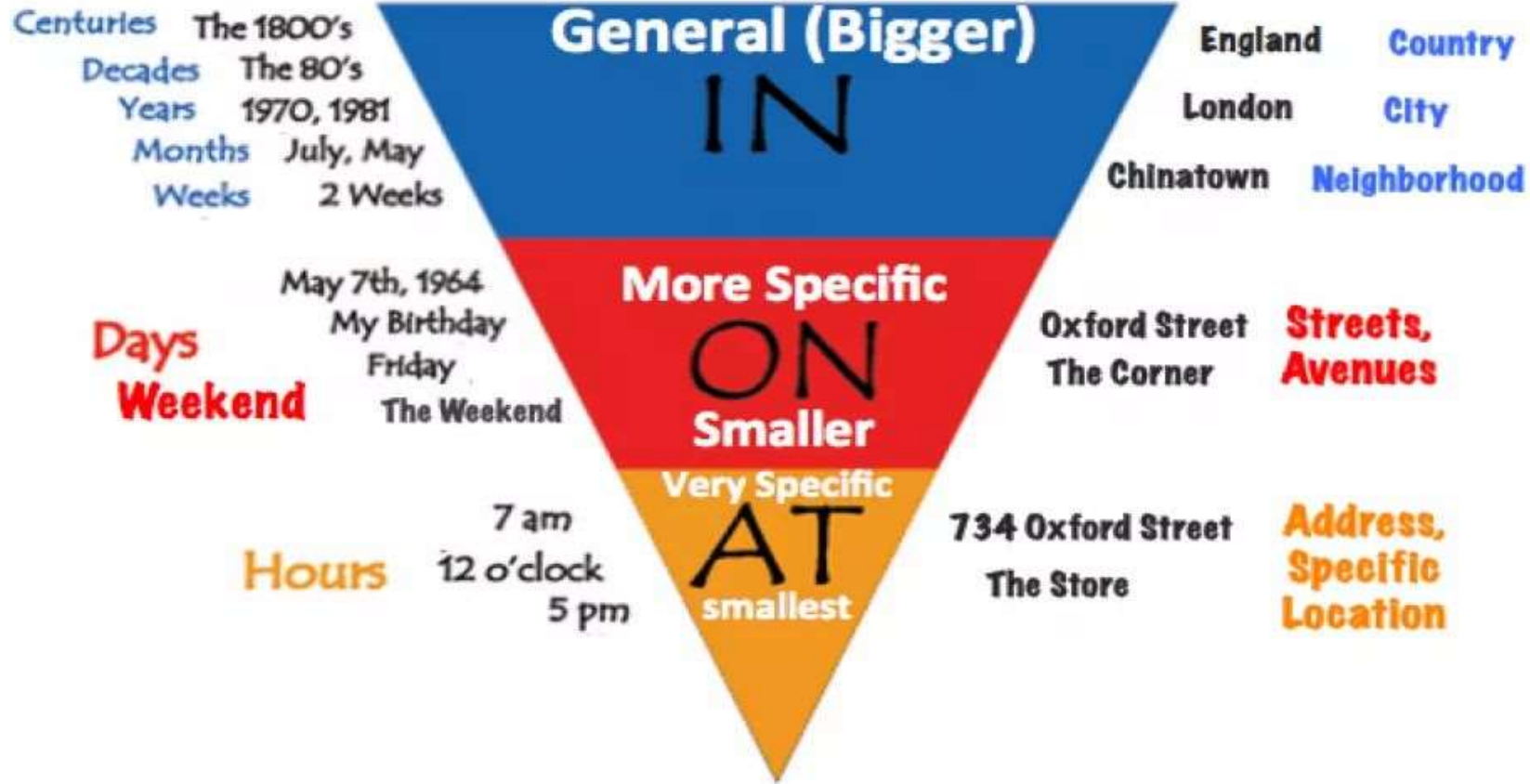


**BANKER'S
LOUNGE**
EMAD KATARRA

BFI Diploma



Time IN – ON - AT Location



Conditionals

CONDITION

+

RESULT

ZERO conditional

If you stand in the rain, you get wet.
If you heat ice, it melts.

PRESENT SIMPLE

+

PRESENT SIMPLE

USES: Facts which are generally true or scientific facts.
The condition always has the same result.

