

B2 8A



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Черновик сохранен.

*** Обязательно**

Вопрос без заголовка *



АЯ-B2/6



АЯ-B2/9



АЯ-B2/29



АЯ-B2/32

Family name, first name (in Russian) *

Балин Артем



Complete the sentences with the missing words. The first letters are given for you.

- 1 It's a good idea to put aside some s_____ for the future.
- 2 We will d_____ your account with the annual cost of the credit card.
- 3 We planned 1,500 euros for renovation in our b_____, but in the end it cost much more than that.
- 4 She's very wealthy, but she donates a lot to c_____ and other good causes.
- 5 Government borrowing has led to the massive national d_____.
- 6 The research council agreed to a_____ a grant for the project.
- 7 Buying your own house is a good i_____ while property prices are low.
- 8 After Hurricane Harry, generous d_____ are coming in from all over the world.
- 9 George's annual i_____ is now 70,000 euros with his new pay rise – but that's before tax.

1 *

1 балл

savings

2 *

1 балл

debit



3 *

1 балл

udget

4 *

1 балл

harity

5 *

1 балл

ebt

6 *

1 балл

ward

7 *

1 балл

nvestment

8 *

1 балл

onations



income

b Complete the text with the words in the box.

aside budget debit debt donations finance
grant income investment ~~living~~ pay rate

John Roberts made a ¹ living as a fisherman working for a big fishing company. However, John always wanted to have his own boat and business so he put ² _____ savings for years and when the interest ³ _____ was low he went to a bank. The bank checked the ⁴ _____ which John had prepared showing sales vs. costs and then agreed to ⁵ _____ the project. This meant John now had a very large ⁶ _____, but he considered the boat as a sound ⁷ _____. Unfortunately, business became more difficult because of over-fishing and environmental damage. John's ⁸ _____ dropped lower and lower and he was struggling just to ⁹ _____ off the interest on his loan. Before long the bank was starting to ¹⁰ _____ his account with penalties for missed payments. John was desperate and he wrote about his situation on a website for start-up companies. This worked. The local council immediately awarded John a ¹¹ _____ and ¹² _____ came in from people in the area. Thanks to this, John's business survived.

aside

3 *

1 балл

rate

4 *

1 балл

budget

5 *

1 балл

finance

6 *

1 балл

debt

7 *

1 балл

investment

8 *

1 балл

income



9 *

1 балл

pay

10 *

1 балл

debit

11 *

1 балл

grant

12 *

1 балл

donations



Complete the following dialogues with the words below:

debt	interest	loan
mortgage	overdraft	overdrawn

1. I'm glad it's nearly the end of the month. I've got absolutely no money left.
> I know what you mean. I don't get paid for another week and I'm already
2. You're working long hours at the moment. Are you saving up for something?
> No – nothing so exciting! I'm trying to pay off the on my Barclays account.
3. I'm sure the bank would lend you the money if you really need it.
> No, I don't want to do that. I already owe my father £300. I really don't want to get further into
4. I hear you're thinking of starting up your own business. How are you going to get the money?
> No problem. I've already applied to the bank for a
5. If you really want a new car, why don't you borrow some money from the bank?
> I don't really want to do that. You have to pay so much in
6. So, I hear you're getting a flat of your own, are you?
> Yes, I've found a really nice place, saved up enough for a deposit, and arranged a

1 *

1 балл

overdrawn

2 *

1 балл

overdraft

3 *

1 балл

debt

4 *

1 балл

loan

5 *

1 балл

interest

6 *

1 балл

mortgage



Four **GREAT** Financial Tools

Managing your money and keeping to a budget can be difficult, but there are some fantastic personal finance tools which can make our lives much easier. Here are some of the best, perfect for keeping track of your finances.



