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Business Intermediate

Homework - Unit 8: Finance

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Working with Words 1

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1. Read the article called Smart Financial Habits for Everyday Life and decide if t statements below (1-10) are true or false.

1. Shopping around means comparing prices before making a purchase.
2. Haggling is not a common practice in any country.
3. Saving for a rainy day refers to spending money on luxuries.
4. Having a tight budget means you have plenty of money to spend freely.
5. A rip-off refers to something that is a good deal at a low price.
6. When something costs an arm and a leg, it means it's very expensive.
7. Paying through the nose means paying less than the usual price.
8. People with deep pockets are often wealthy and don’t worry about spending.
9. Saving for emergencies is not important according to the article.
10. Good financial habits can help people make the most of their money.

Smart Financial Habits for Everyday Life

When it comes to managing your finances, one of the best things you can do is shop around. Whether you're buying a new phone, clothes, or even a car, taking the time to compare prices before making a decision is always a smart move. In fact, it could lead to finding a bargain—a good deal at a low price—that saves you more than expected.

Another important skill in finance is the ability to haggle. Although it’s not as common in every country, negotiating a price can sometimes lower the cost of big purchases. It's especially useful if you're buying something second-hand or at a market. You don’t always need to accept the first price that’s offered, and a little negotiation can go a long way.

But while getting bargains is great, it’s also important to save for a rainy day. Financial emergencies can happen when you least expect them—car repairs, medical bills, or even losing your job. Having a little money saved for these unexpected expenses can provide peace of mind and help you avoid unnecessary stress. Many financial experts recommend setting aside at least three months’ worth of living expenses in an emergency fund.

However, it's not always easy to save, especially when you're on a tight budget. Sometimes, money feels like it's disappearing faster than you can earn it, and every purchase requires careful thought. In these situations, it’s important to make sure that you’re spending wisely and focusing on your needs before your wants.

At the same time, beware of spending too much on things that aren’t worth it. Nothing feels worse than realizing you’ve paid a rip-off price for something that wasn’t worth the money. Some items can cost an arm and a leg—meaning they are extremely expensive—but don't deliver the value you expected. For instance, paying top dollar for a gadget that breaks within a month feels like throwing money away.

If you're not careful, you could pay through the nose for something that you could have gotten for much less if you had taken the time to do some research. However, it’s not all bad news. Some people have deep pockets, meaning they have a lot of money to spend without worrying too much about the price. For them, spending large sums might not be a big issue, but for most of us, sticking to a budget is crucial to staying financially healthy.

In the end, good financial habits help you make the most of your money, whether you’re shopping for bargains or saving for future emergencies. With a little discipline and planning, you can avoid financial pitfalls and live more comfortably within your means.

Working with Words 1

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2. Complete the sentences below using the phrases from the list. Each phrase can be used only once.

- shop around
- a bargain
- to haggle
- save for a rainy day
- be on a tight budget
- a rip-off
- cost an arm and a leg
- pay through the nose
- have deep pockets

1. He must __________ to be able to afford a house like that in the city center.
2. I found this jacket at half price, it's such __________!
3. We're __________ this month, so we can't afford to eat out.
4. That phone is such __________! It's not worth the price at all.
5. It's always good to __________ because you never know when you'll need extra money for emergencies.
6. You don't want to __________ for a simple repair job. Look for better deals.
7. Before buying the new TV, I decided to __________ and compare prices at different stores.
8. In some markets, it's normal to __________ to get a better price.
9. The designer shoes she bought __________; they were incredibly expensive.

Working with Words 1

3. Match each of the sentences (1-6) with the most similar phrase in meaning (a-c).

1. **"I had to pay a ridiculous amount of money for a basic service."**
   a) *It’s always good to put some money aside for unexpected expenses.*
   b) *I had to pay through the nose for something that wasn’t worth it.*
   c) *I found an incredible deal that was too good to pass up!*

2. **"We don’t have much money to spend this month."**
   a) *We’re on a tight budget and can’t afford to overspend.*
   b) *We have deep pockets and can spend without worrying.*
   c) *I like to compare prices in different stores before making a decision.*

