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| index_r34_c2 | ESCUELA SUPERIOR POLITECNICA DEL LITORALCentro de Lenguas ExtranjerasCELEX – ESPOLAvanzado BMidTerm v14 | logo(BN) |

1. Reading Section (15 marks)

Read the text and do the activities.

Dumb Ways to Get Into Debt

There are many reasons why people fall in debt, such as medical issues, school, starting a business and purchasing a home. In some situations you do not have much of a choice and the debt is for a good reason, for example if you get in debt due to school it’s fine because in the long run you will be able to make up for it. However there are some bad reasons why many fall in debt; the list below illustrates the top 11 …well not so good reasons to fall in debt.

1. Leasing a Car – You are basically paying several hundred dollars per month in leasing only to return the car after a few years. After spending tens of thousands of dollars what do you have to show for it?

2. Purse and Shoes obsessions (or any other obsession for that matter) – Unless you are purchasing collectible items that increase in value, this is a pretty dumb way to get yourself in debt.

3. Financing a Car – If you cannot afford that $50,000 car why do you think you can afford to finance it? A car loses about 25% of its value as soon as it is driven off the lot. You will be stuck making payments for the next 5 years or longer on something that is losing its value faster …than Wall Street coming down.

4. Using Credit Cards – So you want something you can’t afford, you put it on the credit card only to pay 19.99% interest on the item. Now the $150 purchase ends up costing you over $300 in a year. Smart!

5. Financing latest gadgets – If you cannot afford the newest Apple Macbooks and other electronic gadgets, not a problem, Best Buy will finance it for you! Now you can enjoy the latest gadgets for the next year and pay for it for the next five years. Three times what it was worth, GREAT DEAL!

6. Having expensive hobbies – Hobbies tend to become money traps. We can’t afford to blow money on all of our hobbies, so we usually pick our favorite one (at the time) and waste all of our money on that. (Collecting comic books, DVDs etc)

7. Spiraling debt – You decided to take the great Best Buy financing offer for the newest LCD HD 52” TV, since you are at it why not get the newest Blue ray player with that….oh and do not forget the home theatre system……oh and the DVDs….etc…and the debt keeps growing …the spiraling debt!

8. Giving family and friends a loan or co-signing for a loan – Want to ruin your relationship with a family member or friend? Just give them a loan or even better co-signing for a loan. Not only will you get rid of them but you will be left with a nice chunk of debt as a thank you.

9. Upgrading stuff. Why don’t you just upsize your fries and drink for 58 cents? What’s another $2/month to get the VIP gym membership? If you are already going to spend $200 on a cell phone, what’s another $100 to upgrade to a better one? And another $5/month to get 100 more minutes on your cell phone plan? Little things add up!

10. Playing the lottery or gambling – You are more likely to get hit by a lightning than winning the lottery…and that’s all I have to say for this.

http://financialhighway.com/11-dumb-ways-to-get-in-debt/

1. Are the sentences True or False according to the reading? Correct the False sentences. (5 marks)
2. College or University is a good reason for owing money.
3. “Leasing” a car means that you pay for it and it’s yours to keep.
4. Lending money to friends or family is a bad idea.
5. Gambling is a good way to get out of debt, it works most of the time.
6. Spending money on stuff that you don’t need is one reason why people owe money.

B) Match the words and phrases in bold from the text Dumb Ways to Get into Debt to the correct meaning. (Only write the letter on your answer sheet, a, b, c, etc.) (3 marks)

|  |  |
| --- | --- |
| 1. Purchase
2. Finance
3. Upgrade
4. Obsession
5. Afford
6. The long run
 | 1. Get credit so you can “buy now and pay later”
2. Buy
3. Make it better/get a better one
4. Be able to buy/have enough money for it
5. Something you like a lot
6. The big picture/years rather than days
 |

Read the article and do the activities.

'Mobile phone' gun seized

Jason Burke and Brian Johnson-Thomas, The Observer, Sunday 3 December 2000

British police have seized a hi-tech, James Bond-style pistol disguised as a mobile phone, senior officers have told The Observer. The gun can fire four .22 bullets at the push of a keypad button and looks identical to a genuine mobile. Only its weight gives away its true, lethal purpose. At close range, firearm experts say, the gun would be very effective. At ranges of more than 10 or 12 metres, however, its accuracy is so poor that hitting a target would be a matter of chance. German and Dutch police have seized similar weapons in recent months. They all appear to have been manufactured in Eastern Europe. In October, eight such guns were seized at the house of a Yugoslav firearms dealer in south-east Amsterdam. Customs officials on the Swiss-German border found ten being smuggled by a Croatian gun-runner a week ago. Law enforcement officers fear that thousands such weapons have been brought into Western Europe in recent years. 'They are difficult to deal with because they are so easy to conceal. They scare the hell out of people too,' said one senior Dutch police officer. Officers in London confirmed yesterday that a 'phone gun' had been found in the 'Metropolitan Police area'. It is the first of its type to come to the attention of the British police, but senior officers fear a flood of similar weapons.

http://www.guardian.co.uk/uk/2000/dec/03/ukguns.jasonburke?INTCMP=SRCH

Answer the following questions: (7 marks)

1. What style is this mobile phone gun?
2. What kind of weapon did the British Police grab?
3. Can you send text messages and receive voice mails on these particular mobiles?
4. What do the Dutch police officers think about the weapons?
5. What are senior officers afraid of?
6. Who smuggled the gun?
7. Where were the weapons made?