FIRST conditional

If it rains, we will cancel the trip.
If you study, you will pass the exam.

PRESENT SIMPLE

+

WILL / WON'T + VERB

USES: A possible situation in the future.
Predicting a likely result in the future (if the condition happens).

SECOND conditional

If I won the lottery, I would travel a lot.
If they sold their house, they would be rich.

PAST SIMPLE

+

WOULD + VERB

USES: Hypothetical or unlikely situations.
Unreal or improbable situation now or in the future.

THIRD conditional

If you had studied, you would have passed the exam.
If I hadn't been sick, I would have gone to your party.

PAST PERFECT

+

WOULD HAVE + PAST PARTICIPLE

USES: The person is imagining a different past.
Imaginary situation that did not happen in the past.



PRONOUNS

WHO

refers to people
(subject)

He who overcomes his anger
subdues his greatest enemy.

WHOM

refers to people
(objects of the verb)

She's the woman whom I met
in Greece.

WHOSE

refers to
possessions

Whose keys are on the
kitchen counter?

WHICH

refers to animals
and objects.

That is not good language
which all understand not.

THAT

refers to people,
things, and animals

It's a poor mouse that has
only one hole.

WHERE

refers to places

Sign your name on the
form where I've put a cross.

WHEN

refers to time

Let's cross the
bridge when we come to it.

WHY

refers to reasons

I'd like to know the
reason why you're so late.

WHAT

refers to things

Pardon me - I didn't
hear what you said.

Examples



**My name's
I'm
I've graduated
from faculty
of
department
of
Inwith.....
degree**



Passive & Active Voice



Tense	Active Voice	Passive Voice
Present Simple	She delivers the letters.	The letters are delivered .
Past Simple	She delivered the letters.	The letters were delivered .
Future Simple	She will deliver the letters.	The letters will be delivered .
Present Continuous	She is delivering the letters.	The letters are being delivered .
Past Continuous	She was delivering the letters.	The letters were being delivered .
Going to	She is going to deliver the letters.	The letters are going to be delivered .
Present Perfect	She has delivered the letters.	The letters have been delivered .
Past Perfect	She had delivered the letters.	The letters had been delivered .
Infinitive	She has to deliver the letters.	The letters have to be delivered .
Modals	She must deliver the letters.	The letters must be delivered .



Tenses , Usage and keywords

	Past	Present	Future
Simple	<p>He managed to pay off his debts last year.</p> <p>To describe past actions that happened and ended.</p> <p>Yesterday last (week-month-year)ago in...</p>	<p>* I withdraw money every month. * she takes money every week.</p> <p>Habits - routine - facts - future events with time table.</p> <p>every _ always _ usually _ sometimes _ often _ rarely _ hardly ever _ occasionally _ never</p>	<p>I will open a bank account next week.</p> <p>To describe future actions without preparation.</p> <p>tomorrow next in...</p>
Continuous	<p>I was talking to customers yesterday morning.</p> <p>I was printing files when my boss called.</p> <p>we were printing files while we were discussing an issue.</p> <p>when _ while</p>	<p>I am checking my account right now.</p> <p>You are listening to the costumers at the moment.</p> <p>To decribe actions that are happening now.</p>	<p>I will be working tomorrow from 9am to 3 pm.</p> <p>To describe actions that will be happening at an exact time in the future.</p>
Perfect	<p>The thief had escaped before the police arrived.</p> <p>To indicate a complete action of the past that happened before another action took place.</p> <p>(after _ as soon as) (before _ by the time) (when)</p>	<p>*I have used my visa to make payements recently. -It has rained for hours. *I have just checked my account. *I have known that bank since 2010. I have never been to London.</p> <p>(just_ already)(for _since) (lately _ recently) (never _ ever) (yet)</p>	<p>I will have transfered your money by tomorrow afternoon.</p>
Perfect continuous	<p>To indicate an action in the past that began before a certain point in the past and continued up until that time.</p>	<p>To indicate an action which started at some point in the past and may or may not be complete.</p>	<p>To indicate an action that will have happened for some time and will not be complete yet at a certain point in the future.</p>



1_ Main words.

2_Function words

*helping verbs

*prepositions

*pronouns

*articles

*conjunctions

"what are you going to
do the next month ?"

"I'll call him this year."

