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Assessments**Unit 3 Review Test 1****Section 1: Listening Part A**

||| Listen to three people talking about a charity organization. Then choose the correct answer to each question.

1. What is Jake doing with the boxes?
 - a. collecting things to donate to a charity
 - b. creating an art project using old things
 - c. taking old things out to the garbage
2. What is Art Cycle?
 - a. a studio where people can make art from recycled materials
 - b. a charity bike race that raises money for artists
 - c. a gallery where professional artists can sell their work
3. What did Jake and his sister do?
 - a. volunteered to sell art supplies at the store
 - b. took a class and made a sculpture
 - c. raised a few hundred dollars for charity

Section 1: Listening Part B

||| Listen again to three people talking about a charity organization. Listen for the underlined words. Then choose the correct phrase to complete each definition.

4. If you repurpose something, you _____.
 - a. use it for a different function
 - b. use it again for the same purpose
 - c. donate it because you don't want it
5. The word junk means _____.
 - a. an item that can be reused
 - b. art made from recycled items
 - c. trash that has little value

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Section 2: Vocabulary Part A**Choose the correct spending style to complete each sentence.**

6. My uncle always buys me expensive gifts for my birthday. He's _____.
a. a big spender
b. thrifty
c. a cheapskate
7. Even though it's customary to tip 20% at restaurants, Tara usually only leaves 10%. I always feel bad for the server. I wish she wasn't _____.
a. a big spender
b. thrifty
c. a cheapskate

Section 2: Vocabulary Part B**Choose the correct type of buyer's remorse to complete each sentence.**

8. My new car has a bad engine! The salesman (**sold me a bill of goods / got talked into it / fell for it**).
9. The gym (**fell for a gimmick / promised me the moon / got talked into it**) when I signed up for a membership. They said I'd have a personal trainer, free drinks, and no annual fee.
10. I wasn't planning to upgrade my streaming account, but the customer service agent convinced me that the no-ad plan was a better deal. I (**got talked into it. / fell for it. / was sold a bill of goods.**) But I'm glad I listened because I did save money.

Section 2: Vocabulary Part C**Choose the correct word from the box to complete each sentence. There are two extra choices.**

charity	donation	donor	fundraiser	generosity
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11. Some people give 10% of their income to a favorite _____ or non-profit organization.
12. Would you like to make a _____ to the fund for cancer research?
13. The volunteers show _____ by giving their time to people in need.

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Section 3: Grammar Part A

Complete the statements or questions, using **should have + the past participle of the verb in parentheses**.

14. I _____ for the gym membership when it was on sale. (sign up)
15. _____ to buy a new phone? The new model is coming out in a month. (I, wait)
16. He _____ the newer model. The old one had lots of problems. (buy)
17. I _____ the wireless headphones. The wired ones have better sound quality. (not, use)

Section 3: Grammar Part B

Complete the statements and questions using the **future perfect tense**. Use the words in parentheses.

18. Bill _____ his credit card debt by next year. (not, pay off)
19. Before Gina quits her job, she _____ 30% of her salary into a savings account. (put)
20. _____ a realistic budget by the time she graduates? (Mari, create)
21. In the next month, Jun _____ a substantial raise. (receive)

Section 4: Speaking Part A

Choose the correct phrases from the box to complete the conversation. There are two extra choices.

costs a lot to maintain	hard to operate	I wish I hadn't gotten
sits around collecting dust	takes up so much room	The thing is

- A: 22. _____ that expensive new printer.
- B: Really? I heard it's the best one on the market.
- A: That may be true, but I never use it. So it just 23. _____.
- B: Does it work well, at least?
- A: Well, there are so many buttons, and I don't understand what half of it means. It's 24. _____.
- B: That's too bad.
- A: 25. _____, the salesman convinced me that it was simple to use. I got talked into it. If only I had gone online and read some reviews!

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Section 4: Speaking Part B

Choose the correct regret from the box to complete each conversation. There is one extra choice.

It costs so much to maintain It just sits around collecting dust
 It takes up so much room It's so hard to operate It's so hard to put together

26. **A:** Do you regret buying that pasta machine?

B: Absolutely. I haven't used it once, so I put it in the closet. _____.

27. **A:** What do you think of your new TV?

B: _____. I should have gotten a smaller size.

28. **A:** I just got my robot vacuum cleaner back from the service center. It cost me \$50 to fix it.

B: You've spent almost \$100 on repairs this year. _____.

29. **A:** Have you assembled the bookshelf yet?

B: Ugh. I can't figure out where this part goes! _____.

Section 5: Reading

Read the article. Notice the underlined words. Then choose the correct words to complete the definitions.

Tips for Managing Your Money

Many people find managing their money difficult or intimidating. However, there are simple actions you can take that will make a big difference. Here are four suggestions that will lead you on a path to financial health.

Cut unnecessary expenses

As the old proverb says, "a penny saved is a penny earned." One of the most effective ways to maintain a budget is to simply spend less. The first step is to identify what you spend your money on. Consider eliminating any expenses that aren't essential. Take an especially hard look at recurring expenses. You could be squandering money on for things like subscriptions to streaming services that you rarely use or forgot about! How often do you indulge in restaurant meals or take-out coffee? You might be surprised by how much you spend on things that could more cheaply be prepared at home.

Spend money wisely

Finding ways to reduce spending is important. However, is there a wrong way to cut expenses? Absolutely! Sometimes people are "penny wise and pound foolish." They focus too much on slashing small expenses and fail to see that these actions may lead to bigger

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costs later. For example, when shopping for groceries, some people drive to multiple supermarkets to take advantage of more sale prices. What they don't realize is that they're spending more money on gas than they save with the discounts.

Plan ahead for big purchases

One of the biggest sources of debt (and let's face it—anxiety!) are big-ticket items paid for with credit. The next time you're looking to make an expensive purchase, like an appliance or vacation, set up a savings plan. Instead of taking out a loan or using a credit card, set aside money from your budget each month until you've saved up enough to pay in full. Not only will you stay out of debt, but you'll avoid costly interest charges and loan fees. And think of the peace of mind you'll enjoy knowing that the purchase is already paid for!

Try going "cash only"

While credit cards and store charge cards are convenient, they encourage overspending. With just a swipe on a card reader, you can walk home with anything you want. Many people don't realize the total amount they've spent until they get their bills. When you have to physically count out paper money, the cost is much more tangible. It's also more painful, since nobody enjoys watching that stack of bills shrink. And, of course, you can't spend more than you actually have. Having a limited amount of money forces you to question the value of every purchase.

30. The proverb "a penny saved is a penny earned" means _____.
- a. not spending money is as valuable as earning money
 - b. you can't save money if you make too many small purchases
 - c. cutting essential small expenses can lead to big costs later
31. If you slash your expenses, you _____.
- a. waste money on things you don't use
 - b. make big cuts to your spending
 - c. break your budget by spending too much
32. If you enjoy peace of mind, you are _____.
- a. wise about financial matters
 - b. thinking about too many problems
 - c. free from worry and stress
33. Something tangible is _____.
- a. real
 - b. imaginary
 - c. unusual