

DIRECTIONS: Read the passage. From the drop-down list, choose the answer that **best** completes the sentence.

WHAT'S YOUR CREDIT SCORE?

Have you applied for a credit card or a bank loan

2. Drop-down 1 that information regarding your credit score factored into the result. A credit score is a number between 300 and 850 that assesses the likelihood that you will pay back a creditor. A low score is a problem. You are considered a credit risk because you are not likely to pay your debts. If your score is high, you are considered a good risk because you are likely to pay your debts.

2. Drop-down 2 one's credit history. This history includes payment patterns, longevity, and current debt. If your score is above 700, you are likely to get good lending rates. If your score is below 600, you are likely to get high lending rates. In fact, many creditors use 620 as the determining number for credit approval. If your score is extremely low, you may be rejected for credit.

One's credit score is not a stable 2. Drop-down 3 If you miss or make a late payment, your score will go down. It is possible to raise a low credit score by using the following tips. Pay your bills on time. Do not maintain high balances on your credit cards. Do not open credit accounts that you don't plan to use.

To have a good credit score, you must show that you are able to manage your credit. Although you need some credit cards and loans, you must manage these accounts effectively. Finally, you should know that a closed account does not

2. Drop-down 4 your credit score.

Drop-Down Answer Options

- 2.1 A. recently. Chances good
B. recently? Chances are good
C. recently. Chances are good
D. recently! Chances are good

- 2.2 A. Based on
B. A person's credit score based on
C. A credit score is based on
D. A credit score based on

- 2.3 A. number. Can go up or down!
B. number. It go up or down.
C. number. it can go up or down.
D. number. It can go up or down.

- 2.4 A. disappear? That account may still affect
B. disappear. That account may still affect
C. disappear. May still affect
D. disappear. That account still affect

★ Spotlighted Item: DROP-DOWN

DIRECTIONS: Read the passage. From the drop-down list, choose the answer that **best** completes the sentence.

NOTICE FOR EMERGENCY AWARENESS

Having a plan for what to do in an emergency is important to ensure the safety of your family. An emergency may include a **2. Drop-down 1** a hurricane. Every family should make a family safety plan that outlines what to do in different types of emergencies.

To create a family safety plan, follow these tips:

- Establish an escape route from each room of your home. Every member of the family should know how to get out of the home without assistance. Having a clear escape route is **2. Drop-down 2** could help save your life.
- Select meeting locations in case family members become separated. One location should be in your neighborhood; the other should be outside your neighborhood. You might not have access to a car, so all locations should be within walking distance.
- Choose a person outside the city to contact in the event of an emergency. Be sure that every family member has the telephone number and e-mail address of this person.
- Collect the phone numbers and addresses of the places at which each family member spends the most time, such as a workplace or school. Eventually, you will share this information with all family **2. Drop-down 3** in a safe place.
- Prepare an emergency card for each family member to carry with him or her. The card should have information about emergency contacts, medical conditions, **2. Drop-down 4** the names of family members.

Drop-Down Answer Options

2.1 A. fire or an earthquake. An emergency may include
B. fire, an earthquake, or
C. fire; it may include an earthquake or
D. fire; in addition, it could include an earthquake or

2.2 A. important and having an escape route
B. important. Having an escape route
C. important; however, having an escape route
D. important because it

2.3 A. members. Keep this information you will share
B. members; therefore, keep it
C. members. Keeping it
D. members. And keeping this information

2.4 A. medication,
B. medication, and
C. medication; it should have
D. medication; also include

DIRECTIONS: Read the passage. From the drop-down list, choose the answer that **best** completes the sentence.

EMPLOYEE MANUAL WORK-RELATED INJURIES

MINOR INJURIES

- Do not **2. Drop-down 1** all minor injuries to the department manager and the Human Resources Department.
- The Human Resources Department is responsible for the following actions: reporting the claim to the insurance company, referring the employee to an appropriate health-care provider, and working with a department manager to secure any needed recovery time.
- Employees must receive permission from their health-care provider before they return to work. At that point, they can resume work-related or other **2. Drop-down 2** must restrict activity so that it does not endanger their recovery.

