

27.1

Choose a word from the box to complete the sentences.

plummet proportion uproar bulge
shrinking lured steady

- Sometimes mothers are back to work by the thought of being able to earn some extra money.
- If there is a sudden increase in something which then returns to the normal level, it can be described as a
- Changes concerning retirement in the future, such as having to work longer and retire later, are expected to cause, as governments will not be able to fulfil the financial promises that they have made.
- The retirement of baby-boomers will cause the size of the working population to
- The working age population is on average, whereas the older generation is increasing.
- Gradual movement, either up or down, can also be described as
- In the 21st century there is a larger of people aged over 60 than under the age of five.

27.2

Choose the best alternative to complete the sentences.

- When I started working for my new employer, I began paying into the (*state / company*) pension scheme, which they also contribute to.
- When Manuel had his operation, it was paid for by his (*accident / health*) insurance.
- Our new mortgage has a (*fixed / variable*) rate of interest, so it remains the same for the next five years.
- We decided against (*property / ethical*) investment because of the current rate of interest on mortgage repayments.

- We've just transferred some money into our (*current / savings*) account as it offers a much higher rate of interest.
- I was able to buy my first car as soon as I'd left university by (*borrowing / lending*) the money from my parents.
- In order to be able to afford to go to university, I had to take out a (*fixed interest / student*) loan.
- When Sara's parents died, she received their house, but she had to pay (*income / inheritance*) tax.

27.3

Match each situation (1-5) with the best feedback response (A-E).

1	A colleague has just returned from a job interview.
2	A colleague feels that she doesn't talk loudly enough when giving presentations.
3	A colleague gets panic attacks when flying.
4	A colleague has just given a thank you speech.
5	A colleague has failed an exam and will have to retake it.

A	Practising out loud can be very helpful.
B	I particularly liked the way you mentioned everyone by name.
C	How do you think it went on the whole?
D	Is there anything specifically you think you should work on for next time?
E	I'm sure trying to breathe properly can help.

1	2	3	4	5
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Test mark /20