El dinero y las finanzas – Test 1

Nombre: Clase: Fecha: Puntuación: / 30

Haz este examen en línea y comprueba tus respuestas al instante

Elige la mejor opción (A, B, C o D) en cada pregunta.

Parte 1: Significado de palabras sobre el dinero

Elige la palabra o expresión que mejor completa cada frase.

1. When you put money into your bank account, you _____ it.
   A withdraw **B** deposit **C** lend **D** owe

2. The money you receive every month for doing your job is your _____.
   A fee **B** fare **C** salary **D** change

3. The money you pay for a bus or train journey is called the _____.
   A fare **B** fine **C** fee **D** tip

4. If you park in the wrong place, you might have to pay a _____.
   A tip **B** fine **C** fare **D** bill

5. The service was excellent, so we left the waiter a _____.
   A discount **B** change **C** fee **D** tip

6. A plan that shows how much money you will spend and save is called a _____.
   A receipt **B** budget **C** bill **D** discount

7. Keep the _____ in case you want to return the shoes to the shop.
   A recipe **B** refund **C** receipt **D** ticket

8. A: Can I pay by card? B: Sorry, we only accept _____.
   A change **B** price **C** bill **D** cash

9. This jacket usually costs 80 euros, but today there's a 25% _____.
   A refund **B** discount **C** profit **D** salary

10. A new car like that must _____ — it's really expensive.
    A cost a fortune **B** be a bargain **C** cost nothing **D** be on sale

Parte 2: Colocaciones y elección de palabras

Elige la palabra o expresión que encaja de forma natural en cada frase.

11. I need to _____ some money from the cash machine before we go out.
    A borrow **B** earn **C** withdraw **D** spend

12. Could you _____ me ten pounds until Friday? I'll give it back then.
    A borrow **B** lend **C** owe **D** pay back

13. Maria is _____ money for a new laptop. She puts some aside every week.
    A wasting **B** spending **C** paying **D** saving

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14. We can't _____ to go on holiday this year — it's too expensive.
A afford **B** spend **C** cost **D** pay

15. How much did your new phone _____?
A pay **B** spend **C** cost **D** charge

16. Which sentence is correct?
A I spent a lot of money for my new bike. **B** I spent a lot of money on my new bike.
C I spent a lot of money in my new bike. **D** I spent a lot of money at my new bike.

17. Don't forget to pay the electricity _____ before the end of the month.
A receipt **B** note **C** coin **D** bill

18. The shoes were broken, so the shop gave me a full _____ — all my money back.
A reward **B** refund **C** receipt **D** discount

19. Prices here are very high. The cost of _____ is much higher than in my hometown.
A life **B** live **C** living **D** lives

20. That's a real _____! Only five dollars for a brand-new book.
A bargain **B** fortune **C** debt **D** loss

Parte 3: Familias de palabras

Elige la forma correcta de la palabra para completar cada frase.

21. Buying a flat is a big _____, so think carefully before you decide.
A invest **B** investor **C** investment **D** invested

22. The new café was very _____ — it made a lot of money in its first year.
A profit **B** profitable **C** profitably **D** profits

23. Everything in that shop is really _____, so I never buy anything there.
A expense **B** expensively **C** expenses **D** expensive

24. Tom is very _____ with his money — he never wastes it.
A care **B** carefully **C** careless **D** careful

25. Many students find it hard to become financially _____ from their parents.
A independent **B** independence **C** depending **D** dependent

Parte 4: Vocabulario en un texto de lectura

Lee el texto y responde a las preguntas.

When Amira started university, she got a part-time job in a bookshop. She earned about 600 euros a month, and at first she spent most of it on clothes, eating out and taxis. By the end of each month, she was always broke and sometimes had to borrow money from her flatmate, Lucas.

One day, Lucas showed her how he made a monthly budget. He wrote down his income and all his regular expenses, like rent, his phone and transport. Then he decided how much he could spend on free-time activities. 'The secret,' he said, 'is to pay yourself first. As soon as I get paid, I put 50 euros into my savings account.'

Amira decided to try it. She started cooking at home, cancelled a gym membership she never used and took the bus instead of taxis. She also began comparing prices before buying anything online. After six months, she had saved 400 euros and paid back everything she owed Lucas. Now she is

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saving up for a trip to Portugal next summer, and she no longer worries about money at the end of the month.

26. In paragraph 1, the word 'broke' means:

A feeling ill
B having no money
C very angry
D having a broken phone

27. In paragraph 2, 'income' means:

A money she spends
B money she owes
C money she receives regularly
D money she has lost

28. What does Lucas mean by 'pay yourself first'?

A Buy something nice for yourself every month.
B Save some money as soon as you are paid.
C Ask your boss for a higher salary.
D Pay your bills before anything else.

