. Or you can enter into a **trust** agreement with a professional investor. This person will manage your investments for you. Then, when you reach **retirement age**, you can **cash in** those investments.

1. Tax breaks are not applied to Roth IRAs. _____
2. A pension is a savings method that employers offer. _____
3. Trusts are controlled by employers. _____

Vocabulary

3. *Match the words (1-5) with the definitions (A-E).*

- | | |
|------------|---|
| 1 match | A indirectly transferring money into an IRA with a check |
| 2 cash in | B to make equal contributions |
| 3 rollover | C a retirement savings account |
| 4 IRA | D the age at which a person stops employment |

5 retirement age **E** to redeem an account for its monetary value

4. Fill in the blanks with the correct words and phrases from the word bank.

trust pension Roth IRA portfolio profit sharing

1. The company offers _____ to all employees, so they all want it to earn money.
2. Tax breaks come when a _____ is accessed.
3. The _____ agreement does not let her access the money until 2012.
4. Richard's _____ is arranged through the worker's union.
5. Anne's investment _____ is strong enough to retire on.

Listening

5. Listen to a conversation between an investor and her advisor. Choose the correct answers.

1. What is the conversation mostly about?
A creating a portfolio
B matching contributions
C retiring at an earlier age
D decreasing IRA contributions
2. What change will the woman make to her investments?
A buy more stocks
B expand her portfolio
C cash in her IRA early
D increase IRA contributions

6. Listen again and complete the conversation

- Advisor: Well, if you increase your 1 _____, reach your goals in the next two years.
- Investor: That'd be great. I'd love to 2 _____ by sixty.
- Advisor: With a 3 _____ in contributions, that would be possible.
- Investor: The company is still 4 _____ my contributions, correct?
- Advisor: Yes. The thing is, you can't access your IRA before you reach fifty-nine and a half. 5 _____, you'll miss out on the tax breaks.
- Investor: But I could 6 _____ my other investments in the meantime.

Speaking

7. With a partner, act out the roles below based on Task 6. Then, switch roles.

Student A: You are an advisor. Talk to Student B about:

- when he or she can retire
- a portfolio
- an increase in contributions

Student B: You are an investor. Talk to Student A about your retirement.

Writing

8. Use the conversation from Task 7 to fill out the change of investment plan.

INVESTMENT PLAN

Client Name: _____

New Goal: _____

Changes to Retirement Strategy: _____

7.4. The stock market

Get ready!

1. Before you read the passage, talk about these questions.

- What actions occur on a stock market?
- What are some good stocks to buy in your country?

Reading

2. Read the page on stock markets from an Economics textbook. Then, fill in the blanks with the correct words and phrases from the word bank.

STOCK MARKETS

Some of the most important aspects of modern economies are their **stock markets**. These are **public** locations for buying, selling, and **trading** stock. These locations can be physical or electronic.

Investors in companies buy fractions of ownership called **shares**. **Shareholders** collect a portion of the company: **profits** in payments called **dividends**. But that is not the only way investors stocks make money.

There are many factors that affect the value of stock shares. And this value fluctuates constantly. The general rule is to buy **low** and sell **high**. By selling stock for higher prices than it was bought, investors make profit.

There is a great deal of science and speculation to predicting stock price fluctuations. Serious investors track the behavior of stock prices closely. A company's debut on publicly trade: markets is called its **IPO**, or initial public offering. As long as the company remains operational investors consider a **going concern**.

profits entrance shares trading going concern

Stock markets are public locations for 1_____ stock. Stock is ownership in a company divided into 2_____. Shareholders make dividends on their stock. They also earn 3_____ by selling stock at a higher price than they bought it. A company is 4_____ into public markets is its **IPO**. As long as the company remains operational, it is a 5_____.

Vocabulary

3. Read the sentence and choose the correct word.

1. The business remained a(n) **IPO / going concern** throughout the recession.
2. Mr. Patton collected \$1,200 in **lows / divider** last month.

3. Sam makes 60% of his income on the **shareholder** / **stock market**.
4. It is best to sell stocks when their value is **low** / **high**.
5. Joe bought 700 **stock markets** / **shares** in the new company.

4. Write a word that is similar in meaning to the underlined part.

1. Their stock is not available to the general population.
_ _ b _ i _
2. The new company made its entrance into public stock trading this week.
_ P _
3. It's best to buy the stocks at a minimal cost.
_ o _
4. Buying and selling stocks can be lucrative.
_ _ _ d _ n _
5. Every owner of stock in the company receives monthly dividends.
_ _ _ r _ h _ _ _ e _

Listening

5. Listen to a conversation between a reporter and financial expert. Mark the following statements as true (T) or false (F).

1. Stock in Carson Steel is a better purchase than stock in Valor Technologies. _____
2. Valor Technologies is about to make its IPO. _____
3. The man recommends purchasing stock in both companies. _____

6. Listen again and complete the conversation.

- Expert: You see Valor Technologies is making its 1_____ this quarter. Its shares are cheap. But those values are likely to rise in the coming
- Reporter: months. So, Valor is a 2_____.
- Expert: Well, investors should make their own decisions, but I think it is.
- Reporter: 3_____ Carson Steel. What can we expect from them?
- Expert: Carson's stock has decreased in value 70% this year. I'm sorry to say, they won't be a 4_____ for much longer.
- Reporter: So, Carson 5_____ should sell their stock?
- Expert: Even if it means taking a loss. They 6_____ to get rid of it.

Speaking

7. *With a partner, act out the roles below.*

Student A: You are a reporter.
Talk to Student B about:

- an IPO
- a failing company
- which stock is a better purchase

Student B: You are a financial expert. Talk to Student A about the stock of two companies.

Writing

8. *Use the conversation from Task 7 to fill out the reporter's notes.*

Stock comparison

INTERVIEW NOTES

Recommended Stock Buy: _____

Reason: _____

Recommended Stock Sell: _____

Reason: _____

7.5. Changes in the stock market

Get ready!

1. *Before you read the passage, talk about these questions.*

How can you describe increases on the stock market?

How can you describe decreases on the stock market?

Reading

2. *Read the newspaper article. Then, mark the following statements as true (T) or false (F).*

STOCK MARKET FINALLY POSITIVE

After the **crash** one year ago, the stock market is finally **gaining points**. The stocks of several large companies **skyrocketed** early Monday morning. Buy Books Unlimited (BBU) **opened at** 18.50, but that quickly changed. Its **value climbed 35 points** in 20 minutes. BBU ended the day with an amazing gain of 49 points per share. Another company, Tech International (TIN), **closed at** 114.73 after opening at just over 82.

Investors hope these events mark the end of a very long and disastrous **bear market**. Since the crash, the market has struggled to climb. Yet today's rally appears to be the start of a much-needed **bull market**. Experts expect that it will be the new **trend** for a long time and are encouraging investors to buy. Janet Bilson, a trader, said,

"The stocks that rose today won't **lose** value in the long term. Even if they **dip** tomorrow or the next day, they're a great investment."

1. The article is about a stock market crash. _____
2. Tech International lost value on Monday. _____
3. Experts believe the current trend will continue. _____

Vocabulary

3. Match the words (1-6) with the definitions (A-F).

- | | |
|------------|--|
| 1 climb | A to have a certain value at the start of trading |
| 2 close at | B to increase |
| 3 dip | C to have a certain value at the end of trading |
| 4 open at | D a measurement of stock value |
| 5 point | E to close value briefly, then increase again |
| 6 trend | F a general repetition |

4. Read the sentence pair. Choose where the words best fit the blanks.

1 bear market / bull market

A A _____ is bad for investors.

B Investors can make a lot of money in a _____.

2 crash / skyrocket

A When stocks _____, they lose value quickly.

B If stocks _____ they gain value quickly.

3 gained / lost

A BinCo stock opened at 104, _____ ten points, and closed at 94.

B Joe made money because he bought stock at \$15 and it _____ ten points before he sold it.

Listening

5. Listen to a conversation between two traders. Mark the following statements as true (T) or false (F).

1. The man was unable to buy stock he wanted. _____
2. The traders expect TechNet stock to dip. _____
3. The woman sold stock that lost value. _____

6. Listen again and complete the conversation.

Trader 1: Hey, John. How 1 _____ today?

Trader 2: Hi, Tammy. I did 2 _____. I just can't believe how busy we were.

Trader 1: Yeah, some of the stocks 3 _____ today.

Trader 2: I know. I bought a lot of that new technology company, TechNet. People couldn't buy it 4 _____.

Trader 1: I heard that they gained thirty points. Is that right?

Trader 2: Yeah, I think that they'll 5 _____ tomorrow.

Trader 1: That's probably true. Though they might not climb 6 _____

_____ they did today.

Speaking

7. *With a partner, act out the roles below.*

Student A: You are a trader.

Talk to Student B about:

- stock changes in value
- stock purchases
- stock sales

Student B: You are a trader.

Talk to Student A about how you both did on the market.

Writing

8. *Use the conversation from Task 7 to fill out the trader's summary.*

Stock comparison

TRADE SUMMARY

Trader: _____

Date: _____

Stock: _____

Gain: _____

Expected trend tomorrow: _____

UNIT 8. PERSONAL BANKING

8.1. Credit and debit cards

Speaking

1. Work in pairs. Look at the cards in the photo and discuss these questions.



- What are these cards for?
- Which one(s) do you have?
- Does your bank issue them?
- Do other institutions issue them?
- Do you know how much the APR is on credit cards?
- If you don't have a credit card, why not?

Vocabulary

2. Work in pairs. Match definitions 1-9 to the words and phrases in the 'magic table'. Write a number in each box. When you finish, the columns and rows will all add up to 15.

- 1 what you pay to borrow money from a bank or other financial institution
- 2 give someone money for a fixed time
- 3 a decision about how safe it is to lend money to a person or company
- 4 the maximum amount of money that you can spend with a single credit card
- 5 how you have to pay money back to a bank
- 6 when you buy something now and pay for it later
- 7 when you do not pay an amount you borrowed right away but later
- 8 the lowest amount that you can repay when you buy things on credit
- 9 take money directly out of a bank account

<input type="checkbox"/> credit	<input type="checkbox"/> carry a balance	<input type="checkbox"/> lend money	= 15
<input type="checkbox"/> interest	<input type="checkbox"/> repayment terms	<input type="checkbox"/> debit	= 15
<input type="checkbox"/> minimum payment	<input type="checkbox"/> credit rating	<input type="checkbox"/> credit limit	= 15
= 15	= 15	= 15	

Reading

3. Work in pairs. Read this information from a bank's intranet. Take turns to choose a word or phrase from the text and explain it to your partner. Your partner guesses what it is.

A: the lowest amount customers can pay when they owe money on a credit card

B: minimum payment

Credit

Credit is a lending agreement between a customer and a bank.

- How we lend money to customers:
- We give them cash.
- We make a transfer to their account.
- We issue a credit card.

Credit cards

credit limit: the maximum amount that a customer can spend

Repayment terms

Customers can:

- make the minimum payment.
- carry a balance to the next month and pay interest.
- pay the full balance (by direct debit) and no interest

Debit cards

- The customer pays in full every time he or she uses the card.
- The customer can use the card at an ATM or point-of-sale terminal.

Multi-functional cards

The customer can use the card at an ATM, point-of-sale terminal or as a credit card.

Credit rating

- Can the customer pay the money back? The bank uses the credit rating to decide.
- The bank uses the credit rating to set the credit limit.

Speaking

4. Work in pairs. Discuss these questions.

1. What happens if you have a credit card and you only make the minimum payment every month?
2. What happens if you carry a balance on your credit card?
3. How much does the customer pay if they use a debit card?
4. What happens if a customer does not have a good credit rating?

8.2. Plastic money

Reading

1. Complete this leaflet about a new multi-function card with words from the magic table.

Do you travel the world? Does shopping everywhere sound interesting to you? Then call us to find out about our new multi-function Champion (1) _____ Card!

If you have a Champion card, you:

- can pay for food, a hotel room, a concert ticket or rent a car without cash.
- can choose the (2) _____ option and pay for purchases immediately.
- can withdraw money from cash dispensers around the world.
- can arrange a(n) (3) _____ with your bank.

- can carry a(n) (4) _____ over from one month to the next.
- will get a bill every month, which shows how much (5) _____ you have to pay.
- can choose your (6) _____ and decide exactly how you want to pay back your credit.

To find out more about this great offer, just ask your bank about our card.

Listening

2. Listen to two conversations and number these sentences and phrases in the order you hear them.

- | | |
|----------------------------------|-------------------------|
| _____ That's not a bad idea. | _____ I see your point. |
| _____ I couldn't agree more. | _____ Yes, but |
| _____ It is out of the question. | |

3. Do we use the sentences and phrases in 2 to agree (A) or disagree (D)?

Speaking

4. Work in pairs. Look at the leaflet in 1 again and discuss which three points are most important to you. Use phrases for agreeing and disagreeing.

Reading

5. Complete this FAQ web page with questions a-e.

- | | |
|--|-----------------------|
| a) How can I add money to the credit card? | d) Why is it useful? |
| b) Who is it for? | e) What does it cost? |
| c) How can I get it? | |

THE CHAMPION YOUTH PRE-PAID CARD

1 _____

The benefits of the card:

- You do not need a bank account or credit rating.
- If you lose the card, you can transfer the amount left on it to a new card.
- You can use it at point-of-sale terminals s all over the world.
- You can withdraw cash from ATMs everywhere.

2 _____

This card is for you if:

- you do not have your own bank account.
- you want to shop online.
- you need a card for a trip.

3 _____

The card is not expensive.

- The card costs €20 a year.
- A replacement card is free.
- You pay only €3.50 to withdraw cash.

4 _____

It is easy to put money on the card.

- Do this directly at your bank from any of your accounts.
- Make transfers to the card online.
- Your parents can load money onto the card.

5 _____

Come and talk to us at the bank.

- Fill out the form and load your new card with the amount you want.
- Go to our website, fill out the form and order the card online.

Vocabulary

6. Work in pairs. Look at the web page in 5 again and match these definitions with the underlined words.

- 1 journey _____
- 2 something that you don't _____ pay for
- 3 something that takes the place of something else _____
- 4 move money from an account to another _____
- 5 cash dispenser _____
- 6 put money on a card _____
- 7 complete a form with information _____
- 8 a machine in a shop where you pay with a card and PIN code _____
- 9 request something _____
- 10 buy things over the internet _____

Speaking

7. Work in pairs or small groups. Look at the web page in 5 again and discuss these questions. Use conditional sentences where possible.

- What happens if you lose the card?
- How can you order the card online?
- How can you put money on the card?
- Where can you use the card?
- What other benefits does this card have?

8.3. Personal loans and overdrafts

Vocabulary

1. Complete these sentences with the correct form of the words and phrases in the box. You do not need all the words/phrases.

apply for/application form	authorised/authorisation	cash flow
cover (overdraft/expenses)	instalment	in the black/in the red
loan officer	overdraw/overdraft (facility)	penalties/penalise

1. Every month Ben Mellor earns €1,000 but spends €1,200. He _____ account and is always _____.
2. Ben uses his overdraft to _____ his expenses.
3. If Ben doesn't apply for an overdraft, the bank will _____ him.

4. If she needs more money, Hana can _____ an overdraft or personal loan. She will agree the overdraft or loan with a(n) _____ at her bank. A(n) _____ overdraft isn't very expensive.
5. Every month, Hana Stevens earns €1,200 and spends €1,000. She has no _____ problems. She always stays _____.
6. Hana pays her loan in _____.

2. Listen to Caroline, a trainee retail banker, asking her manager some questions about a customer's account. What is the problem and what is the solution?

3. Listen again and answer these questions.

1. When does Mr Miiller overdraw his account?
2. What does Mr Muller have to do to be in the black?
3. What does Mr Muller have to pay when he is over his limit?
4. Why is his overdraft expensive?

Language

Modals for obligation, necessity and prohibition

Obligation, necessity and lack of necessity	He must pay interest. He will have to pay interest on the overdraft. He doesn't have to pay bank charges. I need to talk to you.
Prohibition	He mustn't go over the limit.

4. Use these prompts to write sentences with modals.

next week / he / talk / to his boss **V** (necessity - future)

Next week he will have to talk to his boss.

1. I / call / the bank / about my lost credit card **V** (necessity - present)
2. you / usually / serve / customers in the morning / ? (obligation - present)
3. you / pay / fees / when you overdraw your account **X** (lack of necessity - present)
4. he / make / an appointment with the loan officer / ? (necessity - present)
5. we / pay / penalties on our account **X** (lack of necessity - future)
6. he / talk / to customers in an unfriendly way. His boss is not happy with him. **X** (prohibition - present)

Listening

5. Caroline meets Mr Muller, the customer. Listen. Are these sentences true (T) or false (F)?

1. Mr Muller wants to talk to Caroline about his account. (T / F)
2. He sometimes has to wait for a customer to pay him. (T / F)
3. Mr Muller has an overdraft facility to pay his bills. (T / F)
4. The interest rates on a loan are the same as on an overdraft facility. (T / F)
5. Mr Muller likes Caroline's suggestion. (T / F)
6. Mr Muller doesn't have to talk to a loan officer because Caroline has the application form. (T / F)

6. Listen again and write sentences about what Mr Muller has to do.

Mr Muller has to pay interest on the overdraft amount.

Reading

7. Complete this checklist from a compliance officer for new employees with must/mustn't and have to/don't have to.

To all Customer Service and Loan Officers

As you know, we have to tighten regulations, so here are some DOs and DONTs:

- Customer Service Officers (1) _____ contact their clients once a year.
- Customer Service Officers (2) _____ pass on personal data about their customers.
- Customer Service Officers (3) _____ arrange mortgages.
- Loan Officers (4) _____ check credit ratings before arranging loans.
- Loan Officers (5) _____ regularly write reports about existing loans.
- Loan Officers (6) _____ check financial documents of corporate clients once a year.
- Loan Officers (7) _____ make sure that the customer can pay the instalments.
- Loan Officers (8) _____ inform the guarantor of the loan when a customer is late with payments.
- Loan Officers (9) _____ approve loans before the guarantor signs the contract.

Writing

8. You are a manager and have to do end-of-year assessments for employees. You have the information in 1-5 below from the compliance officer at the bank. Read the checklist in 7 again and write your comments after the statements.

Stefan normally contacts his clients once a month.

Stefan doesn't have to contact them once a month but he must contact them once a year.

1. George checks financial documents of corporate clients every two years.
2. Julia sometimes checks the customers' credit ratings after arranging loans.
3. George occasionally does not make sure that the customer can pay the instalments.
4. Stefan sometimes gives his customers' addresses to people outside the bank.
5. Julia occasionally forgets to write a report about an existing loan.

Speaking

9. Work in pairs. Tell Stefan, George and Julia what they need to, do not need to, must or mustn't do.

Stefan, you don't need to contact your clients once a month but you must contact them once a year.

10. Work in pairs. Talk about things you have/need to, do not have/need to, must or mustn't do at your workplace or place of study.

In my job/studies I have to.... I don't need to.... I must/mustn't

8.4. Mortgages

Speaking

1. Work in pairs. In your country, how do people get money to buy a flat or a house? Do they borrow it from a bank or a building society? Does this loan have a special name or special terms? Discuss.

Reading

2. Complete this mortgage application form with the words in the box.

borrow	collateral	house or flat	interest and capital	maturity date
		property valuation	variable	

MORTGAGE APPLICATION

1. The amount of the mortgage: how much do you want to _____.
2. You will need to make a deposit. What can you arrange as _____ to have some security?
3. Why you need the money: are you buying a(n) _____ ?
4. When will the (4) _____ be - in 25 or 30 years?
5. Do you want a fixed interest rate or a(n) _____ interest rate? .
6. Do you want to pay interest only or _____ .
7. Do you want to have a(n) _____.

3. Look at the application form in 2 again. Are these sentences true (T) or false (F)?

1. Customers may not choose the maturity date of the mortgage. (T / F)
2. Customers may choose variable or fixed rates. (T / F)
3. Customers may not arrange to pay interest only. (T / F)
4. Customers may arrange to have a property valuation. (T / F)
5. Customers have to give the bank something as security to get a loan. (T / F)

Language

Modals for possibility and permission

We use may or might + infinitive to talk about possibility in the present or future.	We may talk to our banker about a mortgage. He might not get the mortgage. It is not certain.
We use may + infinitive to talk about permission. We use may or can I/we + infinitive to ask for permission and may not + infinitive to refuse permission.	Customers may choose their methods of payment. Can I speak to you? You may not overdraw your account.

4. Complete this conversation between a client (C) and a financial adviser (FA) with modal verbs from the Language box.

C: We would like to borrow a large amount of money - about €175,000.

FA: (1) _____ I ask why?

C: We don't have much money but we want to buy a flat.

FA: Without a deposit, a building society (2) _____ give you a mortgage.

However, a bank or building society (3) _____ lend you up to €100,000 without one.

C: A €100,000 mortgage? That (4) _____ be enough to buy a flat.

FA: You (5) _____ borrow more than you can pay back, I'm afraid.

C: Can you email us more details?

FA: Certainly. (6) _____ I have your email address, please?

Speaking

5. Work in pairs. Talk about the pros and cons in the application form in 2.

If a customer arranges a mortgage with us. he or she may...

UNIT 9. BANKING INDUSTRY

9.1. Banks and building societies

Vocabulary

1. Match words 1-6 to definitions a-f.

- | | |
|--------------------|--|
| 1 merger | a) you use money in this account every day |
| 2 takeover bid | b) two companies become one company |
| 3 pension | c) you save money in this account over a long time |
| 4 current account | d) one company tries to buy another company |
| 5 deposit account | e) a special bank for deposit accounts and mortgages |
| 6 building society | f) you save this money for when you stop working |

Listening

2. Listen to three conversations and match speakers 1-3 to the financial institutions they work in A-C.



3. Work in pairs. Look at activities 1-9 below. Discuss which activities the institutions in 2 do. You can match some activities to more than one type of financial institution.

- | | |
|---|---|
| 1 arrange mergers ____ | 6 give financial advice to companies ____ |
| 2 help customers save for pensions ____ | 7 take deposits from customers ____ |
| 3 arrange takeover bids ____ | 8 help companies sell their shares ____ |
| 4 offer current accounts ____ | 9 offer special deposit accounts ____ |
| 5 mostly arrange mortgages ____ | |

4. Listen to three experts and check your answers in 3.

Speaking

5. List some examples of the institutions in 2. Then work in pairs and compare your lists. Do any names appear on both lists?

9.2. Investment banks

Vocabulary

1. What do investment banks do? Match phrases 1-5 to definitions a-e.

- | | |
|-------------------------|---|
| 1 issue shares | a) work against someone trying to buy a company |
| 2 fight takeover bids | b) help someone with money and investments |
| 3 raise capital | c) offer parts of a company to investors |
| 4 underwrite securities | d) get money to run a business |
| 5 give financial advice | e) arrange to sell shares to investors and to guarantee a minimum price |

2. Complete these sentences with the words in the box.

acquisition	analyst	Brokerage Department	buyout	investment fund
IPO	merger	stock market	strategic planning	

1. A(n) _____ stands for 'initial public offering'. It is the first time a company sells its shares to investors.
2. A company does _____ so it is ready for the future.
3. The _____ is the section of a bank which buys and sells shares for customers.
4. A(n) _____ happens when a company or person buys another business.
5. This is also called a(n) _____.
6. A(n) _____ is a fund which takes money from all its clients and invests it.
7. A(n) _____ looks at information and decides what to do with it.
8. When two companies join together to make one, this is a(n) _____.
9. People buy shares on the _____.

3. Match 1-6 to a-f to make sentences.

- | | |
|---------------------------------|---------------------------------|
| 1 Retail banks always | a) withdraw money from the ATM. |
| 2 In some countries banks never | b) give advice to companies. |
| 3 Investment banks usually | c) offer cheques to customers. |
| 4 Companies sometimes | d) offer current accounts. |
| 5 Customers often | e) offer mortgages. |
| 6 Building societies mostly | f) make takeover bids. |

Listening

4. Listen and match speakers 1-7 to activities a-h. There is one extra activity.

- | | |
|---------------------------------------|--|
| a) opening a deposit account _____ | e) asking about a mortgage _____ |
| b) getting a safety deposit box _____ | f) asking about strategic planning _____ |
| c) arranging a buyout _____ | g) asking about a current account _____ |
| d) fighting a takeover bid _____ | h) thinking about an IPO _____ |

9.3. Investment banking: the front office

Get ready!

1. Before you read the passage, talk about these questions.

- What skills should an investment banker have?
- How do investment banks help companies?

Reading

2. Read the website on financial careers. Then, mark the following statements as true (T) or false (F).

INVESTMENT BANKING CAREERS

Working in the Front Office: What to Expect

The front office is an exciting but challenging environment. Employees manage the finances of corporations and wealthy individuals, as well as bring in new business. Whether you manage accounts or attract new ones depends on what coverage group you work in.

The Product Coverage Group:

This group manages clients' finances by **raising debt capital** or **equity capital**, **launching** new products, and arranging **mergers** and **acquisitions**. But the product coverage group doesn't represent clients' interests alone. It also conducts **proprietary trading** for the **investment bank** itself. To work in a product coverage group, employees must be highly organized and pay close attention to detail.

The Industry Coverage Group:

This group builds relationships with corporations and individuals in different industries and monitors them for potential clients. Then, industry coverage group employees use their **pitch book** to attract **up-and-coming** corporations to the bank. For this reason, industry coverage group employees must have excellent sales skills.

1. The product coverage group helps clients by reducing debt capital. _____
2. The product coverage group provides proprietary trading for clients. _____
3. The industry coverage group focuses on attracting new clients. _____

Vocabulary

3. Read the sentence pairs. Choose where the words best fit the blanks.

1 **equity capital / debt capital**

A Banks raise _____ by selling bonds.

B Businesses earn _____ by selling stock.

2 **industry coverage / product coverage**

A State Bank's _____ group offers several methods of raising funds.

B A good _____ group will find strong companies and open accounts with them.

3 **launch / raise**

A HetCo will _____ a new product line next month.

B James Construction needs to _____ \$1.2 million for its next project.

4. Match the words (1-7) with the definitions (A-G).

1 merger

A the purchase of one company by another

2 acquisition

B a description of investments used to attract clients

3 pitch book

C the joining together of two companies or more to form a larger one

4 front office

5 investment bank

D the part of an investment bank concerned with raising

6 proprietary trading

funds for customers

7 up-and-coming

E expected to become successful

F the practice of raising capital

G trading done by a bank for its own profit

Listening

5. Listen to a conversation between an interviewer and a job applicant. Choose the correct answers.

1. Where does the man want to work?

A in the brokers' department

B in the product coverage group

C in the industry coverage group

D in the National Bank front office

2. What required skill does the man have?

A managing people

C organizing trades

B tracking details

D making sales

6. Listen again and complete the conversation.

Applicant: Thank you for **1** _____, Ms. Herron.

Interviewer: Just Carol is fine. Now, you have quite a resume. I see you worked with the National Bank for several years.

Applicant: Yes. I was a broker in their **2** _____ for ten years.

Interviewer: And what were your basic responsibilities in that department?

Applicant: Nothing **3** _____ I looked at ways to raise equity capital and debt capital for clients.

Interviewer: Okay. Now, you're applying to work with our **4** _____, yes?

Applicant: That's correct.

Interviewer: **5** _____, the industry coverage group requires a different set of skills. Tell me, what skills do you have that fit that group?

Applicant: Well. I can explain complex ideas to just about anyone. And I'm **6** _____.

Speaking

7. With a partner, act out the roles below.

Student A: You are an interviewer. Talk to Student B about:

- former jobs
- responsibilities
- skills

Student B: You are a job applicant. Answer Student A's questions.

9.4. Investment banking: the middle office

Get ready!

1. Before you read the passage, talk about these questions.

- What are some risks involved in investment banking?
- Which employees decide how much risk a company should take?

Reading

2. Read the job posting. Then, choose the correct answers.

FINANCIAL CONTROLLER

Excel Investments is a leader in investment banking for both corporations and wealthy individuals. We are currently seeking a senior **financial controller** for our **middle office**.

The financial controller supervises a team of eight accounting professionals and manages the middle office's day-to-day operations. The position reports directly to Excel Investments' CFO. The financial controller oversees all **risk management**. The ideal candidate will have demonstrated success in quickly analyzing **market risk** and **credit risk** undertaken by front office traders. Of course, Excel Investments is not a **conservative** firm. We are known for our aggressive approach to investing. As such, **limits** on **capital** set by the financial controller should manage **operational risk** without restricting **bold** action. The controller is also responsible for meeting with back office representatives regularly. These meetings will ensure that front office trades are in **compliance** with internal and government regulations.

Salary is **commensurate** with experience. Interested parties should send a **CV**, references, and cover letter to hr.harris@excelinvestments.com

1. What is true of the financial controller position?

- A** It creates internal regulations.
- B** It directs the actions of the CFO.
- C** It involves supervising others.
- D** It meets with government representatives.

2. Which of the following is NOT a responsibility of the controller?

- A** limiting capital

- B** analyzing credit risk
- C** managing operational risk
- D** ensuring back office compliance

3. What can you infer about the person who will be hired for the job?

- A** He or she will have experience as a CFO.
- B** His or her salary will depend on former jobs.
- C** He or she will have a conservative investment approach.
- D** His or her investments must be held with Excel Investment.

Vocabulary

3. *Match the words (1-7) with the definitions (A-G).*

- | | |
|------------------------|---|
| 1 credit risk | A an employee that monitors financial resources |
| 2 middle office | B being related to something in size or degree |
| 3 financial controller | C uncertainty caused by changes in the price of securities |
| 4 commensurate | D the part of a company that manages risk |
| 5 market risk | E uncertainty caused by borrowers potentially not paying |
| 6 bold | debt |
| 7 capital | F money used to finance a business |
| | G being confident even in risky situations |

4. *Read the sentence pair. Choose where the words best fit the blanks.*

1 **CV / CFO**

A Bring your _____ on the interview.

B Mr. Ales is our _____.

2 limits / compliance

A All trades are in _____ with regulations.

B The financial controller sets capital _____.

3 **risk management / operational risk**

A Every business has some form of _____.

B Good _____ can prevent large financial losses.

Listening

5. *Listen to a conversation between an applicant and an interviewer. Mark the following statements as true (T) or false (F).*

1. The man was the head financial controller at his last job. _____
2. The man has experience making risk management decisions. _____
3. The man's former organization was conservative. _____

6. *Listen again and complete the conversation.*

Interviewer: Well, we were very impressed by your CV. If you don't mind, let's just 1 _____.

Applicant: Of course. What can I tell you?

Interviewer: 2 _____ with your most recent position. You were the 3 _____ at Bryant Funds?

- Applicant: Yes. I was. Basically, I was involved in every 4 _____ decision.
- Interviewer: Good, good. 5 _____, take you and the head controller to assess risk on a given trade?
- Applicant: Well, 6 _____ the trade, of course. But I'd say we could give our traders an answer within a half hour.

Speaking

7. *With a partner, act out the roles below.*

Student A: You are an interviewer. Ask Student B about:

- his or her last position
- methods of assessing risk
- time to assess risk

Student B: You are a job applicant. Talk to Student A about your experience.

9.5. Investment banking: the back office

Get ready!

1. *Before you read the passage, talk about these questions.*

- How have computers changed how people make investments?
- What jobs and careers involve maintaining computers and computer systems?

Reading

2. *Read the office memo. Then, mark the following statements as true (T) or false (F).*

EXCEL INVESTMENTS

STAFF MEMO

Hello all. I have several updates and reminders for you after my meeting with our CEO, Mr. Franklin.

OPERATIONS. First, we have a new update for our data-checking software. It's a state-of-the-art program that should clear and settle trades much faster. But until the software is installed, continue checking trade confirmations as usual.

INFORMATION TECHNOLOGY. IT will be in charge of installing the new software. In addition, **tech support** will hold training sessions with **front** and **back office** staff. They will explain how to use the software and its benefits.

COMPLIANCE. Mr. Franklin expressed a concern about compliance issues. He'd like us to double **OUR** meetings with **traders** in order to avoid any legal problems.

We were recently investigated. Although no illegal actions were found, Mr. Franklin does not want this to happen again.

If you have any questions, send an email or see *me* in my office.

Charles Durning, Manager, Back Office

The company is installing new trade confirmation software. _____

Tech support must meet with front office staff to check compliance. _____

The company was recently fined for an illegal action. _____

Vocabulary

3. Match the words (1-7) with the definitions (A-G).

- | | |
|--------------------|---|
| 1 trade | A to get the most recent |
| 2 update | B the act of making an exchange |
| 3 settle | C assistance with technology |
| 4 back office | D being the most modern |
| 5 tech support | E administrative section of bank |
| 6 state-of-the-art | F to pay to complete a transaction |
| 7 data-checking | G the process of ensuring information is correct |

4. Fill in the blanks with the correct words and phrases:

operations software clear information technology trade conformation

- The _____ department maintains computers.
- Back office employees must _____ every trade.
- Don't use the computer until the new _____ is installed.
- Back office _____ include data checking and maintaining computers.
- A trade is not final until the _____ is finished.

5. Listen and read the office memo again. How does Mr. Franklin suggest action is taken to ensure compliance is not problematic?

