# UNIT 3 ■ Achievement Test

isten to t		Read the sentences. Then	listen again and check	true	felse		
Example:	The man and we	oman are talking about fir	ancial goals.	25	CL		
1. Th	ne woman has clea	r long-term financial goal	s	D.s.	0		
2. Th	se man did not exp	pect to have such a serious	s conversation.	-0	O.		
3. Th	se man and woma	n are both over 40.					
4. Th	se woman plans to	pettine at 40,					
5. Th	se woman plans to	be financially secure by t	he time she is 40.	'a			
6. Th	se woman knew th	ut the man was going to j	pay for dinner.				
Circle the	letter of the answ	er that correctly complete	s each sentence.				
Example:	he is	two hours looking for a re		onead. I can	't believe		
	(a) so cheap	b. so generous c. su	ch a spendthrift				
7. "1	t's not hard to be.	; you just have	to spend a little less and	save a little	more."		
a.	thrifty	b. stingy	<ul> <li>a spendthrift</li> </ul>				
	Vhenever Jeremial	goes into a record store,	he comes out with four c	r five CDs f	or himself.		
	a real tightwad	b. a real spendthrift	c. really generous				
9. 3	"My uncle is so he won't even buy ice cream for his own children."						
	generous	b. frugal	c. stingy				
	eanne always shar ww."	es whatever she has with	everyone. She's the mos	t	person I		
- P	frugal	b. stingy	c. generous				
	ney are all saying by for parking."	I'm a just beca	tuse I said that I would r	ather walk t	han		
	tischtwad	b. big spender	<ul> <li>spendthrift</li> </ul>				

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**Léo Pomar** 

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