實踐大學 高雄校區
USC SHIH CHIEN UNIVERSITY KAOHSIUNG CAMPUS

Shih Chien University Kaohsiung Campus
College English (1) Vocabulary Practice
(Unit 6)

Class: ________ **Student ID No:** _________ **Name:** _________

Sentence Completion

1. It's important to know the current rates before you ______ currencies.
(A) exchange
(B) commit
(C) endorse
(D) bounce

2. They chose to buy the furniture in ______ to manage their budget better.
(A) quotes
(B) loans
(C) dividends
(D) installments

3. It's wise to invest in ______ like real estate and stocks for long-term growth.
(A) quotas
(B) remittances
(C) assets
(D) profits

4. Ken plans to ______ money from the bank to start his own business.
(A) owe
(B) borrow
(C) convert
(D) reimburse

5. An economic ______ can lead to high unemployment and low spending.
(A) commission
(B) portfolio
(C) transaction
(D) depression

6. You can get a(n) ______ if you have paid the government more than you owe.
(A) net income
(B) tax refund
(C) income statement
(D) security deposit

7. She checked her bank account ______ online to make sure she had enough money to pay the bills.
(A) share (B) withdrawal
(C) recession (D) commission

8. The team worked hard to keep the project within ______, avoiding unnecessary costs.
(A) budget
(B) principal
(C) revenue
(D) dividend

9. Investors are feeling ______ about the stock market, expecting prices to rise in the coming months.
(A) exchangeable
(B) depressing
(C) convertible
(D) bullish

10. Peter paid off his credit card balance to avoid paying high ______ charges.
(A) fund
(B) interest
(C) deduction
(D) quotation

11. The company is focusing on improving its ______ to ensure it can cover all its operating expenses.
(A) cash flow
(B) down payment
(C) financial statement
(D) certificate of deposit

12. Brendan always pays more than the ______ payment on his credit card to reduce interest charges.
(A) nonprofit
(B) minimum
(C) current
(D) profitable

13. He ______ cash from the ATM to pay for groceries at the market.
(A) withdraws
(B) remits
(C) owes
(D) invests

14. Stella asked the bank to ______ the funds to her new account after switching banks.
(A) repeat (B) endorse
(C) penalize (D) transfer

15. He expects the insurance company to ______ him for his medical bills after his treatment.
(A) depress
(B) expend
(C) reimburse
(D) refinance

16. The company wondered whether to _______ of the entertainment market in light of low returns.
(A) raise capital
(B) pull out
(C) charge interest
(D) profit from

17. Since it was the end of the ________, the employees all hoped for a bonus.
(A) fiscal year
(B) down payment
(C) net income
(D) gross margin

18. The company hopes to ______ from the new product by selling it at a higher price than it costs to make.
(A) audit
(B) borrow
(C) profit
(D) allocate

19. Tom ______ in real estate, hoping that property values would rise over time.
(A) transacted
(B) repaid
(C) assessed
(D) invested

20. Emma earns a ________ every time she makes a sale, so she works hard.
(A) courier
(B) commission
(C) course
(D) currency

21. Benson raised enough ______ to start his own business by getting loans and finding investors.
(A) bond
(B) capital
(C) credit
(D) portfolio

22. She avoided credit card ______ by only spending what she could afford to pay off each month.
(A) debt (B) accounting
(C) financing (D) profit

23. She ______ to investing regularly in her retirement account to ensure a secure future
(A) audited
(B) occurred
(C) deposited
(D) committed

24. His investment ______ showed a significant increase after the stock market performed well.
(A) penalty
(B) quote
(C) account
(D) voucher

25. Unsure about stocks, she decided to invest in government ________ instead.
(A) bonds
(B) courses
(C) loans
(D) expenditures

Text Completion

(A) calculate
(B) currencies
(C) in the red
(D) these might be deducted from your account
(E) your credit rating is affected

Managing your finances can seem overwhelming, but understanding some key terms can help. First, let's talk about your account. This is where you keep your money, whether in a bank or on an online platform. To avoid being __26__, meaning owing more than you have, it's crucial to maintain a good budget. This helps you plan your spending and saving.

Next, you'll want to __27__ your expenses and income regularly. Keeping track helps prevent unnecessary debt. When you borrow money, __28__. A good rating makes it easier to borrow in the future.

Different countries use different __29__, so when you travel or do international business, you'll need to be aware of exchange rates. If you're charged fees, __30__. To grow your wealth, consider where you can invest. Smart investments can increase your savings over time. Managing money well ensures financial stability and peace of mind.

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