Listening

6. Listen to a conversation between a back office manager and an IT employee. Choose the correct answers.

- What is the woman concerned about?
 - A** a confusing training session
 - B** a shortage of IT employees
 - C** an expensive software update
 - D** an error with software installation
- What suggestion does the man make?
 - A** Reinstall the update.
 - B** Delay the training.
 - C** Hire more employees.
 - D** Purchase new software

7. Listen again and complete the conversation.

- Manager: Great. So, what can I 1 _____ ?
- Employee: Well, it says that the IT department will be training the traders on the update, 2 _____ ?
- Manager: Yes. 3 _____ they won't use it as much, it's a good idea for them to know the basics.
- Employee: Of course. But IT also has to install the program, 4 _____ ?
- Manager: Correct.
- Employee: That's what I'm worried about. We don't have enough people to do both.
- Manager: I see what you mean. How long will it take to 5 _____ ?
- Employee: At least a full week.
- Manager: Here's what we'll do. Install the updates, and then we'll do the training 6 _____ . Sound good?
- Employee: Perfect, thanks.

Speaking

8. With a partner, act out the roles below.

Student A: You are an IT employee. Talk to Student B about:

- an update
- training
- scheduling

Student B: You are a manager. Talk to Student A about the details of a memo.

UNIT 10. STRUCTURE OF A BANK

10.1. Departments

Reading

Atlantic Banking Group

Board of Directors	Human Resources	Retail Banking
Private Banking	Corporate Banking	Loan Modification
Foreign Exchange	Group Accounting	Internal Audit
Group Risk	Client Risk Management	Legal Department

1. Read this brochure about jobs in a bank. Match six of the departments above to the employees.

1 _____

I deal with customers who have large amounts to invest. We are in charge of managing investment portfolios and giving investment advice." (Leila)

2 _____

I report directly to the Board of Directors about risks within the bank. My department prepares the annual risk report and we help to decide on future strategies.' (Hike)

3 _____

'In my department we are involved in creating tailor-made products and advising corporate clients.' (Crete)

4 _____

I deal with large companies. I check on the collateral they have and I check their credit ratings to make sure we can lend them money.' (Duncan)

5 _____

We are responsible for doing the books and preparing the financial documents.' (David)

6 _____

"I deal with exchange rates and foreign currencies. We help customers when they want to change money.' (Susan)

Speaking

2. Work in pairs. Match the rest of the departments above to these sentences.

1. We are responsible for recruiting and training staff as well as paying employees.

2. Customers come here to make a bank transfer or ask a question about their account. They can also open or close their account. _____

4. We help corporate customers when they have financial difficulties and take care of modifying loans and credit lines. _____

5. We deal with legal problems and lawsuits. _____

6. We check on the work in other departments. We are in charge of making sure everything is done correctly. _____

7. We are in charge of running the bank. We look at all the information and plan long-term strategies. The managers of the other departments report to us.

3. Work in pairs. Find the nouns used with these verbs in 1 and 2. Then take turns to make questions using the verb-noun partnerships for your partner to guess the department.

change check on create decide on do give manage modify
prepare recruit report to

A: Who creates tailor-made products?

B: Corporate Banking (does).

10.2. The structure of the bank

Reading

1. Look at this organogram and match descriptions 1-8 to sentences a-h.

ATLANTIC BANKING GROUP – AN OVERVIEW



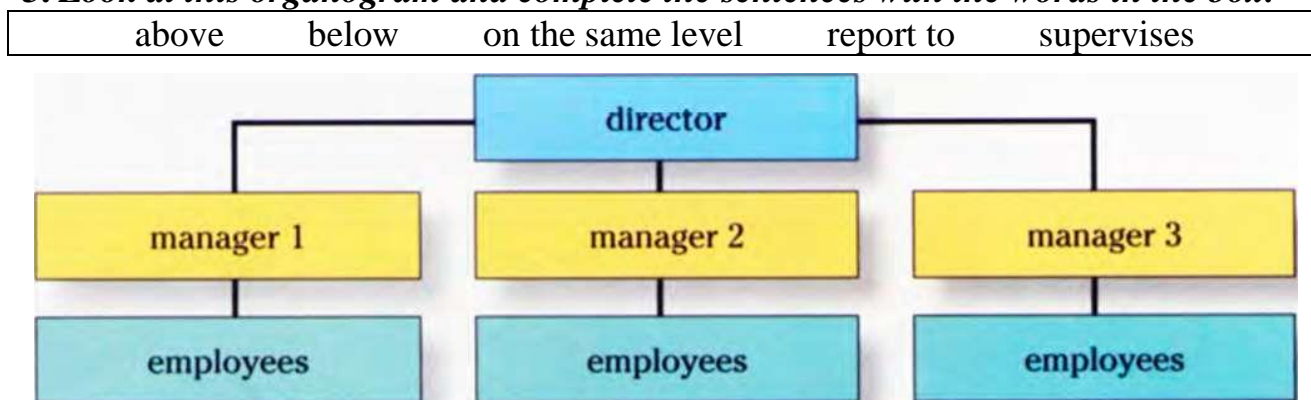
1. The Retail Banking Department is responsible for the everyday banking needs of individual customers . _____
 2. The Human Resources Department is in charge of hiring new staff . _____
 3. The Corporate Banking Department deals with companies . _____
 4. The Internal Audit Department checks on procedures throughout the bank. _____
 5. The Training Department is involved in organising training, and reports to the Human Resources Director. _____
 6. The Client Risk Department deals with corporate customers and assesses their ability to repay loans. _____
 7. The Group Accounting Department is responsible for preparing the bank's accounts. _____
 8. The Group Risk Department reports to the Chief Risk Officer and is responsible for assessing risks for the whole bank. _____
- a) This department looks at companies' financial documents and assesses the risk involved in giving loans.

- b) Employees in this department audit the books and the other departments. They make sure everyone is working correctly.
- c) The people in this department try to find out what the other employees need to learn. Then they set up training courses.
- d) Employees in this department advise clients to set up credit lines. They also work to create special products for their clients.
- e) the people in this department get information from the bank's accounting systems. They help to prepare all the financial documents for the Board of Directors.
- f) This department recruits new employees.
- g) This department looks at individual customers' financial documents. They assess each of them according to the risks of the products and the economy.
- h) Employees in this department spend their time opening current and deposit accounts, arranging small loans, setting up overdraft facilities and doing everyday banking business.

2. Look at the organogram and descriptions in 1 again. Answer these questions.

1. Which department works with all the people at the bank?
2. Which department makes sure all the departments work correctly?
3. Which department works with medium-sized and large companies?
4. Which department is in charge of assessing risk for the whole bank?

3. Look at this organogram and complete the sentences with the words in the box.



1. There is a director _____ the managers.
2. There are several employees _____ the managers.
3. The employees _____ the managers.
4. The three managers are _____.
5. The director _____ the managers.

Listening

4. Now listen to AM. Jo, Dan and Sarah talking about their departments and check your answers in 3.

5. Listen again and match the speakers to these sentences. Write the correct name next to each sentence.

1. This person finds out what people in other departments need. _____
2. This person works with companies . _____
3. This person works with customers at a branch . _____
4. This person has to check on other departments . _____
5. This person considers loans for large businesses. _____
6. This person has someone to help him/her. _____

Reading

6. Read this text about banking. Are these sentences true (T), false (F) or is there no information in the text (NI)?

1. Modern-day banking began in the fifteenth century. _____
2. Retail banks have existed for more than 300 years. _____
3. In the seventeenth century English people used the receipts they got from their banks to buy gold and silver. _____
4. Banks have opened branches in supermarkets around the world. _____
5. People like to use the machines in the lobby. _____
6. Banks have joined together with other banks. _____

CHANGING WORLD OF BANKING

Banking began in the twelfth century in Italy. Moneylenders set up benches in the marketplace to do transactions. In the UK retail banking started in the seventeenth century. People began to use banks to keep their gold and silver safe. The bank gave them receipts, and customers used these as currency. Today many of the early banks have expanded into financial supermarkets for customers. They offer current and deposit accounts and make payments through EFTPOS (electronic funds transfer at point of sale) in shops and restaurants. In addition, they issue credit cards, prepaid cards, debit cards and smart cards. Many banks even give financial advice and sell insurance and pension plans. Even the methods of banking have changed. People used to use cheques widely. Today most customers use direct debits or standing orders to pay their bills. Many customers open online accounts. This means that they no longer have to come into the bank. And when they do, they usually use the machines in the lobby and they don't speak with a banker at all. It is much more difficult today for bankers to get to know their customers. It is also harder to advise them or sell them other products. This is why banks have come up with other ways to meet their customers. World Savings Day was started in 1924 in Milan, Italy but is now expanding to countries where people sometimes don't use banks at all. The banks give their customers gifts for opening savings accounts. Sometimes they hold events or invite customers to come to them to hear about investments or other financial topics. Today many banks have become larger and have merged with other banks. Customers no longer know the people that they deal with. That is one reason why banks are trying to find new ways to win customers.

UNIT 11. CENTRAL BANKS AND BANKING REGULATIONS

11.1. National and central banks

Speaking

1. Work in pairs. Do this quiz. Then compare your answers with another pair.

1. Central banks are responsible for
 - a) setting fees for current accounts. b) keeping prices stable.
2. The European Central Bank (ECB) has to
 - a) supply all the money for the euro-zone, b) produce financial data.
3. Many central banks
 - a) keep reserves for other banks. b) keep deposit accounts for governments.

Reading

2. Read these forum posts on central and national banks and check your answers in 1.

Bob, USA

Do we need the Federal Reserve in the USA? Why should we pay taxes to have another big bank?

Katia, German National Bank

Central or national banks help both the government and the other banks in the country. The basic function of a central or national bank is maintaining price stability by using a variety of methods, in many cases, the role of a central bank is encouraging financial stability. Sometimes a central bank has a monitoring role which may involve supervising the commercial banks. It often holds reserves for the other banks. In some countries the central bank controls the supply of money by deciding how much money other banks have to hold as reserves. In many countries the central bank issues and prints the currency. Some also manage the exchange rate of a country's currency.

Joelle, France

What is the purpose of the European Central Bank?

Marie, consultant for the ECB. Belgium

The ECB is very important to the euro-zone. Its main function is keeping prices stable in the euro-zone and inflation just under two percent. The ECB is the central bank for the euro, the common currency in the European Union euro-zone member states. The first task of the ECB is deciding on and implementing monetary policy. This includes setting the interest rates for banks in the euro-zone. Then the banks decide how much interest to charge or pay customers for their business. It is also responsible for carrying out foreign exchange. Holding and managing the official foreign reserves of the euro area countries is a very important job for the ECB. In addition, the ECB has to regulate the payment systems within the euro-zone and make sure that it works without problems. Keeping the countries within the euro-zone economically stable is a very important function of the ECB.

Ania, Poland

Who makes the euro coins for each country? And what else does the ECB do? Can't the National Bank of Poland just do everything we need?

Franz, ECB. Germany

There are other jobs that the ECB does. One is deciding when to issue banknotes and coins within the euro area. The ECB is the only organisation which can authorise this. However, individual countries are responsible for minting their own coins. Another important task is collecting, analysing and publishing financial statistics. These are necessary for the ECB to decide on monetary policy and to carry out its other tasks.

Vocabulary

3. Read the forum posts in 2 again. Which sentence is correct?

1. Keeping prices stable is an important function for central banks such as the ECB. Gathering statistical information helps them with monetary policy.
2. Keeping prices stable, printing banknotes and minting coins are responsibilities common to all central banks.

4. Find words or phrases in the forum posts in 2 that match these definitions.

1. print money or mint coins (Katia) _____
2. money a bank needs to keep for possible future withdrawals (Katia) _____
3. making sure that costs for goods and services do not change much (Marie) _____
4. a general increase in the price of goods and services (Marie) _____
5. changing one currency for another (Marie) _____
6. making something public in writing (Franz) _____

Speaking

5. Work in small groups. Make notes from one of the posts in 2 and tell your group about it using your notes. Then discuss these questions.

1. Which responsibilities are common to all central banks and which only concern some central banks?
2. Talk about the central bank in your country and what it does.

11.2. Liquidity and the business cycle

Speaking

1. Work in pairs. Discuss these questions.

1. How would you describe the economic situation in your country at the moment? Are people spending or saving money?
2. Do people and companies spend more or less money when loans are cheaper?
3. What do people tend to buy when there is more money in the market?

Reading

2. Read the text about liquidity and the business cycle and answer these questions.

1. What does liquidity mean?
2. What happens when banks have liquidity problems?

3. What do people do when they lose confidence in banks?
4. What do people spend money on when there is enough money in the system?
5. What do companies do when the economy is growing?
6. What is the meaning of inflation?
7. How does the central bank keep inflation low?
8. What happens when the economy contracts?

LIQUIDITY AND BUSINESS CYCLE

To understand the business cycle, we first have to understand liquidity. Liquidity tells us how easy it is to **sell an asset** for cash. In banks liquidity means **meeting obligations** without incurring losses. Therefore, **managing liquidity** is one of our most important tasks. When banks begin to have liquidity problems, they stop lending money. In addition, if all the depositors suddenly decide they want their money back, the entire market may be affected and we **lose consumer confidence**: people stop spending money.

The business cycle works like this: when the banks have been lending money and interest rates are low, there is growth in the economy. This is often a result of the central bank lowering interest rates. More people and companies **take out loans** and there is more money in the system. People **spend extra money** on non-essential goods like restaurants, free-time activities and holidays.

Once the economy begins to grow, other sectors begin to spend more money as well. Companies **invest in capital goods** such as machines, they buy more inventory and they ship more goods around the world. The economy is doing well but inflation starts. This means that goods and services get more expensive and the value of money goes down because people cannot buy as much as they could earlier.

This is the reason the central bank decides to **raise interest rates** again. Because the money banks borrow from the central bank is more expensive, they also raise their rates. In this case loans are not easy to get and people stop borrowing money.

The next stage in the cycle is called contraction. The economy has stopped growing and is beginning to shrink. But central banks see the problem and lower interest rates again. They hope this will motivate people to spend more money. Then the upward trend begins again.

Speaking

3. Work in small groups. Explain one of the stages of the business cycle to your group. Use the words in the box.

assets	inventory	liquidity	market	motivate	obligations
ship goods	shrink	upward trend			

4. Work in pairs. Choose five of the word partnerships in bold in the text in 2 and make definitions for them. Ask another pair to guess the correct word partnership for each definition.

5. Where in the business cycle is your country at the moment? What do you need to consider in order to decide this? Discuss.

Listening

6. Listen to an investment manager talking to a journalist about the economy. Are these sentences true (T) or false (F)?

1. When consumers pay lower interest rates, their instalment payments go clown. _____
2. Lowering interest rates helps the economy very quickly. _____
3. The currency of a country is always worth less when the central bank lowers interest rates. _____
4. If governments invest in new projects, they will have more debts. _____

7. Listen again and complete these slides from the interview.

A Duties of Central Bank <ul style="list-style-type: none"> • 1 _____ interest rates • lower rates and effect on economy • borrowers have lower 2 _____ payments 	B Stimulating the economy <ul style="list-style-type: none"> • more money to 3 _____ and invest • money is 4 _____ to borrow
C Dangers of lower interest rates <ul style="list-style-type: none"> • currency may lose 5 _____ • can 6 _____ to inflation 	D What governments can do <ul style="list-style-type: none"> • spend money on 7 _____ measures • 8 _____ jobs <p>Danger: government owes money which needs to be 9 _____.</p>

11.3. Regulations

Speaking

1. Work in pairs. Discuss these questions.

1. Do you know any regulations for banks in your country?
2. Why is it important to regulate the way banks do business? Do you think it is better for each country to regulate its banks or should there be worldwide laws?

FSA want public bank investigation by Mary Almond

The UK Financial Services Authority says the overseeing regulator should have power to investigate bank failures and publish such information.

Reading

2. Match these headlines from newspapers (1-6) to the article extracts (A-F).

1
Financial crisis
makes
governments take

A The amount of core capital, which consists of" retained profits plus shareholder equity, has been raised. Governments are making sure that banks keep enough money on hand for crisis situations.

another look at
risk

2

**Bank bankruptcies
becoming problem for
customers**

B Banks often raise cash by finding more shareholders. Several banks are thinking about this and hoping that the public is interested. However, they do not want to reduce the dividend payments. The banks would like to keep their shareholders happy.

3

Are the risks worth
the higher interest
rates?

C When banks began failing due to liquidity problems, governments in many countries had to step in and help. Some banks had made very risky loans and could not recover the money. This meant that governments needed to think about new regulations for banks.

4

**Core capital
requirements set by
governments**

D Many banks were keeping a number of highly risky assets on their books. These loans were not backed up by collateral. However, the banks were able to charge much higher interest for them. The problems began when the borrowers began to default on these loans.

5

**Ensuring bank
liquidity**

E When banks have a healthy balance of equity to risky assets, they can get through a crisis more easily. Banks need to keep enough core capital on hand if their risky investments do not work out.

6

**SEVERAL BANKS
ISSUING NEW
SHARES**

F People want to trust their banks. They need to know that their money is safe and they can withdraw it when they need it. Banks should be extremely careful with the money customers deposit. Losing customers' money through risky investments is certainly not what a trustworthy institution would do.

3. Find words in the extracts in 2 that match these definitions.

1. money the bank earned and kept (article A) _____
2. money paid to investors from the profits of a company (article B). _____
3. how quickly an asset can be converted to cash (article C) _____
4. not pay back money you owe (article D) _____
5. investments which are not guaranteed (article E) _____
6. something or someone you can believe in (article F) _____

Speaking

4. Work in groups of four. You work at Universal bank. Look at this information and discuss the problem of liquidity facing the bank today.

Student A

You are in favour of highly risky assets

- + high interest rates, good earnings
- danger of defaults

Student B

You are in favour of keeping retained profits.

- + high liquidity
- fewer investment possibilities

Student C

You are in favour of raising cash

- + Issuing shares brings new investors.
- Cutting back on dividends makes current investors unhappy.

Student D

You are in favour of making more lower risk investments

- + guarantee of repayment (or debt recovery)
- earn less money on interest

Writing

5. You work at Universal Bank. Write a short report to your boss on the problems facing the bank today. Write 80-100 words. Consider these points:

- capital requirements
- risk assessment when lending money
- money laundering
- credit card fraud

Introduction

I am writing this report to ...

Findings

I have discovered that...

Conclusion and recommendations

In conclusion, I can say that...

I recommend that we

UNIT 12. BUSINESS FINANCE

12.1. Supply, demand and prices

Get ready!

1. *Before you read the passage, talk about these questions.*

- Explain the concept of supply and demand.
- How does price affect supply and demand?

Reading

2. *Read this newspaper article. Then, mark the following statements as true (T) or false (F).*

CAUSE OF AUTO INDUSTRY DOWNTURN REVEALED

Car companies are **disagreeing** about what caused the recent downward business **trend**. Some argue that it is due to bad management, while others blame the overall decrease in public **spending**. Yet in spite of this disagreement, the statistics reveal it as a fairly simple issue. Indeed, it seems to be a classic case of **supply** and **demand**.

Statistics show that the number of **consumers** looking to buy new cars this year was about the same as in previous years. The **price** of cars was also relatively the same. However, there was a large difference in the **quantity** of new cars manufactured. More specifically, there was a huge **overproduction** of them. Usually, companies can accurately **anticipate** the impact on demand if they choose to produce more **goods** relative to previous years. Nonetheless, this year the automobile industry made a serious mistake in its calculations.

As the companies **supplied** dealerships with an overproduction of cars, dealerships had to figure out a way to sell these extra cars. So, they lowered prices. Yet even with the general **elasticity** of demand in auto **sales**, the price cuts did not increase sales enough to eliminate the **surplus**. Most manufacturers took huge losses, which then caused the industry-wide **downturn**. Thus, car companies learned the hard way how the quantity of a good can **determine** its price.

1. The article claims decreased spending caused the downturn. _____
2. Manufacturers produced fewer cars than usual. _____
3. Lower prices slightly increased sales. _____

Vocabulary

3. *Match the words (1-8) with the definitions (A-H).*

- | | |
|--------------|--|
| 1 price | A an exchange of money for goods |
| 2 sale | B a general course of action that repeats |
| 3 consumer | C the affect of a change in one variable on another |
| 4 spending | D to have an effect on an outcome |
| 5 trend | E the amount of money required to buy something |
| 6 elasticity | F a person who makes a purchase |
| 7 supply | G to provide something |
| 8 determine | H the act of using money for purchases |

4. Write a word that is similar in meaning to the underlined part.

1. The available amount of steel is low this year.

__ p __ y

2. What amount did the factory produce?

q __ n __ _ y

3. These products for sale are too expensive.

__ o _ s

4. Low sales created an extra amount of wheat.

s __ p _ u _

5. Many jobs were lost during the decrease in economic activity.

__ w __ u __

6. The amount wanted by customers for coats increases in the winter.

_ e __ n _

Listening

5. Listen to a conversation between an accountant and a sales manager. Choose the correct answers.

1. What is the conversation mainly about?

A increasing sales

B removing a surplus

C decreasing spending

D raising prices

2. What suggestion does the woman agree with?

A Try more advertising.

B Lower sales prices.

C Offer free delivery,

D Stay open later.

6. Listen again and complete the conversation.

Accountant: Well, 1 _____ more advertising.

Sales Manager: We could. But stats show that consumers aren't responding much to advertising either.

Accountant: Oh, 2 _____. But isn't the store across the street doing well?

Sales Manager: Yeah it is. It's been 3 _____ as ours recently.

Accountant: Interesting. Have you gone over there **and** 4 _____?

Sales Manager: I did. They're really focusing on making things easier for the customer.

Accountant: Do you remember any specifics?

Sales Manager: The main thing I remember was 5 _____ of the furniture.

Accountant: Well 6 _____ doing that?

Speaking

7. *With a partner, act out the roles below.*

Student A: You are an accountant. Talk to Student B about:

- sales
- suggestions
- help you can offer

Student B: You are a sales manager. Talk to Student A about his or her suggestions about sales.

Writing

8. *Use the article and conversation from Task 7 to write a summary on how supply, demand, and prices affected the auto industry. Include: supply, demand, and public spending, and the outcome.*

12.2. Starting a business

Get ready!

1. *Before you read the passage, talk about these questions.*

- What decisions must someone make before opening a business?
- What official steps are required to open a business in your country?

Reading

2. *Read the chapter summary. Then, fill in the blanks with the words from the word bank.*

STARTING YOUR BUSINESS

Before you open your business, you must know exactly how you will run it. Create a detailed **business plan**, including goals for your first year. Determine where your funding will come from during this **initial** period, and be prepared to make personal **contributions** to help yourself move forward.

The **legal structure** of your business depends on its size and ownership. For very small businesses, you will probably set up as a **sole proprietor** or **partnership**. For a medium-sized business, you will likely need to create an LLC or other corporation. Whatever type you use, make sure you have the appropriate **licenses** to operate a business in your area.

Once you have a business plan, you need **a location**. Thoroughly research different areas before you buy or rent an office, storefront, warehouse or other venue. Check with local authorities to find out which **permit** is required to operate in a given location.

As a **startup**, you may be a **break-even** business. This is okay at the beginning, as long as you are not losing money. **Profits** will come later. Try to put together realistic projections for **sales revenue**. Keep an adequate **margin** between your costs and **gross** earnings and you will do well.

appropriate detailed permits projections location

Starting a business requires a(n) 1_____ business plan. You must know where your money will come from. You must also decide on a(n) _____ legal structure for your business type. Next, find a suitable 3)_____. Make sure you acquire the necessary 4_____ for your area. New businesses may not make a profit initially, but realistic 5_____ and an adequate profit margin will lead to success later.

Vocabulary

3. Read the sentence pair. Choose where the words best fit the blanks.

1 business plan / legal structure

A Darius presented his _____ at the first shareholders' meeting.

B The partners could not agree on the best _____ for their type of business.

2 break-even / gross

A A _____ business neither makes nor loses money.

B The company's _____ earnings during the first month were higher than expected.

3 permit / margin

A The advisor told Paul that his _____ was too small to pay for more employees.

B After the city denied her building _____, Vera had to find a new location.

4 profits / contributions

A Investors provide _____ to help a business get started.

B A company that doesn't earn _____ will not stay open.

4. Check (V) the sentence that uses the underlined part correctly.

1 _ A The accountant deducted rent and other expenses to determine the gross profits.

_ B New businesses rarely make a profit in the initial stages.

2 _ A Steven applied for a license before he opened his store.

_ B The financial advisor recommended eliminating the profit margin altogether.

3 _ A Before it became a national success, the website was just a small startup.

_ B Georgiana's business did not have enough legal structure to stay open.

4 _ A The business owner gave his partner a permit to share the business.

_ B Our financial plan included detailed projections for the first year's sales revenue.

5 _ A The busy street corner is an excellent location for our new clothing store.

_ B Arnold submitted a business plan summarizing last year's performance.

Listening

5. Listen to a conversation between a man starting a business and a financial advisor. Mark the following statements as true (T) or false (F).

1. The woman believes an LLC is an appropriate legal structure. ____
2. The man recently rented a property for the business. ____
3. The company must move in before it can apply for a business permit. ____

6. Listen again and complete the conversation.

- Advisor: You're making excellent progress. Mr. Fuller. You and your partners have already created a strong business plan, **and** 1 _____ made the right decision by forming an LLC.
- Owner: Good. My partners will be pleased to hear that. So 2 _____?
- Advisor: We still need to find you an appropriate location. You'll need a large warehouse with office space. 3 _____ a list of available rentals for you to start with.
- Owner: Great, thanks. So after we 4 _____ we can start bringing in the merchandise, right?
- Advisor: Well, not quite, Mr. Fuller. First we'll contact the city about getting a 5 _____. Once you have that, then you can move in.

Speaking

7. With a partner, act out the roles below based on Task 6. Then, switch roles.

Student A: You are a financial advisor. Talk to Student B about:

- legal structures
- locations
- steps required

Student B: You are starting a business. Talk to Student A about your progress.

Writing

8. Use the summary and conversation from Task 7 to write the business owner's notes. Include the legal structure, location details, and upcoming steps.

12.3. Profit and loss accounts

Get ready!

1. Before you read the passage, talk about these questions.
 - How does a business measure its profits?
 - In what ways can a business increase its profitability?

Reading

2. Read the letter and P&L account. Then, choose the correct answers.

Dear Mrs. Hopewell,

I am writing to summarize the enclosed **profit and loss account**. The **income statement** covers the first financial quarter of year 2012. During this three-month period, Hopewell Industries received \$1,200,000 in total sales **revenue**. Returned and damaged goods equaled \$40,000, bringing **net sales** to \$1,160,000. The **cost of goods sold** in this quarter was \$600,000. **Detracting** this **cost of sales** from total revenue gives you a margin of \$560,000.

Current **expenses** totaled \$220,000. These include \$30,000 in materials and \$80,000 in production costs. Additional expenses include \$70,000 for sales and distribution, as well as \$40,000 in **depreciation**. Gross margin minus total expenses gives you a **gross profit** of \$340,000. Payroll costs were \$50,000. **Overhead** costs were \$50,000. Finance costs and taxes came to \$80,000. This brings you to a **net profit** of \$160,000 for the first quarter.

Your profitability is up from last quarter. But I would recommend looking into the causes for returned and damaged goods. Decreasing this figure could raise the overall profitability of the company. If you have any questions regarding this account don't hesitate to call.

Sincerely,
Den Kuhn

1. What is the purpose of the letter?
 - A to explain a set of figures
 - B to explain cost of sales detractions
 - C to give a summary of an income statement
 - D to recommend ways of limiting overhead
2. What is NOT included in expenses?
 - A margin
 - B materials
 - C depreciation
 - D sales and distribution
3. What does the accountant suggest to raise profitability?
 - A increasing revenue
 - B decreasing overhead
 - C limiting depreciation values
 - D reducing returned and damaged goods

Vocabulary

3. *Match the words (1-6) with the definitions (A-F).*

- | | |
|---------------------------|---|
| 1 depreciation | A a statement of revenue and expenses |
| 2 cost of goods sold | B total expenses for inventory sold in a period |
| 3 overhead | C a loss of assets' value through use or loss |
| 4 profit and loss account | D the difference between net sales and cost of sales |
| 5 gross profit | E costs of business operation unrelated to the products themselves |
| 6 margin | F total gains before taking out taxes and finance costs |

4. Fill in the blanks with the words and phrases from the word bank.

revenue net sales cost of sales expense income statement

1. The _____ amount accounts for returned and damaged products.
2. Calculate the margin by subtracting _____ from revenue.
3. Advertising is a major _____.
4. The company will not profit until _____ is greater than expenses.
5. _____ is the clearest measure of financial success.
6. The _____ shows all revenue and expenses.

Listening

5. Listen to a conversation between a manager and a business owner. Mark the following statements as true (T) or false (F).

1. The company lost money due to warehouse accidents. _____
2. The man suggests more advertising. _____
3. The woman is looking for a new supplier. _____

6. Listen again and complete the conversation.

- Owner: I was looking over our P&L sheet. We need to boost our revenue this quarter.
- Manager: How are we going to do that?
- Owner: Well, by limiting damages for one. That's what the accountant suggested.
- Manager: In other words, those warehouse accidents are costing us money.
- Owner: Right. But we also need to 1 _____.
- Manager: Yeah. A little 2 _____ could go a long way.
- Owner: I agree. Good marketing is a significant expense. But it would likely 3 _____.
- Manager: Definitely. Hundreds of potential 4 _____ in Bakersfield don't even know we exist.
- Owner: This is true. At the same time, we are 5 _____ for materials.
- Manager: Really? Could we find a new 6 _____?

Speaking

7. With a partner, act out the roles below based on Task 6. Then, switch roles.

Student A: You are a business owner. Talk to Student B about:

- a P&L account
- raising sales
- supply costs

Student B: You are a manager. Talk to Student A about improving profitability.

Writing

8. Use the letter and P&L account and the conversation from Task 7 to summarize a P&L statement. Include: revenues, expenses, net profit, and ways to improve net profit.

12.4. Sales forecasts

Get ready!

1. Before you read the passage, talk about these questions.

- What are some ways businesses plan for the future?
- How do businesses use past information to make future plans?

Reading

2. Read the sales forecast. Then, mark the following statements as true (T) or false (F).

EXECUTIVE SUMMARY

This report presents our **sales forecast** for the fourth quarter. We conclude that the company will be able to increase total sales by 24% over the current **volume**. We **predict** the largest increase will come in the small engines division (32%). This is largely due to the recent release of the new MC-19 engine, which remains in high demand. Sales of other engines remain steady.

We also **expect** sales of small motors and replacement parts to show above average increases this quarter in **comparison** with **past sales**.

Sales are likely to continue to drop in our marine division, which appears to be, in part, a **seasonal** trend. Based on that **trend**, we **estimate** a 25% decline for the fourth quarter. Another **factor** affecting the marine division is increasing **competition** with Dorsey Marine. They outbid us on several contracts. Strong sales with our **existing** clients, however, will support this division. We advise a review of the company's **pricing policy** across the board, as materials costs have continued to rise at a faster than average rate over the past three quarters.

1. The company expects to increase sales in all product divisions. _____

2. There will be above average sales of small motors. _____
3. The company got an important marine contract from a competing company. _____

Vocabulary

3. Match the words (1-7) with the definitions (A-G).

- | | |
|------------------|--|
| 1 existing | A a thing that has an effect on something else |
| 2 volume | B already occurring or present |
| 3 pricing policy | C to guess a quantity |
| 4 competition | D a person or business that is trying to reach the same goals or customers as another |
| 5 estimate | E to state what one expects to happen |
| 6 factor | F a total quantity |
| 7 predict | G rules controlling how much to charge for products |

4. Fill in the blanks with the words and phrases from the word bank.

<i>contracts</i>	<i>past sales</i>	<i>comparison</i>
<i>sales forecast</i>	<i>expect</i>	<i>seasonal trend</i>

1. Our _____ shows an increase of 45% next month.
2. A(n) _____ with Alta Inc. shows our strengths more clearly.
3. A(n) _____ will not last the entire year.
4. The managers _____ their employees to arrive on time.
5. Our current figures are much lower than those from _____.
6. The company signed two new _____.

Listening

5. Listen to a conversation between two sales executives. Mark the following statements as true (T) or false (F).

1. The sales forecast predicts higher sales. _____
2. The man wants to sell a new product. _____
3. The woman believes a new product would fail. _____

6. Listen again and complete the conversation.

- Executive 1: Yes, that's correct. We estimated a 1_____.
- Executive 2: Wow! Now, you mentioned this is because consumers are more concerned with eating healthy.
- Executive 1: That is what our team's research suggested.
- Executive 2: I've worried about that before. So here's my idea. We create cookies for the health-conscious 2_____.
- Executive 1: That might help us get our sales 3_____.
- Executive 2: It's at least 4_____, isn't it?
- Executive 1: I think so. Let me talk with the bakers and see what they can do.
- Executive 2: Great. Let me know what you find out. I 5_____ this is more than a passing trend.
- Executive 1: I have to agree. But 6_____ that the competition has the same idea.
- Executive 2: Then we'll have to act fast.

Speaking

7. *With a partner, act out the roles below based on Task 6. Then, switch roles.*

Student A: You are a sales executive. Talk to Student B about:

- the sales forecast for a product
- factors affecting sales
- how to increase sales

Student B: You are a sales executive. Talk to Student A about some possible ways to increase sales.

Writing

8. *Use the conversation from Task 7 to write a sales forecast. Include: expected sales, factors, and methods to increase sales.*

12.5. Controlling operations

Get ready!