"what does she do ? "

"what does he do ? "

Reduction 🔥



**How to learn
and remember
vocabulary :**

- 1.content**
- 2.write down**
- 3.meaning**
 - * definition**
 - * example**
 - *images**
 - * synonyms**
 - * antonyms**
 - * drawing**
 - * miming**
 - * real objects**





Modal verbs + inf (only)

CAN	Ability	I can speak Spanish.
	Permission	Can I go to bathroom?
	Probability	It can't be Mark. He is in London.
COULD	Past ability	He could speak French when he was 6 years old.
	Past permission	He could go to theater.
	Probability (40%)	It could get much hotter in July.
	Request	I could lend you my notebook.
MAY	Probability(50%)	It may snow tomorrow.
	Permission	May I come in?
MIGHT	Probability (35% or less)	It might rain today.
MUST	Prohibition	You mustn't speak loudly. It is hospital.
	Deduction/probability(100%)	The teacher must be Mark. I've seen his bicycle outside.
SHOULD	Advice	You shouldn't smoke. It is unhealthy.
WILL	Prediction	I think he will study harder this time.
	Spontaneous decision	Oh, it's very hot today. I'll open the window.



Question tag

present <i>be</i>	Your name is Pedro, isn't it?	She's never late, is she?
present simple	You live downstairs, don't you?	You don't live here, do you?
past simple	She studied biology, didn't she?	They didn't know, did they?
past continuous	You were joking, weren't you?	You weren't joking, were you?
present perfect	You've done this before, haven't you?	You haven't finished yet, have you?
past perfect	He had been in the war, hadn't he?	They had never been there, had they?
will	You'll be OK, won't you?	We won't arrive on time, will we?
modal verb	She can speak English, can't she?	You shouldn't be here, should you?



Exception!!! Irregular question tags

- | | |
|---------------------------------------|---------------------|
| • I am lucky to be alive | aren't I? |
| • Everyone is looking you | aren't they? |
| • Let's hike in the mountains, | shall we? |
| • Don't forget to let me know, | will you? |
| • Be careful, | won't you? |
| • This/that is so dangerous, | isn't it? |
| • These/ those are brave men | aren't they? |



Factors That Impact Your Credit Score



Payment history



Total debt owed



Length of credit history



New or recent credit



Types of credit

Investopedia

Investopedia

recent credit
new or

types of credit

**30 English
Banking Terms
Every
Businessperson
Should Know**

1. Account



2. Credit



3. Debit



4. Balance



5. Loan



6. Student Loan



7. Debt



8. Interest Rate



**9. To
Withdraw**



**10. To
Overdraw**



11. Overdraft



12. ATM



13. Direct Debit

14. Standing Order



Standing order

بطاقات الخصم المباشر Debit Cards



- مرتبطة بحسابك الشخصي سواء الحساب الجاري أو حساب التوفير
- لا يمكن سحب أموال أكثر من المتواجد في حسابك فعلياً
- تستطيع استخدامها في عمليات الشراء من المتاجر ونقاط البيع POS أو السحب النقدي/الإيداع النقدي بماكنات ATM دون أي عمولات إضافية

يمكن استخدام البطاقة في جميع نقاط البيع التي تقبل البطاقات المصرفية. لا يمكن استخدامها في نقاط البيع التي لا تقبل البطاقات المصرفية. لا يمكن استخدامها في نقاط البيع التي لا تقبل البطاقات المصرفية.

