



Intercambioidiomas

INTERCAMBIODIOMASONLINE

FIRST
CERTIFICATE:
MOCK EXAM



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(PART 1) For questions 1-8 read the text and decide which word (A-D) best completes the gap

Financial recession 2008

The movie 'The Big Short' is a fantastic movie that we ____ (1) all watch; it tells three separate but parallel stories of the U.S mortgage housing crisis of 2005 ____ (2) brought on the global financial recession of 2008. Michael Burry, an eccentric ex-physician turned one-eyed Scion Capital hedge fund manager, has traded traditional office attire for shorts, bare feet and a Supercuts haircut. He believes that the US housing market is built on a bubble that will burst within the next ____ (3) years. Autonomy within the company allows Burry to do largely as he pleases, so Burry proceeds to bet against the housing market with the banks, which are more ____ (4) happy to accept his proposal for something that has never happened in American history. The banks believe that Burry is a crackpot and therefore are confident that they will win the deal. Jared Vennett with Deutschebank hears about what Burry is doing and, as an investor believes he too can cash in on Burry's beliefs. A wrong number call to FrontPoint Partners gets this information into the hands of Mark Baum, an idealist who is fed ____ (5) with the corruption ____ (6) the financial industry. Baum and his associates, who work at an arm's length under Morgan Stanley, decide to join forces with Vennett despite not totally trusting him. In addition to Burry's information, they further believe that most of the mortgages are overrated by the bond agencies, with the banks collating all the sub-prime mortgages under AAA packages. Charlie Geller and Jamie Shipley, who are minor players in a \$30 million start-up garage company called Brownfield, get a hold of Vennett's prospectus on the ____ (7). Wanting in on the action but not having the official clout to play, they decide to call an old "friend", retired investment banker Ben Rickert, to help out. All three of these groups work on the premise that the banks are stupid and don't know what's going on, while for them to win, the general economy has to lose, which means the suffering of the general investor who trusts the financial institutions. That latter aspect may not sit well with Baum. Some of these assumptions may be incorrect and may be far more manipulative than they could have ever worked ____ (8) for themselves, which in turn may cause problems for those working on the process.

Choose the best word from the following options:

- | | | | |
|---------------|------------|----------|------------|
| 1. A. ought | B. should | C. might | D. have |
| 2. A. who | B. which | C. where | D. when |
| 3. A. some | B. several | C. few | D. lots |
| 4. A. than | B. that | C. then | D. this |
| 5. A. up | B. on | C. out | D. about |
| 6. A. with | B. on | C. for | D. in |
| 7. A. problem | B. matter | C. thing | D. project |
| 8. A. around | B. out | C. for | D. with |



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(PART 2) For questions 9-16 read the text and fill on the gap with one word. USE ONLY ONE

Successful people

When you think about professional success, you think ____ (9) the strategies and behaviours that people have ____ (10) they are at work. You think about what people do during the 9-5 working hours, and ____ (11) they extend ____ (12) hours by coming in early or staying late to tackle big and complicated projects. What they do when they get home, or ____ (13) weekends, when they're away from the office and away from their computers, doesn't enter your mind. But here's the thing: it should.

How people spend their free time can actually have a big impact on their success in the professional world as it helps them to either unwind ____ (14) motivate themselves towards their professional goals. Successful people tend to spend their free time in these seven ways; successful people almost always read, there is almost nothing in this world that has not been done before, therefore if you read, you can find how others have achieved similar goals to your own. Also, these types of people normally exercise, nothing excessive, but they look after themselves. They also continue their education throughout their lives; they never stop taking classes as they ____ (15) always see room for improvement. So as said by Will Smith, the keys to life are running and reading, running will teach you perseverance and that you are more capable than you thought and reading will help you to learn ____ (16) others, their success and their mistakes.



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(PART 3) For questions 17-24 read the text and use the (root) word given to form the correct word that best completes the sentence

Patience

We all know that stress can cause a ____ (17) death and that we need to find a way to ____ (18). We need to find a way to be patient in this fast paced world. But how ____ (19) can we do this? Some experts have compiled 5 great ways to slow down and have more patience. The first is self-____ (20). It is said you become ____ (21) and ____ (22) because of fear. Work out what triggers this fear and change it. Secondly, perspective: put matters in your life into perspective and think about what is really important in our lives. Time: time is an ____ (23) that we all adhere to. It doesn't really exist, so what is the worst that could happen if you arrive a few minutes late? The fourth point is something that we have heard a million times and seen on self help posters everywhere, but we don't seem to take notice. Life is about the journey, not the destination. This couldn't be truer. Enjoy it! Lastly is the ____ (24) concept of all: practice. We need to practice patience to learn how to do it. Take a deep breath, step back and relax. There are multiple situations in which you can practice patience and mindfulness, whether you are stuck in traffic or waiting for a delivery or even when your loved ones are pushing your buttons and you want to explode. The more you practice, the more it will become part of your daily life.