1. *Before you read the passage, talk about these questions.*

- What are some of the things involved in running a business?
- How do companies ensure the quality of their products?

Reading

2. Read the business letter. Then, complete the table using information from the letter.

Dear Mr. Harding,

After reviewing your **operations**, I have several suggestions for improving **control** over your operations and increasing **efficiency**.

First, I would advise that you change your **strategy** regarding raw materials. Right now, you spend 12% of your budget on **storage** of machine parts and other supplies. You could reduce this cost by up to 90% if you adopted a **just-in-time approach**. That would **minimize** the amount of your resources and space that go toward maintaining inventory. This, of course, would entail the adoption of a new **inventory management** system that keeps you informed of where each individual part or material is in the **supply chain**.

Second, your **quality control** process is pretty thorough. However, the reports you shared with me from dissatisfied customers suggest improvements could be made. I'd suggest increasing your budget for quality control and revising your processes to prevent similar future complaints.

Third, your business primarily supplies turbines to windmill manufacturers. I would suggest that you start a **strategic business unit** focused on the manufacture, marketing, and sales of Harding Windmills. This could increase your profits substantially. However, it may take a few years before the unit reaches a **break-even point**.

Sincerely,

Mike Pareski, Senior Consultant

<i>Proposed Changes</i>	<i>Business Function Affected</i>
Keep fewer raw materials on hand	
Ensure high customer satisfaction	
Explore the production of new products	

Vocabulary

3. Check (V) the sentence that uses the underlined part correctly.

- A The owner has control over the business

B Inventory management deals with employees.
- A Quality control is a measure of how people use time and energy.

B Materials arrive via the supply chair.
- A The strategic business unit controls the managers.

B Good plans have a clear strategy.
- A Warehouses are used for storage.

B A company starts at the break-even point.
- A If you minimize your workload, you have less to do.

B Factories can function without defined operations.
- A If you work faster, you might increase your efficiency.

B Employees arrive to work using the in time approach.

4. Write a word that is similar in meaning to the underlined part.

1. Some businesses overlook the importance of being efficient in their day to day functions.

_ p _ _ _ _ I _ _ s

2. The business function of maintaining excellence is important in the food industry.

q _ _ _ _ t _ _ o _ _ _ _

3. Sometimes a company will open a special business within itself to meet a goal.

_ _ r _ _ _ g _ _ _ u _ _ _ _ s _ _ i _

4. Most manufacturers today rely on a means of getting supplies right before they need them.

_ _ s _ - _ _ - _ _ m _ _ p _ _ _ _ c _

5. Factories that assemble many different parts need good methods for tracking supplies.

_ _ v _ _ _ o _ _ _ _ n _ _ _ _ _ t

Listening

5. Listen to a conversation between a business owner and a consultant. Choose the correct answers.

- What is the conversation mostly about?
 - A recommendations for starting a business
 - B a discussion of causes of a business failure
 - C advice for operating a business better
 - D suggestions for increasing sales
- What can be inferred about the business?
 - A It stores more supplies than needed.
 - B It is not open on the weekends.
 - C It is not at the break-even point.
 - D It does not manage its inventory.

6. Listen again and complete the conversation.

Consultant: One thing I'd suggest is that at the end of each week you order 1 _____ flour, sugar, and other supplies for the week ahead.

Owner: So, I 2 _____ a big supply then.

Consultant: Exactly. This also means that you might want to improve your existing 3 _____,

Owner: I'm 4 _____ exactly.

Consultant: We'll you'll have to 5 _____ how much flour you have and how much you use.

Owner: Oh, I see, that way I can predict what I need for next week.

Consultant: 6 _____.

Speaking

7. With a partner, act out the roles below based on Task 6. Then, switch roles.

Student A: You are a business consultant. Talk to Student B about:

- business operations
- ordering supplies
- inventory management

Student B: You own a business. Talk to Student A about improving it.

Writing

8. Use the letter and the conversation from Task 7 to write a plan to improve a business's operations. Include: the supply chain, and inventory management.

12.6. Business relationships

Get ready!

1. Before you read the passage, talk about these questions.

- What are some terms used to describe how a company becomes part of a larger company?
- What are the different styles of business takeover that exist?

Reading

2. Read the newspaper article. Then, fill in the blanks with the words from the word bank.

NEILSON-WILLIAMS ACQUIRES WESTERN MANUFACTURING

The business community was surprised Tuesday at a national corporation's **takeover** of a regional auto parts maker. The Neilson-Williams Corporation made a successful **bid** for the **buyout** of Western Manufacturing (WM). The deal put an end to a months-long corporate battle for control of the company.

For months, WM was the **target** of another national corporation, NexiCorp. According to a spokesperson for WM, the board of directors objected to NexiCorp's unethical business practices. In fact, the majority of WM's management team announced intentions to quit if NexiCorp's **hostile takeover** was successful. But before NexiCorp could complete the buyout, Nielson-Williams stepped in and made its own **tender offer**. Many hailed Nielson-Williams as a **white knight** for preventing the sale to NexiCorp.

Last November, head officials at WM announced plans for **divestment** to prevent the company from going bankrupt. Since then, several larger corporations have made **offers**, but none were as aggressive as NexiCorp. Neilson-Williams did not enter the bidding until just last week. The WM spokesperson said that the board and management consider this a **friendly take over**. She said WM is pleased to accept Neilson-Williams as its **parent company**.

corporation welcomed disagreed completed takeover

On Tuesday, the Neilson-Williams Corporation 1_____ its buyout of auto parts maker Western Manufacturing (WM). Before the deal, another national 2_____ NexiCorp, tried to take control of the WM. Officials at WM 3_____ with NexiCorp's business practices and planned to quit if

NexiCorp's went through. Last week, Nielson-Williams made a successful offer to buy WM. The management at WM 5 _____ Nielson-Williams as their new parent company.

Vocabulary

3. Write a word that is similar in meaning to the underlined part.

1. Reynolds Inc. was a company that saved another company after preventing another corporation from buying Paper Unlimited.

_ h i _ _ _ _ n i _ _ t

2. JasCorp was forced into a situation in which management disagrees with a buyout.

h _ _ t _ _ e _ _ k _ _ v _ _

3. Selling parts of a company can help corporations avoid bankruptcy.

_ i v _ _ _ m _ _ t

4. Mr. Lewis made an offer to buy a majority of company shares to the board of Grant Co.

t _ _ d e _ _ f f _ _

5. HansCo's process of taking control of the small company was unsuccessful.

_ a _ _ o v _ _

6. Fred's act of gaining control by buying available parts of Jenkins Tours made him very powerful in the travel industry.

_ _ y _ _ t

4. Read the sentence and choose the correct word.

1. Kendall Inc. is a part of its **takeover** / **parent company**, General Manufacturers.
2. The board rejected the Finn Corporation's **divestment** / **offer** to buy the company.
3. Jones Productions made the most aggressive **bid** / **buyout** to take control of the company.
4. The board was pleased about the **friendly takeover** / **hostile takeover** of their company.
5. D & L Publishing was the **offer** / **target** of several buyout attempts.

Listening

5. Listen to a conversation between two investment agents. Mark the following statements as true (T) or false (F).

1. The woman is surprised to hear of the buyout. _____
2. The agents agree that WM used to be a profitable company. _____
3. Both agents think buying WM was a good business decision. _____

6. Listen again and complete the conversation.

Agent 1: Did you hear that Neilson-Williams made a successful bid for Western Manufacturing?

Agent 2: Really? I figured WM would go to NexiCorp. Frankly, I _____ anybody wanted it at all.

Agent 1: Why do you say that?

- Agent 2: Well, WM is 2_____. I don't understand why all these big corporations made such competitive offers for it.
- Agent 1: I think the takeover makes sense. I know they have some financial problems, but they 3_____ very profitable.
- Agent 2: That's true, but that was 4_____. The company just isn't as strong as it used to be.
- Agent 1: Well, as far as I know, WM still makes decent products. With the right management, 5_____ be great again.
- Agent 2: I don't know. It seems like a pretty 6 _____. I guess we'll see if Neilson-Williams is prepared to save the business.

Speaking

7. With a partner, act out the roles below based on Task 6. Then, switch roles.

Student A: You are an investment agent. Talk to Student B about:

- a corporate takeover
- your opinion
- Student B's opinion

Student B: You are an investment agent. Talk to Student A about a corporate takeover and why you think it was a good or bad idea.

Writing

8. Use the conversation from Task 7 to complete an investment agent's letter to the editor. Include the agent's opinion about the takeover and reasons supporting that opinion.

12.7. Challenges

Get ready!

1. Before you read the passage, talk about these questions.

- What happens to a business that runs out of money?
- How can failing businesses be saved?

Reading

2. Read the newspaper article. Then, mark the following statements as true (T) or false (F).

AIRLINE CORPORATION FAILS

Go-Round, a **bankrupt** airline company, **declared** total **failure** earlier this week. Problems originally started when the troubled airline lost a series of lawsuits from passengers over frequently lost or damaged luggage. These suits put the company in great financial trouble, not only because of financial damages, but also because of declining passenger numbers. Investors began to doubt the airline's ability to serve a wide array of people. They began pouring their money into other, more promising airlines. Seven months ago **creditors called in** their **debts**. Finally, four months ago Go-Round declared **bankruptcy**. In efforts to prevent a total **shut down**, the company appointed a receiver. Under the new **receivership** the company

restructured twice, but saw no improvement. The **deficit** remained. The company will now be **liquidated** on April 22nd. The issue is now who will buy the company. Zoom and Everywhere Airlines are showing the most interest. Jetway Inc. is also interested in purchasing the company. However, the **liquidation** of the company's assets will go to the highest **bidder**. Since interest is high, the selling price will bring enough money to settle the company's **outstanding** debt.

1. Go-Round was sued by another airline. _____
2. The airline could not increase profits while in receivership. _____
3. Go-Round was purchased by Jetway Inc. _____

Vocabulary

3. Match the words (1-8) with the definitions (A-H).

- | | |
|----------------|---|
| 1 failure | A to change the organization of a business |
| 2 liquidate | B the difference between what is needed and what one has |
| 3 receivership | C not yet paid |
| 4 restructure | D the state of being directed by a receiver |
| 5 outstanding | E the permanent closure of a business |
| 6 creditor | F to sell a business's assets to pay debts |
| 7 declare | G a person or business that a company has borrowed from |
| 8 deficit | H to state something publicly |

4. Read the sentence pair. Choose where the words best fit the blanks.

1 receiver / bidder

- A** The highest _____ will purchase the company.
B A _____ was appointed to manage the failing company.

2 bankruptcy / liquidation

- A** New Page LLC declared _____ after months of decreasing profits.
B The corporation paid all debts through its _____.

3 shut down / call in

- A** The creditors decided to _____ their debt.
B The company will _____ due to declining profits.

Listening

5. Listen to a conversation between a manager and an accountant. Choose the correct answers.

1. What is the conversation mainly about?
 - A how to save a failing company
 - B the purchase of a bankrupt company
 - C ways to restructure a bankrupt company
 - D the benefits of going into receivership
2. What will the woman most likely do next?
 - A place a bid
 - B call a supervisor
 - C appoint a receiver
 - D review financial records

6. Listen again and complete the conversation.

Manager: Well, Robo Tech 1 _____ that they are going bankrupt.
 Accountant: Really? I never thought that they would 2 _____. I knew that no one was buying their expensive products, but I thought they were 3 _____ in other areas.
 Manager: I guess not. But a lot of companies are interested in 4 _____.
 Accountant: Are we one of those companies?
 Manager: Yes, actually. It's what I came to talk to you about. It would be 5 _____ for Automated Unlimited.
 Accountant: How much are we going to offer?
 Manager: Around fifty million. Management 6 _____ that sounds like a good number.
 Accountant: That sounds about right, but it will depend on their debt.
 Manager: Yeah. Anyway, our CFO wants us to go through the financial records one more time. Just to make sure everything is in order to place the bid on the company.

Speaking

7. With a partner, act out the roles below based on Task 6. Then, switch roles.

Student A: You are a manager. Ask Student B about:

- a failing company
- a take over bid
- financial records

Student B: You are an accountant. Talk to Student A about a failing company.

Writing

8. Use the article and conversation from task 7 to write an article on a failing company. Include: why the company is failing, efforts to save it, and who will purchase it.

UNIT 13. PUBLIC FINANCE

13.1. Central banks

Get ready!

1. Before you read the passage, talk about these questions.

- How can governments control financial activities and economies?
- What currencies are used in your country? In nearby countries?

Reading

2. Read the newspaper article. Then, mark the following statements as true (T) or false (F).

INTEREST RATES GO UP

The **Reserve Bank** of Lavina announced today that it will take **contractionary** steps to reduce the nation's **money supply**. Rates of **inflation** are rising rapidly in the small nation and there is concern about **price stability** as the currency loses value. And because the Lavinian dollar is **fiat money** and not backed by precious metals, the threat of **hyperinflation** is very real.

In response to that threat, the **central bank** will raise interest rates by 1%. A bank spokesman stated that a higher **interest rate** should encourage savings and discourage lending. The increase may create a greater demand for Lavinian dollars in currency markets, he said. Such an increase in demand could boost the **exchange rate** and strengthen the Lavinian dollar.

In further efforts, the **monetary authority** will attempt to reduce the money supply by selling government bonds. With its **monopoly** on printing **legal tender**, the bank may also stop issuing currency until inflation decreases. The financial world will keep its eyes on the Lavinian economy in the coming weeks to see if the central bank's actions can slow inflation.

1. Contractionary steps increase the amount of money available. _____
2. Fiat money can be affected by hyperinflation. _____
3. The central bank raised interest rates in order to increase lending. _____

Vocabulary

3. Match the words (1-6) with the definitions (A-F).

- | | |
|-------------------|---|
| 1 interest rate | A an institution that controls a nation's money supply |
| 2 inflation | B the official currency in the country |
| 3 exchange rate | C a state in which prices change little over time |
| 4 legal tender | D the worth of one currency against another |
| 5 price stability | E a percentage of a loan to be paid by a borrower |
| 6 central bank | F the decrease in value of a currency |

4. Read the sentence pair. Choose where the words best fit the blanks.

1 **money supply** / **monetary authority**

- A** The _____ controls the supply of a country's legal tender.
B The central bank reduced the nation's _____.

2 monopoly / legal tender

A The central bank has a _____ as the only printer of currency in a country.

B Official currency is called _____.

Listening

5. Listen to a conversation between an investor and a financial advisor. Choose the correct answers.

1. What did the central bank do?

A it sold bonds

C it raised the interest rate

B it stopped inflation

D it increased the money supply

2. What financial action will the man most likely take?

A take out a loan

C spend less money

B invest in bonds

D request more credit

6. Listen again and complete the conversation.

Advisor: The reserve bank is trying to stop inflation by taking 1 _____ steps. It is raising the interest rate and reducing the money supply.

Investor: How does that 2 _____ ?

Advisor: Basically, higher interest means 3 _____ for borrowers. Which means less money is out there. And with less money, there's less inflation.

Investor: Got it. So 4 _____ my savings? Will I lose money because of this?

Advisor: Usually the government will put out 5 _____. We can invest in those bonds to keep your money secure.

Investor: I'm glad there's a safe option.

Advisor: Of course, that's not a guarantee. We'll have to 6 _____ what happens.

Speaking

7. With a partner, act out the roles below based on Task 6. Then, switch roles.

Student A: You are an advisor. Talk to Student B about:

- interest rates and inflation
- savings
- recommended investments

Student B: You are an investor. Talk to Student A about inflation and investments.

Writing

8. Use the article and the conversation from Task 7 to write a newspaper article on central banks and inflation. Write about: contractionary measures, interest rates, and the money supply.

13.2. International organizations

Get ready!

1. Before you read the passage, talk about these questions.

- What are some examples of international organizations?
- What are the functions and responsibilities of those organizations?

Reading

2. Read this page from a business textbook. Then, complete the table using information from the passage.

INTERNATIONAL ORGANIZATIONS

In the world of international business, international organizations often play important roles. Familiarity with these organizations' functions and responsibilities is crucial to an understanding of global finance.

Some organizations aim to affect trade around the world. The International Monetary Fund (IMF), located in Washington D.C., aims to promote the expansion of international trade. The World Trade Organization (WTO) is based in Geneva, Switzerland. Its goals are to limit trade barriers, and improve the Gross National Product (GNP) of some member nations. The North American Free Trade Agreement (NAFTA) is an agreement between the United States, Canada, and Mexico. It limits trade restrictions between these countries. OPEC aims to protect the interests of countries that produce oil. The Association of South East Asian Nations (ASEAN) is a group of Southeast Asian nations who promote economic development throughout their region.

The United Nations (UN) was started after World War II. It aims to resolve international conflicts and maintain world peace. The World Health Organization (WHO), an agency of the UN based in Geneva, is devoted to public health. The European Union (EU), a union of European nations, aims to ensure the free passage of goods, people and capital throughout Europe. The Group of 20 (G20) includes heads of many of the world's central banks.

In addition to these organizations, numerous multinational corporations add to the complexity of the world economic scene

Organization	Objectives / responsibilities
IMF	1 _____
European Union (EU)	2 _____
3 _____	resolving conflicts, maintaining world peace
4 _____	protecting oil producing nations' interests

Vocabulary

3. Match the objective/responsibility with the correct organization.

- | | |
|-------|--|
| 1 WTO | A to ensure free movement of capital throughout Europe |
| 2 UN | B to limit international trade barriers |
| 3 WHO | C to co-ordinate efforts for public health |

- 4 EU **D** to promote development in Southeast Asia
 5 ASEAN **E** to protect the interest of countries that produce oil
 6 OPEC **F** to maintain world peace

4. Fill in the blanks with the words or phrases from the word bank.

GNP IMF NAFTA complexity
 Group of 20 multinational corporations

1. The _____ of the global economy makes changes difficult to predict.
2. The _____ of the United States is larger than its GDP.
3. _____ eases trade between the United States, Mexico, and Canada.
4. The _____ includes governors of several national banks.
5. Many _____ have production sites in more than one country.
6. The _____ is located in Washington D.C.

Listening

5. Listen to a conversation between a student and a professor. Mark the following statements as true (T) or false (F).

1. The UN has mainly financial objectives. _____
2. The EU was formed to create a single market in Europe. _____
3. The UN was responsible for creating the euro. _____

6. Listen again and complete the conversation.

- Professor: In general, the UN promotes co-operation between nations. And it tries to establish standards for things like international law, and
 1 _____.
- Student: So its 2 _____ involve humanitarian issues?
- Professor: Among other things, yes.
- Student: And what about the 3 _____?
- Professor: One main 4 _____ of the EU was to establish a single European market.
- Student: What is the purpose of that?
- Professor: Well, inconsistent laws from one country to the next were getting in the way of 5 _____.
- Student: Is that why the EU created the euro?
- Professor: Creating a 6 _____ was definitely part of developing a single market.

Speaking

7. With a partner, act out the roles below based on Task 6. Then, switch roles.

Student A: You are a professor. Talk to Student B about:

- the United Nations
- the European Union
- objectives and responsibilities

Student B: You are a student. Talk to Student A about two international organizations.

Writing

8. *Use the textbook page and the conversation from Task 7 to write a brief comparison between two international organizations. Include the reasons they were formed and responsibilities.*

**ЧАСТИНА 3.
МЕТОДИЧНІ РЕКОМЕНДАЦІЇ З ОРГАНІЗАЦІЇ САМОСТІЙНОЇ
РОБОТИ СТУДЕНТІВ**

**PART 3.
STUDENTS' SELF-DIRECTED ACTIVITY ORGANIZATION GUIDE**

TENSE FORMS OF THE VERB

Indefinite Tenses

Виберіть правильну відповідь.

Level 1

1.1. We ... to Odessa for our holidays last year.

- a) goes b) going c) have gone d) went

1.2. People ... English all over the world.

- a) speaks b) speak c) has spoken d) had spoken

1.3. Victor ... any mistakes in the text, did he?

- a) didn't make b) made c) had made d) hadn't made

1.4. Every day they ... their dinner at the canteen.

- a) have b) has c) are having d) were having

1.5. I usually ... this fence once a year.

- a) paint b) paints c) am painting d) was painting

1.6. Don't worry. I ... here to help you.

- a) is not b) shall be c) wouldn't be d) had been

1.7. I ... she is busy at the moment.

- a) will think b) thought c) think d) was thinking

1.8. She ... very ill three years ago.

- a) has been b) had been c) was d) was being

1.9. There is a new road to the motorway. They ... it yesterday.

- a) had opened b) opened c) have opened d) were opened

1.10. The earth ... round the sun.

- a) goes b) went c) was going N d) has gone

1.11. In Britain most of the shops usually ... at 5.30 p.m.

- a) closes b) close c) have closed d) shall close

1.12. In summer Nick usually ... tennis twice a week.

- a) play b) plays c) is playing d) was playing

1.13. I have a car, but I ... it very often.

- a) don't use b) do use c) am not using d) didn't use

1.14. If you need money, why ... a job?

- a) don't you get b) do you get
c) hadn't you got d) weren't you getting

1.15. The River Amazon ... into the Atlantic Ocean.

- a) flows b) is flown c) flow d) is flowing

1.16. How often ... tennis?

- a) is Tom playing b) does Tom play
c) was Tom playing d) did Tom played

1.17. The teachers didn't have dinner at the canteen, ... they?

- a) did b) didn't c) had d) hadn't

1.18. How many pages ... a day?

- a) are you reading b) do you read
c) you read d) had you read

1.19. They watched TV and then ... to bed.

a) are b) will be c) were d) would be

2.19. Bill wondered if they

a) would marry b) marry
c) will marry d) are going to marry

2.20. I'll visit them as soon as they ... next month.

a) marry b) will marry c) will be married d) married

*Level 3**

3.1. I wrote to you to ask not to see anyone till I

a) come b) have come c) came d) should come

3.2. Higher education in the USA ... in 1636 when the first colonists ... Harvard College.

a) has begun, founded b) began, have founded
c) began, founded d) was beginning, have founded

3.3. We must go now. The play ... in half an hour.

a) starts b) is starting
c) would start d) will have started

3.4. How long is it since you ... here?

a) had moved b) move
c) moved d) was moving

3.5. The plane ... London at 9.45.

a) shall reach b) is going to reach
c) will reach d) reaches

3.6. He ... for the company for thirty years before he retired.

a) has been working b) worked
c) was working d) had been working

3.7. He wanted her to believe that when he ... things would change.

a) returns b) would return c) returned d) will return

3.8. He said he would tell me all about it when he ... back.

a) got b) gets c) would get d) will get

3.9. "Do you often go on holiday?" No, it's five years since I ... on holiday.

a) have gone b) went c) had gone d) go

3.10. The boy asked the tour guide where the main tourist office

a) is b) has been c) will be d) was

3.11. I inquired when the train to Odessa

a) was starting b) started c) should start d) will start

3.12. The sight was so lovely I ... very early just to see the sun come up.

a) get up b) have got up c) used to get up d) was getting up

3.13. «All right,» said the old gentleman, «I'll be here until your friend ..., and then I ... somewhere.»

a) will come back, will stand b) won't come back, stand
c) comes back, will stand d) will come back, will be standing

3.14. I ... it unless you

a) would never understand, would explain

b) will never understand, have explained

c) will never understand, explain

d) will never understand, will explain

3.15. She ... away from the ball at about four o'clock in the morning.

a) turns

b) has turned

c) turned

d) is turning

3.16. He told me that he ... it to my husband, unless I ... him a certain document.

a) will show, gave

b) would show, gave

c) would show, would give

d) showed, would give

3.17. He ... , a can from the porch, and ... to water the flowers.

a) had got up, fetched, began

b) had got up, had fetched, began

c) was getting up, fetched, began

d) got up, fetched, began

3.18. A hot coal ... from the fire and ... a hole in the carpet.

a) has dropped, burnt

b) had dropped, burnt

c) dropped, was burning

d) dropped, burnt

3.19. When the evening ... I ... that it ... an imprudence to leave so precious a thing in the office behind me.

a) had come, felt, was

b) came, felt, would be

c) came, had felt, would be

d) came, was feeling, was

3.20. I only ... to ask you how you ... from here to the Strand.

a) had wished, would go

b) wished, will go

c) wished, would go

d) wish, would go

Визначте правильний варіант перекладу.

1. I was glad to find my lost book under the table.

a) Я зрадів, коли я знайшов свою улюблену книжку під столом.

b) Я був щасливий від того, що знайшов мою дуже потрібну книжку на столі.

c) Я зрадів, коли знайшов свою загублену книжку під столом.

d) Мені радісно знайти свою книжку під столом.

2. He doesn't often write sentences on the blackboard.

a) Він не часто пише речення на дошці.

b) Він часто не писав речення на дошці.

c) Він завжди не пише речення на дошці.

d) Він не завжди писав речення на дошці.

3. Many birds fly to the south in autumn.

a) Багато птахів відлетіли на південь восени.

b) Багато птахів відлітають на південь восени.

c) Багато птахів відлетять на південь восени.

d) Багато птахів відлетіли на північ восени.

4. Her father teaches History at our school.

a) Його батько викладає історію в нашій школі.

- b) Її батько викладав історію в нашій школі.
- c) Її батько викладатиме історію в нашій школі.
- d) Її батько викладає історію в нашій школі.

5. They spend their holidays in the country.

- a) Вони проводять свої канікули в селі.
- b) Вони проводять свої канікули в цій країні.
- c) Вони проводили свої канікули в селі.
- d) Вони провели свої канікули за містом.

6. He does read English books in the original.

- a) Він, можливо, читає англійські книги в оригіналі.
- b) Він читає англійські книги в оригіналі.
- c) Він таки читає англійські книги в оригіналі.
- d) Він не читає англійські книги в оригіналі.

7. She was happy to find the necessary dictionary in the language room.

- a) Вона була щаслива з того, що знайшла потрібний їй словник у кабінеті мови.
- b) Вона була щаслива, коли знайшла словник у кабінеті мови.
- c) Вона зраділа, коли знайшла потрібний словник у бібліотеці.
- d) Вона була рада знайти цей словник у кабінеті.

8. I was afraid you misunderstood my proposal.

- a) Я боялася, що ви неправильно розумієте мою пропозицію.
- b) Я боюсь, що ви неправильно зрозуміли мою пропозицію.
- c) Я боялася, що ви неправильно зрозуміли мою пропозицію.
- d) Я боялася, що ви неправильно зрозуміли б мою пропозицію.

9. We all agree that it is better late than never.

- a) Ми всі згодні, що краще пізно, ніж ніколи.
- b) Ми всі були згодні, що краще пізно, ніж ніколи.
- c) Ми погодились, що краще пізніше, ніж ніколи.
- d) Ми вважали, що краще пізно, ніж ніколи.

10. Foreign language clubs give a lot for developing the general outlook of our pupils.

- a) Клуб іноземної мови сприяє розвитку світогляду учнів.
- b) Учні розвивають свій загальний світогляд у клубах іноземних мов.
- c) Клуби іноземної мови чимало дають для розвитку загального світогляду наших учнів.
- d) Клуби іноземної мови допомагають розвивати кругозір наших учнів.

11. The delegation arrived in London yesterday at dawn.

- a) Делегація прибула до Лондона сьогодні вранці.

- b) Делегація відбула до Лондона вчора на світанку.
- c) Делегація прибула до Лондона вчора ввечері.
- d) Делегація прибула до Лондона вчора на світанку.

12. He found the book very interesting.

- a) Він знайшов дуже цікаву книгу.
- b) Він вважав, що книга дуже цікава.
- c) Книга йому не сподобалась.
- d) Він загубив дуже цікаву книгу.

13. I'll be most interested to meet the teachers and to discuss their plans.

- a) Мені буде дуже цікаво зустрітися з учителями й обговорити їхні плани.
- b) Мені було б цікаво побачити учителів та обговорити їхні плани.
- c) Мене дуже цікавить зустріч з учителями та обговорення їхніх планів.
- d) Найбільш цікавим для мене є перегляд планів учителів.

14. I shall help you to plant trees next week.

- a) Я допоможу Вам садити дерева наступного тижня.
- b) Я допомогла Вам садити дерева наступного тижня.
- c) Я допомогла б тобі садити дерева наступного тижня.
- d) Я зможу допомогти садити дерева наступного тижня.

15. There will be a lot of people at the meeting today.

- a) Сьогодні на зборах буде багато людей.
- b) Сьогодні на зборах буде мало людей.
- c) Сьогодні на зборах було багато людей.
- d) Сьогодні на зборах не буде багато людей.

16. I'm going to work at school after I graduate from the university.

- a) Я збираюся працювати у школі після того, як закінчу університет.
- b) Я поїду працювати в школі після того, як закінчу університет.
- c) Я працюватиму в школі після того, як закінчу університет.
- d) Я не працюватиму в школі після закінчення університету.

17. I shan't be angry with you if you don't visit this museum.

- a) Я не розсерджусь на вас, якщо ви не відвідаєте цей музей.
- b) Я не розсерджусь на вас, якщо ви відвідаєте цей музей.
- c) Я не розсердилася б на вас, якби ви не відвідали цей музей.
- d) Я не розсерджусь на вас за умови, що ви відвідаєте цей музей.

18. He was sure his friend would make much progress in English.

- a) Він упевнений, що його друг досягне значного успіху у вивченні англійської мови.
- b) Він упевнений у тому, що його друг успішно оволодів мовою.

- c) Він був упевнений, що його друг досягне значного успіху у вивченні англійської мови.
- d) Він був упевнений, що його друг досягне прогресу у вивченні англійської мови.

19. In his letter he informed that he would come to visit us if he passed his exams successfully.

- a) У своєму листі він повідомив, що приїде відвідати нас, якщо успішно складе іспити.
- b) У своєму листі він повідомляє, що приїде відвідати нас, якщо успішно складе іспити.
- c) У своєму листі він повідомляє, що хоче відвідати нас, якщо успішно складе іспити.
- d) У своєму листі він повідомить, що хотів би відвідати нас, якщо успішно складе іспити.

20. I sometimes go to the skating-rink, though I am a bad skater.

- a) Я завжди ходжу на каток, хоча я поганий ковзаняр.
- b) Я іноді ходжу на каток, хоча я поганий ковзаняр.
- c) Я відвідую каток, хоча я поганий ковзаняр.
- d) Я іноді ходжу на каток, але я поганий ковзаняр.

21. She is so fond of playing the piano that she spends nearly all her free time playing it.

- a) Вона так любить грати на піаніно, що проводить майже весь вільний час за ним.
- b) Вона так грає на піаніно, що проводить майже весь вільний час за ним.
- c) Вона так любила грати на піаніно, що проводила майже весь вільний час за ним.
- d) Вона любить грати на піаніно і проводить майже весь вільний час за ним.

22. Він запитав, чи поїде вона влітку на узбережжя.

- a) He asked her if she will go to the seaside in summer.
- b) He had asked her if she is going to the seaside in summer.
- c) He asked her if she would go to the seaside in summer.
- d) He asked her would she go to the seaside in summer.

23. Якщо я не запізнюся, ми застанемо його вдома.

- a) If I was late we'll catch him at home.
- b) If I am not late we'll catch him at home.
- c) If I will not late we'll catch him at home.
- d) If I won't be late we catch him at home.

24. Коли погода буде гарною, ми підемо погуляти в парк.

- a) When the weather will be better we shall go for a walk in the park.
- b) When the weather is fine we shall go for a walk in the park.
- c) When the weather becomes better we must go for a walk in the park.
- d) When the weather shall be nice we will go for a walk in the park.

25. Коли вона була дитиною, вона захоплювалася співами.

- a) She did not like to sing, when she was a child.
- b) She was not fond of singing when she was a child.
- c) She was fond of singing when she was a child.
- d) When she was a little girl she liked to sing.