**15. Deferred
Payment**



**16.
Statement**



17. Personal Identification Number (PIN)

الرجوع تسجيل خروج 09:05 33% 09:00 Qoredoo

تسجيل خروج

خدمات بطاقات الخصم

تغيير رقم التعريف الشخصي لبطاقة الخصم

إصدار رقم تعريف

تجديد

استبدال

تغيير السقف

تفعيل

Visa Electron
XXXX1010
Active

Visa Electron
434204xx
Card is Pending For Activation

تسليم رقم التعريف الشخصي

أمدد عبر الإنترنت

سبب تقديم الطلب

أدخل

تقديم طلب

الإعدادات

18. Safety Deposit Box



**19. Credit
Limit**



20. Mortgage



21. Collateral



22. Appraisal



توصيات

23. Guarantor



24. Payoff



25. Clause



**26.
Prepayment**



27. Bank Charges

03/12/12 SEYED MANSOUR MIREBRAHIM MOUSAVI

899
NATION
ST/12234/CBLTQ
999: CHER3000
121
EXCH RATE SHOULDN'T GET UPDATED

REF. TRANSACTION
TELLER
PID.NO
NARRATION

DEPOSIT

FOLLOWING CASH DEPOSIT HAS BEEN CREDITED TO YOUR USD
ACCOUNT NUMBER 0334011505550024 FOR VALUE DATED 21.08.12

AMOUNT DEPOSITED	USD	100.00
EXCHANGED AT RATE		
CHARGES DEDUCTED	USD	
AMOUNT CREDITED	USD	100.00

28. Business Days



29. Branch



30. Electronic Banking



Exam 1

1) Where are the stamps?

“_on the desk “

- a) They are
- b) They
- c) Their
- d) That

2) I__stop eating, I’m getting fat

- a) have
- b) should
- c) shall
- d) can



3) We're very.....about the news.

- a) **Exciting**
- b) **Excitement**
- c) **Excited**
- d) **Excite**

4) My _____sister is interestedEnglish.

- a) **Learning**
- b) **Learn**
- c) **In learning**
- d) **To learn**



5) Tom failed the test, he ____ study more.

- a) **Can**
- b) **Should**
- c) **Have**
- d) **Could**

6) Excuse me could you tell me where....___?

- a) **The bus station is**
- b) **Is the bus station**
- c) **It is the bus station**
- d) **The bus stations**



7) Before_ to bed I usually brush my teeth .

- a) **To go**
- b) **Goes**
- c) **Going**
- d) **Go**

8) I fell asleep while__my homework.

- a) **To do**
- b) **Do**
- c) **Done**
- d) **Doing**



9) Let's go for a walk _?

- a) Will we
- b) Won't we
- c) Should we
- d) Shall we

10) Bears_honey.

- a) Likes
- b) Are Liking
- c) Liked
- d) Like



11) That is the boy___swims very well.

- a) Which
- b) Who
- c) whose
- d) whom

12) If you had studied well....._the exam.

- a) You will pass
- b) you would pass
- c) You would have passed
- d) you pass



13) I usually go to Alexandria_the summer.

- a) On
- b) At
- c) In
- d) From

14) I was born_May 5.

- a) At
- b) In
- c) From
- d) On



15) You'd better take a taxi__you'll arrive late .

- a) Furthermore
- b) Therefore
- c) Otherwise
- d) Consequently

16) We hope__you soon.

- a) Seeing
- b) That see
- c) See
- d) To see



17) If it rains___cancel the trip.

- a) **We would**
- b) **We should**
- c) **We will**
- d) **We have**

18) Sara is used to___up early.

- a) **To get**
- b) **Get**
- c) **Getting**
- d) **Gets**



19) The weather was terrible, _____, we decided to delay our trip.

- a) Furthermore
- b) Therefore
- c) Because
- d) Besides

20) I'm right

- a) Am not I
- b) Are I
- c) Aren't I
- d) Did I



21) Scarlet asked meI liked the movie .

- a) **weather**
- b) **whether**
- c) **either**
- d) **neither**



Model answers

- 1) A
- 2) B
- 3) C
- 4) C
- 5) B
- 6) B
- 7) C
- 8) D
- 9) D
- 10) D
- 11) B
- 12) C
- 13) C
- 14) D
- 15) C
- 16) D
- 17) C
- 18) C
- 19) B
- 20) C
- 21) B



Exam 2

1) They are moving----- a new house.

- a) In
- b) Into
- c) At
- d) for

2) I Can't speak German well
"I Can't "

- a) No
- b) Never
- c) Not
- d) Neither



3) I don't have a computer, but _____ my friends do.

- a) the most
- b) almost
- c) most of
- d) most

4) I had an accident. I wish I _ more careful.

- a) was being
- b) will be
- c) have been
- d) had been



5) The old man is trying the glasses

- a) in
- b) out
- c) on
- d) into

6) He can do it than I can.

- a) best
- b) good
- c) Better
- d) the best



7) If he here, I'll tell him everything.

- a) **came**
- b) **come**
- c) **comes**
- d) **was coming**

8) What if he doesn't come?

