

# UNIT 3 ■ Achievement Test

Name \_\_\_\_\_

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

|  | true                                | false                    |
|--|-------------------------------------|--------------------------|
| <b>Example:</b> 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

# Key Achievement Test Summit 1 Unit 3

**M Walker**



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