Continuous Tenses

Виберіть правильну відповідь

Level 1

1.1. I am busy at the moment. I ... on the computer.

- a) work
- b) worked
- c) am working
- d) have been working

1.2. The children ... their homework now.

- a) are doing
- b) were doing
- c) do
- d) did

1.3. Let's go out. It ... any more.

- a) isn't raining
- b) doesn't rain
- c) didn't rain
- d) shall not rain

1.4. Our friends ... us at the airport tonight.

- a) meets
- b) are going to meet
- c) shall meet
- d) met

1.5. Silvia ... English at the moment.

- a) learns
- b) is learning
- c) has learnt
- d) was learnt

1.6. Your English ... better and better.

- a) gets
- b) has been got
- c) was got
- d) is getting

1.7. Why ... your coat today? It is very warm.

- a) are you wearing
- b) do you wear
- c) will you wear
- d) don't you wear

1.8. These days food ... more and more expensive.

- a) gets
- b) got
- c) is getting
- d) shall get

1.9. They ... with friends at the moment.

- a) stay
- b) have been staying
- c) had stayed
- d) are staying

1.10. My son ... a book at 2 o'clock in the afternoon.

- a) read
- b) was reading
- c) has read
- d) had been reading

1.11. Look! The man ... to open the door of your car.

- a) tries
- b) was trying
- c) will try
- d) is trying

1.12. Hurry up! The bus

- a) is coming
- b) comes
- c) come
- d) was coming

1.13. Listen! It ... heavily.

- 2.11.** Sophie ... hard these days in order to pass her exams.
 a) is studying b) studies c) studied d) stud
- 2.12.** I asked Ann who else ... to the party that night.
 a) was coming b) will come c) has come d) have come
- 2.13.** I saw Mr Jones while I ... for the bus.
 a) had waited b) am waiting c) was waiting d) have waited
- 2.14.** I ... over an important problem and didn't hear your question.
 a) was thinking b) thought c) will be thinking d) am thinking
- 2.15.** When we went out of the house it
 a) had been snowing b) was snowing
 c) snowed d) has been snowing
- 2.16.** When the rain started they ... in the field.
 a) were still working b) still worked
 c) are still working d) still work
- 2.17.** At nine o'clock yesterday morning we ... for the bus.
 a) wait b) were waiting
 c) had been waiting d) waited
- 2.18.** She ... the piano the whole evening.
 a) play b) played c) was playing d) had played
- 2.19.** Why ... at me like that? Have I said anything wrong?
 a) do you look b) did you look
 c) were you looking d) are you looking
- 2.20.** I ... with some friends until I can find a flat.
 a) am living b) lived c) lives d) have lived

*Level 3**

- 3.1.** I'm going to get to the airport early. I can read a book while I
 a) wait b) will wait c) am waiting d) shall be waiting
- 3.2.** Jane today? I have a message for her.
 a) Will you be meeting b) Will you have met
 c) Will you have been met d) Are you met
- 3.3.** I ... John tomorrow as we work in the same office.
 a) shall have met b) will be meeting c) am going to meet d) meet
- 3.4.** ... to the baker's this morning? I need some bread.
 a) Will you have gone b) Shall you go
 c) Will you be going d) Will you have been going
- 3.5.** Mother said that Aunt Bessie ... soon.
 a) will come b) was coming
 c) would have come d) comes
- 3.6.** I my lawyer tonight.
 a) saw b) am seeing c) will have seen d) had seen
- 3.7.** I ... my bank manager this morning. I've fixed an appointment.
 a) saw b) shall have seen c) will be seeing d) am seeing
- 3.8.** We ... to the cinema this afternoon. Would you like to come?

a) went b) are going c) will be going d) will have gone

3.9. He said he ... his things the whole day.

a) would pack b) would be packing

c) is going to pack d) had been packed

3.10. We ... your case tomorrow, so I'll be able to give you an answer soon.

a) discuss b) are discussing

c) were discussing d) will have discussed

3.11. I ... lunch with Sam tomorrow as usual.

a) have had b) shall be having c) had d) will have had

3.12. He ... on the corner at the end of our street, and he ... at us, telling us not to lean against his fence.

a) was living, always shouted b) lives, was always shouting

c) lived, had been always shouting d) lived, was always shouting

3.13. He ... in the chair when a tall woman with beautiful grey hair and silver, finely-wrinkled skin ... in.

a) sat, came b) was sitting, came

c) was sitting, was coming d) had been sitting, came

3.14. Susan didn't even know which hotel he ... in Paris.

a) has been using b) used c) would be using d) will use

3.15. The boy ... bitterly and no one ... to calm him down.

a) still cried, was trying b) was still crying, tried

c) had been still crying, was trying d) was still crying, had tried

3.16. While she ... for the lights to change from red to green, an old lady ... to the window of her car.

a) waited, came b) waited, was coming

c) was waiting, came d) was waiting, was coming

3.17. When we ... coffee in the drawing-room that night after dinner, I ... Arthur and Mary my experience.

a) were taking, told b) had been taking, had told

c) were taking, had told d) took, told

3.18. Two hansoms ... at the door, and as I ... the passage I ... the sound of voices from above.

a) stood, entered, heard b) were standing, entered, heard

c) were standing, had entered, had heard d) had been standing, entered, heard

3.19. One day when he ... home he ... a boy who ... him from the opposite side of the street.

a) was walking, saw, watched b) walked, has seen, was watchining

c) was walking, saw, was watching d) has walked, has seen, has watched

3.20. It was midnight. She ... in her lovely room. The rain driven by the wind ... against the window.

a) sat, beat b) was sitting, was beating

c) has sat, beat d) has been sitting, has been beating

Визначте правильний варіант перекладу.

1. It was raining all day long and we had to put off our meeting.

- a) Увесь день ішов дощ, і ми вимушені були відкласти нашу зустріч.
- b) Нам довелося продовжити збори, оскільки увесь день ішов дощ.
- c) Під вечір дощ вщух, і ми вирішили знову зустрітися.
- d) Ми вирішили не відкладати нашу зустріч, оскільки дощу вже не було.

2. I was hurrying to the canteen when I met you.

- a) Я поспішала в їдальню, коли зустріла вас.
- b) Я бігла в їдальню, коли зустріла вас.
- c) Я йшла в їдальню під час зустрічі з вами.
- d) Коли я зустріла вас, я поспішала в кінотеатр.

3. They'll be packing tomorrow when she comes.

- a) Вони складатимуть речі завтра, коли вона прийде.
- b) Вони збиратимуться, коли вона прийде.
- c) Вони пакуватимуться, коли вона прийде завтра.
- d) Вони пакувалися б завтра, якби вона прийшла.

4. I was reading a difficult English book at that time.

- a) Я читала складну англійську книжку в той час.
- b) Я читала складну англійську книжку один раз.
- c) Я читаю складну англійську книжку в цей час.
- d) Я читала б складну англійську книжку, якби мала час.

5. Next week we'll be preparing to pass exams.

- a) Наступного тижня ми готуватимемося, щоб скласти іспити.
- b) Наступного тижня ми готуватимемося, щоб приймати іспити.
- c) Наступного тижня ми складатимемо іспити, слід готуватися.
- d) Минулого тижня ми готувалися, щоб скласти іспити.

6. I'll be looking through these magazines while you are enjoying the music.

- a) Я переглядатиму ці журнали в той час, коли ви насолоджуватиметесь музикою.
- b) Я перегляну ці журнали, а ви насолоджуватиметесь музикою.
- c) Я переглядаю ці журнали в той час, коли ви насолоджуєтесь музикою.
- d) Я переглядаю ці журнали, а ви насолоджуєтесь музикою.

7. When we came back home her children were sleeping.

- a) Її діти спали, а ми повернулися додому.
- b) Коли ми повернемось додому, її діти спатимуть.
- c) Коли ми повертались додому, її діти спали.
- d) Коли ми повернулись додому, її діти спали.

8. Whom were you waiting for near that monument at five yesterday?

- a) Кого ви очікували біля того пам'ятника о п'ятій годині вчора?
- b) Ви когось очікували біля того пам'ятника вчора о п'ятій годині?
- c) Кого ви очікували біля цього пам'ятника вчора о п'ятій годині?
- d) На кого ви чекали біля того музею о п'ятій годині вчора?

9. We thought that you were going to visit your friends.

- a) Ми думали, що ви збираєтесь відвідати своїх друзів.
- b) Ми думали, що ви збирались відвідати своїх друзів.
- c) Ми думали, що ви підете відвідати своїх друзів.
- d) Ми думали, що ви йшли відвідати своїх друзів.

10. They are going to have a rest there.

- a) Вони йшли, щоб там відпочити.
- b) Вони збираються там відпочивати.
- c) Вони мали намір там відпочивати.
- d) Вони там відпочиватимуть.

11. Він побував у багатьох країнах і тепер пише книгу про свої подорожі.

- a) He has been to many countries and now he wrote a book about his travels.
- b) He visited many countries and now he is writing books about his travels.
- c) He was visiting many countries and now writes a book about his travels.
- d) He has visited many countries and now he is writing a book about his travels.

12. Коли він зателефонував, ми обідали.

- a) When he telephoned, we were having dinner.
- b) When he telephoned, we had dinner.
- c) When he telephoned, we had had dinner.
- d) When he telephoned, we had to have dinner.

13. Ішов дощ, і їй довелося взяти парасольку.

- a) It rained and she must take an umbrella.
- b) It was raining and she had to take an umbrella.
- c) It had rained and she had to take an umbrella.
- d) It had been raining and she should take an umbrella.

NOUN

Виберіть правильну відповідь.

Level 1

1.1. The Members of Parliament discussed some ... of Ireland and considered the ways of improving the present situation.

- a) trouble b) troubles

1.2. Roger spent all his ... to buy a new large house for his numerous family.

- a) saving b) savings

1.3. This lawyer is very clever and always gives useful ... to his clients.

- a) advice b) advices

1.4. In England some colleges and schools are only for

- a) boies b) boys

1.5. The news from Mary ... very good: she passed her exams with excellent marks.

- a) was b) were

1.6. Two years ... a long time to stay abroad.

- a) is b) are

1.7. When Sally finds some grey ... on her head she pulls ... out.

- a) hair, it b) hairs, them

1.8. Frank's friends came to see him off and wished a very good ... to him.

- a) travel b) trip

1.9. Sue is on a diet so at the dinner-party she ate only a small

- a) cake piece b) piece of cake

1.10. Flora studies at the Medical University and she is going to become a

- a) doctor b) doctress

1.11. All ... need some ... of psychology.

- a) parent, knowledges b) parents, knowledge

1.12. Paul is fond of ski jumping and recently he has bought a new pair of

- a) skies b) skis

1.13. It is because of treachery such as yours that we have lost the ... of our victory.

- a) fruit b) fruits

1.14. Fresh ... and vegetables were rushed to the kitchen.

- a) fruit b) fruits

1.15. Soames skewered the document on to a number of other ... and hung up his hat.

- a) papers b) paper

1.16. This first one came before I had been gone a week, a fifty pound banknote, in a sheet of ... directed to me.

- a) paper b) papers

1.17. ... take their ... to the laundry to have ... washed.

- a) Peoples, cloths, it b) People, clothes, them

1.18. Some people like coffee and ... for breakfast but others prefer something more substantial.

- a) sandwichs b) sandwiches

1.19. On August 3rd, 1492, the little ... of three ships sailed north from Spain.

- a) flot b) fleet
1.20. Are you invited to ... wedding ceremony?
a) Bill and Jane's b) Bill's and Jane's
1.21. Doris needs to buy two ... of carrots.
a) kilos b) kiloes
1.22. In the supermarket Jane bought two ... of bread and a bottle of milk.
a) loafes b) loaves
1.23. My friend came from England yesterday and invited me to see his
a) photos b) photoes
1.24. My father is a doctor and my mother is a ... in a joint-stock company.
a) managess b) manageress
1.25. Edward is fond of reading and all the ... in his room are full of books.
a) book-shelfs b) book-shelves
1.26. Nick doesn't want to enter the Economic University because his mathematics ... weak.
a) is b) are
1.27. Last week Helen bought two new ... - green and white.
a) blouse b) blouses
1.28. Sandra has a very good memory. She remembers all the ... of her friends' birthdays.
a) dates b) datas
1.29. We gathered at ... to discuss and resolve all our problems.
a) Bill b) Bill's
1.30. Very often people call ... the «sea killers».
a) shark b) sharks
1.31. A spoonful of honey catches more ... than a gallon of vinegar.
a) flies b) flyes
1.32. Don't make so ... - I'm working.
a) much noise b) many noises
1.33. San Francisco is a wonderful city to explore on
a) foot b) feet
1.34. Many people think ... is a very interesting game.
a) billiard b) billiards
1.35. I want to buy a cat because my wife is afraid of ... that live in our summer-cottage.
a) mouse b) mice
1.36. There are two ... and three apples on the table.
a) tomatos b) tomatoes
1.37. Through the window I see two ... crossing the street.
a) mans b) men
1.38. My ... are very dirty, I have to clean them.
a) boots b) bootes
1.39. Dentists recommend to clean ... every time after eating.
a) teeth b) toothes

1.40. The song «Two merry ...» is known to almost every little child.

- a) geoses b) geese

Level 2

2.1. In the article «Clothes and fashion of ...» the author gives the statement that nowadays girls don't trouble to dress up.

- a) the youth b) the youths c) a youth

2.2. The sportsman boasted to his friends that he had shot a lot of

- a) duck b) ducks c) два варіанти

2.3. In Brittany, France, people say that if you find ... on a black cat's tail and pull it without getting scratched, you'll have good luck.

- a) a white hair b) white hairs c) white haire

2.4. Our director bought two ... to keep money and secret documents.

- a) safes b) saves c) два варіанти

2.5. Changing ... became a habit with King of England Henry VIII.

- a) wives b) wives c) два варіанти

2.6. Airplane is the fastest and the most comfortable ... of transport.

- a) mean b) means c) meanes

2.7. Twenty thousand pounds ... stolen in the robbery from the Midwest Bank last night.

- a) was b) were c) два варіанти

2.8. Fanny's favourite sea products are ... and lobsters, but in her country they are very expensive.

- a) crab b) crabs c) crabes

2.9. Nowadays it's very difficult for an unexperienced person to find a good and well-paid

- a) work b) job c) два варіанти

2.10. Basically tea is a drink made of the dried ... of a plant that only grows in hot countries.

- a) leafs b) leafes c) leaves

2.11. ... is the name everyone gives to his mistakes.

- a) Experience b) An experience c) Experiences

2.12. Burning ... can also be used to produce energy.

- a) a rubbish b) rubbish c) rubbishes

2.13. The ..., which one can see in Arizona's deserts, are very tall and some of them weigh up to 10 tons!

- a) cactus b) cacti c) два варіанти

2.14. The White ... of Dover are the first sight many people have of England.

- a) Cliffs b) Cleaves c) два варіанти

2.15. Most foreigners visiting Spain want to taste such entirely Spanish ... as paella and gazpacho.

- a) dish b) dishes c) dishes

2.16. During her journey to America Margaret had some exciting

- a) experience b) experiences c) два варіанти

- 2.17.** During her business trip Laura sent three ... to her director.
 a) memoranda b) memorandums c) два варіанти
- 2.18.** The ... of the hotel was a very polite and hospitable woman.
 a) host b) hostess c) hostress
- 2.19.** Our national orchestra have toured to many countries and have always been
 a) a success b) success c) successes
- 2.20.** William Burns was a hard-working small farmer with high ideals about human ... and conduct.
 a) worth b) worths c) worthes
- 2.21.** A number of industrial products are manufactured in Brazil, including cars, chemicals, ships, machines and military
 a) weapon b) weapons c) weapones
- 2.22.** These two groups have different ... of interest so they have nothing to talk about while meeting together.
 a) foci b) focuses c) два варіанти
- 2.23.** The use of the jet engine for ... was pioneered by a team led by Sir Frank Whittle.
 a) an aircraft b) aircraft c) aircrafts
- 2.24.** In the pub Harry asked for ... and began looking for a free table near the window.
 a) a beer b) beer c) beers
- 2.25.** Barbara's family lives in a large house which is situated in Brighton's
 a) outskirt b) outskirts c) outskirtes
- 2.26.** Maggie's occupation is very interesting: she works as a tourist ... and shows London's sights to tourists.
 a) guide b) guidess c) guideress
- 2.27.** There are a lot of galleries, museums, theatres and ... halls in London.
 a) concert b) concerts c) concert's
- 2.28.** The herdsman was very upset because he found his two cows killed by
 a) wolfs b) wolves c) два варіанти
- 2.29.** Roger's pocket is empty: or he has lost all his money or ... stolen.
 a) it was b) they were c) два варіанти
- 2.30.** ... house is very large and has 15 rooms.
 a) Mr. Jones's b) Mr. Jones' c) два варіанти
- 2.31.** The government ... to impose a new tax on gamble business next year.
 a) want b) wants c) два варіанти
- 2.32.** ... is one of the world's best-known department stores. It started life as a small grocery shop set up by C. D. Harrod in 1861.
 a) Harrods b) Harrods' c) Harrod's
- 2.33.** Leila is a ... but she doesn't like her occupation.
 a) salesperson b) saleswoman c) два варіанти
- 2.34.** Gilbert often meets with his friends to spend their spare time together, and they like to play ... or chess.
 a) domino b) dominos c) dominoes

2.35. The jury ... considering ... verdict for two hours and in the end it was decided that Mr. Shelton was guilty.

- a) was, its b) were, their c) два варіанти

2.36. The Flock of Shepherd's ... is in Devonshire - a very lonely estate by the sea.

- a) headquarter b) headquarters c) headquarters

2.37. To translate this article we need a person with ... of Spanish language.

- a) a good knowledge b) good knowledge c) good knowledges

2.38. There are a lot of clear streams and ... in the Lake District which is called the most beautiful corner of England.

- a) water-falls b) waters-falls c) water-fallses

2.39. It's well-known that ... live only in very clear waters.

- a) trout b) trouts c) два варіанти

2.40. Last year many rivers and their ... dried up because of the drought.

- a) mouth b) mouths c) mouthes

*Level 3**

3.1. ..., a familiar sight of London, were introduced in 1960 to control parking.

- a) Traffic wardens b) Traffics wardens

- c) Traffic's wardens d) Traffics' wardens

3.2. I've no time to analyse these ... now, I will do it a bit later.

- a) data b) datas c) datum d) datums

3.3. Michael went to Tunisia by plane. It was a ... journey.

- a) four-hour b) four-hours

- c) four-hour's d) four-hours'

3.4. Benjamin Franklin's literary work «Poor Richard's Almanac» was a combination of a calendar, a miniature ... and a moral counsellor.

- a) encyclopedium b) encyclopedius c) encyclopedia d) encyclopedic

3.5. Everyone who wants to participate in this scientific conference has to write the ... to his report and send them to the comission.

- a) thesis b) theses c) thesises d) theseses

3.6. The sense of ... and of ... create the ... for ideal ... and

- a) injustices, losses, needs, justice, compensation

- b) injustice, loss, need, justices, compensations

- c) injustice, loss, need, justice, compensation

- d) injustice, losses, needs, justices, compensation

3.7. Various origins explain many of the ... to be found between England, Wales, Scotland and Northern Ireland.

- a) difference b) differences c) differency d) differencies

3.8. Today the ... of Greater London covers some 610 square miles and the suburbs of London continue even beyond this area.

- a) metropoli b) metropolis c) metropoly d) metropolia

3.9. I am not going to leave without my ...: four ... , two union ... , a pair of ... and four

- a) laundries, shirts, suits, pajamas, collars

- b) laundry, shirts, suits, pajamases, collars
 c) laundry, shirt, suit, pajama, collar
 d) laundry, shirts, suits, pajamas, collars
- 3.10.** When I was very near ..., she gave me ... and
 a) despair, courage, hopes
 b) despairs, courages, hopes
 c) despair, courage, hope
 d) despairs, courage, hopes
- 3.11.** We had two million ...of British ... two thousand ...of a thousand ... per case.
 a) rounds, ammunition, cases, rounds
 b) rounds, ammunitions, cases, rounds
 c) round, ammunition, case, round
 d) rounds, ammunition, cases, round
- 3.12.** The shattered ... gleamed sadly with ... in the evening
 a) trees, hoar-frosts, twilights b) trees, hoar-frost, twilight
 c) tree, hoar-frosts, twilight d) trees, hoar-frost, twilights
- 3.13.** It was a prettily furnished room, with ... and some lovely ... in red and green.
 a) piano, furnitures b) piano, furniture
 c) pianos, furnitures d) a piano, furniture
- 3.14.** They stood lost among the They felt ... and
 a) wreckages, anxiety, lonelinesses
 b) wreckage, anxiety, loneliness
 c) wreckage, anxieties, loneliness
 d) wreckages, anxieties, lonelinesses
- 3.15.** According to the ... in 1990 there were 249,6 million inhabitants in the United States of America.
 a) statistica b) statistic c) statistics d) statisticas
- 3.16.** An unusual or very surprising fact, thing or event is often called
 a) phenomena b) phenomenon c) phenomenus d) phenomenum
- 3.17.** One ... does not inspire another. All ... are leeches, so to speak. They feed from the same source - the blood of life.
 a) genius, genii b) genius, geniuses
 c) genii, geniuses d) a genius, geniuses
- 3.18.** Kiss me, my loves, you are very charming ... after all.
 a) a daughter-in-law b) daughter-in-laws
 c) daughters-in-law d) daughters-in-laws
- 3.19.** These sudden ... seemed to him exceedingly mysterious.
 a) summons b) summon c) summonses d) a summons
- 3.20.** We sacrifice ..., ... or ..., whatever the finder can afford.
 a) cocks, sheep, oxes b) cocks, sheeps, oxen
 c) cockes, sheep, oxen d) cocks, sheep, oxen
- 3.21.** In geometry two ... of a circle are called diameter.
 a) radius b) radia c) radii d) radiuses
- 3.22.** Iguassu ... bigger than Niagara, this is truly an unforgettable natural wonder.

- a) Fall, is b) Fall, are c) Falls, is d) Falls, are
- 3.23.** In the fish restaurant George ordered some ... for himself and ... for his girl-friend.
- a) sardine, salmon b) sardine, salmons
c) sardines, salmon d) sardines, salmons
- 3.24.** I have got only two ... notes, it's not enough to have dinner in this restaurant.
- a) ten-pound b) ten-pounds c) ten-pound's d) ten-pounds'
- 3.25.** All travellers going abroad have to complete a lot of formalities at the... .
- a) custom b) customs c) custom's d) customs'
- 3.26.** Our professor places ... on this question because it's a key topic to all the course.
- a) an emphasis b) emphasis c) emphases d) emphaseses
- 3.27.** Helen is a ... girl and she's going to enter Oxford University.
- a) 17-year-old b) 17-years-old c) 17-year's-old d) 17-years'-old
- 3.28.** When it came to thinking about schools for my own sons there were two basic ... that my wife and I applied.
- a) criteria b) criterion c) criterium d) criterii
- 3.29.** You don't understand these bright... of German culture.
- a) specimen b) speciman c) specimens d) specimens
- 3.30.** They were ... to her, not human beings.
- a) phenomena b) phenomenon c) phenomenons d) phenomena
- 3.31.** We are going to
- a) dressings-station b) dressing-station
c) dressings-stations d) dressing-stations
- 3.32.** The cease-fire talks were to begin in the evening; the ... of the opposing armies arrived with their
- a) commanders-in-chief, staves b) commanders-in-chiefs, staffs
c) commanders-in-chief, staffs d) commander-in-chieves, staffs
- 3.33.** He needed ... , ... , ... ,
- a) rest, tranquilities, reassurance, companionship
b) rests, tranquilities, reassurances, companionships
c) rest, tranquility, reassurance, companionship
d) rest, tranquility, reassurances, companionship
- 3.34.** Grace is a very absent-minded girl. She is always loosing her keys, ... and other small things.
- a) handkerchiefs b) handkerchiefes
c) handkerchievs d) handkerchieves
- 3.35.** One of the business cycle's characteristics are economic ... which repeat periodically in each 5-12 years.
- a) crisis b) crises c) crises d) criseses
- 3.36.** Abraham Lincoln's friends encouraged him to take up ... and he offered himself as a candidate for the State Legislature.
- a) policy b) policies c) politic d) politics
- 3.37.** In Britain the ... have very little power and can only reign with the support of Parliament.

a) monarch b) monarches c) monarchs d) monarchys

3.38. The city of Oxford has such a name, because in that place there was a ford where ... could cross the river.

a) oxen b) oxes c) ox d) oxens

3.39. Jane came to the party in her ... dress.

a) sister's-in-law b) sister-in-law's c) sister's-in-law's d) sisters'-in-law

3.40. Radio and television are two important modern ... influencing public opinion.

a) medium b) mediums c) media d) medias

ADJECTIVE

Виберіть правильну відповідь.

Level 1

1.1. This is ... problem she has ever had.

- a) a great b) a greater c) the greatest d) most great

1.2. China has got ... population in the world.

- a) a large b) a larger c) the largest d) the most large

1.3. They leave ... way they can.

- a) a quick b) a quicker c) the quickest d) the most quick

1.4. These trousers are too small. I need ... size.

- a) a large b) a larger c) largest d) more large

1.5. She speaks in ... voice than the last time.

- a) a loud b) a louder c) the loudest d) more louder

1.6. Of the three blouses, that one is the

- a) nice b) nicer c) nicest d) more nice

1.7. My bag isn't very

- a) heavier b) the most heavy c) heavy d) the heaviest

1.8. I'm not so ... as a horse.

- a) strong b) stronger c) the strongest d) more strong

1.9. Of the three girls, this one is the

- a) pretty b) prettier c) prettiest d) more pretty

1.10. Which is ... : five, fifteen or fifty?

- a) little b) less c) the least d) littlest

1.11. A hare is ... than a frog.

- a) quick b) quicker c) the quickest d) most quick

1.12. The three musicians play on ... stage.

- a) a new b) a newer c) the newest d) the most new

1.13. Is it ... to go there by car or by train?

- a) cheap b) cheaper c) the cheapest d) more cheap

1.14. Do you know that the Dnipro is ... river in Ukraine?

- a) long b) the longest c) longer d) most long

1.15. The weather is not very ... today.

- a) good b) better c) the best d) the bestest

1.16. Tom is ... pupil in the whole class.

- a) intelligent b) more intelligent
c) the most intelligent d) less intelligent

1.17. She has ... job of all.

- a) a difficult b) a more difficult
c) the most difficult d) difficult

1.18. He is also ... person than Jack.

- a) a polite b) a more polite c) the most polite d) the politest

1.19. I think dogs are ... than cats.

- a) intelligent b) more intelligent
c) the most intelligent d) the intelligentest

1.20. Don't talk about them. Let's talk about something

- a) an interesting b) more interesting
c) the most interesting d) interestinger

1.21. Betty is ... than Jane.

- a) a hard-working b) less hard-working
c) the least hard-working d) little hard-working

1.22. Money is not the ... thing in life.

- a) important b) more important
c) most important d) less important

1.23. This dress is ... of all.

- a) an expensive b) a less expensive
c) the least expensive d) expensiver

1.24. This room is not so ... as that one on the first floor.

- a) comfortable b) more comfortable
c) the most comfortable d) the comfortablest

1.25. This painting is ... than the one in your living room.

- a) impressive b) less impressive
c) the least impressive d) impressiver

Level 2

2.1. My ... sister got married last year.

- a) older b) elder c) the oldest d) the eldest

2.2. This stadium is new. It's the ... stadium in Europe.

- a) modern b) moderner c) most modern d) modernest

2.3. You're the ... person I know.

- a) most lucky b) luckier c) luckiest d) luckiest

2.4. A motor bike isn't as ... as a car.

- a) expensive b) expensiver c) more expensive d) the expensivest

2.5. This 'Beatles' album is ... they ever made.

- a) good b) better c) the best d) well

2.6. This watch is one of ... you can buy.

- a) cheap b) the cheapest c) cheaper d) cheapier

2.7. I'm getting

- a) fatter and fatter b) more and more fat
c) the most fat d) the fattest

2.8. The changes in temperature are

- a) insignificant b) the insignificant
c) more insignificant d) the most insignificant

2.9. That's ... thing I've ever heard.

- a) funny b) the funny c) funnier d) the funniest

2.10. The house is on ... side of the lake.

- a) far b) the farther c) farther d) the farthest

2.11. Try to be ... to the guests than you are.

- a) pleasant b) the pleasant

- c) more pleasant d) the most pleasant
- 2.12.** He was sure that he fell in love with ... girl in the world.
a) pretty b) prettier c) the prettiest d) most pretty
- 2.13.** It is one of ... conferences I've ever attended.
a) dull b) the dull c) duller d) the duller
- 2.14.** Today we have a ... day than yesterday.
a) beautiful b) most beautiful c) more beautiful d) beautifully
- 2.15.** Events have proved that she was
a) more wrong b) wrong c) most wrong d) the wrongest
- 2.16.** This role is ... in his career among others.
a) successful b) more successful
c) the most successful d) much more successful
- 2.17.** North America is ... South America.
a) bigger than b) biggest than c) bigger as d) biggest as
- 2.18.** The Amazon is ... than the Thames.
a) more longer b) far longer c) the longest d) long
- 2.19.** The church building is ... in the town.
a) the elder b) the eldest c) the oldest d) the older
- 2.20.** The music sounded ... to her ears.
a) beautiful b) beautifully c) most beautiful d) more beautiful
- 2.21.** The flowers are beautiful and smell
a) nicely b) nice c) nicelier d) the nicest
- 2.22.** Do you feel ... before the examinations?
a) nervous b) nervously c) more nervously d) most nervously
- 2.23.** His illness was ... than we thought.
a) serious b) seriously c) more seriously d) more serious
- 2.24.** His head is full of ... ideas.
a) highly b) high c) highliest d) most high
- 2.25.** After I have visited London I understand that its weather is ... in Europe.
a) the wettest b) the most wet c) more wet d) far wetter

*Level 3**

- 3.1.** The government is doing nothing to help
a) poor b) the poor c) the poors d) the poor ones
- 3.2.** The young man seems very
a) sensible b) sensibly c) sensibly d) sensibler
- 3.3.** This detailed map is ... the atlas.
a) more useful as b) more useful than
c) usefuller as d) usefuller than
- 3.4.** Although your sister is very popular, she is not ... as mine.
a) pretty as b) so pretty
c) prettier than d) more pretty than
- 3.5.** I bought a ... bag this morning.
a) nice big pink b) big nice pink

c) pink nice big d) nice pink big

3.6. The house was a ... building.

a) nice old stone b) nice stone old

c) stone old nice d) old nice stone

3.7. This coffee tastes a little ... to me.

a) hottly b) so hot c) hot d) too much hot

3.8. I don't understand how Irene could have made ... in her composition.

a) such bad mistake b) such a bad mistake

c) so bad mistake d) so a bad mistake

3.9. Your word is ... for me.

a) enough good b) good as enough

c) good enough d) good than enough

3.10. It was ... that we decided to walk though the time pressed.

a) such nice weather b) so nice weather

c) too nice weather d) such a nice weather

3.11. The day was ... that we skipped our lessons and went to the centre to do window-shopping.

a) so beautiful b) so a beautiful

c) such beautiful d) such a beautiful

ARTICLE

Виберіть правильну відповідь.

Level 1

- 1.1. She hopes to hear from you in ... day or two.
a) a b) the
- 1.2. Our neighbour, Mr. Smith, works in ... bank.
a) a b) the
- 1.3. This is ... amusing film. I like it very much.
a) a b) an
- 1.4. My daughter will start learning to play ... guitar very soon.
a) the b) -
- 1.5. There is ... table in ... middle of my room.
a) a, the b) the, -
- 1.6. My father was ... man of character.
a) a b) the
- 1.7. My mother said that ... dinner was ready.
a) - b) the
- 1.8. Beethoven was ... famous composer.
a) the b) a
- 1.9. Madrid is ... capital of Spain.
a) the b) -
- 1.10. What would you like to have for ... supper?
a) the b) -
- 1.11. He is eating ... apple.
a) the b) an
- 1.12. My mother is ... teacher.
a) the b) a
- 1.13. The cinema is at ... end of Victoria street.
a) - b) the
- 1.14. ... fact is, tomorrow is my girl-friend's birthday!
a) The b) -
- 1.15. My sister studied ... World Geography.
a) the b) -
- 1.16. I am twenty years old, you are ... same age.
a) the b) a
- 1.17. They decided to visit ... Indian restaurant.
a) an b) the
- 1.18. My friends have ... animal at ... home. It's ... dog.
a) the, the, the b) an, - , a
- 1.19. My native town has ... wide and varied theatre life.
a) a b) -
- 1.20. All ... people want to live in peace.
a) the b) -
- 1.21. I'll keep my ... fingers crossed for you.

a) the **b) -**

1.22. American agriculture consists of ... family farms.

a) the b) -

1.23. It's ... third time you ask me ... same question.

a) the, the b) a, -

1.24. «Sleeping Beauty», one of ... three great ballets by Tchaikovsky, is ... longest in terms of ... music.

a) the, the, - **b) - , the, the**

1.25. My niece is ... student. She studies at ... Oxford University.

a) a, - **b)** -, the

1.26. I am listening to ... music on ... radio.

a) the, the b) -, -

1.27. I was born in ... 1988.

a) - b) the

1.28. ... country life has always attracted me.

a) The **b) -**

1.29. Is there ... telephone-box here?

a) the **b) a**

1.30. Where is your father? - He is at ... garage.

a) the b) -

Level 2

2.1. She's got ... job at last. - That's really ... good news.

a) the, the **b)** - , a **c)** a, -

2.2. Henry goes to ... school twice ... week.

a) the, a **b)** a, the **c)** - , a

2.3. They won't be here before ... half past six.

a) an b) - c) the

2.4. What ... ugly house this is!

a) - b) the c) an

2.5. Look, what ... long hair that boy has!

a) the b) a c) -

2.6. What ... sort of car is he driving at the moment?

a) the b) a c) -

2.7. It's such ... pity you couldn't come with us.

a) - b) the c) a

2.8. Let's go to the Beehive for ... change.

a) a **b) the** **c) -**

2.9. Shall I send ... invitation to ... Parkers?

a) an, - b) the, the c) an, the

2.10. ... Welsh are considered to be ... nation of ... singers.

a) The, a, - **b)** - , a, - **c)** The, a, the

2.11. I went upstairs to take ... shower and change.

a) a **b) the** **c) -**

2.12. My neighbour is ... writer. Let's ask him for ... advice about your composition.

- a) the, an b) a, - c) a, an

2.13. Who is on ... night duty, I wonder?

- a) the b) a c) -

2.14. Mr. Jonathan says that Robert and Donna are ... cousins, but he is wrong, because they are ... brother and ... sister.

