•VOCABULARY•

1 **Circle the correct answers. (10 points)**

1. This MP3 player is high quality but cheap. It's real (*value* / *allowance*) for money.

2. I don't have enough money for those shoes. I can't (*save* / *afford*) them.

3. Can you (*lend* / *borrow*) me ten dollars? I'll give them back when we get home.

4. The (*cash* / *currency*) in Canada is the Canadian dollar.

5. He doesn't spend much on clothes because he's trying to (*lend* / *save*) to buy a computer.

6. The (*currency rate* / *exchange rate*) between the dollar and the euro is always changing.

7. I'm sorry, we don't accept credit cards. Can you pay in (*currency* / *cash*)?

8. She should choose an occupation in which she can (*lend* / *earn*) a lot of money.

9. I think lottery tickets are a (*waste* / *value*) of money. It's almost impossible to win.

10. You should put your money in a (*bank* / *cash*) account until you really need it.

2 **Match the two halves of each sentence. (4 points)**

1. I lent some money to my sister because ____ .

2. I used a credit card because ____ .

3. I opened a bank account because ____ .

4. I became a lawyer because ____ .

a. I wanted to save somemoney.

b. I didn't have any cash.

c. she didn't have any cash.

d. I wanted to earn a lot of money.

•GRAMMAR•

3 **Circle the correct answers to complete each second conditional sentence. (8 points)**

1. If we weren't so busy, we (*will spend* / *would spend*) every day at the beach.

2. If she got better grades, her parents (*will be* / *would be*) a lot happier.

3. She (*will visit* / *would visit*) this afternoon if she weren't taking classes.

4. The company wouldn't produce those machines if they (*aren't* / *weren't*) profitable.

5. If you (*eat* / *ate*) well, you would live longer.

6. I (*will call* / *would call*) you if you gave me your phone number.

7. If you talked about your problems, you (*will feel* / *would feel*) better.

8. That boy (*won't get* / *wouldn't get*) into trouble if he behaved better.

4 **Complete each second conditional sentence. (7 points)**

1. If we had a different teacher, we ___wouldn't be___ (*not / be*) happy.

2. He wouldn't have to take the bus if he _____ (*have*) a car.

3. If they paid in cash, they _____ (*not / have to*) pay credit card bills later.

4. She _____ (*be able*) to buy a new computer if she started saving her money now.

5. If it snowed today, I _____ (*be*) very surprised.

6. I would buy a big house if I _____ (*have*) a lot of money.

7. If I wanted to study in the U.S., I _____ (*go*) to Hawaii.

5 **Circle the correct answers to complete each third conditional sentence. (8 points)**

1. If the bank (*was* / *had been*) open yesterday, he (*would put* / *would have put*) some money into his account.

2. He (*would go* / *would have gone*) to Japan when he was younger if he (*had* / *had had*) more money.

3. If she (*got* / *had gotten*) married last year, she (*wouldn't be* / *wouldn't have been*) happy.

4. If I (*won* / *had won*) the lottery last week, I (*would quit* / *would have quit*) my job!

5. She (*would go / would have gone*) to the meeting this morning if she (*knew / had known*) about it.

6. He (*would order / would have ordered*) a salad for lunch today if he (*was / had been*) worried about his weight.

7. If you (*didn't learn / hadn't learned*) Portuguese, you (*wouldn't have / wouldn't have had*) such an easy time getting around in Brazil.

8. He (*wouldn't be / wouldn't have been*) embarrassed if he (*didn't forget / hadn't forgotten*) his passport.

•READING•

6 **Read the text. Write *T* for *true* or *F* for *false* according to the article. (7 points)**

Green Consumerism

Most experts agree that consumption of products is good for the economy. However, if we manufacture and consume more things, it has a bigger effect on the environment, such as pollution, cutting down too many trees, too much trash, etc. Green consumerism offers an alternative that promotes economic growth, but in a way, that is good for the environment. If more consumers (those of us that buy food, machines, clothes, furniture, etc.) thought about the environmental effects of the products they wanted to buy, there would be less pollution and waste. By "buying green," we would seriously take into account impact on the environment.

We can consider these questions. Was the product made without producing harmful waste or using too much energy or water or too many non-renewable resources? Is the product environmentally friendly? In other words, does the product itself waste energy or does it contain toxic components? And what happens to the product when we no longer want it? Can it be recycled or is it bio-degradable?

1. __*T*__ Consumption of products can have a bad effect on the environment.

2. _____ Green consumerism would be good for the environment but not for the economy.

3. _____ Green consumers would choose carefully what they were going to buy.

4. _____ Buying green would mean buying products that didn't hurt the environment.

5. _____ If a product produced harmful waste, it would have a good effect on the environment.

6. _____ If a product were environmentally friendly, it would waste energy and contain toxic components.

7. _____ An environmentally friendly product could be recycled.

•COMMUNICATION•

7 **Circle the correct answers to complete the conversation. (6 points)**

A: What ¹(*will you do /* (would you do)) if you won the lottery?

B: Actually, I'm not sure I ²(*would want / wouldn't want*) all that money.

A: Why not? You ³(*would have / will have*) everything you could ever need!

B: True. But if I had so much money, everyone ⁴(*will always want / would always want*) to borrow money from me.

A: Yeah, but you ⁵(*would be able / are able*) to afford it!

B: I guess. But it sounds like a lot of trouble to me.

A: By the way, could I borrow five dollars?

B: If I ⁶(*won / had won*) the lottery, I would have been happy to lend you some. Nice try!

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