3. **"This deal was too good to miss!"**
   a) *I found something that cost an arm and a leg, but it was worth it.*
   b) *I paid way too much and felt like it was a rip-off.*
   c) *I got a real bargain and saved a lot of money!*

4. **"It’s wise to save some money in case of emergencies."**
   a) *I felt like I was ripped off, and the price was far too high.*
   b) *It’s always good to save for a rainy day and have money for emergencies.*
   c) *I’m very wealthy and don’t need to worry about money.*

5. **"The price was far too high for what I bought."**
   a) *It was a total rip-off, way too expensive for what I got.*
   b) *I got an amazing bargain and didn’t pay much at all.*
   c) *I haggled to lower the price before making the purchase.*

6. **"I always look at different shops before making a purchase."**
   a) *The item I want is going to cost me an arm and a leg, but I need it.*
   b) *I’m willing to pay through the nose if I find something I really want.*
   c) *I like to shop around to find the best deals and prices.*

Working with Words 2

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1. Read the text about The New World of Bitcoin Finance and then decide of the sentences below (a-f) summarizes each paragraph (1-6).

a) Smart investors know when to invest and when to cut their losses in the Bitcoin market. ***Paragraph*___.**

b) Active participation and financial caution are necessary for success in Bitcoin, especially for those without wealth. ***Paragraph*___.**

c) To succeed, you must set realistic goals and manage your finances carefully while investing in Bitcoin. ***Paragraph*___.**

d) Setting up a budget and tracking your investments is crucial due to Bitcoin's volatility. ***Paragraph*___.**

e) Bitcoin finance offers new opportunities but requires careful planning and risk management. ***Paragraph*___.**

f) Bitcoin investing requires strategy and patience, with success dependent on careful financial planning. ***Paragraph*___.**

The New World of Bitcoin Finance

1. In the new world of Bitcoin finance, the way people handle their money is evolving rapidly. More individuals are looking to invest in cryptocurrencies like Bitcoin, hoping to pay off debts, cut losses from traditional investments, or even keep their heads above water during challenging economic times. The decentralized nature of Bitcoin has given people more freedom, but it also requires careful financial planning.

2. For those who are new to Bitcoin, the first step is often to set up a budget for their investments. It's essential to keep track of your spending, knowing exactly how much you're willing to risk. Bitcoin prices are known for being highly volatile, and it's easy for investments to add up quickly. If you don't stay informed, you might find yourself dipping into your savings unexpectedly.

3. One of the most common strategies for Bitcoin investors is to put money into the currency when prices are low. However, it's also crucial to know when to cut your losses. Many people enter the Bitcoin market with high hopes but forget that this digital currency market, like any other, comes with risks. At times, it may be wise to tighten one's belt and wait for more stable financial conditions before making further investments.

4. Unlike traditional investments, Bitcoin requires active participation. Investors often have to put their hands in their pockets and contribute to the Bitcoin ecosystem by either investing in new projects or supporting blockchain technologies. While some investors were born with a silver spoon in their mouth and can afford to lose money, others need to pay their way by being more cautious.

5. Bitcoin can be an excellent opportunity for those willing to do their research and invest in this innovative technology. The key is to know when to take risks and when to dip into your funds. While it might seem like an easy way to make money, success in the Bitcoin world requires strategy, patience, and a keen understanding of financial dynamics.

6. As with any financial market, keeping your finances in check is critical. By setting realistic goals, paying attention to market trends, and only investing what you can afford to lose, you can better navigate this new world of Bitcoin finance. This approach will not only help you pay off any loans or debts but also contribute to your long-term financial stability.

Working with Words 2

2. Find a word/phrase from the text that matches the following definitions (1-10).

1. To use part of your savings or resources: ___________
2. To stop an activity to prevent further losses: ___________
3. To manage to survive despite financial difficulties: ___________
4. To return money that you have borrowed: ___________
5. To organize how money will be spent over a period of time: ___________
6. To pay or contribute money, often for an investment: ___________
7. To reduce spending: ___________
8. To gradually increase to a large amount: ___________
9. To place money into something hoping for future profit: ___________
10. To earn enough to cover your own expenses: ___________