29. Which of these things did Amira NOT do to spend less money?

A She cooked at home.
B She stopped using taxis.
C She cancelled her gym membership.
D She got a second job.

30. In the last paragraph, 'saving up for' a trip means:

A putting money aside to pay for it later
B borrowing money to pay for it
C spending money on it now
D asking a friend to pay for it

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Soluciones – El dinero y las finanzas – Test 1

1 B	2 C	3 A	4 B	5 D	6 B	7 C	8 D	9 B	10 A
11 C	12 B	13 D	14 A	15 C	16 B	17 D	18 B	19 C	20 A
21 C	22 B	23 D	24 D	25 A	26 B	27 C	28 B	29 D	30 A

Explicaciones

1. **B** – 'Deposit' dinero significa ingresarlo en una cuenta bancaria.
2. **C** – Un 'salary' es la cantidad fija de dinero que te pagan periódicamente por tu trabajo (el sueldo).
3. **A** – Un 'fare' es el precio de un trayecto en transporte público (el billete).
4. **B** – Un 'fine' es el dinero que pagas como castigo por incumplir una norma (una multa).
5. **D** – Un 'tip' es el dinero extra que das por un buen servicio (la propina).
6. **B** – Un 'budget' es un plan para gastar y ahorrar dinero (un presupuesto).
7. **C** – Un 'receipt' es el papel que demuestra que has pagado algo (el tique o recibo); un 'recipe' es una receta de cocina.
8. **D** – 'Cash' significa billetes y monedas (dinero en efectivo), la alternativa a pagar con tarjeta.
9. **B** – Un 'discount' es una rebaja sobre el precio normal (un descuento).
10. **A** – 'Cost a fortune' significa ser muy caro (costar un dineral).
11. **C** – El dinero se 'withdraw' (se saca) de un cajero automático o de una cuenta bancaria.
12. **B** – 'Lend' es prestar dinero a alguien; 'borrow' es pedir dinero prestado a alguien.
13. **D** – 'Saving' significa guardar dinero para usarlo más adelante, lo que equivale a apartar dinero.
14. **A** – 'Can't afford to' significa que no tienes suficiente dinero para algo (no poder permitírselo).
15. **C** – Las cosas 'cost' (cuestan) dinero; las personas 'pay' (pagan) o 'spend' (gastan) dinero.
16. **B** – La colocación correcta es 'spend money on something', con la preposición 'on'.
17. **D** – Un 'bill' es un documento que indica cuánto dinero debes pagar por un servicio (una factura).
18. **B** – Un 'refund' es el dinero que te devuelven cuando devuelves un producto (un reembolso).
19. **C** – La expresión fija es 'the cost of living' (el coste de la vida).
20. **A** – Un 'bargain' es algo que se compra por mucho menos de su precio habitual (una ganga).
21. **C** – Después de 'a big' necesitamos un sustantivo que designe aquello en lo que se invierte: 'investment'.
22. **B** – Después de 'very' necesitamos un adjetivo: 'profitable'.
23. **D** – Después de 'is really' necesitamos un adjetivo: 'expensive'.
24. **D** – Después de 'is very' necesitamos un adjetivo con sentido positivo; 'careless' significa lo contrario.
25. **A** – 'Become' necesita un adjetivo, y 'independent from' encaja con el significado; 'dependent' se usa con 'on'.
26. **B** – En lenguaje informal, 'broke' significa no tener nada de dinero (estar sin blanca).
27. **C** – 'Income' es el dinero que recibes, por ejemplo, por un trabajo (los ingresos).
28. **B** – Explica que aparta 50 euros para ahorrar en cuanto cobra.
29. **D** – El texto menciona cocinar, ir en autobús y darse de baja del gimnasio, pero no un segundo trabajo.
30. **A** – 'Save up for something' significa ir guardando dinero con el tiempo para poder comprar o pagar algo más adelante.

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Notas para el profesor: Utilice este test al terminar una unidad sobre el dinero o como prueba diagnóstica antes de empezarla. Se centra en confusiones habituales entre los alumnos hispanohablantes, como lend/borrow, cost/pay/spend, fare/fee/fine, receipt/recipe (falso amigo de «receta») y la preposición en 'spend money on' (no «in»). Como actividad de seguimiento, pida a los alumnos que redacten su propio presupuesto mensual con el vocabulario aprendido o que vuelvan a contar el texto de lectura con sus propias palabras.

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