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

Wording 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 yary.

Exercise 5

Answers will vary but may include suggestions such as: Keep a budget, see where you can out 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

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

Exercise 9:

Wording 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. e 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

Wording 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.

While Tom Lee works / is working, Tina Lee is going to / will be lying on the beach.
 While Tom Lee deans / is cleaning the house. Tina Lee is going to / will be going horseback riding.
 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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David South, Writer

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Development Challenges, South-South Solutions: September 2010 Issue David South, Writer, Development Challenges South S Cooperation Unit www southerninnovator org It has been published every month since 2006 EPA Publications Bibliography United States. Environmental Protection Agency, 1995 Development Challenges, South-South Solutions: February 2009 Issue David South, Writer, 2015-02-10 Development Challenges South South Solutions is the monthly e newsletter for the United Nations Development Programme's South South Cooperation Unit www southerninnovator org It has been published every month since 2006 Next Generation Level 1 Teacher's Resource Book with Class Audio CDs (3) Debbie Owen, 2012-05-09 Next Generation is a two level course for Bachillerato combining complete preparation for the Pruebas de Accesso a la Universidad PAU exams with material that helps learners improve their English language skills for life Teacher's Resource Book 1 combines comprehensive teaching notes for the eight units of the Student's Book with photocopiable worksheets providing extra practice of vocabulary grammar writing and phrasal verbs as well as tests mock PAU exams and answer keys to the Workbook and all photocopiable activities It also comes with the Class Audio CDs EPA Publications Bibliography Quarterly Abstract Bulletin United States. Environmental Protection Agency, 1995-04 Official Gazette of the United States Patent and Trademark Office ,2002 **Official** Federal Register ,2007-05-08 **UPSC** Gazette of the United States Patent and Trademark Office United States. Patent and Trademark Office, 1979 IAS Prelims Paper 1 & 2 General Studies 10 Year-wise Solved Papers (2020 - 11) 2nd Edition Disha Experts, NTA UGC NET Paper 1 Topic-wise 52 Solved Papers (2020 to 2004) 2nd Edition Disha Experts, 2021-02-04 Development Challenges, South-South Solutions: November 2008 Issue David South, Writer, 2015-02-10 Development Challenges South South Solutions is the monthly e newsletter for the United Nations Development Programme s South South Cooperation Unit http ssc undp org index php id 66 It has been published every month since 2006 Walt Whitman Newsletter ,1956 **Department of Homeland Security Appropriations for 2009** United States. Congress. House. Committee on Appropriations. Subcommittee on Homeland Security, 2008 Development Challenges, South-South Solutions: April 2010 Issue David South, Writer, 2015-02-10 Development Challenges South South Solutions is the monthly e newsletter for the United Nations Development Programme's South South Cooperation Unit http ssc undp org index php id 66 It has been published every month since 2006 Congressional Record United States. Congress, 1967 Moral Pressure for Responsible Globalization Sherrie M. Steiner, 2018-03-06 In Moral Pressure for Responsible Globalization Sherrie M Steiner offers an account of religious diplomacy with the G8 G7 and G20 to evoke new possibilities in an effort to influence globalization to become more equitable and sustainable Commonly portrayed as out of control globalization is considered here as a political process that can be redirected to avoid the tragedy of the global commons The

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