

**LANGUAGE**

**Lesson 3.1 Vocabulary**

B2 Business Vantage / C1 Business Higher

**1 Choose the correct option.**

When Samina started at university she knew that she would have to learn how to manage her own finances. She went to a local <sup>1</sup> ..... near the university and opened a student <sup>2</sup> ..... The bank gave her a <sup>3</sup> ..... card so she could pay for things and <sup>4</sup> ..... money from ATM machines. She also wanted to set up a <sup>5</sup> ..... debit to automatically pay her <sup>6</sup> ..... every month. Then Samina registered for online banking so that she could <sup>7</sup> ..... the cost of her course to the university and pay her electricity and gas <sup>8</sup> ..... easily. For Samina, this was much better than paying in <sup>9</sup> ..... Finally, she downloaded the bank's app. With that she could check her <sup>10</sup> ..... at any time and always feel in control.

- |             |               |               |               |
|-------------|---------------|---------------|---------------|
| 1 a deposit | b account     | c banking     | d branch      |
| 2 a account | b balance     | c fees        | d transaction |
| 3 a paying  | b debit       | c direct      | d financial   |
| 4 a deposit | b save        | c withdraw    | d carry out   |
| 5 a credit  | b balance     | c direct      | d top up      |
| 6 a rent    | b transaction | c transfer    | d finance     |
| 7 a order   | b transfer    | c account for | d balance     |
| 8 a bills   | b rent        | c account     | d credit      |
| 9 a card    | b deposit     | c transfer    | d cash        |
| 10 a payer  | b accountancy | c debit       | d balance     |

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**Lesson 3.2 Grammar**

**2 Write the underlined words in the correct order.**

- About the money I owe you – it / pay / I'll / back next week.
- Nula forward / to / is / looking your birthday party.
- My parents decided that eat / we / should / out on Saturday night.
- Louise spends a lot of money on clothes. She should down / cut / this / on.
- Oliver money / by / puts / some each month to save for a flat.
- Are you on / going / to / carry working here?
- I wanted to buy this coat but put / I / off / was by the price.
- It's difficult for some people by / on / to / get their salary.
- David wouldn't be able to afford a car if his parents hadn't a / up / set / trust fund for him.
- I have some university debts, but I'm going to them / off / pay / soon.

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**Lesson 3.3 Functional language**

**3 Rearrange the word groups into a sentence.**

- As you / selling that / we are / part of the company / are aware / , / .
- I'd like to / . / a brief / of the / give you / project costs / breakdown
- I would like / questions you have / to take this / . / to answer any / opportunity
- Try and / . / in every airport / in the world / visualise our company
- Now, / the reason for / turning our / . / this presentation / attention to

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**Lesson 3.4 Functional language****4 Choose the correct option.**

1 The ..... of that would be slower growth.  
a action    b targets    c strategy    d consequences

2 Committing to this ..... would mean increasing the budget significantly.  
a objection    b consequence    c action    d reason

3 When you consider the big ....., you'll see that it's the best suggestion.  
a picture    b target    c objection    d reason

4 This is the best ..... we have in such a short amount of time.  
a backing    b picture    c opportunity    d target

5 We should rethink our current ....., as otherwise we'll lose more market share.  
a strategy    b objection    c picture    d opportunity

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**Lesson 3.5 Functional language**

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**5 Complete the gaps with one word.**

Dear Liam,

I am writing to <sup>1</sup> ..... about your delivery service.

Unfortunately, several deliveries from you have arrived over three days late recently.

I <sup>2</sup> ..... a refund for these because my business depends on reliable deliveries. If you <sup>3</sup> ..... guarantee 48-hour delivery, I shall be <sup>4</sup> ..... to find another company.

I would appreciate immediate action on this <sup>5</sup> .....

Kind regards,  
Fiona Norris

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**SKILLS**

**Short listening**

B2 Business Vantage / C1 Business Higher

6 [BP\_B2+\_Test\_03\_01.mp3] You will hear part of a conversation and a telephone message. For each question, write one or two words or a number. You will hear each recording twice.

**Listening 1**

Look at the notes below. You will hear two colleagues talking.

**Budget meeting**

Main change = reduce budget for <sup>1</sup> ..... by 30 percent

Last year too much spent on <sup>2</sup> ..... – need to review

Other action points:

- Buy improved <sup>3</sup> ..... for video conferencing.
- Maintain current office space by introducing working <sup>4</sup> .....

**Listening 2**

Look at the form below. You will hear a telephone message.

**Message details**

**From:** Matthew

**About:** Getting a credit card

**Need to:**

Complete online form by <sup>5</sup> .....

Pick up card <sup>6</sup> ..... from Finance dept. on <sup>7</sup> ..... floor.

Call if problems, NOT Thurs/Fri because Matthew is at a <sup>8</sup> .....

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**Long listening**

B2 Business Vantage / C1 Business Higher

7 [BP\_B2+\_Test\_03\_02.mp3] You will hear a radio interview on saving money by small business expert Amber Lewis. For each question, choose the correct answer. You will hear the interview twice.

1 According to Amber Lewis, what should small business owners do?

- a learn some basic accountancy
- b find out what they spend money on
- c apply for a savings account

2 What should small business owners use debit cards for?

- a regular business costs
- b office equipment
- c lighting and heating bills

3 Small business owners could reduce credit card use if they

- a used their debit cards more often.
- b observed their spending.
- c tried to shop less often.

4 What does Amber Lewis recommend doing once a year?

- a changing all business services
- b asking suppliers for a better deal
- c reviewing the business's service needs

5 How are business finances different from personal finances?

- a They are more changeable.
- b They are more important.
- c They are more complicated.

6 What does Amber Lewis say about finding government assistance?

- a There isn't much available.
- b There is a wide variety.
- c It is difficult to obtain.

7 Amber Lewis says the best way to get information is to

- a call the helpline.
- b get a personal advisor.
- c check the government database.

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