

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 ¹ near the university and opened a student ² The bank gave her a ³ card so she could pay for things and ⁴ money from ATM machines. She also wanted to set up a ⁵ debit to automatically pay her ⁶ every month. Then Samina registered for online banking so that she could ⁷ the cost of her course to the university and pay her electricity and gas ⁸ easily. For Samina, this was much better than paying in ⁹ Finally, she downloaded the bank's app. With that she could check her ¹⁰ 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 |

/10

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.

/10

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

/5

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

/5

Lesson 3.5 Functional language

B2 Business Vantage

5 Complete the gaps with one word.

Dear Liam,

I am writing to ¹ about your delivery service.

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

I ² a refund for these because my business depends on reliable deliveries. If you

³ guarantee 48-hour delivery, I shall be ⁴ to find another company.

I would appreciate immediate action on this ⁵

Kind regards,
Fiona Norris

/5

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 ¹ by 30 percent

Last year too much spent on ² – need to review

Other action points:

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

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 ⁵

Pick up card ⁶ from Finance dept. on ⁷ floor.

Call if problems, NOT Thurs/Fri because Matthew is at a ⁸

/8

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.

/7

Write 180–200 words

[illegible]