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PROVA D'ACCÉS A CICLES FORMATIUS DE GRAU SUPERIOR
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Convocatòria maig de 2013

Part comuna: Anglès

CREDIT CARDS

The use of credit cards has dramatically increased over the years. That is because consumers like the convenience of using them. However, credit cards may also cause some trouble that should be taken into account.

Credit cards are the plastic cards we use instead of money in its physical form, such as coins or notes. One of the obvious advantages of using a credit card is that it is often more convenient than carrying cash. They are good for emergencies and also when you travel abroad and you are worried about not being able to get money out of the cash machine.

However, since you are not using actual money, credit cards may encourage people to spend more than they can really afford and consequently they fall into debt. Moreover, banks make profit from credit cards by charging interest each month on the unpaid debts. So, all in all, it can be a big disaster.

Credit cards can be a very good idea when we travel but we may not want to use them for everyday life.

1. Reading comprehension (3 points)

1.1. Answer the following open questions in your own words (2 points):

- a) How are credit cards different from actual money?
- b) Name two situations in which it is advisable to have a credit card.

1.2. Choose the correct alternatives. Give evidence for your answers from the text (1 point).

- a) People in the past ...
 - used less credit cards than they do today.



- used as many credit cards as they do today.
 - used more credit cards than they do today.
- b) People can fall into debt if ...
- they use credit cards
 - they spend more money than they can really afford
 - banks charge them a big interest each month.

2. Vocabulary (1 point)

Find synonyms in the text for the following words:

- problem:
- real:
- incite:
- everyday:

3. Grammar (3 points)

3.1. Choose the correct option (1 point):

- a) It snowed / was snowing when I left / was leaving home this morning.
- b) I didn't see / haven't seen Sheila for a long time. How is she?
- c) I have already / just explained this to you three times this week.

3.2. Complete the conditional sentences with the correct form of the verbs in brackets (1 point):

- a) If the weather _____ (to be) nice tomorrow, we _____ (drive) to the coast.
- b) If Jack _____ (to be) younger, he _____ (travel) to India.

3.3. Change the following sentences from active to passive (1 point):

- a) Someone painted the office last week.
- b) _____
Sam will prepare some sandwiches for tomorrow's picnic.

4. Writing (3 points)

Write a composition (about 100 words) on the following topic:

You work in a bank and you have to convince a customer about the benefits of having a credit card.