3. Fill in the blanks with the most suitable phrase.

1. cut our losses
2. dip into
3. keep my head above water
4. pay back
5. pay my way
6. put her hand in her pocket
7. set up a budget
8. tighten our belts

1. We need to ________________ and spend less, but I keep buying expensive things.
2. John wants to ________________ by organizing his monthly expenses, not paying all his loans at once.
3. They managed to ________________ all the money they owed by making regular payments.
4. I'll need to ________________ my savings this month to cover grocery costs.
5. It's time to ________________ and stop the project before we lose more money.
6. Sarah should ________________ and help pay for the team event.
7. I've been able to ________________ by earning enough to cover my own expenses.
8. Although my income is low, I manage to ________________ and stay out of debt.

1. Read the following presentation and find all the phrases to complete the table below.

Referring to visuals	• • •
Referring to sources	• •
Explaining	• • •
Focusing	• • •
Forecasting trends and changes	• • •

a. "Good afternoon, everyone. Take a look at this chart on the screen. As you can see from this, we've been analyzing our sales performance over the last year."
b. "This chart shows the growth of our product line over each quarter. It's based on figures from the financial reports of 2023, and they're from a survey of our top-performing regions."
c. "The data is divided into three sections: the green line indicates our North American sales, the blue line represents Europe, and the red line shows our Asian markets."
d. "I'd like to draw your attention to the upward trend in North America. Notice in particular how this region saw significant growth from Q2 to Q4."
e. "Now, this figure represents a 15% increase in revenue in the final quarter, which was driven by our successful marketing campaign."
f. "If you look closely, this upward trend shows that the growth in North America will definitely continue over the next few years, according to our projections."
g. Audience Member: "Can you explain the trend in Asia?"
h. "Of course. The downward trend in the red line for Asia shows a decline in Q4, largely due to market saturation. This is going to fall in the future, but we are already planning initiatives to tackle this challenge."
i. "Let's focus now on the forecast for Europe. This is going to rise in the future thanks to new partnerships. We predict a 10% growth over the next few years."
j. "In conclusion, we expect a general increase in global revenue, especially in North America and Europe. This increase will definitely continue as we expand our operations. Thank you, everyone. I'll now take your questions."

2. Choose the most suitable response for each sentence.

1. During the presentation, I said, "______ the chart on the screen. It displays our quarterly growth over the past year."
   - a. This figure represents
   - b. Take a look at
   - c. Notice in particular
2. The data in this report is ______ a survey of our international clients.
   - a. from a survey of
   - b. Notice in particular
   - c. This increase will
3. ______ the green line, which shows a steady rise in sales over the last six months.
   - a. Notice in particular
   - b. This upward trend shows
   - c. As you can see from this
4. Our market share is ______ three major segments: Asia, Europe, and North America.
   - a. going to fall in the future
   - b. Take a look at
   - c. divided into
5. I'd like to highlight that ______ will definitely continue in the upcoming quarters.
   - a. this increase
   - b. the data
   - c. As you can see
6. This chart ______ our product sales for the last financial year.
   - a. Take a look at
   - b. shows
   - c. will rise
7. ______ the red line on this graph, which indicates our growth rate in Europe.
   - a. Notice in particular
   - b. Based on figures
   - c. It's divided into
8. The ______ illustrates a decrease in customer complaints over the year.
   - a. green line
   - b. upward trend
   - c. chart
9. According to our projections, the demand for this product ______ over the next few years.
   - a. this figure represents
   - b. is going to fall
   - c. based on
10. ______ from our most recent quarterly report, we expect an increase in the North American market.
    - a. It's based on data
    - b. This upward trend shows
    - c. Take a look at

3. For each scenario below, write a sentence using one of the phrases from the list:

Take a look at this	As you can see from this	This chart shows
It's based on figures/data from	They're from a survey of	This upward/downward trend shows
The "green" line represents	The downward trend shows	I'd like to draw your attention to
This figures represent	Notice in particular	This is going to fall in the future
This increase will definitely continue over the next few years		It will rise / fall / increase / decrease

1. **Scenario:** You are presenting sales figures from the last quarter and want the audience to focus on a specific section of the chart that shows a significant growth trend.

____.

2. **Scenario:** You are explaining the breakdown of a pie chart showing market share distribution in different regions.

