

**Note:** In communicative exercises, where several answers are possible, this answer key contains some examples of correct answers, not all possible answers. Any valid answer in this type of exercise should be considered acceptable.

**Exercise 1**

Answers will vary but may include suggestions such as: Buy things on sale. Use financial planning software. Take the subway / metro instead of taxis. Don't buy prepared food. Find a bank with no fees.

**Exercise 2** Items 1, 3, 4, 7 and 9 should be checked.

**Exercise 3** Answers will vary.

**Exercise 4**

Wordning of answers will vary but should reflect the following:  
1. You see where your money actually goes and can plan where to cut back on spending. 2. If you're not paying your bills in full, you may be spending more money than you're earning. 3. It requires you to put some money away in savings. You can use that money in an emergency.  
4. Answers will vary.

**Exercise 5**

Answers will vary but may include suggestions such as: Keep a budget, see where you can cut back on spending, pay off credit card bills, set a goal for when you plan to buy a new TV, calculate how much a new TV would cost and how much you need to save.

**Exercise 6** Answers will vary.

**Exercise 7** Answers will vary.

**Exercise 8**

1. just sits around collecting dust 2. is so hard to operate  
3. is so hard to put together 4. takes up so much room  
5. costs so much to maintain

**Exercise 9**

Wordning of answers will vary but should use the inverted form of the past unreal conditional correctly. 2. Had he known it would be hard to operate, he wouldn't have bought the PDA. 3. Had they known it would be so hard to put together, they wouldn't have bought the crib. 4. Had she known it would take up so much room on her desk, she wouldn't have bought the computer. 5. Had he known it would cost so much to maintain, he wouldn't have bought the boat.

**Exercise 10** Answers will vary.

**Exercise 11** 1. b 2. c 3. c 4. a 5. d 6. g 7. f

**Exercise 12** 1. c 2. a 3. c 4. a 5. b

**Exercise 13** Answers will vary.

**Exercise 14** Answers will vary.

**Exercise 15**

Wordning of answers will vary but should include some of the following:

World Wildlife Fund: animals (especially endangered species), plants, and natural areas; protect the habitats of endangered species and other wild animals, address threats to the natural environment.

Doctors Without Borders: people who need medical assistance, especially people in remote areas and victims of war, epidemics, natural disasters; provide health care, get hospitals up and running, perform surgery, vaccinate children, operate feeding centers, and offer psychological care.

The United Nations Children's Fund: children; provide education, vaccinations, protective environments, HIV/AIDS prevention and treatment, and other health and education services to give children a good start in life.

**Exercise 16** Answers will vary.

**GRAMMAR BOOSTER**

**Exercise A** Answers will vary.

**Exercise B** Answers will vary.

**Exercise C**

2. While Tom Lee works / is working, Tina Lee is going to / will be lying on the beach. 3. While Tom Lee cleans / is cleaning the house, Tina Lee is going to / will be going horseback riding.  
4. While Tom Lee does / is doing laundry, Tina Lee is going to / will be playing tennis.

**Exercise D** Answers will vary.

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**Thomas Griffiths**

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