- a) - , - , - b) the, a, a c) - , the, the

2.15. Such ... thing had never happened during ... years that I have been here.

- a) the, - b) a, the c) - , the

2.16. Alice went out of ... water very quickly as she had got ... mouthful of ... salt water.

- a) - , the, a b) the, the, the c) the, a, -

2.17. I would like to know about ... places to visit in ... town.

- a) the, the b) the, a c) - , the

2.18. Most of ... my friends are ... students.

- a) - , - b) the, the c) - , the

2.19. My uncle Tom is ... sailor; he spends most of his life at ... sea.

- a) - , - b) a, - c) the, the

2.20. Have you written your name at ... top of ... page?

- a) the, the b) a, - c) a, a

2.21. I am only ... student - ... man of dreams!

- a) a, the b) the, - c) a, a

2.22. I had never known him handle ... case in such ... half-hearted fashion.

- a) a, an b) a, a c) the, -

2.23. Who invented ... way that we measure time?

- a) a b) the c) -

2.24. I have only ... little time here, but I would have you to know ... whole truth.

- a) - , the b) a, - c) a, the

2.25. There was ... quick step on ... stairs, ... sharp tap at ... door and ... moment later the new client presented himself.

- a) a, the, a, the, a b) a, a, a, a, the c) the, - , the, - , a

2.26. «My dear young lady, you say that your room is on ... second floor. Is there ... ladder in ... garden?»

- a) a, a, the b) the, a, the c) - , the, a

2.27. ... elephant is ... biggest of all animals.

- a) An, - b) The, the c) - , the

2.28. I had ... very bad night last night because ... people next door were having ... party.

- a) the, - , the b) a, the, a c) a, - , -

2.29. Do you know who invented ... television?

- a) a b) - c) the

2.30. Number ... hundred and ten, ... house next door to us, is for sale.

- a) the, a b) a, the c) - , a

Level 3*

3.1. My father can play ... guitar, ... banjo and ... mandolin.

- , - , - **b)** a, a, a **c)** the, - , - **d)** the, the, the

3.2. ... little red car is parked on ... driveway.

- a)** A, the **b)** - , - **c)** The, a **d)** The, the

3.3. My home is ... small green peaceful island.

- a)** an **b)** a **c)** - **d)** the

3.4. Her husband learned ... Portuguese language in ... Brazil.

- a)** the, - **b)** - , the **c)** the, the **d)** - , -

3.5. ... Captain Black directed ... plane to ... West, over Pacific Ocean.

- a)** - , a, the, the **b)** The, the, - , the **c)** - , the, - , the **d)** - , a, the, -

3.6. ... Easter is ... Christian holiday.

- a)** - , a **b)** The, a **c)** - , - **d)** - , the

3.7. Did ... King Arthur live during ... Middle Ages?

- a)** - , - **b)** - , the **c)** the, the **d)** the, -

3.8. Her friend Reggie is ... Buddhist from ... Thailand.

- a)** the, - **b)** a, - **c)** - , - **d)** a, the

3.9. ... exploration of ... West was tied to the search for... gold in ... California.

- a)** The, the, - - **b)** - , the, - , - **c)** - , the, a, - **d)** - , - , - , the

3.10. ... tiger in ... Far East almost became extinct.

- a)** - , - **b)** A, the **c)** The, the **d)** The, -

3.11. ... family went to ... church together last Sunday.

- a)** The, the **b)** A, - **c)** - , - **d)** The, -

3.12. «Welcome to ... White House,» said ... President Bush.

- a)** the, - **b)** - , the **c)** - , - **d)** - , a

3.13. ... Titanic sank in ... Atlantic in 1912.

- a)** - , - **b)** The, the **c)** - , the **d)** The, -

3.14. Andrew played ... volleyball at ... beach; his little daughter built ... sand castle.

- a)** - , a, the **b)** - , a, a **c)** the, the, the **d)** - , the, a

3.15. My grandfather fought in ... Crimea during ... World War II.

- a)** - , - **b)** the, the **c)** the, - **d)** - , the

3.16. During ... Renaissance ... artists were often supported by ... wealthy merchants.

- a)** the, the, the **b)** the, - , - **c)** the, - , the **d)** - , the, the

3.17. ... Queen Marie Antoinette was executed in ... French Revolution.

- a)** The, - **b)** - , the **c)** - , a **d)** The, the

3.18. ... students of our group are going to study ... German ... next term.

- a)** The, - , - **b)** - , - , - **c)** The, - , the **d)** - , the, the

3.19. ... Queen Mary is docked in ... Long Beach, ... California.

- a)** The, - , - **b)** - , - , - **c)** The, the, - **d)** - , the, -

3.20. ... friend of mine is ... French/English translator at ... United Nations.

- a)** The, a, the **b)** A, the, the **c)** A, a, the **d)** A, a, -

3.21. George is ... student, Betty is ... secretary, Mike is ... psychiatrist in ... London hospital.

- a)** a, a, a, the **b)** a, a, a, a **c)** the, the, the, the **d)** a, a, a, -

3.22. ... Bible tells of ... Israelites' escape from ... Egypt.

- a) The, the, - b) - , - , - c) The, - , - d) - , the, the

3.23. Are ... Rocky Mountains higher than ... Andes Mountains?

- a) - , - b) the, - c) the, the d) - , the

3.24. ... Lake Geneva borders ... France and ... Switzerland.

- a) - , - , - b) The, - , - c) The, the, the d) The, - , the

3.25. ... farms in ... East are not like ... farms in ... Midwest.

- a) - , - , the, - b) - , the, - , the c) - , the, the, the d) The, the, the, the

3.26. Michael Gorbachev, ... last President of ... Soviet Union, was awarded ... Nobel Peace Prize.

- a) a, the, the b) - , the, - c) the, the, the d) - , - , the

3.27. ... Neptune and ... Pluto are ... farthest planets from us.

- a) The, the, the b) The, - , the c) - , - , the d) - , - , -

3.28. We are having ... chicken and ... Spanish rice for ... dinner.

- a) - , - , - b) the, - , the c) the, - , a d) - , - , a

3.29. «Come to my place after ... school,» said Linda. «We can prepare for ... English test together.»

- a) the, the b) a, the c) - , the d) - , -

3.30. ... children who live ... next door attend ... Roman Catholic school.

- a) - , the, - b) - , - , - c) The, the, the d) The, - , a

1.18. He ... a lot of books when he was at school.

- a) read b) have read c) am reading d) had read

1.19. You know that Peter... to the States several times.

- a) was b) has been c) had been d) is

1.20. It has been said that the weather is going to be nice today, but it

- a) doesn't b) hasn't c) didn't d) isn't

Level 2

2.1. I think I'll buy these shoes. They ... me really well.

- a) fit b) have fit c) fitted d) were fitting

2.2. She asked when the secretary usually

- a) is coming b) came c) come d) will come

2.3. I'll tell Anna all the news when I ... her.

- a) shall see b) saw c) see d) will be seeing

2.4. He asked me when I ... the day before.

- a) came b) had come c) shall come d) come

2.5. What ... about a moment ago?

- a) were you thinking b) have you been thinking
c) will you think d) are you thinking

2.6. I didn't know if he ... a photograph of me the day before.

- a) took b) had taken c) takes d) was taking

2.7. When Martin ... his car, he took it out for a drive.

- a) has repaired b) had repaired
c) had been repaired d) was repairing

2.8. The President ...out of the building and is going to make a speech.

- a) come b) has come c) have come d) was coming

2.9. This isn't my first visit to London. I ... here before.

- a) have been b) haven't been c) was d) had been

2.10. Christopher ... his hand, but it is OK now.

- a) have hurt b) hurt c) hurts d) had hurt

2.11. Something very strange ... to me on my way home from work yesterday afternoon.

- a) happened b) was happening c) happens d) has happened

2.12. I remember when I ... on holiday abroad for the first time.

- a) went b) has gone c) go d) had gone

2.13. There was no money left because we ... it all.

- a) spent b) had spent c) had been spending d) spend

2.14. He went to bed after the film

- a) has ended b) ends c) had ended d) would end

2.15. When the students ... the experiment, they wrote the report on it.

- a) were making b) made
c) had been making d) had made

2.16. I was tired because I ... on my project the night before.

- a) am working b) worked c) had worked d) was worked

2.17. By the time the guests ... the children will have decorated the fir-tree.
a) arrived b) arrive
c) will arrive d) would have arrived

2.18. Yesterday we discussed the film which we ... some days before.
a) saw b) have seen c) had seen d) were seeing

2.19. There was no juice left because Jack ... it all.
a) drank b) was drinking c) had drunk d) has drunk

2.20. The house was dirty. We ... it for weeks.
a) didn't clean b) hadn't cleaned
c) weren't cleaning d) don't clean

2.21. I couldn't get into the house because I ... my key.
a) lost b) have lost c) had lost d) was losing

2.22. I couldn't run in the race because I ... my leg the day before.
a) have hurt b) had hurt c) hurt d) had been hurt

2.23. Since I saw her last she ... many new articles.
a) has written b) had written c) writes d) was writing

2.24. I ... the letter by three o'clock.
a) posted b) have posted c) had posted d) post

2.25. Mother ... supper by the time they came home.
a) cooked b) had cooked c) was cooking d) has cooked

2.26. He said that he ... his grammar by the end of the year.
a) improved b) had improved
c) has been improving d) improves

2.27. When the teacher came to his desk he understood that somebody ... through examination papers.
a) looked b) had looked
c) had been looked d) will look

2.28. She ...the news when I saw her.
a) doesn't hear b) hasn't heard c) don't hear d) hadn't heard

2.29. I ... him since he graduated from the University.
a) hadn't met b) didn't meet c) don't meet d) haven't met

2.30. Robert ... ill for three weeks. He is still in hospital.
a) had been b) has been c) is d) was

2.31. He ... here since early morning.
a) is b) was c) has been d) is being

2.32. I'm hungry. I ... anything since breakfast.
a) didn't eat b) haven't eaten c) don't eat d)eat

2.33. He grew a beard, but now he ... it off.
a) shaved b) has shaved c) had shaved d) was shaving

2.34. I ... anything more exciting before I visited the festival in Kyiv.
a) never saw b) have never seen
c) was never seeing d) had never seen

2.35. I read your novel not long ago. I ... anything more awful before.
a) have never read b) never read

c) has never read

d) had never read

*Level 3**

3.1. By the time you receive this letter I ... my final exams.

a) shall finish

b) will have finished

c) finish

d) have finished

3.2. We'll be there at about 11. It ... raining already.

a) will have stopped

b) stops

c) stopped

d) is stopping

3.3. How long is it since you ... here?

a) had moved

b) move

c) moved

d) was moving

3.4. She ... by the end of July.

a) will come back

b) comes back

c) will have come back

d) will be coming back

3.5. She ... her work by 8 o'clock.

a) will have finished

b) finishes

c) will finish

d) will not finish

3.6. Hardly he ... the pillow when he fell asleep.

a) touched

b) had touched

c) have touched

d) touches

3.7. He'll change his mind after he ... the document.

a) saw

b) has seen

c) had seen

d) will see

3.8. He ... the poem by the time you come tomorrow.

a) will be learning

b) will learn

c) will have learnt

d) learns

3.9. By the time we get back he ... a bath and we shall find him asleep in his bed.

a) will have taken

b) shall have taken

c) is taking

d) shall take

3.10. She said they ... the letter by 5 o'clock.

a) will write

b) wrote

c) would have written

d) would write

3.11. She ... her report before her mother comes back.

a) will write

b) shall write

c) wrote

d) will have written

3.12. This is the first time he ... a car.

a) had driven

b) has driven

c) drove

d) had been driving

3.13. "Do you often go on holiday?" No, it's five years since I ... on holiday.

a) have gone

b) went

c) had gone

d) go

3.14. You ... your homework by the time the movie starts.

a) will finish

b) will have finished

c) shall finish

d) finished

3.15. He left his job because he ... dissatisfied for months.

a) has felt

b) felt

c) had felt

d) feels

Визначте правильний варіант перекладу.

1. I was glad to find my lost book under the table.

- a) Я зрадів, коли я знайшов свою улюблену книжку під столом.
- b) Я був щасливий від того, що знайшов мою дуже потрібну книжку на столі.
- c) Я зрадів, коли знайшов свою загублену книжку під столом.
- d) Мені радісно знайти свою книжку під столом.

2. He knew why she had been to Lviv several times.

- a) Він знав, чому вона кілька разів була у Львові.
- b) Він знає, чому вона кілька разів була у Львові.
- c) Він знав, що вона була кілька разів у Львові.
- d) Він знав, чому вона побуває кілька разів у Львові.

3. My friend showed me which exercises he had done.

- a) Мій друг показав мені, які вправи він зробив.
- b) Мій друг показав би мені вправи, які він зробив,
- c) Мій друг показав мені, що вправи він зробив.
- d) Мій друг показав мені, як він зробив вправи.

4. We didn't know he had written a new book.

- a) Ми не знали, що він написав нову книжку.
- b) Ми не знали, що він писав нову книжку.
- c) Ми не знали, чи він писав нову книжку.
- d) Ми не знали, що нова книжка написана ним.

5. He knew that everything had been done to save the girl.

- a) Він знав, що він усе зробив, щоб урятувати дівчину.
- b) Він знав, що все буде зроблено, щоб урятувати дівчину.
- c) Він знав, що все зроблено для того, щоб урятувати дівчину.
- d) Він знав, що все робиться для того, щоб урятувати дівчину.

6. I asked if my friends had been busy.

- a) Я запитав, чи мої друзі були зайняті.
- b) Я запитав, чи мої друзі зараз зайняті.
- c) Я запитав би, якби мої друзі були зайняті.
- d) Я запитав би, чи мої друзі були зайняті.

7. I've read an article about our school in today's newspaper.

- a) Я прочитаю статтю про нашу школу в сьогоднішній газеті.
- b) Я прочитала статтю про нашу школу в сьогоднішній газеті.
- c) Я читатиму статтю про нашу школу в сьогоднішній газеті.
- d) Я хотіла б прочитати статтю про нашу школу в сьогоднішній газеті.

8. Nick has already washed his hands.

- a) Нік уже помив руки.
- b) Нік мав уже помити руки.
- c) Нік хотів уже помити руки.
- d) Нік помив свої руки.

9. We haven't received any letters from her lately.

- a) Ми не одержали останнім часом жодних листів від неї.
- b) Ми не одержали листів від неї останнім часом.
- c) Ми не одержували жодних листів від неї.
- d) Ми не одержали жодних листів від неї.

10. I have known this engineer since I began to work at the plant.

- a) Я знав цього інженера відтоді, як почав працювати на заводі.
- b) Я знаю цього інженера відтоді, як почав працювати на заводі.
- c) Я знав цього інженера, як починав працювати на заводі.
- d) Я знав цього інженера упродовж роботи на заводі.

11. How many new words have you learnt this month already?

- a) Скільки нових слів ви вивчите в цьому місяці?
- b) Скільки нових слів ви вже вивчили в цьому місяці?
- c) Скільки слів ви вже вивчили в цьому місяці?
- d) Скільки нових слів ви вивчите цього місяця?

12. I have received only two letters from him since I graduated from the Institute.

- a) Я отримав від нього лише два листа відтоді, як я закінчив інститут.
- b) Я отримаю від нього тільки два листи після закінчення інституту.
- c) Я отримую від нього листи і закінчую інститут.
- d) Якщо я отримаю від нього два листи, я закінчу інститут.

13. Yesterday we discussed the film which we had seen some days before.

- a) Вчора ми обговорювали фільм, який переглянули кілька днів перед тим.
- b) Вчора всі обговорювали фільм, який переглядали кілька днів тому.
- c) Вчора ми збиралися обговорити фільм, який переглядали перед тим.
- d) Вчора ми обговорювали фільм, який ми переглянули перед тим.

14. The pupils had translated the text before the bell rang.

- a) Учні переклали текст перед тим, як продзвенів дзвоник.
- b) Учні перекладали текст перед дзвінком.
- c) Учні перекладатимуть текст перед тим, як продзвенить дзвоник.
- d) Учні переклали б текст перед тим, як продзвенить дзвоник.

15. The girls had cleaned the room by the time their mother came back home.

- a) Дівчатка прибирали в кімнаті перед маминим поверненням додому.

- b) Дівчатка прибирають в кімнаті до того часу, як мама додому.
- c) Дівчатка прибрали в кімнаті до того часу, як мама повернулась додому.
- d) Дівчатка прибирали в кімнаті до того часу, як мама повернулась додому.

16. They had built the new school by the first of September.

- a) Вони побудували нову школу до першого вересня.
- b) Вони побудують нову школу до першого вересня.
- c) Нова школа побудована до першого вересня.
- d) Вони повинні побудувати нову школу до першого вересня.

17. Lina said that she had met him in the cinema.

- a) Ліна сказала, що зустріла його в кінотеатрі.
- b) Ліна сказала, що зустрічала його в кінотеатрі.
- c) Ліна сказала, що хотіла б зустріти його в кінотеатрі.
- d) Ліна розповіла про зустріч із ним у кінотеатрі.

18. I shall have finished my work by the time you come.

- a) Я закінчу роботу до того, як ви прийдете.
- b) Я мала закінчити роботу до того, як ви прийдете.
- c) Ви прийдете до того, як я закінчу роботу.
- d) Прийдіть до того, як я закінчу роботу.

19. She will have watered the flowers by the time he cleans his room.

- a) Вона полє квіти до того, як він прибере в кімнаті.
- b) Вона хоче полити квіти до того, як він прибере в кімнаті.
- c) Вона поливає квіти до того, як він прибирає в кімнаті.
- d) Вона поливатиме квіти тоді, як він прибиратиме в кімнаті.

20. We shall have discussed the report by four o'clock.

- a) Ми обговорюватимемо доповідь о четвертій годині.
- b) Ми обговоримо доповідь до четвертої години.
- c) Ми обговоримо доповідь о четвертій годині.
- d) Ми обговоримо доповідь після четвертої години.

21. The pupils will have read three English books by the end of the year.

- a) Учні прочитають три англійські книги до кінця року.
- b) Учні мають прочитати три англійські книги до кінця року.
- c) Учні прочитають три англійські книги в кінці року.
- d) Учні прочитали три англійські книги до кінця року.

22. He will not have translated the article by the time the teacher comes.

- a) Він перекладе цю статтю до того часу, як прийде вчитель.
- b) Він не перекладе цю статтю до того часу, як прийде вчитель.
- c) Він перекладатиме цю статтю до того часу, як прийде вчитель.

d) Він не перекладе цю статтю, як прийде вчитель.

23. It has become a tradition to celebrate the Harvest Holiday in our school.

- a) Святкувати День урожаю — традиція нашої школи.
- b) Святкування Дня урожаю — наша шкільна традиція.
- c) У нашій школі вже стало традицією святкувати День урожаю.
- d) Наша школа завжди святкує День урожаю.

24. Mariya said that she had been there with her parents.

- a) Марія сказала, що була тут зі своїми батьками.
- b) Марія сказала, що була там зі своїми батьками,
- c) Марія сказала, що поїде зі своїми батьками.
- d) Марія сказала, що поїхала зі своїми рідними.

25. The pupil explained that he had brought his English textbook to school.

- a) Учень пояснив, що він приніс свій підручник англійської мови у школу.
- b) Учень пояснив, що він приносить підручник англійської мови у школу.
- c) Учень пояснив, що він принесе підручник англійської мови у школу.
- d) Учень пояснив, що він постійно приносить підручник англійської мови у школу.

26. My friend asked me where I had bought this dress.

- a) Моя подруга запитала мене, де я купила цю сукню.
- b) Моя подруга запитала мене, куди я принесла цю сукню.
- c) Моя подруга запитала мене, де я купую такі сукні.
- d) Моя подруга запитала мене, куди я одягну цю сукню.

27. Ми не бачили його відтоді, як він приїздив до Києва минулої зими.

- a) We haven't seen him since he came to Kyiv last winter.
- b) We didn't see him since he came to Kyiv last winter.
- c) We didn't see him since he had come to Kyiv last winter.
- d) We don't see him since he came to Kyiv last winter.

28. Мені сказали, що він уже приїхав.

- a) I said that he has already come.
- b) I was told that he has already come.
- c) I am told that he had already come.
- d) I was told that he had already come.

29. Вона каже, що їй подобається класична музика.

- a) She has said she enjoyed classical music.
- b) She says she is fond of classical music.
- c) She said she enjoyed classical music.
- d) She said she would enjoy classical music.

2.16. Once you ... your subject and limited the scope of your description, you ... ready to select the best descriptive details.

a) have chosen, will be b) chose, would be c) have been choosing, will be

2.17. It ... the whole day yesterday, that's why we couldn't go to the railway station with Mr. Rogers.

a) has been snowing b) was snowing c) had been snowing

2.18. After he ... out of the window for about five minutes he ... to write something in his note-book.

a) had been looking, began b) had looked, had began c) was looking, began

2.19. The boat ... a bridge and the man at the wheel ... the usual warning by shouting, «Look out!»

a) had been approaching, was giving

b) had approached, gave c) was approaching, gave

2.20. At 10 o'clock on Sunday I ... my Mum with her flowers, that's why I couldn't visit you.

a) helped b) was helping c) had been helping

*Level 3**

3.1. When I ... out of the shower, Dad ... me that I ... a phone call from the coach saying that I made the team.

a) got, told, had got b) had got, was telling, had got

c) got, told, had been getting d) got, told, got

3.2. Researchers ... the link between mind and body for the past ten years.

a) studied b) will have been studying

c) had studied d) have been studying

3.3. That action alone told her that he

a) had never truly loved her b) never loved her truly

c) had never been loving her truly d) never was loving her truly

3.4. The Counsel for the defense then began to cross-examine the witness. He asked her «How long ... the accused?»

a) do you know b) have you known

c) did you know d) have you been knowing

3.5. He ... in the chair when a tall woman with beautiful grey hair and silver, finely-wrinkled skin ... in.

a) sat, came b) was sitting, came

c) was sitting, was coming d) had been sitting, came

3.6. Susan didn't even know which hotel he ... in Paris.

a) has been using b) used c) would be using d) will use

3.7. The boy ... bitterly and no one ... to calm him down.

a) still cried, was trying b) was still crying, tried

c) had been still crying, was trying d) was still crying, had tried

3.8. I ... at the hotel only two days when I ... notice to leave it.

a) had been staying, was given b) stayed, had been given

c) was staying, had given d) stayed, was given

3.9. You understand, Mr. Holder, that I ... you a strong proof of confidence which I have in you, founded upon all that I ... of you.

- a) give, have been hearing b) am giving, have heard
c) am giving, had heard d) have been giving, heard

3.10. Miss Robinson ... driving lessons and trying to pass her driving test for several years, but she ... every time.

- a) had been taking, failed b) had been taking, fails
c) took, was failing d) has taken, was failed

3.11. I ... for you for about three hours.

- a) was waiting b) have waited c) waited d) have been waiting

3.12. The grey pavement ..., but ... still dangerously slippery, so that there ... fewer passengers than usual.

- a) had been cleaned and scraped, was, were
b) was cleaned and scraped, had been, were
c) is cleaned and scraped, is, are
d) had been cleaning and scraping, was, was

3.13. When we ... coffee in the drawing-room that night after dinner, I ... Arthur and Mary my experience.

- a) were taking, told b) had been taking, had told
c) were taking, had told d) took, told

3.14. Two hansoms ... at the door, and as I ... the passage I ... the sound of voices from above.

- a) stood, entered, heard b) were standing, entered, heard
c) were standing, had entered, had heard d) had been standing, entered, heard

3.15. He quickly forgot everything he ... at school.

- a) learnt b) had learnt c) had been learning d) was learning

3.16. I ... at the hotel for a fortnight when I received your letter.

- a) stayed b) was staying c) had stayed d) had been staying

3.17. I ... over the phone for a whole hour when the porter knocked at the door.

- a) talked b) had talked c) had been talking d) was talking

3.18. Alice closed the magazine and rose from the sofa on which she ... for more than two hours.

- a) lay b) had been lying c) was lying d) had lain

3.19. I hardly ... speaking with the porter when the phone rang again.

- a) finished b) had finished c) was finishing d) had been finishing

3.20. We ... along a forest road for two hours when we saw a house.

- a) were walking b) had been walking c) had walked d) walked

Визначте правильний варіант перекладу.

1. My uncle has been working at this plant for twenty years already.

- a) Мій дядько працював на цьому заводі двадцять років.
b) Моя тітка працює на цьому заводі вже двадцять років.
c) Мій дядько працює на цьому заводі вже двадцять років.
d) Мій дядько працював би на цьому заводі двадцять років.

2. We have been learning English for seven years at school.

- a) Ми вивчаємо англійську мову в школі сім років.
- b) Ми вивчали англійську мову в школі сім років.
- c) Ми вивчаємо англійську мову в школі із семи років.
- d) Ми вивчаємо англійську мову в школі тільки сім років.

3. I have been waiting for them since five o'clock.

- a) Я чекаю на них рівно о п'ятій годині.
- b) Я чекала на них із п'ятої години.
- c) Я чекатиму їх із п'ятої години.
- d) Я чекаю на них із п'ятої години.

4. It has been raining since morning.

- a) Дощ іде ще зранку.
- b) Дощ пішов вранці.
- c) Дощ іде вранці.
- d) Дощ має йти зранку.

5. The boy has been looking for a book for a quarter of an hour already.

- a) Хлопчик шукає книжку вже чверть години.
- b) Хлопчик переглядає книжку вже чверть години.
- c) Хлопчик шукав книжку чверть години.
- d) Хлопчик мав переглядати книжку чверть години.

6. I had been sleeping for an hour already when he came.

- a) Я вже годину спала, коли він прийшов.
- b) Я спатиму годину, коли він прийде.
- c) Я спала годину, коли він пішов.
- d) Я спала, коли він прийшов.

7. They had been living in this building for thirty years by that time.

- a) До того часу вони жили в цьому будинку тридцять років.
- b) До цього часу вони живуть в цьому будинку тридцять років.
- c) До того часу вони живуть в цьому будинку тридцять років.
- d) До цього часу вони жили у цьому будинку тридцять років.

8. I had been packing my things for an hour and half already when you rang.

- a) Я пакувала речі вже півтори години, коли ви зателефонували.
- b) Я пакую речі вже півтори години, а ви телефонуєте.
- c) Я пакувала речі вже півгодини, коли ви зателефонували.
- d) Я пакуватиму речі півтори години, коли ви зателефонуєте.

9. The children had been skating for an hour before their mother asked them to come back home.

- a) Діти катаються на ковзанах годину перед тим, як мама просить їх повернутися додому.
- b) Діти каталися на ковзанах перед тим, як мама попросила їх повернутися додому.
- c) Діти каталися на лижах годину перед тим, як мама попросила їх повернутися додому.
- d) Діти каталися на ковзанах годину перед тим, як мама попросила їх повернутися додому.

10. Вона працює на цьому заводі вже п'ять років.

- a) She is working at this plant for five years.
- b) She has been working at this plant for five years.
- c) She works at this plant for five years.
- d) She was working at this plant for five years.

THE PASSIVE VOICE

Виберіть правильну відповідь.

Level 1

1.1. Pineapples ... in Hawaii.

- a) are growing b) is grown c) are grown d) grew

1.2. The building ... recently and looks impressive.

- a) has been repaired b) is repaired
c) was repaired d) repaired

1.3. She came back to town where she

- a) has born b) will be born c) is born d) was born

1.4. Stamps ... in 1840 in Great Britain.

- a) are introducing b) were introduced
c) have been introduced d) introduced

1.5. They said that the new school ... in that area.

- a) is being built b) will be built c) builds d) would be built

1.6. She ... a box of chocolates for her birthday last week.

- a) was given b) will be given c) gave d) is given

1.7. Usually breakfast here ... at 8 o'clock.

- a) are served b) is served
c) has been served d) serves

1.8. If I ... this job, I'll be very much satisfied.

- a) will be given b) am given c) will give d) am being given

1.9. I can't say anything because my words ... against me.

- a) will use b) are being used c) will be used d) are using

1.10. Many new houses ... in our city now.

- a) were built b) are built c) have been built d) are being built

1.11. This camera ... in Japan.

- a) will be making b) is made c) made d) are made

1.12. His letter ... as soon as the manager finds out the necessary information.

- a) will be answered b) is answered
c) has been answered d) will answer

1.13. Our trip ... because of bad weather last week-end.

- a) had been finished b) was finished
c) will be finished d) is finished

1.14. This portrait ... by a talented painter last year.

- a) is painted b) was painted
c) has been painted d) has painted

1.15. The book ... by students now.

- a) is discussed b) was discussed
c) is being discussed d) has been discussed

1.16. A new dress ... for my sister tomorrow.

- a) will be bought b) is bought c) will buy d) was bought

1.17. The room ... by my brother now.

- a) is cleaned b) was cleaned

- a) was being shown b) was shown
c) showed d) will be shown
- 2.4.** A new stadium ... opposite our house lately.
a) will be built b) is being built c) has been built d) has built
- 2.5.** We will send you this report as soon as all the dates ... finally.
a) have been fixed b) is being fixed
c) will be fixed d) is fixed
- 2.6.** It's not really our house yet. It
a) hasn't paid for b) aren't paid for
c) hasn't been paid for d) hadn't been paid for
- 2.7.** As the building was dangerous, it ... at last.
a) is knocked down b) being knocked down
c) had been knocked down d) will be knocked down
- 2.8.** Fred is not in his room and his bed ... in.
a) hasn't been slept b) wasn't slept
c) isn't being slept d) hasn't slept
- 2.9.** A lot of stories ... before they went to bed.
a) had been told b) were told c) will be told d) had told
- 2.10.** The house ... for a year before they moved in.
a) was locked up b) had locked up
c) had been locked up d) is being locked up
- 2.11.** The book ... by August.
a) will be published b) will have been published
c) was published d) will have published
- 2.12.** At present nothing ... to restore the building.
a) is being done b) was doing c) has been done d) will be done
- 2.13.** After we ... over the house, all guests had a walk round the garden.
a) have been shown b) had been shown
c) had shown d) were shown
- 2.14.** Their engagement just ... by all local newspapers.
a) is being announced b) was announced
c) had been announced d) has been announced
- 2.15.** I hope that the room ... by the guests' arrival.
a) will have been prepared b) has been prepared
c) was being prepared d) will have prepared
- 2.16.** The wounded woman ... to hospital before the police arrived.
a) has been taken b) had been taken
c) was being taken d) took
- 2.17.** If the article ... earlier, it could have been published already.
a) was being written b) had written
c) would be written d) had been written
- 2.18.** He says by next spring these houses ... in our city.
a) are being built b) will be built
c) will have built d) will have been built

2.19. After his ten novels ..., he became famous.

- | | |
|-------------------------|-------------------|
| a) had been published | b) were published |
| c) were being published | d) had published |

2.20. She said that the clothes ... already.

- | | |
|--------------------|--------------------|
| a) has been washed | b) had been washed |
| c) was washed | d) had washed |

2.21. This suit looks shabby. Sure, it ... for three seasons already.

- | | | | |
|------------------|------------------|------------------|-------------|
| a) has been worn | b) had been worn | c) is being worn | d) has worn |
|------------------|------------------|------------------|-------------|

2.22. Don't worry! Your TV ... by the end of this week.

- | | |
|----------------------------|----------------------|
| a) will be repaired | b) will repair |
| c) will have been repaired | d) is being repaired |

2.23. The book ... yet, let's do it now.

- | | |
|--------------------------|--------------------------|
| a) hasn't discussed | b) wasn't discussed |
| c) hadn't been discussed | d) hasn't been discussed |

2.24. By the time you arrive there, the invitation ... already.

- | | |
|------------------------|------------------|
| a) will have been sent | b) will be sent |
| c) will have sent | d) would be sent |

2.25. He knew that this book ... by all his friends.

- | | | | |
|------------------|-------------|------------------|------------------|
| a) has been read | b) had read | c) had been read | d) is being read |
|------------------|-------------|------------------|------------------|

2.26. We were so glad to find out that 50 our students ... to the international conference.

- | | |
|-------------------|---------------------|
| a) will be taken | b) were being taken |
| c) had been taken | d) have been taken |

2.27. The letter ... by the time they asked for it.

- | | |
|------------------------|-----------------------|
| a) had been translated | b) have translated |
| c) was translated | d) will be translated |

2.28. The doctor ... already. We expect him any time.

- | | |
|----------------------|-----------------|
| a) has been sent for | b) was sent for |
| c) is being sent for | d) has sent for |

2.29. All his exams ... by the end of the next term.

- | | |
|--------------------------|---------------------|
| a) will be passed | b) will have passed |
| c) will have been passed | d) are passed |

2.30. The fire ... to be burning out of control.

- | | |
|---------------------|----------------------|
| a) will be reported | b) reported |
| c) was reported | d) had been reported |

*Level 3**

3.1. I know why all his suggestions ... already.

- | | |
|------------------------|--------------------------|
| a) were turned down | b) have been turned down |
| c) will be turned down | d) have turned down |

3.2. He answered that one of his article ... at that moment.

- | | |
|------------------------|-----------------------|
| a) was being published | b) had been published |
| c) published | d) was published |

3.3. The teacher told the student to look up the rule himself as it ... many times.

SEQUENCE OF TENSES

Виберіть правильну відповідь

Level 1

1.1. Mary said, "I'm very tired today, I'll do it tomorrow."

- a) Mary said she was very tired that day, she would do it the next day.
- b) Mary said she was very tired today, she would do it next day.

1.2. Johnny asked his mother, "May I go for a walk with my friends?"

- a) Johnny asked his mother if he may go for a walk with his friends.
- b) Johnny asked his mother whether he might go for a walk with his friends.

1.3. "I have bought everything you asked me yesterday," my husband said.

- a) My husband said that he had bought everything I had asked him the day before.
- b) My husband said that he bought everything I had asked him yesterday.

