I. WHILE LISTENING

GROUP A

A. 1. c  2. a  

B. 1. d  2. c  

C. 1. a  2. d  3. d  

D. 1. d  2. c  3. a  4. d

II. NOTE-TAKING

1. (Its) certain / specific credit limit.
   Once you have made the payment, it is available again.
   you can use it again.

2. Any two of the following:
   (They offer) cash / A person can withdraw money (at an ATM)
   (They offer) reward programs / (They offer) miles for airline tickets or hotel rooms
   (They offer) travel upgrades

3. Any two of the following:
   Student (Card) / Zero (Percent) Interest (Card) / Travel (Card)

4. A high credit score
   A high income level / (Having) a high income

5. Any two of the following:
   The Bank may limit your / the credit (Limiting the credit)
   The bank may cancel your / the card (Canceling the card)
   (Paying a) high interest
LANGUAGE SECTION

Part A
1. b 4. d 7. c 10. a
2. d 5. c 8. b 11. d
3. a 6. a 9. c 12. b

Part B

1. … are reported to have been guided
2. … wasn’t allowed to stay in Italy
3. … some of which were successfully carried out in the USA.

Part C

1. were / became
2. whose
3. her
4. to
5. with
6. not
7. find / discover / reach / provide
8. down

READING SECTION

Part A. Vocabulary

1. desperately 4. recipient 7. abort
2. motive 5. improved 8. adequately
3. compatible 6. impact 9. immense
Part B. Reading Texts
Text I

Part A

1. F  2. T  3. F  4. T

Part B

1. the obsessive ambition
2. the funds
3. find the right wind paths
4. his fitness training
5. got (a lot) better
6. fuel
7. (own) equipment
8. half
9. unsuccessful

Part C

1. (Accept any answer that comes to the same effect.)

Because he was busy setting a new record.

Because he spent time training for the trip.

Because he traveled all the way round the coast of Great Britain on a windsurf board to set new record.

Text II

Part A

1. appliances (for his new home) and vacations (among other things)
   for appliances (for his new home) and for vacations (among other things)
2. a lot of credit (that was offered)
   the credit (that was offered)
3. a third of those surveyed in the (USA today) poll
4. callers (to USA TODAY’s Debt Buster Hotline on Wednesday)
Part B
1. setback
2. meet

Part C
1. T  2. F

Part D
1. A good economy
   Low unemployment
   That credit card companies continue giving them credit

2. Because they don’t have a safety net.
   More than a third (of adults) (said they) had no money put aside in case of a financial setback, such as losing a job.
   Because it could take a lifetime to get out of debt.
   Because they can go bankrupt.
   Because their credit card debts are often more than their yearly salaries
   Because they can’t handle their increasing debts.

3. Every group is affected.
   Consumers of every age and income level have such problems
   Such problems are spread all over.