MoneyHealth

MoneyHealth lets you see how healthy your finances are instantly. It uses the Internet to connect to your bank accounts (although at the moment, it only works with bank accounts in the USA) and keeps track of how much money is in each account and where your money is going. But the strength of this tool is that it does much more. It also lets you create a family budget, helps you set up goals for your savings and even 'learns' what kinds of things you're spending your money on. MoneyHealth also suggests products that might be of interest, like credit cards that could save you money. The only thing it doesn't do is actually move your money around or make payments and so on. Its function is just to describe your financial situation. Unfortunately, it's an expensive program, especially as there is no mobile phone version.

MoneyWorker

This is an app that you can run on most devices. It keeps track of your financial transactions, such as when you use your credit card, or your bank account is debited. It also helps you create an easy-to-use budget and set yourself financial goals. Since the program runs on your computer, tablet or phone, not on the Internet, you have access to your financial information even if you're not connected to the Internet. But what makes MoneyWorker different is the fact that you don't just get access to software to help you manage your money – you also join a community of users around the world who can answer your finance questions and share ideas. Although this is expensive, you can try it out for free for one month.

MoneyGarden

This tool allows you to link up to almost 200 banks and other financial institutions. It produces graphs and other reports so you can see clearly when you spend your money, and on what. If you're on the move, there's also an app you can download to your mobile, but like the computer program, it does need an internet connection to be useful. The program is free, but you can choose to make a donation to the creators if you find it useful.

CheckMyMoney

This is a financial tool with one main job – to create a budget for you. Once you enter the details of your bank accounts, it analyses the data and creates a plan with a budget and suggestions for how to save money and cut your spending. Once you've set up your budget, the program helps you to stick to it. CheckMyMoney is totally free to use. However, if you want to access it from your mobile phone, or if you want to be able to link up more than two bank accounts, you have to pay quite a lot each year. It can be difficult to use if your internet connection is not very fast.

Read the article. Are the sentences true or false?

- 1 MoneyHealth can be used by people all over the world.
- 2 MoneyHealth isn't able to make any changes to your bank accounts.
- 3 MoneyWorker gives you a way of asking other people for advice about money.
- 4 You can use MoneyWorker for a period of time without paying.
- 5 MoneyGarden offers you a way to check your finances visually.
- 6 MoneyGarden is not suitable for people who want to check their finances while travelling.
- 7 CheckMyMoney can help you to reduce how much you spend.
- 8 CheckMyMoney does not work at all unless you pay a yearly fee.



1 *

1 балл

☐ T

☒ F

2 *

1 балл

☒ T

☐ F

3 *

1 балл

☒ T

☐ F

4 *

1 балл

☒ T

☐ F

5 *

1 балл

☒ T

☐ F



6 *

1 балл

☐ T

☒ F

7 *

1 балл

☒ T

☐ F

8 *

1 балл

☐ T

☒ F

Complete the conversation. Put in the correct form of the verb.

Matthew: I haven't forgotten your birthday, you know. If you like, I
1)..... (book) a table for Thursday at our favourite
restaurant.

* 1 балл

I will book _____

Emma: My birthday is on Wednesday, Matthew. You're playing basketball
then, aren't you? If you cared for me, 2)..... (you / not / play)
basketball on my birthday.

* 1 балл

you would not play _____



Matthew: What's the difference? If 3)..... (we / go) out on Thursday, it'll be just the same. * 1 балл

we go

If 4)..... (I / not / play), I'd be letting the team down. * 1 балл

I did not play

Emma: Yes, I suppose 5).....(it / be) a disaster if you missed one game. * 1 балл

it would be

Well, if 6)..... (you / think) more of your friends than you do of me, you can forget the whole thing. * 1 балл

you think

Matthew: I just don't understand you sometimes, Emma. *
Emma: If 7)..... (you / think) about it, you'd understand. 1 балл

you thought

And I think 8).....(it / be) better if we forgot all about my birthday. * 1 балл

it would be



Matthew: Don't be silly, Emma. If you get into one of your bad moods, 9)
.....(it / not / do) any good.

* 1 балл

it would not do

00Emma: If you were interested in my feelings, 10)
..... (I / not / get) into a bad mood.

* 1 балл

I would not get

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