1.4. "If you want to help me, give that hammer, please," he asked his daughter.

- a) He said to his daughter that if she wants to help me, she should give me that hammer.
- b) He said to his daughter that if she wanted to help him, she should give him that hammer.

1.5. "Can you lend me some money?" Mr. Longer said.

- a) Mr. Longer asked me if I can lend him some money.
- b) Mr. Longer asked me if I could lend him some money.

1.6. "If you don't want to have any problems with your examination test, you should work as hard as you can!" our English teacher said to us.

- a) Our English teacher said to us that if we didn't want to have any problems with our examination test, we should work as hard as we could.
- b) Our English teacher said to us that whether we hadn't wanted to have any problems with our examination test, we should work as hard as we can.

1.7. Bob told me, "I need to talk you."

- a) Bob told me that he needed to talk to you.
- b) Bob told me that he needed to talk to me.

1.8. My parents asked me, "Are you hungry?"

- a) My parents asked me if I was hungry.
- b) My parents asked me if was I hungry.

1.9. The policeman asked me, "Where do you live?"

- a) The policeman asked me, where did I live.
- b) The policeman asked me, where I lived.

1.10. “I have been waiting for you for an hour! Where have you been?” Helen asked me nervously.

- a) Helen asked me nervously where I have been, because she has been waiting for me for an hour.
- b) Helen said to me nervously that she had been waiting for me for an hour, and asked where I had been.

1.11. “Where is my money?” Michael asked his wife.

- a) Michael asked his wife where his money was.
- b) Michael asked his wife where was his money.

1.12. “Did you finish your homework?” my little brother asked me.

- a) My little brother asked me if I finished my homework.
- b) My little brother asked me if I had finished my homework.

1.13. “Don’t take my pen, use yours,” Nina said to Alec.

- a) Nina told Alec don’t take her pen but to use his.
- b) Nina told Alec to use his pen and not to take hers.

1.14. “Are you going to pick up the phone?” Miranda asked him.

- a) Miranda asked him whether he was going to pick up the phone.
- b) Miranda asked him if was he going to pick up the phone.

1.15. “There is no paper in the box,” he said.

- a) He said there is no paper in the box.
- b) He said that there wasn’t any paper in the box.

1.16. “Put on the jacket!” my mother said when I was going to leave.

- a) When I was going to leave, my mother suggested me to put on the jacket.
- b) When I was going to leave, my mother suggested that I should put on the jacket.

1.17. “Would you like another cup of coffee?” the waiter asked me politely.

- a) The waiter asked me politely would I like another cup of coffee.
- b) The waiter asked me politely whether I’d like another cup of coffee.

1.18. “If anyone calls me,” he said “say that I’m out.”

- a) He said that if anyone called him, he was out.
- b) He said that if anyone calls him, he is out.

1.19. “Are you busy?” I asked the secretary.

- a) I asked the secretary whether she was busy.
- b) I asked the secretary whether if she is busy.

1.20. “Be ready at five o’clock we must be at the business centre,” said Angela.

- a) Angela told me to be ready, because at five o'clock we had to be at the business centre.
- b) Angela said me to be ready, and that at five o'clock we must be at the business centre.

Level 2

2.1. "Where are you going?" the teacher asked Michael.

- a) The teacher asked Michael where he was going.
- b) The teacher asked Michael where was he going.
- c) The teacher asked Michael where he is going.

2.2. A policeman came up to my elder son and asked, "Do you have a driving license?"

- a) A policeman came up to my elder son and asked if he has a driving license.
- b) A policeman came up to my elder son and asked whether had he had a driving license.
- c) A policeman came up to my elder son and asked whether he had a driving license.

2.3. "My girl-friend will be here tomorrow," said Andrew.

- a) Andrew said that his girl-friend would be here tomorrow.
- b) Andrew said that his girl-friend would be there the next day.
- c) Andrew said that his girl-friend will be here the next day.

2.4. "My group mate and I are going to another party tonight," Ann boasted.

- a) Ann boasted that my group mate and she were going to another party tonight.
- b) Ann boasted that her group mate and I were going to another party that night.
- c) Ann boasted that her group mate and she were going to another party that night.

2.5. "I wrote to my pen-friend to New York yesterday," said my nephew.

- a) My nephew said that he had written to his pen-friend to New York the day before.
- b) My nephew said that he had wrote to his pen-friend to New York the day before.
- c) My nephew said that he wrote to his pen-friend to New York yesterday.

2.6. "At two o'clock tomorrow I'll be having a music lesson," my child said.

- a) My child said at two o'clock the following day he'll be having a music lesson.
- b) My child said that at two o'clock the following day he would be having a music lesson.
- c) My child said that at two o'clock tomorrow he would be having a music lesson.

2.7. "How about going for a walk?" I said to them.

- a) I suggested going for a walk.
- b) I suggested them to go for a walk.
- c) I asked them how about going for a walk.

2.8. “Let’s eat out this evening,” Emma said to her husband.

- a) Emma offered that they eat out that evening.
- b) Emma suggested eating out that evening.
- c) Emma said that they should eat out this evening.

2.9. My younger sister said, “Please help me with this task.”

- a) My younger sister asked me to help her with this task.
- b) My younger sister asked if I help her with that task.
- c) My younger sister asked me to help her with that task.

2.10. “Don’t forget to phone your parents,” my aunt said to me.

- a) My aunt said me to phone my parents.
- b) My aunt told me don’t forget to phone my parents.
- c) My aunt reminded me to phone my parents.

2.11. “Stop making such a noise or I’ll send you out,” the teacher said.

- a) The teacher threatened to send us out if we don’t stop making such a noise.
- b) The teacher threatened to send us out if we didn’t stop making such a noise.
- c) The teacher said us to stop making such a noise or she would send us out.

2.12. “There is nothing else I can do,” she said.

- a) She explained there was nothing else she could do.
- b) She said that there was nothing else she can do.
- c) She said that there is nothing else she can do.

2.13. “What a beautiful dress you are wearing!” my colleague said.

- a) My colleague exclaimed what a beautiful dress I am wearing.
- b) My colleague said that I am wearing a beautiful dress.
- c) My colleague exclaimed that I was wearing a beautiful dress.

2.14. “I’m the best dancer of all of you,” Chris said.

- a) Chris boasted that he is the best dancer of all of you.
- b) Chris boasted that he was the best dancer of all of us.
- c) Chris said that he is the best dancer of all of us.

2.15. “Please, please don’t tell my mother about my bad mark for the dictation,” she begged me.

- a) She begged me don’t tell her mother about her bad mark for the dictation.
- b) She begged me not to tell my mother about my bad mark for the dictation.
- c) She begged me not to tell her mother about her bad mark for the dictation.

2.16. “Are you busy?” my chief asked me. “I need to talk to you.”

- a) My chief asked me if was I busy because he needed to talk to me.
- b) My chief asked me if I was busy because he needed to talk to me.

c) My chief asked me if I was busy because he needs to talk to me.

2.17. “You’re twenty minutes late,” she said to her boy-friend. “I was about to go home.”

a) She said to her boy-friend that he was late and added that she was about to go home.

b) She told to her boy-friend that he was late and went on to say that she had been about to go home.

c) She said to her boy-friend he had been late and went on to say she had been about to go home.

2.18. “I’m very tired,” Mum said. “I’ve been working hard the whole week.”

a) Mum said she was very tired and she explained she has worked hard the whole week.

b) Mum said that she is very tired, explaining that she had been working hard the whole week.

c) Mum said that she was very tired, explaining that she had been working hard the whole week.

2.19. “Are you leaving now?” Paul said. “I’ll give you a lift.”

a) Paul asked if I was leaving now and went on to say that he will give me a lift.

b) Paul asked if I was leaving then and went on to say that he would give me a lift.

c) Paul asked if was I leaving then and went on to say that he would give me a lift.

2.20. “I’m sorry I’m late. I lost my way,” he said to our guide.

a) He apologized for being late, explaining that he had lost his way.

b) He said to our guide that he is sorry he is late, explaining that he lost his way.

c) He apologized for being late, explaining that he lost his way.

Level 3*

3.1. And he said to her, “No, but I have been cruel to my mother, and as a punishment this evil has been sent to me. Therefore I must go and wander through the world till I find her, and she gives me forgiveness.”

a) He said to her that he was cruel to his mother, and as a punishment this evil had been sent to him. Therefore he must go and wander through the world till he would find her, and she would give him forgiveness.

b) He said to her that he had been cruel to his mother, and as a punishment that evil had been sent to him. Therefore he had to go and wander through the world till he found her, and she gave him forgiveness.

c) He said to her that he had been cruel to his mother, and as a punishment that evil was sent to him. Therefore he was to go and wander through the world till he finds her, and she gives him forgiveness.

d) He said to her that he was cruel to his mother, and as a punishment that evil had been sent to him. Therefore he had to go and wander through the world till he found her, and she gave him forgiveness.

3.2. “How many raises have you handed out in your life?” asked Rosy.

- a) Rosy asked how many raises have you handed out in your life.
- b) Rosy asked how many raises had you handed out in your life.
- c) Rosy asked how many raises I handed out in my life.
- d) Rosy asked how many raises I had handed out in my life.

3.3. “How do people get such beautiful lawns?” Mr. Anderson asked. “Ours are never as good as these.”

- a) Mr. Anderson wondered how people got such beautiful lawns, because theirs were never as good as those.
- b) Mr. Anderson asked how people got such beautiful lawns, his were never as good as this.
- c) Mr. Anderson asked how had people got such beautiful lawns, because ours had never been as good as those.
- d) Mr. Anderson asked how do people get such beautiful lawns, because theirs are never as good as this.

3.4. Jane asked me, “Can you tell me what the writing on that stone over the door means?”

- a) Jane asked me whether could I tell her what the writing on that stone over the door was meaning.
- b) Jane asked me if I can tell she what the writing on that stone over the door means.
- c) Jane asked me if I could tell her what the writing on that stone over the door meant.
- d) Jane asked me whether I was able to tell her what the writing on that stone over the door had meant.

3.5. “Have you had hair cut?” my cousin asked me. “It looks great.”

- a) My cousin asked me if I had been cutting my hair and added that it was looking great.
- b) My cousin asked me whether I had my hair cut and added it looked great.
- c) My cousin asked me if I had had my hair cut and went on saying that it looked great.
- d) My cousin asked me had I had my hair cut and went on to say it looked great.

3.6. “I’ll punish you if you come late again,” Dad said.

- a) Dad said to me he’ll punish me if I come late again.
- b) Dad threatened that he would punish me if I would come late again.
- c) Dad threatened to punish me if I came late again.
- d) Dad said that he would punish me if I was coming late again.

3.7. “We could for a picnic tomorrow if you like,” said David.

- a) David suggested going for a picnic the following day.
- b) David said that we could go for a picnic tomorrow if we like.
- c) David said that they could go for a picnic the following day if they like.
- d) David said that they could go for a picnic the next day if they were liking.

3.8. “I’ll phone your parents if you don’t do as I say,” the teacher said to the pupil.

- a) The teacher said to the pupil to phone to his parents if he didn’t do as she said.
- b) The teacher threatened to phone the pupil’s parents if he didn’t do as she said.
- c) The teacher threatened to phone the pupil’s parents if he wouldn’t do as she said.
- d) The teacher said to the pupil that he would phone to his parents if he didn’t do as the teacher had said.

3.9. My friend said, “I’m nervous because I’ve never been on a plane before.”

- a) My friend said she was nervous because she has never been on a plane before.
- b) My friend said she was nervous because she had never been on a plane before.
- c) My friend said she was nervous because she never was on a plane before.
- d) My friend said she is nervous because she never was on a plane before.

3.10. “I didn’t telephone you, because it was late, and I didn’t want to trouble you,” she answered.

- a) She answered that she didn’t telephone you, because it was late and she didn’t want to trouble you.
- b) She answered that she hadn’t telephoned me because it had been late, and she hadn’t want to trouble me.
- c) She answered that she hadn’t telephoned me because it was late, and she didn’t want to trouble me.
- d) She answered that she didn’t telephone me, because it was late and she didn’t want to trouble me.

3.11. “I’ll will start late tonight and ride to Borgo San Lorenzo,” she said.

- a) She said that she will start late tonight and ride to Borgo San Lorenzo.
- b) She said I would start late that night and ride to Borgo San Lorenzo.
- c) She said she would start late that night and ride to Borgo San Lorenzo.
- d) She said that she would start late tonight and ride to Borgo San Lorenzo.

3.12. “Do you imagine that I have no respect for your medical talents?” he asked.

- a) He asked me if I imagined that he had no respect for my medical talents.
- b) He asked me if I had imagined that he had no respect for my medical talents.
- c) He asked me whether I didn’t imagine that he had no respect for my medical talents.
- d) He asked me did I imagine that he had no respect for my medical talents.

3.13. “If I am to have a doctor whether I will or not, let me at least have someone in whom I have confidence,” said he.

- a) He said that if he was to have a doctor whether he would or not, he would like at least have someone in whom he had confidence.
- b) He suggested having someone in whom he had confidence, if he was to have a doctor.
- c) He suggested having someone in whom he had confidence, if he was to have a doctor, whether he would or not.
- d) He explained it to me that if he was to have a doctor whether he would or not, he would like at least have someone in whom he had confidence.

3.14. “I’ll work in a bank,” he said to himself, “because my uncle has always worked in one.”

- a) He said to himself that he would work in a bank because his uncle had always worked in one.
- b) He said to himself that I would work in a bank because my uncle had always worked in one.
- c) He said to himself that he will work in a bank because his uncle has always worked in one.
- d) He said to himself that he would work in a bank because his uncle always worked in one.

3.15. “Do you really think that you can outsmart me?” Angela asked.

- a) Angela asked if did I really think that I can outsmart her.
- b) Angela asked me if did I really think that I could outsmart her.
- c) Angela asked me if I really thought that I could outsmart her.
- d) Angela asked me if I really had thought that you could outsmart me.

3.16. “Well,” she said, “aren’t you going to come in and talk to us? We want to hear what you’ve decided.”

- a) She suggested me to come in and talk to them, because they wanted to hear what I had decided.
- b) She said to me to come in and talk to them, because they wanted to hear what I decided.
- c) She wondered if I was going to come in and talk to them, explaining that they wanted to hear what I had decided.
- d) She asked me whether I was going to come in and talk to them, because they wanted to hear what I have decided.

3.17. One of the soldiers said, “By the time we reach the hill the enemy will have cut us off from the rest of our men.”

- a) One of the soldiers said that by the time they reached the hill the enemy would have cut them off from the rest of their men.

- b) One of the soldiers said that by the time they would reach the hill the enemy would have cut them off from the rest of their men.
- c) One of the soldiers said that by the time they reached the hill the enemy would had cut them off from the rest of their men.
- d) One of the soldiers said that by the time they reached to the hill the enemy will have cut us off from the rest of our men.

3.18. “Well,” his friend said, “stop going to your office by car, and get a bicycle.”

- a) His friend said him stop going to his office by car, and get a bicycle.
- b) His friend suggested that he should get a bicycle instead of going to the office by car.
- c) His friend suggested him stopping going to your office by car, and get a bicycle.
- d) His friend said him to stop going to his office by car, and get a bicycle.

3.19. “Last night I dreamed I went to Manderley again,” Rebecca said.

- a) Rebecca said that last night she had dreamed she went to Manderley again.
- b) Rebecca said that the night before she had dreamed she had gone to Manderley again.
- c) Rebecca said that the last night she dreamed she had gone to Manderley again.
- d) Rebecca said that the last night she was dreaming she went to Manderley again.

3.20. “Relations are simply a tedious pack of people, who haven’t got the slightest knowledge of how to live, nor the smallest instinct about when to die,” she said.

- a) She said that relations are simply a tedious pack of people, who haven’t got the slightest knowledge of how to live, nor the smallest instinct about when to die.
- b) She said that relations had been simply a tedious pack of people, who hadn’t got the slightest knowledge of how to live, nor the smallest instinct about when to die.
- c) She said that relations were simply a tedious pack of people, who hadn’t got the slightest knowledge of how to live, nor the smallest instinct about when to die.
- d) She said that relations was simply a tedious pack of people, who didn’t get the slightest knowledge of how to live, nor the smallest instinct about when to die.

Level 2

2.1. Peter could ... believe his eyes; his heart began to beat ..., not with pleasure now but with uneasiness.

- a) hard, fast b) hardly, fast c) hardly, fastly

2.2. She was ... able to believe that it was no ... necessary for her to have a good driver with her in the car whenever she went out in it.

- a) hard, longer b) hardly, long c) hardly, longer

2.3. Add brass ..., then bring it to a boil.

- a) slow b) slowly c) slowly

2.4. After I have visited London I understand that its weather is ... in Europe.

- a) the wettest b) the most wet c) more wet

2.5. February is the ... winter month.

- a) deficientest b) most deficient c) more deficient

2.6. She looked ... because she could not dress

- a) plain, well b) plainly, good c) plainly, well

2.7. Our nurse believes that milk is one of the ... products for children.

- a) more useful b) very useful c) most useful

2.8. As she lay in her berth, staring at the shadow overhead, the rush of the wheels was in her brain, driving her ... into circles of wakeful lucidity.

- a) more deep and deep b) more deep and deeper c) deeper and deeper

2.9. While the events are still fresh in my mind, I wish to put them down on paper as ... as

- a) clear, possible b) clearest, possible c) clearly, possible

2.10. She greeted it as the friend whom she loved ... than all the world.

- a) best b) well c) better

2.11. Two nights ... she was aware that the feet behind her were moving ... and

- a) late, slow, slow b) lately, slower, slower c) later, slower, slower

2.12. My last Math examination turned out to be ... of all.

- a) the least complicated b) less complicated c) the less complicated

2.13. I must say it sounds rather

- a) marvelously b) marvelous c) marvelously

2.14. The literature of ... Anglo-Saxons was oral.

- a) the earlier b) the earliest c) the most early

2.15. Tommy always says, «Please!» «Thank you!» «You are welcome!». In my opinion he is ... child in this kindergarten.

- a) the most polite b) the politest c) more polite

2.16. He controlled his anger, though it was not at all

- a) easily b) easy c) easiest

2.17. Last year I met a very beautiful Spanish girl. Her eyes were the ... I had ever seen in my life.

- a) most attractive b) attractivest c) very attractive

2.18. She did not want to look ... in front of other drivers in the street.

- a) foolishly b) more foolishly c) foolish

2.19. A passer-by asked me which was ... way to the local museum.

- a) the most near b) nearer c) the nearest

2.20. Some important papers disappeared. Who was ... person to leave the office yesterday?

- a) the last b) the latest c) the most last

2.21. Then the owner of the house showed him into a room with lunch ready on the table and another table, ... bare, ... waiting for him to spread his papers on it.

- a) entire, evidently b) entirely, evidently c) entire, evident

2.22. Is your new girl-friend ... than your ex one?

- a) more charming b) the most charming c) the more charming

2.23. A shrew is ... and ... mammal.

- a) more tiny, more numerous b) the most tiny, the most numerous
c) the tiniest, the most numerous

2.24. Everything looked so ...! It was ... for her to make up her mind.

- a) beautiful, impossible b) beautifully, impossible c) beautiful, impossibility

2.25. Have the letters been written ...?

- a) already b) still c) yet

2.26. The family got ... and ..., and now Bella lived alone in a very big house.

- a) more poor, poor b) poorer, poorer c) more poor, more poor

2.27. Who is ... player of this basketball team?

- a) taller b) the tallest c) the most tall

2.28. I have a friend who, after an absence of many years, has ... settled down in London, with his wife and children.

- a) later b) late c) lately

2.29. Don't plant the flowers It's ... raining.

- a) already, still b) yet, else c) yet, still

2.30. It's raining dogs and cats! The weather is getting ...!

- a) worse b) worst c) more bad

2.31. In ... drawer of her desk she had some secret letters from Anthony.

- a) the smallest b) more small c) the most small

2.32. These people were ... engineers, ... architects in the whole world.

- a) the most great, the most great b) the more great, the more great
c) the greatest, the greatest

2.33. Is your ... son married?

- a) oldest b) eldest c) older

2.34. That was ... present she had ever received in her life.

- a) the most pleasant b) the pleasantest c) два варіанти

2.35. When Mr Holland was forty, he was fat and very soft, and he didn't wish to get ... and ... every day.

- a) more fat, more soft b) the fattest, the softest c) fatter, softer

2.36. Shakespeare is the author ... quoted.

- a) oftener b) more often c) most often

2.37. After half an hour, there were voices, ... his father's, which sounded ... than before.

- a) especially, loudlier b) more especially, more loud c) especially, louder
2.38. This small village in a lost part of the country seems to me ... in the whole world.
 a) the quietest b) the most quiet c) два варіанти
2.39. He was walking ... with his face looking
 a) stubbornly, solemn b) stubbornly, solemnly c) stubborn, solemn
2.40. He hoped that riding would help him to get
 a) thinner b) more thin c) два варіанти

*Level 3**

- 3.1.** It's ... that the children are tired.
 a) obviously b) obviously c) obvious d) obviose
3.2. The sun had fallen ... in the sky and shone ... into the room on to the pages he was reading.
 a) low, directly b) lowly, directly c) low, direct d) lowly, direct
3.3. «You may wonder why we keep that window ... open on an October afternoon,» said the niece
 a) wide, aloudly b) widely, aloud c) widely, louder d) wide, aloud
3.4. I'm afraid that the results are ... useless.
 a) completly b) complete c) completely d) completelest
3.5. He'll... let you know his London address.
 a) certain b) certainly c) certainly d) more certain
3.6. To me, writing is worth the effort because it is a great means of personal expression - a chance to convey my ... feelings and concerns and my ... thoughts.
 a) most deep, more important b) deepest, most important
 c) deeper, importanter d) the most deep, the most important
3.7. We locked our car and left it on ... road.
 a) nearer b) near c) next d) the nearest
3.8. «I tell you once and for all, my dear, this is ... time I come to this rotten hole. Keep your lousy simple life for yourself.»
 a) the latest b) last c) later d) the last
3.9. In post-war England foreigners who showed their passports could have goods sent home at ... price.
 a) the lowest b) a more low c) the more lower d) a much lower
3.10. The children are ... not well enough to go to school.
 a) yet b) still c) already d) else
3.11. Give me a comb and scissors and I'll make of you ... woman in St. Beam.
 a) the stylish b) the more stylish
 c) the most stylish d) the stylistest
3.12. Have you heard that the Smiths haven't got the loan ...?
 a) still b) already c) yet d) else
3.13. This American car was indeed ... vehicle that had ever appeared in the village.
 a) the most fine b) finer c) more fine d) the finest
3.14. The circus was small and its ... act was a tight-rope walk.

- a) most successful b) the most successful
c) more successful d) a successful
- 3.15.** His father and stepmother were sitting ... in the living-room reading the paper ...
a) quite, carefully b) quitely, carefully
c) quietly, carefully d) quiet, careful
- 3.16.** I ... can't give them the information they want.
a) yet b) else c) already d) still
- 3.17.** The sack ... hurt the old woman, for she stopped ... in front of Martin's window.
a) evidently, rightly b) evident, right
c) evident, rightly d) evidently, right
- 3.18.** So I got on a bus and went ... home.
a) straight b) straightly c) straightely d) straightest
- 3.19.** The ... investigation of the case brought no results.
a) more thorough b) most thorough
c) thoroughest d) thorougher
- 3.20.** They made knots in the rope so that it would be ... to climb.
a) more easy b) easiest c) easier d) the most easy
- 3.21.** I feel ... now, and I will put the facts before you as ... and yet as ... as I can.
a) more good, short, clear b) better, short, clear
c) better, shortly, clearly d) more good, shortly, clearly
- 3.22.** This didn't seem to promise to the playwright material for an interesting play in ... act.
a) the latest b) later c) latter d) the last
- 3.23.** As the weeks went by, the chimpanzees became ... and ... afraid.
a) fewer, fewer b) little, little c) few, few d) less, less
- 3.24.** He liked swimming ... than sitting all the long summer's day at a dark desk in the classroom.
a) much better b) more better c) more good d) the best
- 3.25.** The door opened ... The man who stood in the doorway looked at her Then he shouted, «My place has been searched It's not ...!» And slammed the door in her face.
a) slowly, coldly, lately, safe b) slowly, cold, lately, safe
c) slow, coldly, late, safely d) slow, coldly, lately, safely
- 3.26.** The rain beat ... against the panes, the wind blew
a) strong, tempestuously b) much strong, tempestuously
c) much strong, tempestuous d) strongly, tempestuously
- 3.27.** I didn't sleep ... after the ... work I'd had to do.
a) good, hard b) well, hardly
c) well, hard d) good, hardly
- 3.28.** They thought for a ... time and at last they agreed to have their ... wish.
a) long, the last b) long, last
c) long, latest d) longest, the latest
- 3.29.** One day you may realize that philanthropy is not my ... quality.

- a) the strongest b) stronger
c) more strong d) strongest

3.30. After another two hours' search they ... had not found the ring.

- a) else b) still c) already d) yet

3.31. The sunrise is very memorable to me because it seems like a dove flying ... in the sky.

- a) highly b) more highly c) high d) more high

3.32. Her interests were narrow, and she ... journeyed ... than the corner grocery.

- a) rare, farther b) rare, far c) rarely, far d) rarely, farther

3.33. What she saw mentally was a kaleidoscope, no ... , no

- a) many, little b) much, less c) more, less d) most, least

3.34. When he had ... got what he wanted, he went away

- a) finally, proud b) final, proud
c) final, proudly d) finally, proudly

3.35. Psychologically, it is actually ... to persuade people to give their money than to lend it.

- a) more easy b) easiest c) easier d) the most easy

3.36. In fact, the truth was ... than he had conceived; it was maddening.

- a) the worse b) the worst c) very bad d) worse

3.37. It was ... to ask people to come, but ... to provide a meal for them.

- a) easy enough, far more difficult b) easier enough, far difficulter
c) more easy enough, far more difficult d) enough easy, far more difficult

3.38. The hostess greeted us in ... way and asked if we would like to interview her garden.

- a) a more friendly b) a most friendly
c) the friendly d) a most friend

3.39. This new job isn't any ... than any of the other things.

- a) dangerous b) most dangerous
c) dangerously d) more dangerous

3.40. Although the plane flew very ..., we could hear it

- a) high, clear b) highly, clearly
c) highly, clear d) high, clearly

- 1.21.** I've broken a tooth, so I... go to the dentist right now.
a) may **b)** have to
- 1.22.** What time does she ... stay tomorrow at the airport?
a) have to **b)** should
- 1.23.** He said he ... finish that project without our help.
a) would be able to **b)** would be able
- 1.24.** The doctor says I ... take this medicine three times a day after every meal.
a) ought **b)** must
- 1.25.** ... you like to join us for the supper?
a) Would **b)** Do
- 1.26.** You are so absent-minded that I even ... imagine you working for this organization.
a) don't can **b)** can't
- 1.27.** I hurt my leg and I ... participate in the competitions.
a) wasn't able to **b)** couldn't
- 1.28.** I'm not very sure, but he ... come every moment.
a) may **b)** must
- 1.29.** Helen's eyesight is not very good, so she ... wear glasses.
a) must **b)** has to
- 1.30.** He says Morris ... have helped his sister.
a) should **b)** has to

Level 2

- 2.1.** When I started working for a pharmaceutical firm, I ... wear a white uniform.
a) should **b)** ought to **c)** had to
- 2.2.** My husband is so inattentive. In my opinion he ... be more careful while driving his car.
a) must **b)** has to **c)** should
- 2.3.** Excuse me. ... I speak to Mr. Joss?
a) May **b)** Shall **c)** Can
- 2.4.** My wife thinks I ... pay more attention to our children.
a) could **b)** must **c)** should
- 2.5.** I'm awfully sorry, but I ... to give you this book.
a) will not can **b)** won't be able **c)** will not able
- 2.6.** These few changes in education ... perhaps be seen as a barometer of the political mood.
a) could **b)** should **c)** must
- 2.7.** This is quite a good answer in several ways, but it ... be better.
a) can **b)** needn't **c)** could
- 2.8.** There was no lamp near, and the window was thick with dust, so we ... only discern each other's figures within.
a) would **b)** could **c)** might
- 2.9.** I ... be very much obliged if you ... slip your revolver into your pocket.
a) might, could **b)** should, would **c)** could, can

- 2.10.** Yesterday my uncle had a heart attack. I ... visit him at the hospital.
 a) must b) should c) might
- 2.11.** My boy-friend ... do anything for you, as he has just left abroad.
 a) will not can b) won't be able to c) couldn't
- 2.12.** I'm afraid. It's very late, and I hear a strange noise in the kitchen. My husband considers it ... be a mouse.
 a) might b) could c) may
- 2.13.** It's hot! ... you open the window?
 a) Could b) Shall c) Should
- 2.14.** Why aren't you doing anything?! You ... study your English!
 a) might b) had better c) have better
- 2.15.** It's very important to be punctual. You ... be late for an appointment or a meeting.
 a) mustn't b) couldn't c) shouldn't
- 2.16.** As far as I ... make out, the League was founded by an American millionaire.
 a) can b) may c) ought to
- 2.17.** I ... not have thought there were so many goods in the whole country as were brought together by that single advertisement.
 a) ought b) could c) should
- 2.18.** Well, you ... be in the office, or at least in the building, the whole time.
 a) have to b) might c) need
- 2.19.** What time ... they to come to the conference?
 a) should b) are c) must
- 2.20.** «I have translated this paragraph into Chinese!» - «But you ... have done it!»
 a) needn't b) hadn't c) mustn't
- 2.21.** You look very tired. You ... have been working all day long.
 a) might b) could c) must
- 2.22.** I know nothing about him. His name is Boris and he ... be about fifty.
 a) must b) should c) ought to
- 2.23.** I believe you ... visit your grandparents more often.
 a) ought to b) must c) need to
- 2.24.** This is non smoking compartment, sir. You ... not smoke here.
 a) should b) must c) ought to
- 2.25.** Yesterday I was at the cinema, I saw a wonderful film. You ... go and see it yourself.
 a) must b) ought to c) might
- 2.26.** The doctor says that your grandmother ... leave the hospital the next week.
 a) will be able to b) must c) could
- 2.27.** I'm in a trouble! I ... have been at the airport to receive a foreign delegation half an hour before.
 a) had to b) was to c) should
- 2.28.** I am sure that you inquired your way merely in order you ... see him.
 a) might b) can c) may
- 2.29.** She is afraid that nobody ... give her a hand in such situation.

- a) should b) would c) ought to
2.30. You ... be more attentive while driving your car.
 a) would b) should c) ought to

*Level 3**

- 3.1.** «And you ... me somewhere and ... it. Were you in Boston last July?»
 a) must to see, to forget b) will be able to see, to forget
 c) had to see, forget d) must have seen, have forgotten
- 3.2.** It ... half an hour before I again looked upward.
 a) should be b) ought be c) might have been d) might be
- 3.3.** He ... see to pass the thread through the holes in the leather.
 a) mustn't b) ought to c) couldn't d) might
- 3.4.** He was so hot he ... sleep.
 a) could not b) should not c) mustn't d) can not
- 3.5.** Don't forget that the child is still very weak. You ... give her only light and nourishing food.
 a) ought to b) should c) must d) can
- 3.6.** In Japan it's considered impolite to leave half-eaten food on a plate. If you take something you absolutely ... finish it.
 a) ought to b) must c) might d) could
- 3.7.** If you express admiration for objects in the house, your hosts ... feel they ... give the objects to you.
 a) might, have to b) could, ought to c) may, should d) can, can
- 3.8.** They ... not have been injured in the accident if they had been wearing their seatbelts.
 a) should b) could c) might d) must
- 3.9.** You ... your alarm if you expect ... wake up on time.
 a) should set, to can b) had better set, to be able to
 c) must set, to may d) ought to set, to be able to
- 3.10.** People who are happy with their bodies ... actually be more assertive and likeable than those who have negative body images.
 a) could b) must c) might d) may
- 3.11.** We ... take some extra cash along on the trip, but we absolutely forget our passports.
 a) ought to, mustn't b) should, needn't
 c) can, didn't have to d) may, haven't
- 3.12.** We are enjoying our holidays, though the weather ... be better.
 a) might b) could c) would be able to d) can
- 3.13.** You ... change all the locks in case the burglar comes back.
 a) would rather b) had better to c) had better d) ought
- 3.14.** Don't worry that Mary is late; she ... have missed the train.
 a) might b) could c) should d) has to
- 3.15.** It was supposed to be a secret! You ... have told her!
 a) can't b) shouldn't c) wouldn't d) mightn't

3.16. Your son ... have passed the examination, if he had tried.

- a) should** **b) might** **c) can** **d) could**

3.17. She ... leave the dance and go downstairs to telephone to the country.

- a) had to** **b) should** **c) need to** **d) was to**

3.18. He told how he ... force himself to jump off the roof the second time.

- a) might not** **b) should not** **c) could not** **d) mustn't**

3.19. I don't know why they quarrel. Maybe it's because Dad ... have sold the farm and moved here.

- a) didn't have to b) mustn't c) can't d) shouldn't**

3.20. «You're very patient, dear, but you ... be so suspicious of everyone and everybody, don't you see?»

- a) needn't** **b) shouldn't** **c) mustn't** **d) couldn't**

3.21. Perhaps it ... be possible to delay the game for a quarter of an hour, allow Francis at least a few extra minutes to form a plan.

