

11.1

Choose the best word or phrase from the box to fill each gap.

| | | |
|---------------------|--------------|--------|
| risks | invest | shares |
| commercial property | stocks | |
| mortgage | stock market | |

Two of the most common ways to invest money are buying (1) and (2) However, their success depends on the (3) and rates of interest. Alternatively, you could (4) in a second house, but the rent must cover your (5) and maintenance costs and still give you a profit. Other options include buying a share in (6) , if rents and property demand are high, or supporting a new business, although both of these bring higher (7)

11.2

Decide which of the alternatives (A–J) each speaker is talking about. Write the letter of your answer in the box at the end of the sentence. There are three alternatives that you don't have to use.

| | |
|--|--|
| 1 'I receive this on a regular basis from my investment in the company.' | |
| 2 'Everything I own.' | |
| 3 'We needed this to buy our house.' | |
| 4 'Putting money into this should give us more money in years to come.' | |
| 5 'If you borrow money, you should look around for a low one of these.' | |
| 6 'My company rents a large office building.' | |
| 7 'We're the people who own the company.' | |

- A interest rate B dividends C investment
 D mortgage E commercial property
 F shareholders G property H bonds
 I assets J shares

11.3

Decide which of the alternatives (A–D) each sentence or phrase is used for. You will need to use some alternatives more than once.

| | |
|-------------------------------|--|
| 1 I see what you mean but ... | |
| 2 I think ... | |
| 3 What about ... ? | |
| 4 That's true. | |
| 5 You're probably right. | |
| 6 I'm not sure about that. | |

- A Asking for opinions
 B Giving opinions
 C Agreeing
 D Disagreeing

Test mark /20