____.

3. **Scenario:** You need to reference the source of data in your report that shows a steady increase in customer retention.

____.

4. **Scenario:** You want to point out a specific trend that indicates a decrease in sales in a particular region over the past few months.

____.

5. **Scenario:** You are concluding a presentation by making a prediction based on the data trends from the last few years.

____.

6. **Scenario:** You want to explain the different segments of a bar chart showing revenue distribution across different product lines.

____.

7. **Scenario:** You are beginning your presentation and want to direct everyone's attention to a specific graph on the screen.

____.

8. **Scenario:** You are explaining data from a survey that was conducted with your company's clients, and you need to make sure the audience knows the source of this information.

____.

Language at work - Talk about future predictions

1. **We use "will" with an adverb (definitely, probably, possibly) to show how certain we are that something will or will not happen.**
   - **Explanation:** We use "will" when we are talking about the future, but we can also use adverbs like "definitely," "probably," or "possibly" to show how sure we are about what will happen. For example:
     - *It will definitely rain tomorrow.* (We are 100% sure)
     - *She will probably come to the meeting.* (We think it's likely)
     - *I will possibly go to the gym later.* (There's a chance, but not certain)

2. **We use modal verbs "could," "may," "might" when there's only a possibility that something will or will not happen.**
   - **Explanation:** When we are talking about the future but are not sure, we can use modal verbs like *could*, *may*, or *might*. These show that something is possible but not certain. For example:
     - *It could rain tomorrow.* (There's a chance it will rain)
     - *They may visit us next week.* (There's a possibility)
     - *I might go to the party.* (I'm not sure yet, but it's possible)

3. **We use "to be going to" to make a strong prediction based on evidence.**
   - **Explanation:** When we have a reason or evidence to believe something will happen in the future, we use "going to" to make a prediction. For example:
     - *Look at those dark clouds! It's going to rain.* (You see the clouds, so you predict rain)
     - *He is going to fail the exam. He hasn't studied at all.* (There is clear evidence)

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1. Complete each sentence with the correct phrase: will definitely, might, could, or going to.

1. She _____________ bring snacks to the meeting if she has time.
2. I'm sure we _____________ see great results by the end of the quarter.
3. It's very cloudy; it's _____________ rain soon.
4. They _____________ go to the beach this weekend, but they haven't decided yet.
5. There's a chance they _____________ cancel the event due to weather conditions.
6. The team _____________ make the final decision tomorrow, according to their schedule.
7. You _____________ get a call from the manager later, but I'm not certain.
8. It looks like the prices are _____________ go up soon.
9. She's not sure, but she _____________ visit us in the afternoon.
10. They have prepared well, so they _____________ succeed in the competition.

2. Rewrite the following sentences as questions, using *will, might, could*, or *going to*.

1. She will definitely attend the meeting tomorrow. _________________________?
2. They could finish the project early if they work quickly. _________________________?
3. He might go to the concert next Friday. _________________________?
4. The company is going to announce the new policy soon. _________________________?
5. The weather might improve by the weekend. _________________________?
6. We are going to meet with the clients on Tuesday. _________________________?
7. They could offer us a discount if we buy in bulk. _________________________?
8. The manager will probably call you later. _________________________?
9. She might join us for dinner tonight. _________________________?
10. They are going to launch the new product next month. _________________________?