- a) might** **b) is able to** **c) should** **d) ought to**

3.22. I ... do shopping on my day off. My husband did it.

- a) needn't** **b) didn't need to** **c) need** **d) mustn't**

3.23. «I've written a composition for you!» - «Oh, you really ... have, Dad!»

- a) mustn't** **b) couldn't** **c) shouldn't** **d) can't**

3.24. «Oh, my night... not be called monotonous,» said he, and laughed.

- a) could** **b) must** **c) may** **d) need**

3.25. «You ... not be aware that I have royal blood in my veins,» he said.

- a) should** **b) must** **c) ought to** **d) may**

3.26. «I ... really ask you to be a little more quiet!» said Holmes severely.

- a) may** **b) must** **c) should** **d) might**

3.27. Morris said that there ... be some danger, and put the revolver in his pocket.

- a) may** **b) can** **c) might** **d) were to**

3.28. «If you ... do nothing better than laugh at me, I ... go elsewhere,» said he nervously.

- a) could, could** **b) should, am able to**

- c) can, can** **d) might, may**

3.29. «You ... mind sending up to me, if the child cries, nurse,» said the surgeon.

- a) needn't** **b) shouldn't** **c) mustn't** **d) haven't**

3.30. «If you like,» he said with a crooked smile, as though he ... read her mind.

- a) should** **b) may** **c) could** **d) can**

CONDITIONAL SENTENCES. WISHES

Виберіть правильну відповідь.

Level 1

1. If ... for a walk, we will take the dog with us.
a) we will go b) we go c) we would go d) we have go
2. When they ... the criminals, I shall get my car back.
a) catch b) catches c) will catch d) shall catch
3. Will she be upset if she ... the news?
a) heard b) is hearing c) hears d) had heard
4. If you boil the water for a long time, it ... disappear into the atmosphere.
a) would have b) will have c) would d) will
5. Paul will ruin his jeans if he ... that tree.
a) climbs b) will climb c) climbed d) climb
6. If... a stone into the sea it will sink.
a) you will throw b) you would throw
c) you throw d) you threw
7. If he drops out of college he ... to look for a job.
a) have b) should have
c) will have d) would have
8. You will catch cold if you ... in rain.
a) go out b) went out c) gone out d) would go out
9. If you don't eat vegetables, you ... a balanced diet.
a) wouldn't have b) shall have c) shall not have d) will not have
10. If he ..., tell him I'm busy.
a) will call b) call c) called d) calls
11. Martin ... that if you look after your body it will look after you.
a) think b) believes c) believed d) thought
12. If I don't know the answer, I ... ask you.
a) shall b) should c) had d) have
13. You ... late for school if you don't leave now.
a) is b) are being c) are d) will be
14. If I had some scissors o I ... you them.
a) would lend b) had lent
c) would have lent d) lent
15. Will these matches strike if we ... them up?
a) dried b) dry c) will dry d) dries
16. If she ... work harder at school, she will never get a good job.
a) do b) isn't c) don't d) doesn't
17. If I ... a computer, I would use the Internet.
a) had b) have c) has d) has got
18. She will have to change if her jeans
a) are dirty b) has been dirty c) was dirty d) is dirty
19. I shall go to the baseball game if it ... tonight.
a) doesn't rain b) don't rain c) rains not d) isn't rain

- 20.** I ... tell her anything if she calls.
a) would not b) shall not c) will have d) doesn't
- 21.** If you ..., you will damage your lungs.
a) will smoke b) smoke c) smoked d) would smoke
- 22.** If I have enough apples I ... an apple pie this afternoon.
a) will bake b) would bake c) could bake d) bake
- 23.** We shall go to the Zoo if the weather ... nice tomorrow.
a) would be b) will be c) isn't d) is
- 24.** If you eat too many sweets, ... gain weight.
a) you will b) you would c) you are d) you have
- 25.** What will you do if your computer ... work?
a) won't b) don't c) doesn't d) couldn't
- 26.** ...you go out with me on Saturday night if you finish the project?
a) Will b) Shall c) Would d) Do
- 27.** ... some interesting information if you go to the library.
a) You will founded b) You would founded
c) You would find d) You will find
- 28.** If they ..., tell them I shall be back at 11.00.
a) phones b) would phone c) will phone d) phone
- 29.** Write your name and address on your bag in case you ... it.
a) will lose b) lose c) lost d) would
- 30.** I'll draw a map for you in case you ... find our house.
a) can't b) could c) can d) couldn't
- 31.** He is busy right now, but if he ..., he would help us.
a) is b) were c) weren't d) isn't
- 32.** If she ... married, she will probably move to France.
a) gets b) get c) got d) gotten
- 33.** If I ... they are honest, I would gladly lend them the money.
a) known b) knows c) know d) knew
- 34.** ... spend next year studying in Japan if I could speak Japanese.
a) I would b) I will c) I have d) I am
- 35.** Where would you go if someone ... you the chance to go on a virtual holiday?
a) gives b) give c) gave d) given
- 36.** If... more male teachers, teaching could become a better-paid profession.
a) there were b) there was c) there weren't d) there wasn't
- 37.** If I ... some wrapping paper at the shop, I shall buy some for you.
a) will find b) find c) shall find d) found
- 38.** I ... come if I knew someone is here.
a) has not b) will not c) have not d) would not
- 39.** They will tell you if they ... their mind.
a) will change b) change c) changed d) would change
- 40.** If you have enough time, ... your parents a letter, please.
a) you would write b) you have write c) you write d) write
- 41.** Water will freeze if the temperature ... 0°C.

- a) reaches b) reach c) would reach d) will reach
- 42.** If anyone calls, please ... a message.
a) you take b) would take c) will take d) take
- 43.** Where shall I go if I ... to study German ?
a) would want b) wanted c) want d) should want
- 44.** If she ... at home, she will answer the phone.
a) was b) is c) were d) will be
- 45.** If Claire ... to work hard, she will pass the exam easily.
a) will continue b) continues c) continued d) would continue
- 46.** What are you going to wear to class if it... cold tomorrow?
a) is b) will be c) would be d) shall be
- 47.** ... you going to the mountains if it's cold tomorrow?
a) Should b) Would c) Will d) Are
- 48.** People ... to swim in the lake, if they clean it up.
a) have been able b) will be able c) would be able d) were able
- 49.** If she ... a year older, she could get a driver's license.
a) will be b) is c) were d) would be
- 50.** Joanna may swim today if the sun
a) come out b) comes out c) came out d) will come out
- 51.** What will you call the baby if it... a girl?
a) will be b) is c) would be d) was
- 52.** If the dog keeps barking, ... let it out.
a) I shall b) I would c) I have d) I am
- 53.** If you take my advice, your troubles ... over.
a) shall be b) would be c) will be d) shall have been
- 54.** If Kitty ... taller, she would reach the cupboard.
a) would be b) should be c) is d) were
- 55.** You will get into trouble if you ... pay your taxes.
a) wouldn't b) will not c) don't d) have not
- 56.** ... I have a garage if I move to that apartment?
a) Will b) Would c) Should d) Do
- 57.** Father will be furious if he ever... out about it.
a) find b) finds c) will find d) would find
- 58.** If he mows our lawn, ... have to give him money.
a) we would b) we are c) we should d) we shall
- 59.** He would stay longer if he ... time.
a) has b) had had c) has had d) had
- 60.** ... he create jobs if he becomes the president of the company?
a) Would b) Will c) Should d) Does
- 61.** If I ... the question, I would be able to answer it.
a) would understand b) will understand
c) understood d) had understood
- 62.** If we ... our tickets, they wouldn't let us in.
a) have forgotten b) will forget c) would forget d) forgot

- 63.** We shall go skiing in the mountains if it
 a) snowed b) will snow c) snows d) would snow
- 64.** Perhaps I ... there too if you moved over a little.
 a) could sit b) can sit c) can't sit d) am able
- 65.** If he ... at night, his telephone bill won't be so high.
 a) called b) will call c) call d) calls
- 66.** If you eat so many sweets, you ... stomach-ache.
 a) would get b) have get c) will get d) would gotten
- 67.** ... phone you if she arrives earlier than planned.
 a) She will b) She has c) She would d) She have
- 68.** You can see the boss if he ... too busy.
 a) is not b) was not c) were not d) will not
- 69.** We would go by plane if it... cheaper.
 a) would be b) will be c) is d) were
- 70.** The table will fall if you ... on it.
 a) stand b) stood c) standing d) were standing
- 71.** Will you teach me to dance the tango if I ... you learn English?
 a) helped b) help c) will help d) would help
- 72.** ... I were you, I should never agree to do it.
 a) In case b) Unless" c) When d) If
- 73.** If he ... the exam he can do it again.
 a) failed b) fail c) fails d) will fail
- 74.** If... fire, the alarm will ring.
 a) there is b) there will be c) there are d) there was
- 75.** I shall be surprised if Martin and Julia... .
 a) married b) will get married
 c) get married d) got married
- 76.** If you are late this evening, I ... wait for you.
 a) have not b) would not c) should not d) shall not
- 77.** What will happen if my parachute ... ?
 a) don't open b) doesn't open c) won't open d) will not open
- 78.** This room would be nicer if ... some nice pictures on the wall.
 a) there are b) there were c) are there d) were there
- 79.** Life ... boring if every day were the same.
 a) will be b) should be c) would be d) will have been
- 80.** If you ... blue and yellow, you will get green.
 a) mix b) mixes c) mixed d) would mix
- 81.** We ... all our friends to stay if we had a bigger house.
 a) had invite b) need invite c) must invited d) could invite
- 82.** If you ... this job, are you going to take it?
 a) offered b) are offered c) offer d) have offered
- 83.** If I ... anywhere in the world, I should go to Antarctica.
 a) would have gone b) will go
 c) had gone d) could go

- 84.** I would not be happy if I ... any friends.
a) had b) hadn't had c) didn't have d) wouldn't have
- 85.** If I ... an accident in the street, I would call the police.
a) had seen b) seen c) see d) saw
- 86.** The world would be a better place if there ... no guns.
a) was b) were c) weren't d) wasn't
- 87.** We shall have to go without John if he ... arrive soon.
a) don't b) didn't c) doesn't d) won't
- 88.** If it gets too hot inside, ... the conditioning.
a) turned on b) turn on c) turned d) had turned
- 89.** I am not tired enough to go to bed yet. I wouldn't sleep if I... to bed now.
a) would go b) had gone
c) would have gone d) went
- 90.** If you put water in the freezer, ... become ice.
a) it is b) it has c) it was d) it will
- 91.** I must hurry. My friend will be annoyed if... not on time.
a) I shall b) I have c) I would d) I am
- 92.** If the phone ..., can you answer it?
a) rang b) rings c) ring d) rung
- 93.** What... you do if you don't find where to live?
a) could b) should c) would d) will
- 94.** Who would you phone if you ... in trouble?
a) will be b) are c) were d) would be
- 95.** You ... come to the party if you don't want to.
a) mustn't b) wouldn't c) needn't d) hadn't
- 96.** I shall have a word with Jack if he ... at home.
a) will be b) would be c) were d) is
- 97.** If... the bus this afternoon, she will get a taxi instead.
a) she miss b) she misses c) she will miss d) she would miss
- 98.** If it rains, the roads ... slippery.
a) would get b) could get c) must get d) will get
- 99.** When he ... this job, he will be able to buy his own flat.
a) get b) gets c) will get d) would
- 100.** How much will he earn if he ... a job?
a) get b) gets c) got d) gotten

Level 2

- 1.** People would go out more if... no television.
a) there were b) there wasn't c) there is d) there isn't
- 2.** If I ... my job properly, I wouldn't be a manager.
a) hadn't done b) didn't do c) wouldn't do d) shouldn't do
- 3.** ... I were you, I would always wear a helmet on a bike.
a) When b) Whether c) Unless d) If
- 4.** If we ... faster, we would catch up with the first car.

- a) drive b) driven c) drove d) driving
- 5.** If you could be someone else, who ... like to be ?
a) would you b) you would c) should you d) you should
- 6.** If I didn't read newspapers, I ... what is happening in the world.
a) wouldn't have known b) didn't know
c) hadn't known d) wouldn't know
- 7.** They would stay at home if they ... the guests to come .
a) had expected b) expected c) would expect d) expect
- 8.** If you didn't go to bed so late every night, you ... all the time.
a) wouldn't tired b) shouldn't tired
c) would be tired d) wouldn't be tired
- 9.** If we don't protect wildlife now, ... nothing left for further generations.
a) there will be b) there won't be c) there isn't d) there wasn't
- 10.** If I... another job, I would take it immediately.
a) am offered b) are offered c) will be offered d) were offered
- 11.** ... you sing before breakfast, you will cry before night.
a) Unless b) If only c) If d) When
- 12.** If you ... after two hares, you will catch neither.
a) run b) ran c) rung d) rang
- 13.** If the sky ..., we shall catch larks.
a) fell b) falls c) felt d) fallen
- 14.** If he wants, he ... your example.
a) follow b) will follow c) follows d) followed
d) would be d) he would have d) would be d) You are
- 15.** If he isn't careful, he
a) will fallen b) will be fallen c) will fall d) would fall
- 16.** If you cannot bite, never... your teeth.
a) show b) showed c) shown d) you show
- 17.** I must have the doctor handy, in case my baby ... worse.
a) feel b) feels c) felt d) fell
- 18.** If I asked Helen, she ... probably give you a lift.
a) would b) will c) should d) must
- 19.** Who would you ask, if you ... how to do it?
a) hadn't known b) wouldn't know
c) didn't know d) shouldn't know
- 20.** What would you do, supposing your car ... now.
a) stolen b) was stolen c) had been stolen d) had been stole
- 21.** If you ... her now, you would hardly recognize her.
a) have seen b) see c) had seen d) saw
- 22.** If you took more exercise you might... a bit of weight.
a) lose b) loose c) lost d) have lost
- 23.** I ... be able to visit Jim first thing in the morning if I stay in Manchester over night.
a) shall b) would c) have d) am

- 24.** ... you get much fatter, your jeans will be too small for you.
a) whether b) if c) even if d) unless
- 25.** If she ... a healthy diet, she wouldn't be fit
a) hadn't follow b) hadn't been followed
c) didn't follow d) wouldn't follow
- 26.** We would go to the safari park if Mary ...
afraid of lions.
a) weren't b) hadn't been c) isn't d) hasn't been
- 27.** If she weren't fit, she ... to practise in the rink.
a) wouldn't able b) shouldn't able
c) shouldn't be able d) wouldn't be able
- 28.** Helen wouldn't have to stay in bed today if she ... the flu.
a) didn't have b) hadn't get c) hasn't got d) hasn't get
- 29.** Those wires look a bit dangerous, I ... them if I were you.
a) didn't touch b) wouldn't touch
c) wouldn't have touched d) shouldn't have touched
- 30.** If you wash cotton clothes in hot water, they ... lose colour.
a) will b) would c) have d) are
- 31.** If you leave metal out in the rain, it... rusty.
a) will get b) get c) would get d) has got
- 32.** If he ... more money, would you marry him?
a) had had b) would have c) had d) will have
- 33.** If I had nothing to do, I
a) would be boring b) would be bored
c) will be boring d) will be bored
- 34.** If my grandfather were still alive, he ... a hundred today.
a) be b) will be c) has been d) would be
- 35.** If he got a new job, ... earn a bit more money.
a) he would b) he had c) he should d) he would have
- 36.** Providing that you ... careful, you can use Dad's car.
a) will be b) are c) were d) would be
- 37.**... have a lot more friends if you weren't so mean.
a) You will b) You would c) You have d) You are
- 38.** If I ... stuck on a deserted island, I should like to be with you.
a) will be b) would be c) am d) were
- 39.** ... be surprised if you heard the news.
a) You would b) You will c) You have d) You are
- 40.** If they knew French, ... understand what they were talking about.
a) they have b) they will c) they would d) they are
- 41.** If Mark ... younger, he could join the army.
a) would be b) could be c) were d) is
- 42.** If we were serious about pollution, ... spend more money on research.
a) we would b) we have c) we are d) we shall
- 43.** Where would you ... if you could live anywhere in the world?

- a) chose b) choose c) chosen d) have chosen
- 44.** Even if you offer me a lot of money, I ... the painting.
a) would not have sold b) would not sold
c) would not sell d) shall not sell
- 45.** If my paper... on time today, I'm going to cancel my subscription.
a) won't arrive b) isn't arrive c) don't arrive d) doesn't arrive
- 46.** If I had a more reliable car, ... drive to London rather than fly.
a) I would b) I have c) I shall d) I am
- 47.** If I were him ... a bodyguard.
a) I shall hire b) I would hire c) I have hired d) I am hired
- 48.** He would be happier if he ... take things so seriously.
a) didn't b) don't c) hadn't d) doesn't
- 49.** I ... if there were any truth in her story.
a) will believe b) must believe c) would believe d) had believed
- 50.** If ... no oxygen on the Earth, life wouldn't exist.
a) there were b) there's c) there is d) wasn't
- 51.** What would you do if you ... your passport ?
a) lost b) lose c) has lost d) have lost
- 52.** It's always the same! ... I decide to leave the office early, my boss calls me after I have left.
a) Whether b) Unless c) If d) Even though
- 53.** If they ... weight during the illness, they will soon regain it afterwards.
a) lose b) lost c) will lose d) has lost
- 54.** I wouldn't accept the job, even if they ... it to me.
a) offer b) offered c) had offered d) have offered
- 55.** If he ... the windows, he will want his money.
a) has done b) have done c) did d) had done
- 56.** What would you do if.... an earthquake ?
a) there has been b) there's c) there is d) there were
- 57.** If he ... that smoking is dangerous, he wouldn't smoke now.
a) realized b) had realized c) would realize d) has realized
- 58.** He said that if he didn't start taking regular exercises, ... in danger of be coming ill.
a) he would be b) he will be c) he had been d) he will been
- 59.** If I make some coffee, ... the cake ?
a) cut b) do you cut c) have you cut d) will you cut
- 60.** If we ... even a small amount of money, they would appreciate it greatly.
a) gave b) give c) will give d) had given
- 61.** If the light ... , the battery is OK.
a) come on b) comes on c) came on d) had come on
- 62.** If you were on a desert island, what... like to have with you ?
a) you would b) would you c) have you d) you could
- 63.** If you ... here, where would you like to be ?
a) weren't b) aren't c) have been d) had been

- 64.** If you ... English, which language would you study?
 a) weren't studying b) weren't study
 c) were studying d) wasn't study
- 65.** If you ... a new first name, what would you choose?
 a) must have b) could have c) have had d) has had
- 66.** If you could have any car, which kind ... have?
 a) would you b) you would c) have you d) you could
- 67.** If you ... eat anything you wanted tonight, what would you eat?
 a) can b) will c) must d) could
- 68.** If you want to make a good impression, ... to smile and make eye contact.
 a) you remember b) remember you c) remember d) must remember
- 69.** ... risk going there alone if they asked you?
 a) Would you b) You would c) Can you d) Will you
- 70.** If we had higher salaries, we ... better teachers.
 a) could have b) can have c) must have d) have
- 71.** Her grandfather is no longer alive, but if he were I'm sure he ... of her.
 a) would be proud b) must be proud of
 c) will be proud d) shall be proud
- 72.** Bill has such a bad memory that he would lose his head if it ... to his body.
 a) had been attached b) weren't attached
 c) isn't attached d) aren't attached
- 73.** I wouldn't ride the bike even if you
 a) ask b) asks c) asked d) had asked
- 74.** What would you be doing right now if you ... in class?
 a) are not b) were not c) have been d) had been
- 75.** ... appreciate it very much if they gave me chance to study.
 a) I would b) I will c) I had d) I have
- 76.** If we ... the production of our goods, we could have more money.
 a) increase b) increased c) would increase d) should increase
- 77.** If we had a better car, we ... more.
 a) will have driven b) will drive
 c) would drive d) would have driven
- 78.** If people ... less we would have less pollution.
 a) drove b) drive c) driven d) had driven
- 79.** If we attracted more businesses to the state we ... more jobs .
 a) would have b) will have c) must have d) can have
- 80.** If we ... more businesses to the state, we would have less unemployment.
 a) attract b) attracted c) had attracted d) have attracted
- 81.** If I were President, ... spend more money on teachers' salaries.
 a) I would b) I shall c) I have d) I'm
- 82.** ... you had eaten breakfast, you wouldn't be hungry now.
 a) In case b) If c) Even if d) Unless
- 83.** If you had looked at the map, you ... lost now.
 a) wouldn't be b) shouldn't be c) can't be d) mustn't be

- 84.** If Roger... his bike out in the rain, it wouldn't be rusty now.
a) hadn't left b) leave c) leaves d) have left
- 85.** If she had paid her rent last month, she ... to move out of her flat now.
a) musn't have b) wouldn't have c) will not have d) shall not have
- 86.** If you ... an expensive car last week, you would have more money now. a) haven't bought b) buy c) hadn't bought d) bought
- 87.** I wouldn't enjoy going to discos if I ... like dancing.
a) didn't b) don't c) couldn't d) wasn't able
- 88.** If the building were too big, nobody ... ever buy it.
a) wouldn't b) would c) should d) shouldn't
- 89.** If the minister ... reelected, he will still control foreign policy.
a) is b) was c) were d) has
- 90.** If the building weren't in a perfect condition, it ... impossible to use it for modern offices.
a) will be b) must be c) would be d) should be
- 91.** If she had set the alarm, she wouldn't
a) have overslept b) have oversleep c) has overslept d) overslept
- 92.** If the blouse ... this skirt, I should buy it.
a) match b) matched c) matches d) would match
- 93.** He ... unemployed now if he didn't want a higher salary.
a) wouldn't be b) will not be c) will be d) couldn't be
- 94.** If you could keep a secret I ... tell you everything in details.
a) must b) will c) would d) shall
- 95.** He wouldn't hire a taxi if the station ... very far from the hotel.
a) had been b) have been c) isn't d) weren't
- 96.** ... your bicycle if I had a screwdriver of the proper size.
a) I shall fix b) I would fix c) I have fix d) I fix
- 97.** Sally ... the phone if she were in her office right now.
a) would answer b) will answer c) must answer d) should answer
- 98.** I wouldn't be a student in this class if English ... my native language.
a) were b) is c) has been d) had been
- 99.** If I were a bird, I ... want to live my whole life in a cage.
a) would not b) will not c) shall not d) have not
- 100.** If I ... you, I should see this film.
a) am b) would be c) will be d) were

*Level 3**

- 1.** My lawyer is suggesting that I ... the property.
a) have sold **b) sell**
- 2.** It is required that all employees ... to a medical examination.
a) submit **b) would submit**
- 3.** You ... better not borrow any more money; you won't be able to pay it back.
a) would **b) had**
- 4.** If my husband ... to the bank yesterday, we ... some money now.

- a) went, could have **b)** had gone, would have
 5. His life can be saved if help ... soon.
 a) arrives **b)** will arrive
 6. If Clara ... fewer sweets, she ... get slimmer.
 a) ate, might **b)** eats, would
 7. I didn't enjoy the performance last night. I would rather we ... to the disco.
 a) would go **b)** had gone
 8. If all stories ... true, Dr. Heidegger's study must have been a very curious place.
 a) were **b)** are
 9. If we ... the tax on time, we ... liable for any further payment.
 a) pay, won't be **b)** will pay, wouldn't be
 10. «I wish you ... less noise when you come in.» - «It's not my fault. In door squeaks when you open it.»
 a) had made **b)** would make
 11. Write down all these words lest you ... them.
 a) forgot **b)** should forget
 12. If we ... our workers better, we ... a popular employer.
 a) would pay, became **b)** pay, will become
 13. If you ... working, there ... no protection for your family.
 a) stopped, would be **b)** have stopped, won't be
 14. If we ... our workers better, they wouldn't have left the company.
 a) paid **b)** had paid
 15. If I were you I... invest all your money in stocks.
 a) would not **b)** will not
 16. The water is very cold today. If you bathed in it you ... ill for days.
 a) will have been **b)** would be
 17. We ... trading so long as we ... goods to sell.
 a) will continue, have **b)** would continue, would have
 18. When I ... a moment I open my memories of you as if I ...
 a) got reading **b)** get, were reading
 19. If he ... do a job by the day required, he took it. If not, he told the truth and turned it down.
 a) could **b)** can
 20. If you needed some money, I ... lend you a sum.
 a) will **b)** would
 21. And after all the weather was ideal. They could not have had a more perfect day for a garden party if they ... it.
 a) order **b)** ordered **c)** had ordered
 22. « ... correct if I ... that each time a representative voted, he'd get a stipend?» asked the girl.
 a) Would I be, presumed **b)** Will I be, have presumed
 c) Would I have been, had presumed
 23. But I know Jimmy ... me here if he ... alive, for he always was the truest, staunchest old chap in the world.

a) would meet, will be b) will meet, is c) shall, was

24. If there ... high demand overseas we ... the Export Sales team.

a) will be, would increase b) would be, increased c) were, would increase

25. Provided that we ... substitute a holiday of similar quality, there ... no entitlement to compensation.

a) could, will be b) can, will be c) can, would be

26. No holiday booking ... accepted unless it ... accompanied by the necessary deposit.

a) will be, is b) would be, would be c) shall be, was

27. You ... to compensation on condition that you ... our office not later than seven days after notification of the proposed changes.

a) are only entitled, will contact b) will only be entitled, contact

c) would be only entitled, had contacted

28. We ... faulty goods, provided that the customer ... them in an unused condition together with proof of purchase.

a) shall replace, will return b) replaced, would return c) will replace, returns

29. We ... our prices ... us.

a) have reconsidered, you asked b) will reconsider, will you ask

c) would have reconsidered, had you asked

30. If the policyholder ... to extend the policy, he ... the company before the policy expiry date.

a) will wish, must have notified b) would wish, must have notified

c) wishes, must notify

31. If ... to my colleague yesterday, I ... everything.

a) spoke, would learn b) had spoken, would have learned c) speak, will learn

32. If the policyholder subsequently ... to renew the policy, the company ... to charge an introductory fee.

a) decided, would be entitled b) had decided, would entitle

c) would decide, could be entitled

33. You ... a mistake unless you ... the instructions carefully.

a) might have made, would follow b) may make, follow

c) might make, didn't follow

34. What... if the princess ... that necklace? Who knows?

a) will happen, didn't lose b) would happen, has not lost

c) would have happened, had not lost

35. I'd rather you ... your things everywhere round the flat. I can't hear it.

a) didn't leave b) wouldn't leave c) hadn't have been leaving

36. There ... anything worth buying if we ... there soon. If only no MHE ... that chest of drawers they advertised.

a) wouldn't be, hadn't got, will buy b) isn't, haven't got, bought

c) won't be, don't get, buys

37. If I ... a nickel for all the times we've done things because of your male intuition, I ... a rich woman.

a) had, would be b) had had, would have been c) have, will be

38. ... what would happen, I... this experiment.
 a) I knew, will never have authorized
 b) Had I known, would never have authorized
 c) Have I known, would never authorize
39. If she ... her seat belt, she could have been badly injured.
 a) hadn't been wearing b) hadn't wear c) doesn't wear
40. If my younger sister ... less shy, she ... progress more rapidly.
 a) had been, would have made b) has been, will make c) were, would make
41. The doctor suggests that my grandfather ... three times a week.
 a) will exercise b) exercise c) exercised d) would exercise
42. If you ... your own children, I'm sure you ... what I'm going to ask of you now.
 a) will have, would excuse b) would have, would excuse
 c) has, would have excused d) had, would excuse
43. If Olivia ... his letter, they probably ... all those years and neither of them would be lonely now.
 a) would answer, would have married
 b) had answered, would have been married c) answered, will marry
 d) had answered, would marry
44. It was as if a sudden glow of cheerful sunshine ... all their faces at once.
 a) would have brightened b) will have brightened c) has brightened
 d) had brightened
45. People are afraid that if we ... to the metric system, our whole life ...
 a) will convert, will change b) will convert, will have change
 c) convert, will change d) convert, change
46. If the dinner ... another minute, the steak ... as tough as leather.
 a) waits, will be b) wait, is c) wait, will be d) has waited, is
47. You ... pay interest if you ... the bill within sixty days.
 a) will have to, hadn't settled b) have to, won't have settled
 c) would have to, didn't settle d) shall have to, wouldn't have settled
48. If they ... reschedule the debt, they ... bankrupt.
 a) hadn't been able to, would have gone b) won't be able to, will have gone
 c) wouldn't be able to, would go d) couldn't, shall have gone
49. Andrew said that if I ... before the Titian it ... wonderful publicity for the exhibition.
 a) am posing, will have been b) posed, would be c) had posed, will be
 d) would have posed, would have been
50. «But I have reasons to suppose that this opinion ... very much more frank and valuable if he ... that we are alone,» he said.
 a) will be, will imagine b) would have been, has imagined
 c) would be, had imagined d) would be, imagines
51. The balance ... at any time provided it... not later than eight weeks before departure.
 a) may pay, is b) may be paid, is c) might be paid, will be

d) might have been paid, would be

52. If the sales ... poor, we ... the distribution network.

a) were, will change **b)** have been, will have changed

c) had been, would have changed **d)** had been being, would change

53. «Shall I continue to ignore your acid little rejoinders, Suzie, or ... happier if I ... in and indulged your desire to have a blazing row over nothing?» he asked.

a) would you have been, had given **b)** will you be, had been giving

c) will you have been, give **d)** would you be, gave

54. ... you'd get so upset, she never ... leaving.

a) Would have she known, had suggested

b) Has she known, will have suggested

c) Had she known, would have suggested

d) Known she, would suggest

55. The Palestinian leader is demanding that the Israeli government ... its troops.

a) withdraw **b)** would withdraw **c)** had withdrawn **d)** withdrew

56. The boy ... my age if such an unbelievable thing ... to him. He had been killed in a fight.

a) would have been, wouldn't have happened

b) will have been, had not happened

c) will be, didn't have happened

d) would have been, had not happened

57. If the policyholder ... the company before the expiry date, the company ... to terminate the agreement.

a) does not contact, shall be entitled

b) didn't contact, will be entitled

c) wouldn't contact, would have entitled

d) wouldn't contact, would have been entitled

58. They ... the train if they ... their house earlier.

a) wouldn't have been missing, left **b)** won't have missed, leave

c) wouldn't miss, would have left **d)** wouldn't have missed, had left

59. If Tom ... a taxi, he ... stuck in traffic.

a) would take, might not get **b)** had taken, might not have got

c) will take, may not get **d)** had been taken, might not get

60. Mary wishes that she ... off her relationship with her mother-in-law.

a) hasn't broken **b)** hadn't broken **c)** wouldn't broken **d)** didn't break

VERBALS: INFINITIVE, GERUND, PARTICIPLE

Виберіть правильну відповідь.