- a) **will you do**
- b) **will do you**
- c) **you will do**
- d) **you do**



9) I'll stay at home if it

- a) rained
- b) rain
- c) rains
- d) raining

10) I was working..... 3 hours yesterday.

- a) Since
- b) for
- c) at
- d) in



11) George to another man when I saw him.

- a) is talking
- b) talks
- c) has talked
- d) was talking

12) Are the bags ready?

are

- a) That are
- b) There are
- c) Their
- d) They are



13) I live__4040 Oak Avenue.

- a) On
- b) At
- c) In
- d) Next

14) “I like to cook “
do I “

- a) And
- b) So
- c) Also
- d) Too



15) David enjoys _____ sports on TV.

- a) Watching
- b) Watch
- c) To watch
- d) Watched

16)everyone I know plays a musical instrument.

- a) The most
- b) Almost
- c) All
- d) Most of



17) Yesterday's game caused a lot of_.

- a) excited
- b) excitement
- c) excite
- d) exciting

18) This apartment is___one we've seen all week.

- a) Cheaper than
- b) The cheap
- c) The cheapest
- d) The cheaper



19) Tom's never bought a new car,___he?

- a) does
- b) Is
- c) Was
- d) has

20) The package still hasn't arrived. I wish I_it earlier.

- a) was sending
- b) had sent
- c) am sending
- d) have sent



21) Can you tell me where_____?

- a) is it the bank?
- b) the bank is
- c) it is the bank
- d) is the bank

22) My suitcase would have been much lighter if I_____all my books.

- a) don't pack
- b) not packing
- c) hadn't packed
- d) not pack



23) I met Carl many years ago. _____ him for a long time .

- a) I'm knowing
- b) I've known
- c) I'd know
- d) I'll know

24) This book is interesting. It's really worth_.

- a) You read
- b) read
- c) reading
- d) being road



25) Would you mind_____down the radio?

- a) turn
- b) to turn
- c) you turn
- d) turning

26) Sales are down so we will have to reduce the costs and..... on spending

- a) turn down
- b) cut back
- c) take over
- d) branch out



27) The washing machines needs_____.

- a) being fixed
- b) to be fixed
- c) to fix
- d) you fix it

28) By this time tomorrow,___in Montreal.

- a) I'm arriving
- b) I've been arriving
- c) I'd arrive
- d) I'll have arrived



29) You look tired, you must _hard today.

- a) worked
- b) have worked
- c) working
- d) to work

30) I am used to _____the bus to work.

- a) To take
- b) To taking
- c) Took
- d) Taking



31) The tie_ costs only \$ 10.

- a) that I like
- b) I like that
- c) what I like
- d) I like it

32) Everyone took an umbrella_____me.

- a) except
- b) only
- c) unless
- d) instead



33) The man in the restaurant, is a police officer.

- a) sitting
- b) who sitting
- c) is sitting
- d) sit

34) I bought an audio course_improve my French.

- a) In order
- b) So that
- c) That
- d) In order to



35) Maria is _____ intelligent girl in our class.

- a) most
- b) the most
- c) more
- d) the more

36) You'd better tell _____ in here joe

- a) not to smoke
- b) not smoking
- c) no smoke
- d) don't smoking



37) Sara feels really tired today. She should to bed earlier last night.

- a) go
- b) have gone
- c) went
- d) be going

38) Amr's uncle recommended that he inf more money.

- a) save
- b) saved
- c) saving
- d) Will save



39) The more you practice English, __ it gets.

- a) easy
- b) the easy
- c) easier
- d) the easier

40) My office is _____ downtown

- a) on
- b) near
- c) close
- d) at



Answers

- 1) B
- 2) D
- 3) C
- 4) D
- 5) C
- 6) C
- 7) C
- 8) A
- 9) C
- 10) B
- 11) D
- 12) D
- 13) B
- 14) B
- 15) A
- 16) B
- 17) B
- 18) C
- 19) D
- 20) B

- 21) A
- 22) C
- 23) B
- 24) C
- 25) D
- 26) B
- 27) B
- 28) A
- 29) B
- 30) D
- 31) A
- 32) A
- 33) A
- 34) B
- 35) B
- 36) A
- 37) B
- 38) C
- 39) D
- 40) B



Exam 3

1) No sooner Andy opened the window it started to rain.

- a) has _ than
- b) had _ then
- c) has _ then
- d) had _ than

2) Amanda stayed at home her illness.