- 17. Pain
- 18. Wind
- 19. Exact
- 20. Aware
- 21. Frustrate
- 22. Patient
- 23. Illude
- 24. Simple



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(Part 4) Fill in the gaps in the second sentence with 2-5 words. You must use the word given in exactly the same form. Each question is worth 2 points, one based on vocabulary and the other on grammar.

E.g. We must take as much advantage as possible of any opportunity to speak English.

MOST We have to make any opportunity to speak English.

Answer: the most of

25. Would you mind passing me the salt?

COULD me the salt, please?

26. What do you normally go for in a restaurant?

EAT What do you normally in a restaurant?

27. "It is getting late so we had better set off for home", said Ash.

Head Ash said that it was getting late and home.

28. The hotel turned out to be more expensive than we had thought.

ENDED The hotel more expensive than we had thought.

29. He said that he needed to sell his car.

RID "I need to my car", he said.

30. Even though I am not a fan of his music, I will still go to the concert.

OF In being a fan of his music, I will still go to the concert.



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(PART 5) For questions 31-6 read the extract of a text and answer the questions with the best option (A-D)

A sad day for Ryanair's relations with Great Britain

Europe's biggest and most popular budget airline has declared that it will be cutting back on its investment in the development of new routes going in or coming out of the United Kingdom (UK) in the next few years. Following the UK's decision to leave the European Union (EU), the company, who had openly expressed its disapproval of the referendum and had threatened to turn its attention to other growing airports in Europe, has now carried out with its warnings and will shift its strategy from the UK.

Many have said that they are unable to predict the possible effects of this massive decision but it is likely to be a costly one as Ryanair is just one of the many large corporations to have expressed their concern at the unexpected turn of events, as they are worried about free movement of people, goods and the likely increase in taxation. From their point of view, the UK has left themselves with nothing to bargain with and could be left in an economical limbo if it doesn't strike some kind of large scale trade agreement, and this is unlikely to come out of its exit from the EU.

Ryanair is already counting the costs of this disastrous referendum and its stocks have slid, as have those of other airline such as EasyJet and Monarch airlines. They are also worried about potential immigration problems with people both coming in and going out of Britain; they are concerned that tourists won't want to visit the UK due to the rise in racial hate crimes and prejudices from the foolish people who voted for Brexit. And not only this, they have reason to believe that some EU countries could close their borders to the Brits as they are already walking on thin ice after many incidents of anti-social behaviour across the continent.

Nobody knows which way this decision will go but the truth is that it doesn't look good for any of us.



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31. What is the purpose of the text?
- To threaten the UK not to vote in favour of Brexit
 - To explain why ryanair has lost money in the stock market.
 - To express concern at British people's behaviour while they are abroad
 - To describe their market strategy for the upcoming years
32. Why has ryanair decided to reduce its investment in travel to and from the UK?
- Because the UK has decided to leave the EU
 - To save costs in the future
 - To move its head office to Spain to save on taxes
 - To increase its prices and buy new airplanes
33. What concerns do large corporations have about Brexit?
- They are against racism
 - That they will not be able to carry out their trade in the same way as before
 - They want to use immigrants as their main workforce
 - They are worried about their visa issues
34. Why could immigration cause problems to ryanair's stocks?
- They need to hire British people instead of foreign immigrants
 - They will have to pay more taxes
 - European investors don't want to buy their stocks
 - There could be a reduction in the free movement of people in the UK
35. What other reason does the writer give for ryanair's worries about border closures?
- The British are known for causing problems and behaving badly while on holiday
 - They think that the British might be the subject of racism from tourists
 - The British refusal to learn foreign languages has become a problem
 - The pound sterling will become almost worthless after Brexit
36. What would be a good summary of the text?
- Brexit is going to open up the world economy to the UK
 - Ryanair might be closing due to Brexit
 - The future of Ryanair's relationship with the UK looks precarious
 - Ryanair is looking to cut all ties with the UK following Brexit



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(PART 6) For questions 37-42 read the text and fill in the gaps with the best option (A-G). There is one extra option that is not to be used

Are the clothes you wear really all that important?

Fashion is growing in importance and there are many people who judge a person on what they wear. But is it really that important?

We are told that what we wear gives an impression of who we are. _____
_____ (37) For example, if you go to a job interview looking a little scruffy, you are quite unlikely to be considered for the position. _____ -
_____ (38) our clothes get a lot of attention and are often the first thing that people look at on meeting us. In fact, many big business' actually put this down as a key point in the consideration of a person's application. Especially if you are to work with other clients or with the public. So as we can see, fashion affects our job prospects.

