

UNIT 3 ■ Achievement Test

Name _____

- ④ Listen to the conversation. Read the sentences. Then listen again and check true or false.

	true	false
Example: The man and woman are talking about financial goals.	☒	☐
1. The woman has clear long-term financial goals.	☐	☐
2. The man did not expect to have such a serious conversation.	☐	☐
3. The man and woman are both over 40.	☐	☐
4. The woman plans to retire at 40.	☐	☐
5. The woman plans to be financially secure by the time she is 40.	☐	☐
6. The woman knew that the man was going to pay for dinner.	☐	☐

Circle the letter of the answer that correctly completes each sentence.

Example: "Jim will spend two hours looking for a restaurant that gives free bread. I can't believe he is _____."

- ☒ a. so cheap b. so generous c. such a spendthrift

7. "It's not hard to be _____; you just have to spend a little less and save a little more."
a. thrifty b. stingy c. a spendthrift
8. "Whenever Jeremiah goes into a record store, he comes out with four or five CDs for himself. He's _____."
a. a real tightwad b. a real spendthrift c. really generous
9. "My uncle is so _____ he won't even buy ice cream for his own children."
a. generous b. frugal c. stingy
10. "Jeanne always shares whatever she has with everyone. She's the most _____ person I know."
a. frugal b. stingy c. generous
11. "They are all saying I'm a _____ just because I said that I would rather walk than pay for parking."
a. tightwad b. big spender c. spendthrift

Key Achievement Test Summit 3 Unit 3

R Sanford



Key Achievement Test Summit 3 Unit 3:

Decoding **Key Achievement Test Summit 3 Unit 3**: Revealing the Captivating Potential of Verbal Expression

In a period characterized by interconnectedness and an insatiable thirst for knowledge, the captivating potential of verbal expression has emerged as a formidable force. Its power to evoke sentiments, stimulate introspection, and incite profound transformations is genuinely awe-inspiring. Within the pages of "**Key Achievement Test Summit 3 Unit 3**," a mesmerizing literary creation penned by way of a celebrated wordsmith, readers attempt an enlightening odyssey, unraveling the intricate significance of language and its enduring effect on our lives. In this appraisal, we shall explore the book's central themes, evaluate its distinctive writing style, and gauge its pervasive influence on the hearts and minds of its readership.

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