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For Students:. Please listen to the teacher read the dialogues and question before answering each question. Please answer the questions with the full answer rather than only the number. The dialogues are contained in this pack after the question for your review. Please do not read them until instructed to do so by the teacher or after the lesson.

No. 21
Situation: You want to reduce your high monthly water bill. You have a budget of £250 for renovations. You hire a contractor and she suggests the following.
Question: What should you do?

1 Replace your current toilets.
2 Replace your showerheads.
3 Remove your fountain.
4 Remove some of your lawn.

No. 22
Situation: You are a university student. You want to graduate next year but do not want to reduce your working hours. Your academic advisor tells you the following.
Question: What should you do?

1 Apply to summer school.
2 Get an on-campus job with flexible hours.
3 Take some extra classes online.
4 Try to have your job counted as an internship.

No. 23
Situation: You were in a car accident in New York. The estimate for repairs is $720. No one was injured in the accident. Your insurance agent gives you in the following advice.
Question: What should you to do ensure the least financial loss?

1 Pay the surcharge.
2 Make a claim.
3 Change your insurance policy.
4 Pay all the repair costs yourself.

No. 24
Situation: You earned £5,480 in the U.K. last year before moving back to your home country. A tax consultant gives you the following advice. You have misplaced your P45 form.
Question: What should you do to increase your chances of finding a partner?

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1 Obtain a document from your previous employer.
2 Have your P45 form reissued.
3 Claim back your National Insurance payments.
4 Apply for your tax refund online.

No. 25
Situation: You are at the cell-phone store. You need a phone for calls and sending text messages, but want to spend as little money as possible. A salesperson tells you the following.
Question: What should you do?

1 Ask for a new charger.
2 Change to the TR55 models.
3 Get the PS50 phone.
4 Order a replacement battery.

(F) You have 10 second to read the situation and Question No. 21.
There are several ways to cut your water use. Upgrading your toilets to low-flow models would help. The toilets cost about £200 each, with another £100 for installation. I see you've already installed low-flow shower heads in the bathrooms. That was good, since they only cost about £30 and save a lot of water. Now, that fountain on your patio is an obvious source of waste, especially since the pipes supplying it are leaking. You could replace those quite cheaply, but I would suggest removing the fountain altogether. That would cost about £200, and if you want to keep a water feature, you could put in a small pond. You could collect rainwater in a barrel to refill it for free when the water level drops. Removing some of your lawn and planting drought-resistant plants is also an option. That would cost about £300 upfront, but you'd save in the long run.

Now mark your answer on your answer sheet.

(G) You have 10 second to read the situation and Question No. 22.
You only had a part-time study scheduled last semester, so you'll have to take more courses from this semester if you want to graduate next year. You still need 32 credits to graduate; 24 from required courses and 8 from elective courses. I know you need to continue working as much as possible, so one idea is to ask your employer to hire you as an intern, which would only require them to submit some paperwork online. That way, you'd fulfill most of your elective credits. Otherwise, you'll have to reduce your hours to take more classes. On-campus employment would have offered more flexibility in terms of working around classes, but the application period has already ended. You

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could also consider summer school, but that alone wouldn't be enough, and those sessions generally offered required courses only.

Now mark your answer on your answer sheet.

(H) You have 10 second to read the situation and Question No. 23.
According to your insurance policy, you'll have to pay the first $500 for repair costs yourself. To receive the remainder, you just need to fill out the claims forms. In cases where people would receive only a few hundred dollars back from a claim for repairs, I'd usually recommend they simply pay the costs themselves. The reason is that a claim can affect how much you pay for insurance. Normally, a surcharge is added to payments after an accident claim, and this can amount to several hundred dollars a year for three years. The law is different in the state of New York, though. No driver can be made to pay a surcharge for accidents if the total claim is less than $1,500, as long as there were no injuries. So it's a pretty straightforward decision in your case.

Now mark your answer on your answer sheet.

(I) You have 10 second to read the situation and Question No. 24.
You are entitled to a tax-free allowance of £6,475 on your U.K. income. If your total income was less than that amount, you can claim back the taxes you paid up to the time of your departure. Before you left the U.K., your employer should've given you a P45 tax form showing your tax and income figures. If you don't have that form, it cannot be reissued. However, the Customs and Revenue Department will accept in its place a statement of earnings from your former employer. Even if your earnings exceed the tax-free allowance, you may be due a refund. You can determine the amount by typing your income and tax figures into the online tax refund calculator. People with earnings under the tax-free limit can also get a refund on their National Insurance payments. However, only current residents of the U.K. are entitled to make this claim.

Now mark your answer on your answer sheet.

(J) You have 10 second to read the situation and Question No. 25.
Your phone's pretty old, so it's not surprising you're having trouble with your battery. I'd give you a free replacement battery, but they don't make this type any more. Your best bet is to get a new phone. If you need fast Internet browsing capabilities, I recommend the PS50. The battery lasts more thin two days even when used a lot. Looking at your contract, you have enough credits to cover part of the cost, so you'd only have to pay $100.If you just want to a phone

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for general use, your credits would cover an upgrade to the TR55. The battery lasts about three days if you only use the phone for talking and sending messages. If you keep your current phone, your only option is to carry your charger everywhere and plug it in whenever possible, which is obviously impractical.

Now mark your answer on your answer sheet.

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