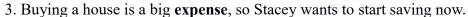
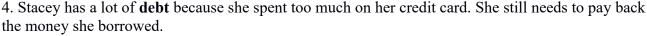
Listening Exercise: Financial Advisor

Vocabulary:

- 1. Stacey is new to **investing**, so she asks the financial advisor for advice about where to put her money.
- a) spending money on unnecessary things
- b) putting money into something to make more money later
- c) saving money by not spending it
- 2. The **interest** on her credit card debt is very high. She has to pay extra money to the bank because of it.
- a) the feeling of wanting to learn about something
- b) a type of investment account
- c) extra money paid for borrowing or using money



- a) something that costs money
- b) a type of business
- c) a kind of tax



- a) money someone has saved
- b) money someone still owes
- c) a type of investment
- 5. Stacey still **owes** money on her credit card because she used it to go shopping last month.
- a) needs to pay back money
- b) has extra savings
- c) spends too much
- 6. The advisor tells Stacey to pay off her credit card before investing.
- a) earn extra money
- b) borrow more money
- c) give back money that is owed

7. If Stacey puts money in a savings account, she will earn interest. The bank will give her extra money for keeping her money there.

- a) lose money
- b) spend money
- c) get money

8. The advisor suggests starting a **retirement** account so Stacey has money when she's much older.

- a) a time when someone stops working permanently
- b) a short vacation from work

c) an expensive investment

9. Stacey thinks she is too young to **retire**, but the advisor says it's good to start saving early.

- a) to stop working forever
- b) to take a break from work
- c) to get a promotion



10. Stacey wants to invest in stocks, but the money, but she could also lose money quick a) safe and certain b) dangerous	· ·
Listening: The audio can be found at: ESLFrog.com/financial-advisor	
Why does Stacey visit the bank? a) To open a savings account	about investment options c) To apply for a loan
 2. What does the advisor say about savings accounts? a) They help money grow quickly b) They are better than investment accounts c) They are a very safe place to keep money 	
3. Why does Stacey want to invest her mon a) She wants to travel soon b) She wants	
4. Why does the advisor suggest paying off a) The interest on debt is usually very high c) Investing is only for people without debt	b) The bank doesn't allow investing with debt
5. What is one advantage of a money marker a) You can access your money easily c) It helps you get a loan faster	et account? b) It has the highest interest rate
6. What is a U.S. Treasury bill or note? a) An investment in the U.S. Government c) A bank loan with a fixed rate	b) A special type of credit card
7. Why does the advisor not recommend stocks for Stacey right now?a) Stocks are very safe and don't grow muchb) Stocks are risky and she wants to use the money in a few yearsc) Stocks are only for people who want to retire soon	
8. What does the advisor say about stocks? a) They are good for short-term savings c) They can grow quickly but are risky	b) They always make people rich
9. What does the advisor say about retirementa) It is best to start as early as possiblec) It is not necessary for bank customers	ent planning? b) It is only for older people
10. What does Stacey decide to do first?a) Buy stocks immediatelyc) Pay off her credit card debt	b) Open a retirement account right away