

A. Vocabulary (6 marks)

Choose the correct word from the box to complete the sentences:

(spend – save – earn – borrow – lend – wallet)

1. I want to _____ money to buy a new game.
2. My dad will _____ me ten dinars.
3. Where's my _____? I lost my money!
4. I always _____ my money on snacks.
5. She will _____ some money by helping her mom.
6. Can I _____ your pencil for the test?

✓ **Answers:**

1. save
2. lend
3. wallet
4. spend
5. earn
6. borrow

B. Grammar (6 marks)

Choose the correct answer:

1. He _____ to school yesterday because the weather was bad.
a) had to b) has to c) have to
2. We _____ spend all our money on video games.
a) can b) shouldn't c) must
3. I _____ my friend five dinars.
a) borrow b) lent c) lend
4. She _____ go to the bank last week.
a) have to b) had to c) has to
5. You _____ save your money for emergencies.
a) should b) can't c) have to
6. They _____ their uncle for help.
a) borrowed b) lent c) asked

✓ **Answers:**

1. a) had to
2. b) shouldn't
3. b) lent
4. b) had to
5. a) should

6. c) asked

C. Functions (4 marks)

Match the sentence to its function:

1. "You shouldn't spend all your money."
2. "Can I borrow your calculator?"
3. "Let's make a budget together."
4. "I think saving is better than spending."

- a) Asking permission
- b) Making a suggestion
- c) Giving advice
- d) Giving opinion

✓ **Answers:**

- 1 → c) Giving advice
 - 2 → a) Asking permission
 - 3 → b) Making a suggestion
 - 4 → d) Giving opinion
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D. Reading (6 marks)

Read and answer:

Layla is good with money. Every week, she saves five dinars from her allowance. She keeps her money in a box. Last month, she wanted to buy a book, but she decided to wait and save more. Now she has enough money to buy the book and a new bag.

1. How much does Layla save every week?
2. Where does she keep her money?
3. What did she want to buy?
4. Did she buy the book right away?
5. What can she buy now?
6. Was she patient? (Yes/No)

✓ **Answers:**

1. Five dinars
2. In a box
3. A book
4. No
5. The book and a bag
6. Yes

E. Writing (6 marks)

Write 5–6 sentences about how you spend and save money. Mention:

- What you spend money on
- What you save for
- Who gives you money
- Why saving is important

✓ **Model Answer:**

I get money from my parents every week. I spend some money on snacks and school supplies. I save money to buy a new football. Saving is important because I can buy things I really want. I keep my money in a wallet. I try not to spend too much.