I. WHILE-LISTENING SECTION

A. STATEMENTS

For the items in this section, you will hear a statement and a question related to it. Before you listen to the statement and the related question, you will be given 15 seconds in order to have a look at the four alternative answers to the question. The statement will be spoken only ONCE. After you listen to the statement, mark the alternative that best answers the question that follows.

1. What does the speaker imply about extreme sports?
   a. Most athletes aren’t informed well about safety.
   b. Many extreme athletes take unnecessary risks.
   c. It is possible to stay away from danger.
   d. The majority of people push their physical limits too far.

2. What does the speaker mean?
   a. There’s economic instability.
   b. There is an increase in the employment rate.
   c. There is an increase in international trade.
   d. The rate of poverty is reduced.

B. DIALOGUES

For the items in this section, you will hear a dialogue and a question related to it. Before you listen to each dialogue and the related question, you will be given 15 seconds in order to have a look at the four alternative answers to the question. Each dialogue will be spoken only ONCE. After you listen to each dialogue, mark the alternative that best answers the question that follows.

1. What can be said about Brazil’s early payment?
   a. Brazil couldn’t make the early payment.
   b. The IMF didn’t accept the early payment.
   c. The IMF made $ 900 million profit.
   d. Brazil saved $ 900 million.

2. What does the man advise the woman to do?
   a. Get a new credit card.
   b. Learn more about premium credit cards.
   c. Keep her standard card.
   d. Ask for shopping rewards.
C. MINI-TALKS
For the items in this section, you will hear a mini-talk. However, the last sentence of each mini-talk is incomplete. Before you listen to each mini-talk, you will be given 15 seconds in order to have a look at the four alternative answers that may complete the last sentence. Each mini-talk will be spoken only ONCE. After you listen to each mini-talk, and hear the “beep” sound, mark the alternative that best completes the sentence.

1. a. make their own decisions
   b. take control of the sport they do
   c. consume energy in hunting
   d. feel the happiness that hormones create

2. a. the IMF currency
   b. the dollar
   c. the euro
   d. the member’s own currency

3. a. examine the other companies
   b. learn about the products
   c. determine the target age group
   d. prepare an economic program

D. MINI LECTURE
For the items in this section, you will hear a mini lecture about web-designing. You will hear the mini lecture only ONCE. As you listen, mark the choice that best answers each question or completes each statement. Before you listen to the mini lecture, you will have 40 seconds to have a look at the questions related to it.

1. What can be said about spelling errors?
   a) They are easy to find.
   b) They are corrected easily.
   c) Page authors notice them quickly.
   d) Site visitors notice them immediately.

2. All of the following are used to find errors EXCEPT___.
   a) proof-reading the copy
   b) using the spell check function
   c) using a front page editor
   d) using grammar check function

3. Which of the following is the best way to minimize download time?
   a) Saving images in a suitable format.
   b) Applying Netmechanic to optimize images.
   c) Using a graphics program for resizing images.
   d) Preloading images with JavaScript.

4. All of the following help visitors to use the website more easily EXCEPT___.
   a) White pages with black text.
   b) Site maps for complex sites.
   c) Company contact information.
   d) The use of a variety of colors.
II. LISTENING AND NOTE-TAKING SECTION

PAPER I. In this section, you will hear a brief talk giving general information on different types of credit cards. You will hear the talk once. Listen carefully and take notes on the following points as you listen:

- Standard credit cards,
- Premium credit cards, and
- Similarities between Standard and Premium credit cards, and
- Charge cards.

Later, you will be given eight minutes to answer some questions using your notes. Your notes will not be graded.
II. LISTENING AND NOTE-TAKING SECTION
PAPER II.

A. Answer the following questions using your notes.

1. What makes standard credit cards the most preferred type?

2. Write two of the benefits of Premium credit cards.
   a. ______________________________________________________
   b. ______________________________________________________

3. Write two examples for specific types of Standard and Premium credit cards.
   a. ______________________________________________________
   b. ______________________________________________________

4. What are the two qualifications to get a Charge card?
   a. ______________________________________________________
   b. ______________________________________________________

5. What are two of the penalties on a Charge card if the balance is not paid?
   a. ______________________________________________________
   b. ______________________________________________________
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
**TAPESCRIPT**

**A. STATEMENTS**

Speaker A: For the items in this section, you will hear a statement and a question related to it. Before you listen to the statement and the related question, you will be given 15 seconds in order to have a look at the four alternative answers to the question. The statement will be spoken only ONCE. After you listen to the statement, mark the alternative that best answers the question that follows.