II. Use of English Section (20 marks)

**Fill in the gaps with the right words from the table. For words in column “A” write A, for words in column “B” write B, for words in column “C” write C on your answer sheet. (10 marks)**

|  |  |  |  |
| --- | --- | --- | --- |
|  | **A.** | **B.** | **C.** |
| **19.** | invested  | loaned  | interested |
| **20.** | rate | rating | grade |
| **21.** | Such as  | as | For example |
| **22.** | hilarious | gripping | sentimental |
| **23.** | beautiful | a beauty | a good woman |
| **24.** | short | Well off | Good credit |
| **25.** | Came to | Came into | Went down |
| **26.** | Pro- | Ex- | Mis- |
| **27.** | Hadn’t eaten | Wouldn’t eat | Didn’t eat |
| **28.** | Ex- | Pre- | Post- |

1. Frank …………. his money in the company.
2. The bank has got a high interest ………….
3. It’s got actors in it ……… Rowan Atkinson.
4. The film was not …………., it was the opposite; very serious, and sombre.
5. That woman is so ………….
6. Jeremy is …………., he’s got the money.
7. The lunch …………. $3.
8. Priscilla is …. hunting, she likes to kill.
9. She wishes she ……………. …………. the lettuce, she has a bad stomach now.
10. Mikhail is …………. KGB, he’s now working as an English teacher.

**Use words from the box to fill in the gaps in the following text. (10 marks)**

|  |
| --- |
| suspect would snow didn’t have far-fetched having adore had was could fix  |

 *What do you wish for?*

|  |  |
| --- | --- |
| Jimmy and Sarah were sat out on the porch one night (29)……… a Bud. It was quite cold, but the stars were all visible out in the small town where they lived. Sarah asked Jimmy “What’s that star up there that shines so bright, it’s kind of blue?”“I (30)……… it’s Sirius.” “Sirius is the brightest star. That’s where human civilisation first came from on space ships.” Said Jimmy.“Well I think that’s a bit (31)…….......” “I believe that God created our world, not some crazy story about UFOs.”Just then a bright flash appeared in the sky.“Did you see that?” “It’s a sign from God.”“Shooting star!” Said Jimmy, “Let’s make a wish, make one. What do you wish for Sarah?”“Well. I wish I (32)………seven children. And I wish that I (33)……… married.”“I (34)……… you sweetheart, but seven?” | “Four boys and three girls.” “You (35)……… it, you should have what you want.” At that moment another star fell from the sky.“Your turn my love. What do you wish for?”“OK. I wish I (36)……………… that truck, it’s broken down again!”Just then little Jimmy Junior appeared on the scene and another bright star shot down to earth.“Shooting star!” Cried out little Jimmy Junior.“What do you wish for kid?”“I wish I (37)……… ……… to go to school anymore.” “And I wish it (38)……… ………, so we could go sledging.”After a minute or two of silence, the first snow flake of winter landed on little Jimmy’s nose. Papa Jimmy told his son that they would skip school the following day and that they’d go hunting, once the truck was fixed. |

1. Listening Section (15 marks)

A) Listen to the people speaking and write true T of false F. (8 marks)

Monologue #1

1. The woman went to see her best friend who is called Mona Lisa.
2. It’s better to see Mona Lisa at night.
3. The majority of the people don’t care about looking at the other pictures.

Monologue #2

1. The man is very important in his job.
2. His colleagues’ choices are independent.

Monologue #3

1. The public liked the paintings.
2. Someone bought the painting that the artist didn’t want to sell.
3. The price was very high.
4. Fill in the gaps with the right words about Will Dennis the actor. Write a, b, c, or d on your answer sheet. (7 marks)
5. There were some really good people who I ………….. up to.
6. Looked b. look c. lack d. lock
7. I never had any dreams of ………….. a star.
8. Become b. becoming c. beginning d. bestowing
9. Someone told me a ………….., and I laughed.
10. Jape b. joke c. jot d. yoke
11. I can’t be ………….. about what I’ve done.
12. Observant b. objective c. obsessive d. objected
13. All my friends got really shocked as they knew I wasn’t a …………..
14. Trouble-shooter b. troublemaker c. trouble-taker d. troubled baker
15. I find the process more ………….. than the final product.
16. Interesting b. fascinated c. fascinating d. fascination
17. Was it so dangerous that it was ………….. for me to do it?
18. Stupid b. stewing c. steeped d. stipend

IV Writing Section (15 marks)

Question One: What do you wish? (Write paragraphs.)

Question Two: How has the internet changed the world? How do you think it will develop in the future?