- a) as
- b) due to
- c) because
- d) hence

hence = therefore = consequently = thus = so

furthermore = moreover = in addition to = also = as well =
subsequently = and

otherwise = or

though = even though = although = however + sentence

despite = in spite of + gerund / noun

but



3) “why will you travel tomorrow?”

He asked me

- a) If I will travel tomorrow.
- b) Why I will travel the next day.
- c) Why I would travel the following day.
- d) Whether I will travel the previous day.

4) I had an accident. I wish__more careful.

- a) was being
- b) will be
- c) have been
- d) had been



5) Bill would have done something about the problem if he.....__about it

- a) **did know**
- b) **had known**
- c) **was known**
- d) **would know**

6) Sara moved to Paris._____there for a year already

- a) **she's living**
- b) **she lives**
- c) **She's been living**
- d) **she was living**



7) The movie's great, its really worth _____

- a) Seeing
- b) to see
- c) you see
- d) see

8) I'd play the piano better if I _____more

- a) practicing
- b) can practice
- c) practiced
- d) will practice



9) Would you mind___In here?

- a) don't smoke
- b) not to smoke
- c) not smoking
- d) no smoke

10) This fruit needs___before you eat.

- a) To wash
- b) You wash it
- c) Being washed
- d) To be washed



11) By the time you get this post card,_____Newyourk

- a) I'd left
- b) I'm leaving
- c) I'll have left
- d) I've been leaving

12) The ground is wet. it must _____

- a) raining
- b) have rained
- c) to rain
- d) rained



13) She is used to_____up early.

- a) get
- b) getting up
- c) to getting
- d) to get

14) they transfer money

- a) lot of times
- b) a lot times
- c) a lot of times
- d) alot of times



15) I won't go _____ you come with me

- a) **Instead**
- b) **Except**
- c) **Unless**
- d) **Although**

16) The are too many for them.

- a) **Teacher's tasks**
- b) **Teachers' tasks**
- c) **Teacher's task**
- d) **Teachers' task**



17) I'm going to flying school ... I can learn how to fly my own plane

- a) that
- b) in order
- c) in order to
- d) so that

18) she speaks

- a) quietly
- b) quite
- c) quiet
- d) quietly



19) I'd prefer__at home this weekend

- a) not stay
- b) not staying
- c) not to stay
- d) don't stay

20) he wanted to buy expensive watch, however had had only Euro.

- a) an _ a
- b) an _an
- c) a _an
- d) the _a



21) Betty's husband suggested that she inf..... a few days off from work

- a) has took
- b) taking
- c) take
- d) will take

22) The older I get____I become

- a) more impatient
- b) the more impatient
- c) most impatient
- d) the most impatient



23) _____ several good restaurants in our neighborhood

- a) There
- b) They're
- c) There are
- d) Their

24) The gas station is _Main street

- a) on
- b) at
- c) next
- d) close



25) "I can't swim very well
can't.....__."

- a) too
- b) Either
- c) So
- d) neither

26) the new manager is not skilled in dealing with problems mine is .

- a) such _ as
- b) as _ as
- c) as _ such
- d) such _ such



27) These days, _____ women keep working after they get married

- a) most
- b) most of
- c) almost
- d) the most

28) My new job is very

- a) excitement
- b) excited
- c) exciting
- d) excite



29) there accommodation in this city

- a) are many
- b) is much
- c) is few
- d) is a few

30) Mt. Everest is _mountain in the world

- a) the high
- b) higher
- c) the highest
- d) higher than



31) there is water .It's okay I am not thirsty.

- a) a few
- b) a little
- c) Lots of
- d) much

32) the letters

- a) were delivering
- b) had delivered
- c) had been delivered
- d) has been delivered



33) If I had known about the accident, I ____ it to the police

- a) **reported**
- b) **would have reported**
- c) **was reporting**
- d) **have been reporting**

34) Yolanda ____ part time for several years now

- a) **has been working**
- b) **is working**
- c) **works**
- d) **was working**



35) of my friends smart

- a) Both _ are
- b) Both _ is
- c) None _ are
- d) Alot _ are

36) If I went to live in a foreign country,____my friends

- a) I'd miss
- b) I'm missing
- c) I missed
- d) I miss



37) They lunch before they hanged out, so they are hungry.

