

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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L Darling-Hammond



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Key Words for High Achievement R. FitzGerald, 2002 Students learn challenging words through reproducible exercises
Resources in Education , 2001-04 The Seattle Educational Bulletin , 1925 **Bulletin of the Atomic Scientists**

, 1996-05 The Bulletin of the Atomic Scientists is the premier public resource on scientific and technological developments that impact global security Founded by Manhattan Project Scientists the Bulletin s iconic Doomsday Clock stimulates solutions for a safer world *Departments of Labor, Health and Human Services, Education, and Related Agencies*

Appropriations for 2007: Testimony of members of Congress and other interested individuals and organizations United States. Congress. House. Committee on Appropriations. Subcommittee on the Departments of Labor, Health and Human Services, Education, and Related Agencies, 2006 *Building Age and National Builder* , 1927 **Research in Education**

, 1969 Billboard , 2010-04-03 In its 114th year Billboard remains the world s premier weekly music publication and a diverse digital events brand content and data licensing platform Billboard publishes the most trusted charts and offers unrivaled reporting about the latest music video gaming media digital and mobile entertainment issues and trends

Cumulated Index of the Christian Science Monitor , 1961 Popular Mechanics , 1944-03 Popular Mechanics inspires instructs and influences readers to help them master the modern world Whether it s practical DIY home improvement tips gadgets and digital technology information on the newest cars or the latest breakthroughs in science PM is the ultimate guide to our high tech lifestyle **Sparkling Achievements** , 2001 Chicago Tribune , 1972

Departments of Labor, Health and Human Services, Education, and Related Agencies Appropriations for 2007 United States. Congress. House. Committee on Appropriations. Subcommittee on the Departments of Labor, Health and Human Services, Education, and Related Agencies, 2006 Congressional Record United States. Congress, 1992 The Congressional Record is the official record of the proceedings and debates of the United States Congress It is published daily when Congress is in session The Congressional Record began publication in 1873 Debates for sessions prior to 1873 are recorded in The Debates and Proceedings in the Congress of the United States 1789 1824 the Register of Debates in Congress 1824 1837 and the Congressional Globe 1833 1873 **Current Policy** , 1987 **Presidential Certification of Narcotics Source Countries** Ann B. Wroblewski, 1988 *Surveyor and Municipal and County Engineer* , 1913 *The Surveyor & Municipal & County Engineer* , 1913 **The Surveyor and Municipal and County Engineer** , 1913 *Army and Navy Register* , 1928

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