As fashion is of the utmost importance then, what do you do if you don't have good fashion-sense?
_____ (39) A good way to be fashionable is to read up on the latest styles in fashion magazines such as Vogue. Through reading these current forms of media, it is easy to stay up to date- This way you can know how to choose clothes that both fit you and suit you well.
_____ (40)

On the other hand, clothes should not really be all that important as it is what is inside that counts. We need to take a look at our society and work out how to form a realistic image of ourselves without all the focus being on clothes. _____ (41) By doing this, people should generally take time to form an opinion about somebody else and not just focus on their dress-sense and also consider other alternatives.

So, all in all, _____ (42) Being fashionable does have its advantages.



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- A. By doing this you can stick out from the crowd in all aspects of life without spending an arm and a leg.
- B. Our clothes reflect our personalities and also give people an idea of how we want to be seen.
- C. We are told that we should not be so superficial and not judge a book by its cover.
- D. Where did you buy your favourite clothes from?
- E. How do you keep up with the latest trends?
- F. The interviewers will take you for a person with little self respect or even, little work-ethic.
- G. keeping up with the latest trends is a constant battle to make sure that your style doesn't go out of fashion.



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(PART 7) For questions 43-52 read the text (A-D) and answer the questions with the best option (A-D)

43. Which person is likely to do exercise every day?
44. Who has their relatives in a worry about their way of living?
45. Which person is a great influence on their children as they show them a good way to live their lives?
46. As a professional, which person couldn't do their job for a long period of time due to a health issue?
47. Who looks a lot older than they are?
48. Which person doesn't have the right mentality to get their life on track?
49. Which person needs to lose quite a lot of body fat?
50. Who is prone to getting hurt pretty often?
51. Who has a member of their family who could do with going on a diet?
52. Who has physical problems when moving?



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Keeping fit and healthy

- A. Susan has always had really bad luck with her health. She is only 49 but you would easily take her for a person in her 60's. This may be due to her grey hair or more likely because of the way she lives. She has never been fond of exercise or looking after herself, so over the years, due to lack of activity, she has become fairly immobile. She is single so doesn't tend to leave the house much. She struggles to walk even short distances and is somewhat overweight. She will need to do something about this if she wants to have a good quality of life.
- B. Lydia is a super mum. She is tremendously fit and works out 6-8 times per week. She is always up for being active and her kids have followed suit and generally sign up for many sports at school. Let's just hope that Lydia and her children for that matter can stick to this healthy lifestyle as it is very beneficial in all aspects of their lives. This being said, her husband is the complete opposite and needs to lose a serious amount of weight as all he does is eat junk food and sit on the sofa. Lydia doesn't seem to mind though as she accepts that each person can live as they like.
- C. John doesn't really know what a hard day's work is. He hasn't really done anything with his life and still lives at home with his mum. He is what you would call lazy, without trying to sound offensive. He doesn't even work out. He could do with losing a few kilos but he isn't massively over-weight. What is more concerning is his attitude. He doesn't seem to have the motivation nor the initiative to get himself moving and look to progress in his life. His family are extremely concerned, as he himself should be too.
- D. Benjamin is a rugby player and as you can imagine he has had a number of injuries throughout his career. His partner is one of his team mates but has nowhere near as many problems as he does. Rugby is a contact sport so a few scrapes and bruises can be expected. He has had some serious injuries though. There was a time where he felt like he was made of glass and went through a spell of various injuries. He injured his knee ligaments and even dislocated his hip. This was extremely painful and resulted in him being out of competition for almost a year.



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ANSWER SHEET

Part 1

1. B
2. B
3. C
4. A
5. A
6. D
7. B
8. B

Part 2

- | | |
|----------------|-------------|
| 9. about | preposition |
| 10. when | conjunction |
| 11. whether/if | conjunction |
| 12. those | determiner |
| 13. on | preposition |
| 14. or | conjunction |
| 15. can/may | modal verb |
| 16. from | preposition |



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Part 3

17. painful
18. unwind
19. exactly
20. awareness
21. frustrated
22. impatient
23. illusion
24. simplest

Part 4

25. Could you pass
26. choose to eat
27. that they should head for
28. ended up being
29. get rid of
30. spite of not

Part 5

31. D
32. A
33. B
34. D
35. A
36. C

Part 6

37. B
38. F
39. E
40. A
41. C
42. G



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Part 7

43. B

44. C

45. B

46. D

47. A

48. C

49. A

50. D

51. B

52. A