- a) Hadn't had
- b) Didn't had
- c) Had had
- d) Weren't have

38) Before a film is finished, it needs _____

- a) they edit it
- b) to edit
- c) to be edited
- d) being edited



39) What happened to Kate?

She must_____about our appointment

- a) forget
- b) be forgetting
- c) forgets
- d) Have forgotten

40) We're not used___our own meals

- a) cook
- b) to cook
- c) cooking
- d) to cooking



41) Chicago,___is nicknamed the windy city, is the largest city in Illinois

- a) it
- b) which
- c) what
- d) who

42) _____ John, I like to cook

- a) Unless
- b) Except
- c) Instead
- d) Unlike



43) Helike his brother.

- a) Do not look
- b) Does not look
- c) Isn't look
- d) Is look

44) For me, math is _____difficult than biology

- a) more
- b) the more
- c) most
- d) the most



45) I feel sick, I shouldn't _____ so much

- a) to eat
- b) eaten
- c) have eaten
- d) eating



Answers

- 1) D
- 2) B
- 3) C
- 4) D
- 5) C
- 6) C
- 7) A
- 8) C
- 9) C
- 10) D
- 11) B
- 12) D
- 13) B
- 14) C
- 15) C
- 16) B
- 17) D
- 18) D
- 19) C
- 20) A

- 21) C
- 22) B
- 23) C
- 24) A
- 25) C
- 26) B
- 27) C
- 28) C
- 29) B
- 30) C
- 31) B
- 32) C
- 33) B
- 34) A
- 35) A
- 36) A
- 37) A
- 38) C
- 39) D
- 40) C

- 41) C
- 42) D
- 43) B
- 44) A
- 45) C



““A Cold Day ””

Directions: Read the story. Then answer the questions below.

It is a frigid January day in York, Pennsylvania. The temperature is below freezing. Snow is starting to fall. Dr. James turns on the television to check the weather. He must leave for his work at the hospital soon. “Today is going to be very cold,” says the TV weatherman. “Be sure to wear very warm clothes when you go outside. Also, be careful driving on the roads. Snowfall will make them slippery. In fact, if you can stay home today, do it!” Dr. James cannot stay home. Very sick people are waiting to see him at the hospital. He goes to his closet. He takes out the warmest clothes he has. He puts on a sweater, jacket, gloves, socks, boots, and a hat. He opens his front door to go to work. A gust of cold air blows inside. “Wow, it is very cold outside,” Dr. James says. He is from Miami and is not used to the cold. “The weatherman was right!” Before he can drive to work, Dr. James must clear the snow off his car. He does this very fast. He hops in the car. He shivers. His neck feels especially cold. Dr. James drives slowly to work. Everyone else is driving slowly, too. There is a lot of traffic on the road. There are cars in front of and behind him. Suddenly, the cars in front of Dr. James come to a stop. There has been an accident! Dr. James hurries from his car to check on the driver of the car that has swerved off the road. “Is everyone okay?” Dr. James asks. “Yes, yes, we are fine. We slipped on a patch of ice,” the driver says. “This would have been a good day to stay home in bed.”

***Questions:**

1)) If the weather is frigid, it is very

- A. cold
- B. B. rainy
- C. C. windy
- D. D. slippery

2)) In what city does this story take place?

- A. Florida
- B. B. Miami
- C. C. Pennsylvania
- D. D. York



3)) Dr. James doesn't stay home because

- A. There are sick people waiting for him.
- B. He listens to the weatherman.
- C. He has to clear snow off his car.
- D. He must help the people in the accident.

4)) What could Dr. James have put on his neck to keep it warm?

- A. gloves
- B. a scarf
- C. another hat
- D. a jacket



5) What does Dr. James do before he leaves for work?

I. He dresses warmly.

II. He checks the weather on TV.

III. He clears snow from his car. A. I only B. I and II C. II and III D. I, II, and III

6) Given what is said in the story, what is probably true about Miami?

A. It is a warm place.

B. It is a rainy place.

C. It is a windy place.

D. People drive slowly there.



7)) How are people driving today?

- A. badly
- B. slowly
- C. very fast
- D. like they do not care

8)) As described in the beginning of the story, what does it mean if the roads are slippery?