MAJOR INJURIES

- Without delay, place calls to 911 and the Security Department.
- The Security Department will contact the appropriate employees in the Human Resources **2. Drop-down 3** provide a copy of the injury report.
- Seek immediate medical treatment at the nearest emergency facility.
- As soon as possible, contact the Human Resources Department to complete an incident **2. Drop-down 4** will provide further counsel.

Drop-Down Answer Options

2.1 A. delay, report
B. delay, however
C. delay. Report
D. delay report

2.2 A. duties; however, they
B. duties however they
C. duties however; they
D. duties, however, they

2.3 A. Department they will
B. Department, they will
C. Department, but they will
D. Department, and they will

2.4 A. report, staff members
B. report staff members
C. report. Staff members
D. report. Staff members,

3 Apply the Skill

DIRECTIONS: Read the passage, read the questions, and choose the **best** answer.

TIPS FOR SAVING ENERGY

The trouble with asking people to save energy is that the task sounds daunting. Sure, most people would like saving energy and to have more money in their pockets. However, they're busy working as well as families. What people need to get the ball rolling are a few simple tips that they can use immediately.

- Take a walk through your home right now. Turn off appliances and electrical gadgets that no one is using. Be sure that you are turning off lights, computer equipment, turn off television sets, DVD players, and other items. Guess what? You just saved energy! To make this task simpler the next time you do it, add power strips to your home so that you can turn off multiple machines with a single switch.
 - While you're taking an energy tour of your home, adjust the thermostat. You don't need to be uncomfortable, but choose a temperature that is moderate. Also, don't forget to turn down the thermostat on the water heater to about 120 degrees. You don't need to spend money heating water that's too hot for anyone to use.
 - Showering can also be more efficient than taking a bath. Showering uses less water, particularly if you have a low-flow showerhead.
 - Run your dishwasher only when it is fully loaded with dishes. If you have a small load of dishes, washing them by hand is more efficient than to wash them in the dishwasher. When you do run the dishwasher, use the air dry cycle instead of the dishwasher's drying cycle.
 - Similarly, consider air-drying clothes. A clothes dryer uses a great deal of energy. Hanging clothes to dry saves energy and can reduce unwanted heat in your home during summer months.
2. Which is the best way to rewrite the underlined portion of the sentence? **Sure, most people would like saving energy and to have more money in their pockets.**
- A. saving energy and have
 - B. saving energy and liking
 - C. saving energy and having
 - D. to save energy and
3. Which is the best way to rewrite the sentence? **However, they're busy working as well as families.**
- A. However, they're busy working and families.
 - B. However, they're busy with working as well as busy with their families.
 - C. However, they're busy with their work and busy families.
 - D. However, they're busy with their work and their families.
4. Which is the most effective revision of these sentences? **Turn off appliances and electrical gadgets that no one is using. Be sure that you are turning off lights, computer equipment, turn off television sets, DVD players, and other items.**
- A. Turn off appliances, electrical gadgets, lights, computer equipment, television sets, DVD players, and other items that no one is using.
 - B. Turn off appliances and electrical gadgets. Turn off lights, turn off computer equipment, turn off the television sets, turn off the DVD players, and so on that no one is using.
 - C. Turn off the appliances and the electrical gadgets that no one is using. Turn off lights, computer equipment, turning off television sets, DVD players, and other items that no one is using.
 - D. Turn off the appliances that no one is using and the electrical gadgets, the lights, computer equipment, turn off the television sets, the DVD players, and so on.
5. Which is the best way to write the underlined portion of the sentence? **If you have a small load of dishes, washing them by hand is more efficient than to wash them in the dishwasher.**
- A. to wash them by hand is a more efficient way than the way
 - B. washing the dishes by hand is more efficient than to wash the dishes
 - C. washing them by hand is more efficient than washing them
 - D. washing the dishes by hand is more efficient than to wash the dishes