

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.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
1. The woman has clear long-term financial goals.	<input type="checkbox"/>	<input type="checkbox"/>
2. The man did not expect to have such a serious conversation.	<input type="checkbox"/>	<input type="checkbox"/>
3. The man and woman are both over 40.	<input type="checkbox"/>	<input type="checkbox"/>
4. The woman plans to retire at 40.	<input type="checkbox"/>	<input type="checkbox"/>
5. The woman plans to be financially secure by the time she is 40.	<input type="checkbox"/>	<input type="checkbox"/>
6. The woman knew that the man was going to pay for dinner.	<input type="checkbox"/>	<input type="checkbox"/>

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

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