Speaker A: **Number 1. Have a look at the four alternatives.**

**Speaker B:** Although there are a few extreme athletes who push their physical limits too far and cause people to have negative opinions, the majority of people who take part in extreme sports do not take unnecessary risks and manage to be safe.

**Speaker A:** What does the speaker imply about extreme sports?

**Speaker A:** **Number 2. Have a look at the four alternatives.**

**Speaker B:** The IMF is an organization of 187 countries which was founded to secure financial stability, promote high employment, facilitate international trade and reduce poverty around the world; however, it couldn’t achieve any of these.

**Speaker A:** What does the speaker mean?

**B. DIALOGUES**

Speaker A: For the items in this section, you will hear a dialogue and a question related to it. Before you listen to each dialogue and the related question, you will be given 15 seconds in order to have a look at the four alternative answers to the question. Each dialogue will be spoken only ONCE. After you listen to each dialogue, mark the alternative that best answers the question that follows.

**Speaker A:** **Number 1. Have a look at the four alternatives.**

**Man** Did you know that Brazil managed to pay some of its debt earlier than it should?

**Woman** Really? How did the IMF officials react? Did they accept early payment?

**Man** Yes, they did. The managing director said that they were really happy about it because Brazil could save $900 million in interest cost.

**Woman** Are you sure they were happy? This means the IMF lost that $900 million. I don’t believe they were happy at all.

**Speaker A** What can be said about Brazil’s early payment?

**Speaker A:** **Number 2. Have a look at the four alternatives.**

**Woman** I will change my standard credit card with a premium one.

**Man** Why have you decided to do so?

**Woman** Well, a premium credit card offers many benefits such as travel upgrades or shopping rewards.

**Man** Be careful! Such cards usually have higher annual payments and interest rates. If I were you, I wouldn’t change my standard card.

**Speaker A** What does the man advise the woman to do?
C. MINI-TALKS

Speaker A: For the items in this section, you will hear a mini-talk. However, the last sentence of each mini-talk is incomplete. Before you listen to each mini-talk, you will be given 15 seconds in order to have a look at the four alternative answers that may complete the last sentence. Each mini-talk will be spoken only ONCE. After you listen to each mini-talk, and hear the “beep” sound, mark the alternative that best completes the sentence.

Speaker A: Number 1. Have a look at the four alternatives.

Speaker B: There are a number of reasons why people are so interested in extreme sports. Firstly, they try to consume their energy, which mankind once used for hunting. Secondly, they feel the need to experience the physical satisfaction that is created by hormones such as adrenaline. Lastly, as many people have to work with others and take part in teamwork, they don’t feel that they have the chance to take control of their own lives. In other words, they want to be able to ______.

Speaker A: Number 2. Have a look at the four alternatives.

Speaker B: Nearly all countries are members of the IMF. To become a member, a country must apply formally, and then be accepted by a majority of the existing members. After joining, the IMF asks for a subscription payment, which is the amount of money paid for being a member. 25% of this must be paid in the IMF’s own currency, or widely accepted currencies such as the dollar or the euro. The remaining 75% must be paid in ______.

Speaker A: Number 3. Have a look at the four alternatives.

Speaker B: One should take several things into account before starting a business. First, he should analyze the other companies with which he will compete. If he learns about their weaknesses and strengths, his own firm will be much stronger. Secondly, he should define his target market. For example, he should decide if he is going to sell his products to the young or the elderly. Finally, he should never attempt to prepare a financial plan on his own. Instead of this, he should find an expert who will ______.

D. MINI LECTURE

Speaker A: For the items in this section, you will hear a mini lecture about web-designing. You will hear the mini lecture only ONCE. As you listen, mark the choice that best answers each question or completes each statement. Before you listen to the mini lecture, you will have 40 seconds to have a look at the questions related to it.

Good morning everyone. Today I am going to give you some information about web-designing. In fact, anybody can design a Web site: the trick is designing a Web site that works. Designing an effective site is actually less complicated than you might think. There are some steps you need to follow.

The first step is correcting errors. Web site errors fall into two major categories: spelling errors and HTML coding errors. Everybody thinks that spelling errors would be the easiest to find and correct, but that’s usually not the case. Web page designers are frequently the last people to notice spelling or grammatical errors. This is simply because they have looked at the text so many times. Familiarity with the text causes them to miss errors that site visitors will notice immediately. On the other hand, visitors are quick to notice such errors because they often cause certain kinds of problems. Think about all the work you put into site design and how a single spelling error can ruin it. Nobody would want to experience something like this. Visitors are also very careful about HTML errors. They easily notice such errors, too. The worst thing is that spelling and HTML errors make your site look amateurish. You should avoid spelling errors by carefully proofreading your copy. You may find a friend to help you. In addition, you should use the grammar and spell check functions in word processing programs. HTML coding errors are harder to find, especially if you're using a FrontPage
editor to design your site. Those editors write the code for you, but they don't always fit to HTML standards.