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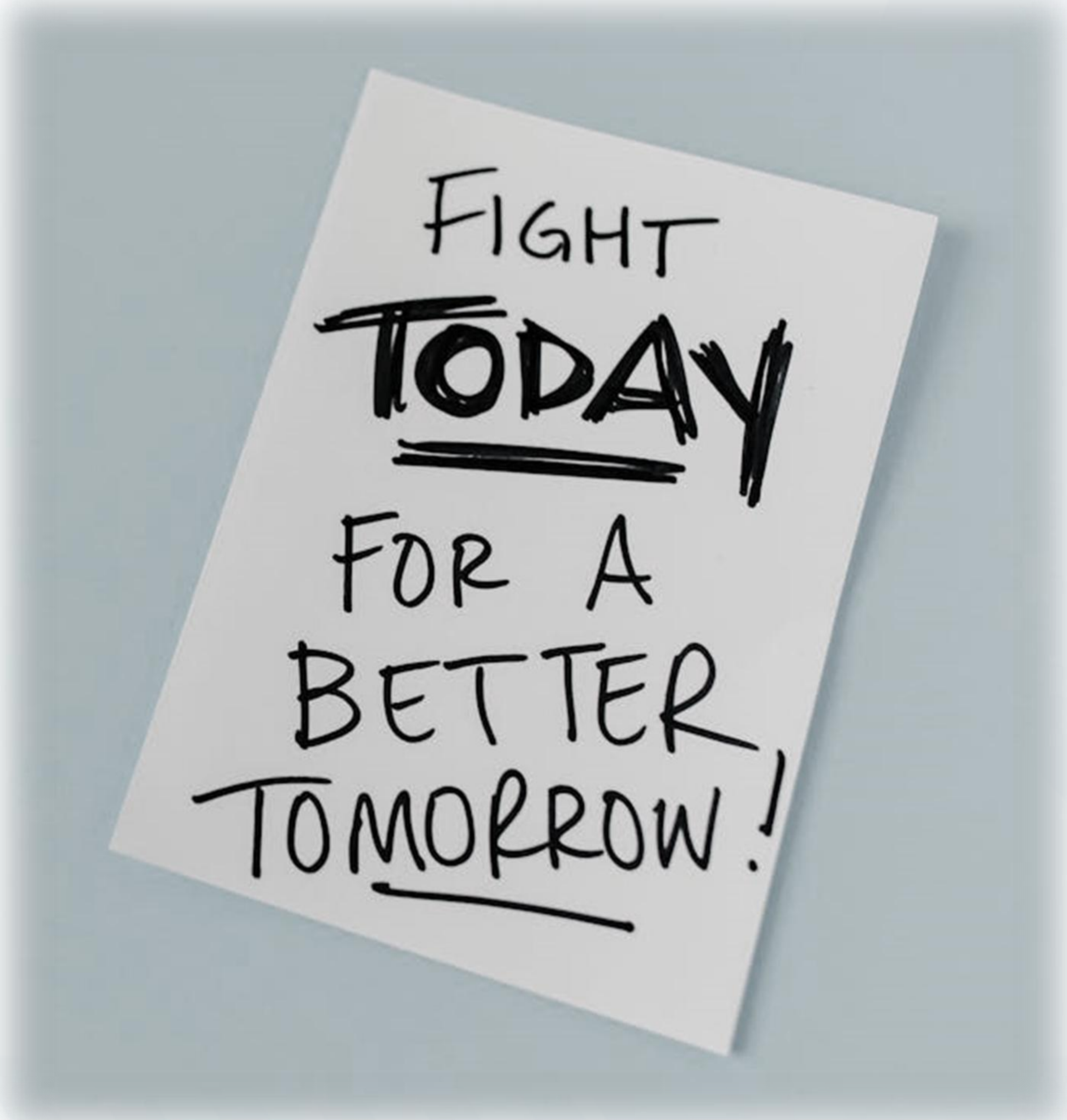
3. Complete the article below with will, might, could, or going to.

Future Company Goals and Challenges

As we look towards the future, our company 1. ____________ face a variety of challenges in the upcoming year. However, we are confident that with hard work, our team 2. ____________ achieve significant progress. Our main goal is to expand our reach in international markets, and we believe this strategy 3. ____________ bring great results. While we expect some obstacles, we 4. ____________ be able to overcome them with careful planning.

To support our expansion, we 5. ____________ invest in new technology and infrastructure. It's possible that we 6. ____________ experience some delays, but these are expected with any major project. Additionally, the marketing department 7. ____________ launch new campaigns to reach a broader audience. We're hopeful that these efforts 8. ____________ increase our customer base by 20%.

On a more cautious note, the economy's uncertainty 9. ____________ impact our growth slightly. Despite this, we 10. ____________ stay focused on our objectives and continue delivering high-quality products to our clients.



