***Parseh Language Academy***

***Answer Key Final Test Touch Stone 4.3***

**A**

1. False

2. False

3. False

4. True

**B**

1. he couldn’t save any money

2. he wanted to make a detailed budget every month

3. maybe she would stop charging things to her credit card

4. they hadn’t kept careful track of their money

5. they had started setting money aside fifty years ago

**C**

*Note: Ss may use either the same tense as the direct speech or shift the tense back.*

*Answers will vary. Possible answers:*

1. A friend of mine was saying she doesn’t have a lot of possessions because she moves a lot. In fact, she was saying that she’s moving again next month.

2. The man next door was telling me that he loves to shop. He was saying that he goes to sales and buys stuff he doesn’t even need.

3. A woman from school was telling me that she can never stay on a budget. She was saying that she tried it once, but it didn’t work.

4. A guy from work was telling me that he just used his credit card to buy some furniture. He was saying that he’d pay it off in three or four months.

**D**

1. stocks and bonds

2. payments

3. savings account

4. budget

5. allowances

6. bills

**E**

1. The loan officer asked me / wanted to know if / whether I had a savings account.

2. She asked me / wanted to know what my monthly income was.

3. She asked me / wanted to know how much debt I had.

4. She asked me / wanted to know if / whether I could pay all my monthly bills.

**F**

1.She may have gone on vacation.

2. She might not have received it.

3. She could have been sick.

4. I might not have gotten her response.

5. She couldn’t have ignored it.

6. I must have had the wrong email address.

**G**

1. Dan shouldn’t have left the house.

2. Someone else would have thought before saying anything.

3. Regina should / could have stayed calm.

4. Some people wouldn’t have had an argument.

5. Regina shouldn’t have yelled at Dan.

**H**

1. I had a similar experience.

2. I had that happen to me. / That happened to me.

3. That reminds me of

4. That’s like

**I**

1. e

2. f

3. c

4. a

5. b

**Audio Script**

**(Track 10)**

*Brian* Hey, Marilyn. I’m home!

*Marilyn* Hi, Brian. . . . Ooh! Where did you get all that stuff? Did you go shopping?

*Brian* No, no. Well, not exactly. I was on my way to the gym, and just around the block from the gym I saw this garage sale, so I just stopped to have a look. . . .

*Marilyn* So I see. OK, show me what you got.

*Brian* You’re going to really love what I found. How about this painting? Isn’t it great? The woman who sold it said I was getting a real bargain. She was asking $40 for it, but I got it for 25.

*Marilyn* Hmm. To be honest, I don’t really like it. And don’t we already have too many pictures?

*Brian* Maybe. But I thought I could hang it up in my office.

*Marilyn* Well, all right. At least you can use it.

*Brian* Now let’s see. What else? I got some books. And they had all these clothes, so I got myself a jacket and . . . I picked up some things for you, too.

*Marilyn* Uh-oh. Like what?

*Brian* There’s this silk scarf. I thought it was really nice. And this sweater.

*Marilyn* The scarf’s beautiful, but I never wear scarves. And the sweater. . . . Why did you get that? I already have one just like it.

*Brian* Maybe that’s why I thought you might like it.

*Marilyn* Well, I *do* like it, but I don’t need it.

*Brian* Oh, well. I’ll just put them away in the garage for now.

*Marilyn* You know, . . . the garage is getting pretty full. Maybe we should have our own garage sale.

*Brian* That’s all right with me. It’d be nice to have some more room to put stuff.