The second step is paying attention to the load time. Everybody hates slow-loading sites. In fact, if your site doesn't load in 8 seconds, you could lose nearly half of your visitors. Large graph images are the most common cause for slow loading sites, but you don't have to exclude graphics entirely. Just take steps to minimize download time as much as possible. To begin with, you can preload and reuse images with JavaScript. You can optimize images with NetMechanic. Also, you can resize images using a graphics program. But of course the most efficient thing to do is save images in the most appropriate format such as JPEG or GIF.

Finding unique and valuable content is the third clue I can offer. Graphics can enhance your site but they can't replace good content. Without doubt, content is the most important part of your Web site. It proves to your visitors that your site can help them and invites them to browse further.

Another clue for web designers is to design a site that is easy to read, use, and understand. Frustrated visitors leave your site and don’t return. First, use the same colors and navigational clues throughout the site. Never give your visitors reason to wonder if they've somehow jumped to a different Web site. Secondly, large sites should provide a site map. All sites should avoid dead-end pages and broken links. If visitors get lost in your site, one mouse click will take them away. Next, you should provide contact information: Make it easy for visitors to get in touch with you. They see your site credible and trustworthy if you provide company contact information - including a phone number. Lack of contact information is one of the main reasons that Yahoo rejects many sites. Finally, make sure there's a high contrast between your background and text colors. Many Web design experts recommend either white pages with black text or other color schemes that place dark text on a light background.

See? Creating a Web site that’s error free, fast loading, useful, and easy to navigate is really pretty simple.

II. LISTENING AND NOTE-TAKING SECTION
Speaker A: In this section, you will hear a brief talk giving general information on different types of credit cards. You will hear the talk once. Listen carefully and take notes on the following points as you listen:

- Standard credit cards,
- Premium credit cards,
- Similarities between Standard and Premium credit cards, and
- Charge cards.

Later, you will be given eight minutes to answer some questions using your notes. Your notes will not be graded.

As each consumer's financial needs are different, it makes sense that there are different types of credit cards. Before you apply for a credit card, it is useful to become familiar with the various kinds of credit cards to make sure you're choosing the best credit card for you.

The first type is Standard Credit Cards. In fact, it is the most common type of credit card because it allows you to use a certain credit limit. What do we mean by that? When you make a purchase; that is, when you buy something, you use up your credit. However, once you've made the payment, it is available again. For example, if your credit card limit is 500 liras, after spending this amount, you should pay this amount. As soon as you pay it, you are free to use your credit card again. Therefore, we can say that this specific credit limit makes Standard cards the most preferred type.

The second type is Premium Credit Cards. Gold and Platinum credit cards belong to this group. These cards offer more benefits than a regular credit card does. To begin with, they offer cash. If a person needs to withdraw money, he can do it at an ATM with his platinum or gold card. They also offer reward programs in addition to travel upgrades to cardholders. Let’s give an example to a reward program: You can earn 2 miles per lira, and then use these miles for airline tickets or hotel rooms. One
disadvantage is that Premium cards can have higher annual fees than standard cards. Their fees are usually twice as much as a standard credit card fee.

Standard and premium credit cards have a similarity. Both standard and premium credit cards have specific types of credit cards. Student cards, zero percent interest cards, and travel cards are just a few types available. These specific cards have certain qualities. For example, student credit cards have a very low limit. Zero percent interest cards are only for people above a certain age.

The third type is Charge Cards. A charge card is a credit card without a credit limit. In other words, charge cards don't have a preset spending limit. Thus, they give you the flexibility to charge as much as you want. However, if you have a charge card, you have to make a full payment at the end of each month. In order to get a charge card, you have to have certain qualifications including a high credit score and a high income level. That’s why this type of credit card is usually preferred by businessmen who usually spend a lot and reach a high credit score, and who have a really high income.

However, charge cards have a drawback, too. If you don’t make the payment on due date, there are stricter penalties on a charge card. To begin with, you may have to pay a high interest. This rate can be as high as 15%. Also, the bank may limit your credit. Worst of all, the bank may cancel your card. However, all of these depend on your card agreement.

Of course there are other types of credit cards which are used in specific occasions. To begin with…(fares out)