1. Match each phrase / sentence (a-l) to the correct category (a, b, c or d).

1. There are a couple of things I'd like to clarify.
2. Tell me, what exactly … refer to?
3. I'd like to double-check …
4. I'm having a little difficulty understanding …
5. Could you remind me what you said about ...?
6. Sorry, I don't follow …
7. If I remember right, … Is that right?
8. Can I talk you through the points I'm unsure of?
9. Just to confirm, …?
10. I don't know if my notes are right. I wrote down... Is that correct?
11. More specifically, …?
12. Can you go over that again for me?

a. **You would like clarification**

b. **You didn't understand**

c. **You can't remember the information**

d. **You would like specific details**

2. Write a similar sentence using the word between parenthesis.

1. You need more information on a project and want to confirm some details. (clarify)____.
2. You didn't fully understand what your colleague mentioned in the meeting. (follow) ____.
3. You're unsure about the specifications discussed and want to verify your understanding. (double-check) ____.
4. You forgot a detail from the presentation and need it repeated. (remind) ____.
5. You'd like further specifics on the timeline for a new assignment. (specifically) ____.
6. You're checking if your memory of the budget discussion is correct. (remember) ____.
7. You'd like to summarize your points of confusion to ensure clarity. (talk) ____.
8. You took notes during the session but aren't sure they're accurate. (confirm) ____.
9. You're struggling to grasp a concept explained by a colleague. (go over) ____.
10. You would like to know exactly which tasks are included in the current project scope. (refer) ____.

3. Imagine you were in a meeting and left with some questions about the project. Write a paragraph asking for clear answers, checking details, or asking for some points to be explained again. Use at least three of the phrases below in your paragraph.

- There are a couple of things I'd like to clarify…
- Could you remind me what you said about...?
- Just to confirm, ...
- I'm having a little difficulty understanding...
- More specifically, ...?
- Can you go over that again for me?
- If I remember right, ... Is that right?

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Business Intermediate

Unit 8: Finance

Homework – Answer Key

Working with Words 1

Exercise 1

1. **True** - Shopping around refers to comparing prices before buying something.
2. **False** - Haggling is a common practice in some countries and markets, especially for big purchases or second-hand items.
3. **False** - Saving for a rainy day means setting aside money for emergencies, not luxuries.
4. **False** - Being on a tight budget means not having much money to spend freely.
5. **False** - A rip-off refers to something that is overpriced and not worth the cost.
6. **True** - When something costs an arm and a leg, it is very expensive.
7. **False** - Paying through the nose means paying too much for something.
8. **True** - Having deep pockets means someone is wealthy and can afford to spend without worrying too much about money.
9. **False** - The article emphasizes the importance of saving for emergencies.
10. **True** - Good financial habits help people make the most of their money and avoid financial pitfalls.

Exercise 2

1. Have deep pockets
2. A bargain
3. Be on a tight budget
4. A rip-off
5. Save for a rainy day
6. Pay through the nose
7. Shop around
8. To haggle
9. Cost an arm and a leg

Exercise 3

1. b. *I had to pay through the nose for something that wasn't worth it.*
2. a. *We're on a tight budget and can't afford to overspend.*
3. c. *I got a real bargain and saved a lot of money!*
4. b. *It's always good to save for a rainy day and have money for emergencies.*
5. a. *It was a total rip-off, way too expensive for what I got.*
6. c. *I like to shop around to find the best deals and prices.*

Working with Words 2

Exercise 1

1. Smart investors know when to invest and when to cut their losses in the Bitcoin market. **Paragraph 3**
2. Active participation and financial caution are necessary for success in Bitcoin, especially for those without wealth. **Paragraph 4**
3. To succeed, you must set realistic goals and manage your finances carefully while investing in Bitcoin. **Paragraph 6**
4. Setting up a budget and tracking your investments is crucial due to Bitcoin's volatility. **Paragraph 2**
5. Bitcoin finance offers new opportunities but requires careful planning and risk management. **Paragraph 1**
6. Bitcoin investing requires strategy and patience, with success dependent on careful financial planning. **Paragraph 5**

Exercise 2

1. Dip into
2. Cut losses
3. Keep head above water
4. Pay back
5. Set up a budget
6. Put one's hand in one's pocket
7. Tighten one's belt
8. Add up
9. Invest in something