- A. The roads are full of cars.
- B. The roads are easy to slide on.
- C. The roads are very long and curvy.
- D. The roads lead to a place with lots of snow.



Questions (continued):

9)) Why does Dr. James clear the snow off his car quickly?

- A. because he is very cold
- B. because he is late for work
- C. because he knows his patients are waiting
- D. because he knows he will have to drive slowly

10)) There is a lot of traffic on the road. How can we rewrite this sentence?

- A. There is a lot of snow on the road.
- B. There are a lot of cars on the road.
- C. There are a lot of accidents on the road.
- D. There are a lot of people walking on the road.



11)) Why did the car have an accident?

- A. because it was snowing outside
- B. because Dr. James hit the car
- C. because it was so cold outside
- D. because the car slipped on a patch of ice

12)) What is an accident?

- A. something that hurts people
- B. something that happens only in the snow
- C. something that happens that has not been planned
- D. something that happens because other people want it to



13)) What is the weatherman right about?

- I. It is a windy day.
- II. It is very cold outside.
- III. The roads are slippery. A. I only B. I and II C.
- IV. II and III D. I, II, and III

14)) Why does Dr. James hurry from his car after the accident?

- A. because he is very cold
- B. because he wants to get to the hospital as soon as possible
- C. because he is worried about his patients waiting at the hospital
- D. because he wants to make sure the people in the car are okay

Do you like the weather where you live? Why or why not?





Listening Exercise – Daily Schedule

A. Listen to the recording and answer the questions.

1- What time does the man get up?

- A) at 7:00 a.m.
- B) at 6:00 a.m.
- C) at 5:00 a.m.

2- What time does he get to work?

- A) at 8:00 a.m.
- B) at 7:00 a.m.
- C) at 9:00 a.m.



3- What does he do with his family around 6:30 p.m.?

- A) They read books together.
- B) They eat dinner.
- C) They play games.

4- What do the man and his wife do after the kids go to bed?

- A) They listen to music.
- B) They watch TV.
- C) They clean the house.



5- What is one thing the man does NOT say about his wife?

- A) She has to take their children to school.
- B) She goes shopping for food.
- C) She helps the kids with their homework.

Right Answers :

- 1) C
- 2) A
- 3) B
- 4) B
- 5) C





Listening Exercise – Low Office

A. Listen to the recording and answer the questions.

1- The woman works as a _____ at the law firm.

- A) law clerk
- B) legal secretary
- C) lawyer

2- This law firm deals with _____ cases.

- A) accident
- B) divorce
- C) business



3- She studied at _____.

- A) Harvard University
- B) Stanford University
- C) New York University

4- Sara graduated in _____.

- A) 1998
- B) 1999
- C) 1997



5- Sara is in her office until _____.

- A) 5:00 p.m.
- B) 5:30 p.m.
- C) 6:00 p.m.

Right Answers :

- 1) C
- 2) A
- 3) B
- 4) C
- 5) B





Listening Exercise – Social Media

1- What is the man's name?

- A) The man goes by Russel.
- B) The man's name is Ronald.
- C) His name is Robert.

2- The man was born in _____.

- A) Texas
- B) Canada
- C) California



3- He _____ for a living.

- A) runs a restaurant
- B) teaches English
- C) sells animals

4- The man _____.

- A) has two brothers and three dogs
- B) has an older brother and younger sister
- C) lives with his sisters and mother



5- What is the man's telephone number?

- A) You can reach him at 789-1350
- B) It's 789-1315.
- C) His number is 789-3050.

Right Answers :

- 1) B
- 2) B
- 3) C
- 4) A
- 5) B





Listening Exercise – Spending Money

A. Listen to the recording and answer the questions.

1- How much does the father owe his son in allowance?

- A) thirty dollars
- B) three dollars
- C) thirteen dollars

2- The father hasn't given his son allowance recently because ____.

- A) he didn't remember to do it
- B) his son already has money
- C) he doesn't have any money now



3- When does the father usually give his son money?

- A) on Sunday
- B) on Saturday
- C) on Friday

4- Where does the man get money to pay his son?

- A) at the bank
- B) from the bookstand
- C) in his bedroom



5- The boy is going to _____.

- A) buy some toys
- B) spend his allowance on food
- C) give money to the poor

Right Answers :

- 1) C
- 2) A
- 3) B
- 4) C
- 5) C



Thank You!

