ANSWER KEY WITH EXPLANATIONS

# Everyday Vocabulary Spending Test

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## Explanations

**1.** (Please note: The following questions are part of a cloze test. They are interrelated, meaning that the information provided in each question is connected to the others.)

**SPENDING**

Some people spend more money than they receive. In other words, their _____ is greater than their _____.
✔ **A) expenditure**
**Expenditure** is the money you spend. These people spend more than they receive, so their spending (**expenditure**) is bigger than the money they get. Not **income**: that is the money you receive, and it goes in the second gap.

**2.** Some people spend more money than they receive. In other words, their _____ is greater than their _____.
✔ **B) income**
**Income** is the money you receive, for example your salary. The sentence says these people spend more than they receive, so their **expenditure** is greater than their **income**.

**3.** If you take more money out of the bank than you have in your account, you are _____.
✔ **C) overdrawn**
If you are **overdrawn**, you have taken out more money than you have in your bank account, so you owe the bank money. Example: **I'm £50 overdrawn this month.** Not **underdrawn**: this is not used with this meaning.

**4.** To keep a (an) _____ of your spending, it's a good idea when you write a cheque to fill in the _____, which stays in the book.
✔ **B) record**
**Keep a record of** something means to write down information about it so you can check it later. Example: **I keep a record of everything I spend.** Not **counterfoil**: that is the part of the cheque in the second gap.

**5.** To keep a (an) _____ of your spending, it's a good idea when you write a cheque to fill in the _____, which stays in the book.
✔ **A) counterfoil**
A **counterfoil** is the small part of a cheque that stays in the chequebook after you tear the cheque out. You write the amount and date on it to remember what you paid. The clue is **which stays in the book**.

**6.** Most cheques are _____ cheques, which means that no one else can _____ them.
✔ **D) crossed**
A **crossed cheque** has two lines across it. Nobody can exchange it for money at a bank; it must be paid into the account of the person named on it. Not **overdrawn**: this describes a bank account, not a cheque.

**7.** Most cheques are _____ cheques, which means that no one else can _____ them. They must be paid into someone's account.
✔ **C) cash**
Here **cash** is a verb. To **cash a cheque** means to exchange it for money at a bank. A crossed cheque cannot be cashed; the next sentence says it **must be paid into someone's account**. Not **overdraw**: that means to take out more money than you have.

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