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1. He's never got any money left at the end of the month, he's such a _____.
 - a) spendthrift
 - b) penny pincher
 - c) miser
 - d) skinflint

 2. Well, that particular _____ is about to come to an end. They've had it easy for years and now all the money has been spent.
 - a) fairground
 - b) joyride
 - c) gravy train
 - d) ghost train

 3. They say that if you look after the _____, the pounds will look after themselves.
 - a) cents
 - b) pennies
 - c) coins
 - d) money

 4. John has spent more than his salary for this month and is already _____ on his bank account.
 - a) in credit
 - b) overdraft
 - c) overdrawn
 - d) in the black

 5. I earned extra money last month but it's _____ in my pocket, I've got nothing left.
 - a) burnt a gap
 - b) filled a hole
 - c) filled a gap
 - d) burnt a hole

 6. I've had to get another job recently just to _____.
 - a) make end meet
 - b) make ends meet
 - c) make ends met
 - d) makes ends meet
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ANSWERS:

1. He's never got any money left at the end of the month, he's such a _____.
- a) Spendthrift. This is the correct answer. A spendthrift is a negative word for a person who spends money wastefully. Well done!
 - b) Penny pincher. This is not the correct answer. A penny pincher is a person who is very careful about how much money they spend. Try again.
 - c) Miser. This is not the correct answer. A miser is a negative word for a person who loves money and hates spending it. Try again.
 - d) Skinflint. This is not the correct answer. A skinflint is a negative word for a person who loves money and hates spending it. Try again.
2. Well, that particular _____ is about to come to an end. They've had it easy for years and now all the money has been spent.
- a) Fairground. This is not the correct answer. Try again.
 - b) Joyride. This is not the correct answer. A joyride is a ride for pleasure, sometimes in a stolen car driven very dangerously. Try again.
 - c) Gravy train. This is the correct answer. A gravy train is something from which lots of people can make money without much effort and which is therefore very popular. 'To climb on' or 'To ride a gravy train' is an informal expression.
 - d) Ghost train. This is not the correct answer. Try again.
3. They say that if you look after the _____, the pounds will look after themselves.
- a) Cents. This is not the correct currency. Try again.
 - b) Pennies. This is the correct answer. Well done!**
 - c) Coins. This is not the correct answer. You need something more specific here. Try again.
 - d) Money. This is not the correct answer. You need something more specific here. Try again.

4. John has spent more than his salary for this month and is already _____ on his bank account.
- a) In credit. This is not the correct answer. 'In credit' means that your bank account has money in it. Try again.
 - b) Overdraft. This is not the correct form of the word. Try again.
 - c) **Overdrawn. This is the correct answer. If you are overdrawn, your bank balance is a negative figure and you have spent more money than you have earned.**
 - d) In the black. This is not correct. 'In the black' means that your bank account has money in it. John is in the red. Try again.
5. I earned extra money last month but it's _____ in my pocket, I've got nothing left.
- a) Burnt a gap. 'Burnt' is correct, but not 'gap'. Try again.
 - b) Filled a hole. 'Hole' is correct, but not 'filled'. Try again.
 - c) Filled a gap. This is not the correct answer. Try again.
 - d) **Burnt a hole. This is the correct answer and in this context it means that all the money has been spent.**
6. I've had to get another job recently just to _____.
- a) Make end meet. This is not correct. Try again.
 - b) **Make ends meet. This is correct. 'To make ends meet' means to earn just enough money to live on. Well done!**
 - c) Make end met. This is not correct. Try again.
 - d) Makes ends meet. This is not correct. Try again.

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