

NAME: _____

DATE: _____

Assessments**Unit 3 Review Test 2****Section 1: Listening Part A**

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

1. What kinds of materials can you donate to Art Cycle?
 - a. used and new bicycles
 - b. fabric and old craft supplies
 - c. unopened boxes and cans of food
2. What can kids and adults do at Art Cycle?
 - a. take art classes and create art
 - b. participate in a bike race to raise money for artists
 - c. sell their artwork in the shop
3. What do the three friends decide to do?
 - a. sell their crafts at an art fair for charity
 - b. create a sculpture together using old buttons
 - c. collect old things and donate them together

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 something is upcycled it is _____.
 - a. replaced with a newer product or version
 - b. repaired to new or like new condition
 - c. reused to create a product of higher quality or value
5. If material is biodegradable, it will _____.
 - a. stay the same forever
 - b. go to a landfill
 - c. break down over time

NAME: _____

DATE: _____

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

6. My uncle is good with money. He doesn't have a lot of income, so he's always very careful with his expenses. He's _____.
- a. a big spender
 - b. thrifty
 - c. a cheapskate
7. Theo treated us to the most expensive items on the menu. The check was more than I earn in a month! He's _____.
- 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 statement.**

8. When I bought this new software, the salesclerk (**fell for a gimmick / promised me the moon / got talked into it**). He said it's really fast, has tons of special features, and is easy to use.
9. I planned to buy a smaller hard drive, but the clerk persuaded me that I need more storage space. I (**got talked into it / fell for it / sold a bill of goods**). The extra storage is really useful so I'm glad I listened to him!
10. The ad claimed the computer was the fastest on the market, and I (**sold him a bill of goods / fell for it / promised him the moon**). After I bought it, I realized that the processor is actually pretty slow.

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

charity	donation	donor	fundraiser	generosity
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11. Would you like to make a _____ to the fund for disaster relief?
12. There is a big _____ next week to collect money for Doctors Without Borders.
13. Our organization got a big check from a very generous _____.

NAME: _____

DATE: _____

Section 3: Grammar Part A

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

14. The picture on my new TV isn't very bright. _____ a different model? (I / bought)
15. She _____ to buy a new computer. There are going to be a lot of sales next month. (wait)
16. He always complains there's nothing to watch. He _____ to a streaming service with a bigger selection. (subscribe)
17. I _____ for my new TV with my credit card. Now I'm paying interest on the balance. (not, pay)

Section 3: Grammar Part B

Complete the statements and questions using the **future perfect tense of the verbs in parentheses**.

18. By next year, Tina _____ the loan. It will probably take her one more year. (not / pay off)
19. Before Gina starts the new semester, she _____ a vacation. (take)
20. By the time he graduates, Tom is confident that he _____ a job. (find)
21. _____ a promotion by the end of the quarter? (Kyle / 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	I wish I hadn't gotten	so hard to operate
takes up so much room	so hard to put together	The thing is

A: 22. _____ my new minivan.

B: Really? I heard it's the safest one on the market.

A: That may be true, but I'm spending so much on repairs.
It 23. _____.

B: That's a shame.

A: 24. _____, the salesman convinced me that it had a good warranty. But none of the repairs are covered. If only I had read the warranty more carefully!

NAME: _____

DATE: _____

B: Does it have a good entertainment system, at least?

A: Well, I can't figure out how to use the GPS. There are so many buttons.

It's **25.** _____. I think I got sold a bill of goods!

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 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: Well, I just spent \$175 on new tires for my scooter.

B: You spent \$40 just last week to change the oil. _____.

27. A: Have you used your new desk yet?

B: Ugh. There are 45 different parts. And the assembly instructions are too complicated. _____!

28. A: How's the new stove? Any regrets?

B: Definitely. I can't figure out the temperature controls. _____.

29. A: Did they deliver your new kitchen table?

B: Unfortunately, it's too big for my tiny kitchen. _____. I should have measured the space first.

NAME: _____

DATE: _____

Section 5: Reading

Read the article. Notice the underlined words. Then choose the correct word or phrase to complete each statement.

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 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.

NAME: _____

DATE: _____

30. If you squander something, you _____ it.
- a. waste
 - b. save
 - c. spend
31. The proverb “penny wise, pound foolish” means _____.
- a. wise people save money, fools spend it
 - b. cutting essential small expenses leads to big costs later
 - c. foolish people are often separated from their money
32. A big-ticket item _____.
- a. costs a lot of money
 - b. is paid for with credit
 - c. is complex or large in size
33. When something shrinks, it _____.
- a. stays the same
 - b. grows in size
 - c. gets smaller