

UNIT 3 ■ Achievement Test

Name _____

- ④ Listen to the conversation. Read the sentences. Then listen again and check true or false.

	true	false
Example: The man and woman are talking about financial goals.	☒	☐
1. The woman has clear long-term financial goals.	☐	☐
2. The man did not expect to have such a serious conversation.	☐	☐
3. The man and woman are both over 40.	☐	☐
4. The woman plans to retire at 40.	☐	☐
5. The woman plans to be financially secure by the time she is 40.	☐	☐
6. The woman knew that the man was going to pay for dinner.	☐	☐

Circle the letter of the answer that correctly completes each sentence.

Example: "Jim will spend two hours looking for a restaurant that gives free bread. I can't believe he is _____."

- ☒ a. so cheap b. so generous c. such a spendthrift

7. "It's not hard to be _____; you just have to spend a little less and save a little more."
a. thrifty b. stingy c. a spendthrift
8. "Whenever Jeremiah goes into a record store, he comes out with four or five CDs for himself. He's _____."
a. a real tightwad b. a real spendthrift c. really generous
9. "My uncle is so _____ he won't even buy ice cream for his own children."
a. generous b. frugal c. stingy
10. "Jeanne always shares whatever she has with everyone. She's the most _____ person I know."
a. frugal b. stingy c. generous
11. "They are all saying I'm a _____ just because I said that I would rather walk than pay for parking."
a. tightwad b. big spender c. spendthrift

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Table of Contents Key Achievement Test Summit 1 Unit 3

1. Understanding the eBook Key Achievement Test Summit 1 Unit 3
 - The Rise of Digital Reading Key Achievement Test Summit 1 Unit 3
 - Advantages of eBooks Over Traditional Books
2. Identifying Key Achievement Test Summit 1 Unit 3
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Key Achievement Test Summit 1 Unit 3
 - User-Friendly Interface
4. Exploring eBook Recommendations from Key Achievement Test Summit 1 Unit 3
 - Personalized Recommendations
 - Key Achievement Test Summit 1 Unit 3 User Reviews and Ratings
 - Key Achievement Test Summit 1 Unit 3 and Bestseller Lists
5. Accessing Key Achievement Test Summit 1 Unit 3 Free and Paid eBooks
 - Key Achievement Test Summit 1 Unit 3 Public Domain eBooks
 - Key Achievement Test Summit 1 Unit 3 eBook Subscription Services
 - Key Achievement Test Summit 1 Unit 3 Budget-Friendly Options
6. Navigating Key Achievement Test Summit 1 Unit 3 eBook Formats
 - ePub, PDF, MOBI, and More
 - Key Achievement Test Summit 1 Unit 3 Compatibility with Devices
 - Key Achievement Test Summit 1 Unit 3 Enhanced eBook Features
7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Key Achievement Test Summit 1 Unit 3
 - Highlighting and Note-Taking Key Achievement Test Summit 1 Unit 3
 - Interactive Elements Key Achievement Test Summit 1 Unit 3
8. Staying Engaged with Key Achievement Test Summit 1 Unit 3

- Joining Online Reading Communities
- Participating in Virtual Book Clubs
- Following Authors and Publishers Key Achievement Test Summit 1 Unit 3
- 9. Balancing eBooks and Physical Books Key Achievement Test Summit 1 Unit 3
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Key Achievement Test Summit 1 Unit 3
- 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
- 11. Cultivating a Reading Routine Key Achievement Test Summit 1 Unit 3
 - Setting Reading Goals Key Achievement Test Summit 1 Unit 3
 - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Key Achievement Test Summit 1 Unit 3
 - Fact-Checking eBook Content of Key Achievement Test Summit 1 Unit 3
 - Distinguishing Credible Sources
- 13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development
 - Exploring Educational eBooks
- 14. Embracing eBook Trends
 - Integration of Multimedia Elements
 - Interactive and Gamified eBooks

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