Level 1

1. Are you sure you told me? I don't recall ... about it.
a) having been told b) to have told
2. Jane seems ... some weight. How long has she been on a diet?
a) to have lost b) having lost
3. Nobody can expect you ... overtime.
a) work b) to work
4. ... all the way, he followed Mr. Giles upstairs.
a) Talked b) Talking
5. What do you feel like ... for breakfast? Does coffee and sandwich sound good?
a) to have b) having
6. ... nothing about the trouble, my grandfather felt comfortable and quiet.
a) Having been told b) Having told
7. We are looking forward to ... on a tour of Paris by our French friends.
a) being taken b) having been taken
8. They would like ... to Bill's party, but they were not.
a) having invited b) to have been invited
9. I remember ... a woman outside where I went in.
a) to see b) seeing
10. I advised them ... there for more than two days.
a) don't stay b) not to stay
11. My neighbour was trying ... the door with the wrong key.
a) to unlock b) unlocking
12. Mrs. Green hasn't seen her husband for several days. It's rather ...
a) worrying b) worried
13. After hearing the weather report, I advise you ... skiing this afternoon.
a) not to go b) not going
14. You should ... to other people instead of... about yourself all the time.
a) to listen, to talk b) listen, talking
15. I highly appreciated ... your support in time.
a) to receive b) receiving
16. I'm not going to a lecture tonight as I'm not... in the subject.
a) interesting b) interested
17. ... before them, he looked into the room.
a) Stepping b) Stepped
18. I have read only some of that new book because it's very ...
a) boring b) bored
19. When they finally reached the top of the hill, they were ...
a) tired and exhausted b) tiring and exhausting
20. Before my younger brother goes to bed, Father reminds him ... his teeth.
a) brushing b) to brush

- 21.** A new private ... station has begun to function.
a) broadcasting **b) broadcasted**
- 22.** It's a bad thing for a child to get used to ... in bed.
a) read **b) reading**
- 23.** The teacher was upset by ... him the truth.
a) our not having told **b) we didn't tell**
- 24.** Whenever they met, her cousin avoided ... at her.
a) to look **b) looking**
- 25.** He followed up this remarkable declaration by ... his head.
a) having shaken **b) shaking**
- 26.** ... the essay, he left it to be checked.
a) Writing **b) Having written**
- 27.** He had found a ... umbrella and didn't know what to do.
a) broken **b) breaking.**
- 28.** The President became used to ... by his opponents.
a) criticize **b) being criticized**
- 29.** Most people enjoy ... to different parts of the world.
a) to travel **b) traveling**
- 30.** The guide promised ... the tourists at the station.
a) to meet **b) meeting**
- 31.** Don't pretend ... what you aren't.
a) to be **b) being**
- 32.** You must ... English wherever you can.
a) practice speaking **b) to practice speaking**
- 33.** My lawyer advised me ... anything further about the accident.
a) saying **b) not to say**
- 34.** My grandparents made me ... them next week.
a) to promise to call **b) promise to call**
- 35.** I used to ... two or three times a day.
a) bathe **b) be bathing**
- 36.** You must keep on ... the computer until you understand how ... all of the programmes.
a) practice, to use **b) practicing, using** c) practicing, to use
- 37.** He was said ... a man who could always ... any opposition.
a) to be, to defeat **b) be, to defeat** c) to be, defeat
- 38.** Have you had this article ...?
a) typed **b) typing** c) type
- 39.** Dumb terror made him ... the hammer and ... out.
a) to drop, rush **b) to drop, to rush** c) drop, rush
- 40.** Will you excuse me for... an obvious precaution?
a) taking **b) take** c) to take
- 41.** The philosophers were, however, the first ... language as an evolving phenomenon, and ... philological studies.
a) treat, undertake **b) to be treated, undertake** c) to treat, to undertake

42. He remembered ... madly through the house, ... everywhere for money.
a) to walk, to look **b) walking, looking** c) walk, looking
43. We shall not be able to catch the train ... at five.
a) left **b) leaving** c) having been left
44. The girl ... next to Emma is her niece.
a) being sat **b) having been sat** c) sitting
45. I determined ... until I got back to town before ... my story to the police.
a) be waiting, to tell **b) wait, tell** c) to wait, telling
46. Children sometimes forget... the stoves when they have finished cooking.
a) to turn off **b) turn off** c) turning off
47. Instead of... the letter, she went away.
a) finishing **b) finish** c) to be finishing
48. I'll never forget... my first entrance examination. It was a complete failure.
a) to take **b) have been taken** c) taking
49. The letter ... yesterday was most welcome.
a) receiving **b) having received** c) received
50. I think he wanted me ... or at least ... him for being so humorous.
a) to congratulate, to admire **b) congratulate, admire**
c) be congratulated, be admired
51. There seemed nothing in the man strong enough ... that mountain of flesh.
a) sustaining **b) sustain** c) to sustain
52. All of them enjoyed ... tennis.
a) to play **b) playing** c) play
53. She begged her father ... her ... to college but he did not want ... to her.
a) let, go, to listen **b) to let, to go, to listen** c) to let, go, to listen
54. I persuaded my brother-in-law not... that expensive cottage.
a) to buy **b) buy** c) buying
55. I can see that you are ... of the arrangement and of me, and I had better therefore, resign.
a) tired **b) being tired** c) tiring
56. The city council agreed ... the architect's proposed design for a new market.
a) to accept b) accepting **c) to be accepted**
57. Most passengers dislike ... in small, uncomfortable seats on transoceanic flights.
a) sitting **b) sit** c) to sit
58. I look forward to ... you the next time I'm in town. I'll be sure to let you ... ahead of time so that we can plan to get together.
a) see, to know **b) see, knowing** c) seeing, know
59. his leash, I watched as my dog ran down the street after the mail carrier.
a) Escaping **b) Having escaped** c) Escaped
60. They should have had their windows ...
a) clean **b) cleaned** c) cleaning
61. You seem most fortunate in ... an employee who comes under the full market price.
a) to have **b) having** c) having had

- 62.** My uncle believes animals should ... from hunters. He objects to ... wild animals for sport.
a) protect, kill **b)** be protected, kill **c)** be protected, killing
- 63.** The doctor seemed especially ... by the fact of the robbery ... in the night time.
a) troubling, been unexpected and attempted
b) having troubled, to be unexpected and attempted
c) troubled, having been unexpected and attempted
- 64.** While ... the street in the wrong place, the boy was stopped by the policeman.
a) crossing **b)** being crossed **c)** having been crossed
- 65.** Although my father slammed on his brakes, he couldn't ... the dog that suddenly darted out in front of the car.
a) avoid to hit **b)** avoid hitting, **c)** be avoided hitting
- 66.** Stop ... at me! I'll get everything finished before I go to bed.
a) to grumble **b)** grumbling **c)** to be grumbling
- 67.** With this words the Jew, ... down, placed the candle on an upper flight of stairs.
a) stooped **b)** stooping **c)** having stooped
- 68.** If people delay ... their bills, they only incur more and more interest charges.
a) to pay **b)** paying **c)** to be paying
- 69.** A procrastinator is one who habitually postpones ... things - especially tasks that are unpleasant.
a) doing **b)** do **c)** to do
- 70.** Nobody has offered ... the house next door, so I think they are going... the price.
a) buying, to lower **b)** to buy, to lower **c)** to buy, lowering
- 71.** We couldn't... him alone. His health was too poor.
a) risk to leave **b)** to risk to leave **c)** risk leaving **d)** be risked to leave
- 72.** My neighbour had his garage ... into by car thieves.
a) breaking **b)** broken **c)** having broken **d)** broke
- 73.** Every member of the respectable coterie appeared ... in his own reflections, ... the dog, who seemed ...
a) plunged, not excepting, to be meditating
b) plunging, not excepted, be meditating
c) having plunged, not except, meditating
d) to plunge, not having excepted, being meditating
- 74.** ... their supper, the family started watching television.
a) Finished **b)** Being finished **c)** Having finished **d)** Having been finished
- 75.** ..., the children fell asleep immediately.
a) Being very tired **b)** Very tired **c)** Very tiring **d)** Having tired
- 76.** I might ... a complete circle and return to the point where I started without ... of the fact.
a) to make, being aware **b)** making, being aware
c) making, to be aware **d)** make, being aware
- 77.** I couldn't... outright.
a) resisting to laugh **b)** resist to laugh **c)** resist laughing **d)** to resist laughing
- 78.** We both sat in silence for some little time after ... to this extraordinary story

a) listening **b) listen c) to listen d) having been listened**

79. I won't be able to go anywhere tomorrow as I'll have my new furniture...

a) delivering **b) having delivered c) delivered d) being delivered**

80. The rise in our city's crime rate is truly ... In fact, these days most people ... of going out at night.

a) alarmed, terrifying **b) alarming, are terrified**

c) having alarmed, is terrified **d) alarming, having terrified**

81. It is worth ... that all of these three old gentlemen were once in love with the widow Wycherly.

a) to mention **b) mentioning c) to be mentioned d) being mentioned**

82. ... articles for her high school paper, she began ... money as a journalist while she was attending college.

a) Writing, earning **b) Having written, earn**

c) Having written, to earn **d) Writing, to have earning**

83. Are you ... in listening to the opera tonight? - Not really. There's a political debate on TV, and I know it will be very ...

a) interest, entertained **b) interesting, having entertained**

c) interested, entertained **d) interested, entertaining**

84. I let my hand ... for many minutes, while I tried ... where and what I could...

a) stay, to imagine, be **b) stay, imagine, be**

c) to stay, to imagine, be **d) to stay, to imagine, to be**

85. My friend never fails ... in time to help me.

a) arrive **b) to arrive c) arriving d) be arriving**

86. The clerk threatens ... if the manager doesn't agree to his proposal.

a) resign **b) to resign c) resigning d) to be resigned**

87. The quarterback was distraught... that he had failed to break the state record for ... by a few feet.

a) to discover, passing **b) discovering, pass**

c) discover, having passed **d) to discover, to pass**

88. Do you really mean ... you used to ... such hideous clothes when you were young?

a) saying, wearing **b) say, wear c) to say, wearing d) to say, wear**

89. I don't recall ... your umbrella anywhere in the house. Maybe you left it in the office.

a) see **b) to see c) seeing d) to be seen**

90. My girl-friend didn't even thank me for my gift. I'm really ... at her. - I'm sure she'll thank you soon. I know she was very ... with it.

a) having annoyed, pleasing **b) annoyed, pleased**

c) annoying, having pleased **d) annoyed, pleasing**

91. A burning thirst made me ... the pitcher at once.

a) empty **b) to empty c) to be emptied d) emptying**

92. My grandmother appreciated ... breakfast in bed when she wasn't feeling well.

a) serving **b) to serve c) to be served d) being served**

93. The bridegroom anticipated ... the wedding ceremony.

a) enjoying **b) enjoy c) being enjoyed d) to enjoyed**

- 94.** Both plaintiffs and defendants must... the truth in a court of law.
 a) swear telling **b) swear to tell c) swearing telling d) swear to be told**
- 95.** I am not a very heavy sleeper, and the anxiety in my mind tended, no doubt, ... me even less so than usual.
 a) to make **b) making c) make d) to be making**
- 96.** The customs officer opened the suitcase ... if anything illegal was being brought into the country.
 a) to see **b) seeing c) see d) to be seen**
- 97.** A friend of mine got into trouble when he refused ... his suitcase for the customs officer.
 a) being opened **b) to be opened c) to open d) opening**
- 98.** The speaker gave such a good speech that I couldn't resist ... loudly when he finished.
 a) to applaud **b) being applauded c) to be applauded d) applauding**
- 99.** The children were ... the first time they flew. - Well, they don't seem ... at all now.
 a) terrifying, frightened **b) terrified, frightening**
 c) having terrified, frightening **d) terrified, frightened**
- 100.** The witness to the murder asked ... in the newspapers. She wanted her name to be kept in a secret.
 a) not to identify **b) don't be identified**
 c) not to be identified **d) not having been identified**
- 101.** This morning he was removed to a cell, and I, after ... through all the police formalities, have hurried round to you ... you ... your skill in unravelling the matter.
 a) having gone, implore, using **b) go, imploring, use**
 c) going, imploring, using **d) going, to implore, to use**
- 102.** I hope that by the time his baby learns ... he will be used to ... called 'father'.
 a) to speak, being **b) speaking, be c) to speak, have been d) speak, being**
- 103.** So they begged the jeweller ... it for three days.
 a) don't sell **b) didn't sell c) not to sell d) not sell**
- 104.** It was very cold, but they dared ... fires because someone would see the smoke and wonder about it.
 a) not to make **b) not make**
 c) not making **d) do not making**
- 105.** You'd better save some money for a rainy day. You can't... on ... by your parents every time you get into financial difficulty.
 a) count, to be rescued **b) count, being rescued**
 c) counting, rescuing **d) to count, to rescue**

Level 2

- 1.** You can ... my dictionary whenever you like.
 a) to use b) use c) using d) used
- 2.** "I'd better ... there early", said Roy.
 a) got b) to be getting c) to get d) get
- 3.** Come and help me ... the shopping.

- a) to do b) did c) done d) doing
- 4.** He begged her not ... away.
- a) to have gone b) gone c) to go d) go
- 5.** She sat down and made me ... beside her.
- a) to sit b) sat c) to be sitting d) sit
- 6.** Everyone came out of the house ... the new car.
- a) admire b) to admire c) to be admired d) admired
- 7.** I'd rather ... to her alone.
- a) to be talked b) to talk c) talk d) talking
- 8.** You shouldn't ... my pen, I need it myself.
- a) use b) to use c) using d) used
- 9.** Annie got up ... the table.
- a) to be cleared b) clear c) to clear d) cleared
- 10.** He felt the dog ... him on the shoulder.
- a) to touch b) touch c) to be touched d) touched
- 11.** They wanted me ... with them.
- a) come b) came c) to come d) to be coming
- 12.** Have you got anything ... ?
- a) add b) to add c) added d) adding
- 13.** Let them ... for a walk.
- a) go b) going c) to go d) gone
- 14.** The weather was too good ... indoors.
- a) stay b) to stay c) staying d) stayed
- 15.** Everybody saw him ... the street.
- a) cross b) to cross c) crossed d) to be crossing
- 16.** She plans ... school in September.
- a) attends b) attend c) to attend d) attended
- 17.** He will try ... a part-time job at school.
- a) get b) got c) to get d) gets
- 18.** They expect ... well at school.
- a) do b) to do c) did d) done
- 19.** Her parents would like ... her to college.
- a) send b) sends c) sent d) to send
- 20.** What can Teresa ... to do?
- a) afford b) affords c) to afford d) afforded
- 21.** They advised their son ... to the state university.
- a) go b) to go c) gone d) going
- 22.** She seemed ... to him attentively at that moment.
- a) listen b) listened c) to be listening d) to be listened
- 23.** You must... very tired if you went to bed so early.
- a) be b) been c) have been d) being
- 24.** He insists that the fact should ... at the meeting.
- a) to mention b) mention c) to be mentioned d) be mentioned
- 25.** Ann wants you ... to her birthday party.

- a) to invite b) to be invited c) invite d) invite
- 26.** The students ... here came from Lviv.
a) work b) working c) worked d) having worked
- 27.** John came in ... his suitcase.
a) carry b) carried c) carrying d) being carried
- 28.** ... the book, she gave it to Peter.
a) To read b) Reading c) Being read d) Having read
- 29.** She went out ... the door behind her.
a) shutting b) shut c) to shut d) to be shut
- 30.** They walked in silence between the tables, now ... with books.
a) to load b) loading c) loaded d) load
- 31.** He looked at a ... copy of the newspaper.
a) fold b) folded c) to fold d) being folded
- 32.** They came back to London, ... six weeks.
a) be away b) were away
c) been away d) having been away
- 33.** And ... all this, my father left the room.
a) say b) said c) having said d) be said
- 34.** The boy ... by Betty is a friend of mine.
a) invited b) inviting c) be invited d) invited
- 35.** The room was lit by a ... candle.
a) bum b) burning c) burned d) having burned
- 36.** Kate liked to spend her free time ... the violin.
a) play b) to play c) played d) playing
- 37.** Generally ..., he is a good student.
a) speak b) to speak c) speaking d) spoken
- 38.** ... for another question, he was silent.
a) to wait b) waiting c) waited d) be waited
- 39.** He lay in bed
a) to read b) read c) reading d) having read
- 40.** We saw that the door was
a) locked b) locking c) to lock d) being locked
- 41.** And ... their house, they were free to leave.
a) to sell b) sold c) being sold d) having sold
- 42.** For a moment he stood as if... for another question.
a) wait b) waiting c) waited d) being waited
- 43.** There was someone else ... with Teresa.
a) sit b) sat c) sitting d) having sat
- 44.** ... windows were shining here and there.
a) To light b) Light c) Lighting d) Lighted
- 45.** I like sports ... with the sea.
a) connected b) connecting c) having connected d) connect
- 46.** He would sit and watch the ... leaves of last year.
a) fall b) falling c) fallen d) having fallen

47. It was the first time he looked

- a) excite b) exciting c) being excited d) excited

48. I saw him ... this text.

- a) to translate b) translating c) translated d) having translated

49. The door was left

- a) unlock b) unlocking c) unlocked d) being unlocked

50. She was found ... on the grass.

- a) play b) played c) having played d) playing

51. Bob sat without ... a word.

- a) saying b) said c) say d) having said

52. They like ... detective stories.

- a) read b) having read c) reading d) be read

53. Her son can't read yet but he likes ... very much.

- a) read b) reading c) having read d) being read

54. I can still remember ... down the hills in the morning.

- a) run b) running c) having been run d) ran

55. After ... her umbrella i n the hall she entered the room.

- a) left b) leaving c) leave d) being left

56. I am sure of ... this book before.

- a) reading b) read c) having read d) being read

57. My friends like ... to our house.

- a) being invited b) inviting c) invited d)invite

58. I insist on my ... with a. certain consideration.

- a) treat b) treating c) having treated d) being treated

59. I know everyone who is worth

- a) know b) knowing c) being known d) to know

60. The roof needs

- a) to paint b) paint c) painting d) painted

61. ... a good book is a pleasure.

- a) read b) being read c) having read d) reading

62. He started ... music lessons yesterday.

- a) attending b) attend c) attended d) being attended

63. Her hobby is ... stamps.

- a) collect b) collecting
c) collected d) having collected

64. They don't like my habit of ... through newspapers at dinner.

- a) look b) to look c) looking d) looked

65. After ... school I'm going to enter Lviv University.

- a) finish b) being finished c) finishing d) having finished

66. She greatly dislikes ... by anybody.

- a) contradicting b) contradict
c) having contradicted d) being contradicted

67. He was sorry for ... us waiting.

- a) to keep b) keeping c) keep d) kept

- 68.** He was angry with me for ... the news.
a) bring b) brought c) bringing d) be brought
- 69.** Instead of ... the rain increased.
a) stopping b) to stop c) stopped d) being stopped
- 70.** She went on ... the letter.
a) write b) written c) writing d) having written
- 71.** She is fond of ... English songs.
a) to sing b) sung c) having sung d) singing
- 72.** He did not recollect such a thing ... to him before.
a) happen b) happened
c) having happened d) being happened
- 73.** We insist on your ... this ancient Ukrainian city.
a) visiting b) visit c) being visited d) having visited
- 74.** I remember his ... in the history of Ukraine before he entered the college.
a) be interested b) having been interested
c) being interested d) to be interested
- 75.** We shall be proud of your ... the competition.
a) win b) won c) being won d) winning
- 76.** We live in the town ... 700 years ago.
a) to found b) founded c) founding d) having founded
- 77.** ... the hall he saw them at once.
a) entered b) to enter c) entering d) being entered
- 78.** I am glad ... to the party.
a) invite b) inviting c) being invited d) to be invited
- 79.** You must... the first two chapters.
a) to read b) reading c) read d) being read
- 80.** We remember ... his lectures on History.
a) attend b) attending c) attended d) being attended
- 81.** The teacher wanted the students ... the rule.
a) to explain b) explaining c) explained d) being explained
- 82.** This book is worth
a) to buy b) bought c) having bought d) buying
- 83.** We saw him ... the house.
a) to enter b) entering c) being entered d) entered
- 84.** They had their information ... by telex.
a) send b) sending c) sent d) to send
- 85.** Her aim is ... English in the shortest time possible.
a) master b) mastered c) being mastered d) mastering
- 86.** Do you want me ... the fire not far from the tent?
a) to make b) make c) made d) having made
- 87.** My ... in the affirmative gave him great satisfaction.
a) to answer b) answering c) answered d) being answered
- 88.** It is necessary for you ... an effort.
a) make b) made c) to make d) being made

- 89.** Dick used to see her... to the Public Library.
a) to go b) gone c) having gone d) going
- 90.** He insisted on our... round the room.
a) to look b) looking c) looked d) having looked
- 91.** My eyes ... very heavy, I lay down again and slept.
a) to be b) been c) being d) be
- 92.** He could see her face ... over the little kitten.
a) to bend b) being bent c) having bent d) bent
- 93.** The house door ..., she went in.
a) to open b) being opened c) open d) to be opened
- 94.** She returned with the letters for Mr. Brown
a) to sign b) signing c) signed d) having signed
- 95.** The most pleasant surprise is their ... to see us today.
a) to come b) having come c) coming d) came
- 96.** I could know that without your ... me.
a) to tell b) told c) being told d) telling
- 97.** It is necessary for my son ... foreign languages.
a) know b) to know c) knowing d) known
- 98.** I don't approve of your... too much.
a) to smoke b) smoked c) smoking d) being smoked
- 99.** John suggested his sister's ... the piano.
a) to play b) being played c) played d) playing.
- 100.** Would you be so kind as ... your voice?
a) to lower b) lowered c) lowering d) being lowered

*Level 3**

- 1.** He watched her ... the bell.
a) to ring b) ring c) rang d) rung
- 2.** He made us ... for several hours.
a) to wait b) waited c) wait d) to be waiting
- 3.** You will be able ... it yourself when you are older.
a) to do b) do c) did d) done
- 4.** The teacher told the pupils ... the sentence.
a) repeat b) repeating c) repeated d) to repeat
- 5.** They won't let us ... the Customs till our luggage has been examined.
a) to leave b) leaving c) leave d) left
- 6.** He is expected ... in a few days.
a) arrive b) to arrive c) arrived d) arriving
- 7.** He seems ... everyone.
a) to suspect b) suspect c) suspected d) to be suspected
- 8.** The ladder wasn't long enough ... the window.
a) reach b) reaching c) to reach d) reached
- 9.** I was astonished ... that he had left for England.
a) learn b) to learn c) learning d) learnt

- 10.** It was very brave of him ... into the burning house.
a) rushed b) rushing c) rush d) to rush
- 11.** I saw the boy ... the cup.
a) drop b) to drop c) dropped d) to be dropped
- 12.** They are known ... very generous.
a) be b) to be c) been d) were
- 13.** He happened ... at the window at that moment.
a) stand b) stood
c) to be standing d) to have been standing
- 14.** His mother doesn't let him ... what he wants.
a) to do b) do c) done d) to be doing
- 15.** He saw the old man ... the street in the wrong place.
a) cross b) to cross c) crossed d) to be crossing
- 16.** She is said ... very rich before leaving the country.
a) be b) been c) being d) to have been
- 17.** I felt my face ... red.
a) to turn b) turn c) turned d) to have turned
- 18.** We supposed her ... to the hospital the day before.
a) take b) taken
c) be taken d) to have been taken
- 19.** He was made ... that he was ready to sell the shop.
a) say b) said c) to say d) saying
- 20.** Friendship is not ... at a fair.
a) to buy b) to be bought c) buying d) buy
- 21.** Don't bother her. She seems ... now.
a) to study b) study c) studied d) to be studying
- 22.** Jane hoped ... the prize, but someone else won it.
a) give b) giving c) to be given d) given
- 23.** We are waiting for his first novel ... in English.
a) publish b) publishing c) to be published d) have published
- 24.** He found it difficult... the crossword.
a) to do b) do c) done d) to be done
- 25.** They are known ... a lot of money to charity in the past.
a) donate b) donating c) donated d) to have donated
- 26.** The gentleman ... to your father is the headmaster of your school.
a) talk b) to talk c) talking d) talked
- 27.** ... on the light, I was astonished at what I saw.
a) to turn b) turning c) turned d) be turned
- 28.** ... two languages, he applied for a job of a translator.
a) to learn b) learning c) learnt d) having learnt
- 29.** In Lviv we saw a building ... four centuries ago.
a) to build b) built c) build d) building
- 30.** They turned over the pages of the family album ... carefully at the pictures.
a) looking b) looked c) to look d) having looked

- 31.** ... by photographers and pressmen, she was wearing extremely fashionable clothes.
 a) to surround b) surrounding
 c) being surrounded d) surround
- 32.** The theatre ... here now will be the largest one in the city.
 a) to build b) building c) build d) being built
- 33.** He continued staring at the screen as if... by his first sight of television.
 a) to fascinate b) fascinated c) fascinating d) fascinate
- 34.** Everybody looked at the ... child in the street.
 a) to cry b) cried c) crying d) cry
- 35.** She admired him ... with their child.
 a) playing b) played c) to be playing d) having played
- 36.** The picture was found
 a) to damage b) damaged c) damaging d) being damaged
- 37.** The holidays ... over, we must get down to some hard work.
 a) to be b) been c) being d) be
- 38.** The boy was heard ... in the next room.
 a) sing b) sung c) having sung d) singing
- 39.** He didn't want his words ... on the tape.
 a) record b) recorded c) recording d) having recorded
- 40.** Do you have your dress ...?
 a) to make b) make c) made d) making
- 41.** The car was considered ... again.
 a) steal b) to steal c) stealing d) stolen
- 42.** He was very ... by her sudden change of attitude.
 a) surprised b) surprising c) to surprise d) surprise
- 43.** The man smiled, ... his teeth.
 a) to show b) showing c) show d) shown
- 44.** All the country near him was
 a) to break b) breaking c) broken d) break
- 45.** The taxi could be seen ... outside.
 a) waiting b) waited c) having waited d) be waited
- 46.** She had her bed ... to the corner of the room.
 a) to move b) move c) moving d) moved
- 47.** ... hands with them, he left the room.
 a) to shake b) shaken c) having shaken d) shake
- 48.** There were four girls ... on the wooden bench in the yard.
 a) to sit b) sitting c) sit d) sat
- 49.** She sat on the steps with her arms ... upon her knees.
 a) to cross b) crossing c) cross d) crossed
- 50.** ... the exercise, the teacher asked the students to do it.
 a) to explain b) explained
 c) having explained d) explaining
- 51.** They enjoy ... time in the garden.

- a) spend b) spending c) spent d) be spent
- 52.** ... is dangerous for your health.
a) smoking b) smoked c) being smoked d) having smoked
- 53.** Jane has stopped ... coffee because she is on a diet.
a) to drink b) drunk c) drinking d) being drunk
- 54.** Would you mind ... the window?
a) to open b) opening c) opened d) open
- 55.** He left the shop without... for the ball.
a) to pay b) pay c) paid d) paying
- 56.** She was well-known for ... Ukrainian folk songs.
a) to sing b) sung c) singing d) being sung
- 57.** He apologized for... so late.
a) being b) been c) to be d) be
- 58.** He was tired of... to the child.
a) to talk b) talking c) talked d) being talked
- 59.** She kept on ... in silence.
a) to write b) written c) writing d) having written
- 60.** She cannot go to bed without.
a) to speak b) spoken c) being spoken d) speaking
- 61.** We shall look forward to ... you.
a) to see b) seeing c) seen d) being seen
- 62.** I was afraid of... the wrong thing.
a) saying b) said c) to say d) to have said
- 63.** They were in the habit of... to London for week-ends.
a) to answer b) to have answered
c) answered d) answering
- 64.** He looked at me for a long time without....
a) to come b) having come c) coming d) come
- 65.** I shall never forget... to America for the first time.
a) go b) going c) gone d) have gone
- 66.** They hate ... in this awful room day after day.
a) sit b) sat c) sitting d) having sat
- 67.** He had difficulty in ... the crossword.
a) doing b) done c) to do d) being done
- 68.** ... fast is dangerous for everyone.
a) drive b) driving c) driven d) being driven
- 69.** I don't feel like ... to the cinema tonight.
a) to go b) gone c) going d) having gone
- 70.** She had no intention of... there any longer.
a) stay b) to stay c) stayed d) staying
- 71.** ... vegetables is good for your health.
a) eat b) eating c) eaten d) having eaten
- 72.** He entered without... at the door.
a) to knock b) knock c) knocking d) knocked

- 73.** I am sorry for ... unfair to you.
a) to be b) been c) be d) having been
- 74.** I don't want to drive a car; I'm afraid of ... an accident
a) having b) have c) had d) having had
- 75.** The baby didn't stop... all night.
a) cry b) crying c) cried d) having cried
- 76.** Why are you so keen on ... ?
a) to travel b) travel c) travelling d) travelled
- 77.** I began ... as soon as I heard about the match.
a) train b) trained c) be trained d) to train
- 78.** He succeeded in ... the world record.
a) to break b) breaking c) broken d) being broken
- 79.** How much did you expect ... for your work?
a) pay b) paying c) paid d) to be paid
- 80.** I can't afford ... on holiday this year.
a) to go b) go c) gone d) having gone
- 81.** Let me ... you some advice.
a) to give b) give c) given d) giving
- 82.** I heard someone ... the house.
a) to enter b) entered c) entering d) have entered
- 83.** I'd sooner... than tell the secret.
a) to die b) die c) dying d) died
- 84.** My father stopped ... ties some years ago.
a) wearing b) to wear c) wear d) worn
- 85.** I was made ... two hours for an appointment.
a) wait b) waiting c) to wait d) waited
- 86.** They made us ... early in the morning.
a) getting up b) to get up c) get up d) got up
- 87.** I look forward to ... you at the party.
a) to see b) see c) seen d) seeing
- 88.** I saw someone ... through the window.
a) to climb b) climb c) climbed d) to have climbed
- 89.** If you have something ..., say it now.
a) to say b) say c) saying d) said
- 90.** ... the door behind her, she got into the car.
a) To close b) Closed c) Closing d) Being closed
- 91.** She just sat there, ... nothing.
a) do b) to do c) done d) doing
- 92.** The duty of all mankind is ... for peace.
a) fight b) fighting c) fought d) being fought
- 93.** He did not remember... in that room before.
a) be b) been c) having been d) have been
- 94.** . He was unable ... silence.
a) to keep b) keeping c) kept d) being kept

95. She could feel her hands

- a) to tremble b) trembling c) trembled d) to be trembling

96. The lamp ..., she took her son's letter.

- a) to light b) lit c) to be lit d) having been lit

97. After ... about ten yards, he found the ball among the leaves.

- a) to walk b) walk c) walking d) walked

98. I insist on both of them ... in time.

- a) to come b) coming c) have come d) come

99. For about ten days we seemed ... on nothing but bread and water.

- a) live b) lived c) living d) to have been living

100. ... his luggage, he went to look for a taxi.

- a) Having picked up b) To pick up
c) Picked up d) Being picked up

101. The teacher reminded the students ... their assignments.

- a) to complete b) complete c) completing d) completed

102. Mrs. Jackson told her young son not... the hot stove.

- a) touch b) touching c) to touch d) touched

103. The pilot was forced ... the plane.

- a) landing b) to land c) landed d) to be landed

104. It's a good idea for them ... gerunds and infinitives because they want to speak English fluently.

- a) to study b) study c) studied d) having studied

105. The teacher opened the window in order... some fresh air in the room.

- a) let b) letting c) to let d) to have let

106. Nuclear physics is too difficult....

- a) understand b) understood c) understanding d) to understand

107. He expected ... to the party, but he wasn't.

- a) to invite b) to be invited c) invite d) invited

108. John is fortunate now ... a scholarship last month.

- a) to give b) given
c) to have been given d) giving

109. Every hour he stops his work ... a cigarette.

- a) to smoke b) smoking c) to have smoked d) smoke

110. You are likely ... the book in our library.

- a) finding b) to find c) found d) to be found

111. Three men are reported ... in the accident.

- a) to injure b) injuring
c) injured d) to have been injured

112. Something made them ... the meeting early.

- a) to leave b) left c) leave d) to be left

113. Several minutes ago he saw them ... in the entrance hall.

- a) to talk b) talking c) talked d) have talked

114. Where can I have my umbrella ...?

- a) to mend b) mending c) mend d) mended
- 115.** ... all her shopping she went home.
- a) To do b) Done c) Having done d) To be done
- 116.** Her daughter sat quite silent, with her eyes ... on the ground.
- a) to fix b) fixed c) fixing d) have fixed
- 117.** Why don't you have your piano ...?
- a) to tune b) tuning c) tune d) tuned
- 118.** Then he looked out of the window and saw clouds ... in the sky.
- a) gathering b) to gather c) gathered d) to be gathered
- 119.** ... by her father, she went to her new room.
- a) To accompany b) Accompany
- c) Accompanied d) To have accompanied
- 120.** Generally ..., I don't like coffee.
- a) to speak b) speaking c) spoken d) speak
- 121.** Other footsteps were heard ... the room below.
- a) have crossed b) crossed c) being crossed d) to cross
- 122.** The girl was silent, ... at her hands again.
- a) to look b) looked c) looking d) to have looked
- 123.** ... the door behind her, Isabel waited a little.
- a) To close b) Closed c) To be closed d) Having closed
- 124.** They admired the stars ... in the sky.
- a) twinkling b) to twinkle c) twinkled d) to be twinkling
- 125.** ... alone, Paul and I kept silence for some time.
- a) To leave b) Being left c) Leaving d) Have left
- 126.** Sometimes children complain about not... by their parents.
- a) to understand b) to be understood
- c) being understood d) understanding
- 127.** Mr. Jackson has a good chance of ... president.
- a) to elect b) electing c) elected d) being elected
- 128.** The apples on the tree are ripe. They need
- a) picking b) picked c) to pick d) to have picked
- 129.** We are excited about Mary's ... a scholarship.
- a) to win b) winning c) won d) being won
- 130.** I couldn't understand his not.
- a) to want b) wanted c) wanting d) have wanted
- 131.** Ann borrowed Sally's clothes without... her first.
- a) to ask b) asked c) have asked d) asking
- 132.** I'll help you with your homework as soon as I finish ... the dishes.
- a) wash b) washing c) washed d) being washed
- 133.** I can't help ... why Larry did such a foolish thing.
- a) wondering b) to wonder c) wondered d) to be wondered
- 134.** I don't remember ever ... that story before.
- a) hear b) to hear c) having heard d) heard
- 135.** You should stop ... if you get sleepy.

a) to drive b) driven c) to have driven d) driving

136. Please, forgive me for not... here to help you yesterday.

a) to be b) been c) having been d) have been

137. In spite of... busy, he did all he could to help her.

a) to be b) being c) been d) to have been

138. The boys could not leave the house without... for permission.

a) asking b) to ask c) asked d) to have asked

139. Sometimes the sad expression on his face makes me ... sorry for him.

a) to feel b) felt c) feeling d) feel

140. Edward stood on the beach ... at the ship.

a) to look b) looking c) looked d) look

141. I usually watched them instead of... ball with them.

a) to play b) played c) playing d) have played

142. If you hear any news, I want... immediately.

a) to be told b) telling c) to have told d) told

143. I was getting sleepy, so I let my friend ... the car.

a) to drive b) drive c) driven d) to be driven

144. We sat in the kitchen ... very hot, strong tea.

a) to sip b) sip c) sipping d) sipped

145. Emily stopped ... a black cat run across the street.

a) to let b) let c) being let d) to have let

146. I'm tired. I wouldn't mind just ... at home tonight.

a) to stay b) staying c) stayed d) to have stayed

147. ... about another country is very interesting.

a) Learn b) Learnt c) Learning d) Being learnt

148. Lillian deserves ... the truth about what happened last night.

a) to tell b) to be told c) told d) to have told

149. Don't keep ... me the same questions over and over.

a) to ask b) asked c) being asked d) asking

150. Time ..., we shall start tomorrow.

a) to permit b) permitting

c) permitted d) to have permitted

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