Exercise 3

1. **Tighten our belts** (We need to tighten our belts and spend less, but I keep buying expensive things.)
2. Set up a budget (John wants to set up a budget by organizing his monthly expenses, not paying all his loans at once.)
3. **Pay back** (They managed to pay back all the money they owed by making regular payments.)
4. **Dip into** (I'll need to dip into my savings this month to cover grocery costs.)
5. **Cut our losses** (It's time to cut our losses and stop the project before we lose more money.)
6. **Put her hand in her pocket** (Sarah should put her hand in her pocket and help pay for the team event.)
7. **Pay my way** (I've been able to pay my way by earning enough to cover my own expenses.)
8. **Keep my head above water** (Although my income is low, I manage to keep my head above water and stay out of debt.)

Exercise 1

Referring to visuals	• **Take a look at this** – Appears in **a.** ("Take a look at this chart on the screen.") • **As you can see from this** – Appears in **a.** ("As you can see from this, we’ve been analyzing our sales performance over the last year.") • **This chart shows** – Appears in **b.** ("This chart shows the growth of our product line over each quarter.")
Referring to sources	• **It’s based on figures/data from** – Appears in **b.** ("It's based on figures from the financial reports of 2023.") • **They're from a survey of** – Appears in **b.** ("They're from a survey of our top-performing regions.")
Explaining	• **This upward trend shows** – Appears in **f.** ("This upward trend shows that the growth in North America will definitely continue over the next few years.") • **The green line represents** – Appears in **c.** ("The green line indicates our North American sales.") • **The downward trend shows** – Appears in **h.** ("The downward trend in the red line for Asia shows a decline in Q4.")
Focusing	• **I’d like to draw your attention to** – Appears in **d.** ("I’d like to draw your attention to the upward trend in North America.") • **This figure represents** – Appears in **e.** ("Now, this figure represents a 15% increase in revenue in the final quarter.") • **Notice in particular** – Appears in **d.** ("Notice in particular how this region saw significant growth from Q2 to Q4.")
Forecasting trends and changes	• **This is going to fall in the future** – Appears in **h.** ("This is going to fall in the future, but we are already planning initiatives.") • **This increase will definitely continue over the next few years** – Appears in **f.** ("This upward trend shows that the growth in North America will definitely continue over the next few years, according to our projections.") • **It will rise / fall / increase / decrease** – Variations of this phrase appear in **f.** and **h.** ("The growth in North America will definitely continue..." and "The downward trend in the red line for Asia shows a decline...")

Exercise 2

1. b. Take a look at
2. a. from a survey of
3. a. Notice in particular
4. c. divided into
5. a. this increase
6. b. shows
7. a. Notice in particular
8. c. chart
9. b. is going to fall
10. a. It’s based on data

Exercise 3

1. ***I'd like to draw your attention to*** *the upward trend in the last quarter.*
2. ***The chart shows*** *four segments, each representing our market share in different regions.*
3. *This* ***data is based on figures from*** *our internal customer retention reports over the past year.*
4. ***This downward trend shows*** *a decline in sales in the Asia-Pacific region.*
5. ***This increase will definitely continue*** *over the next few years, based on our current performance.*
6. ***The “green” line represents*** *our electronics division, while the blue line represents home appliances.*
7. *Take a look at this graph on the screen.* ***As you can see from this****, our quarterly revenue has increased significantly.*
8. ***The figures represent*** *the result of a survey of 500 of our top clients, conducted last month.*

Language at work

Exercise 1

1. might
2. will definitely
3. going to
4. might
5. could
6. will definitely
7. might
8. going to
9. might
10. will definitely

Exercise 2

1. Will she definitely attend the meeting tomorrow?
2. Could they finish the project early if they work quickly?
3. Might he go to the concert next Friday?
4. Is the company going to announce the new policy soon?
5. Might the weather improve by the weekend?
6. Are we going to meet with the clients on Tuesday?
7. Could they offer us a discount if we buy in bulk?
8. Will the manager probably call you later?
9. Might she join us for dinner tonight?
10. Are they going to launch the new product next month?

Exercise 3

1. will
2. will
3. will
4. could
5. are going to
6. might
7. will
8. will
9. might
10. will

Practically speaking

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Exercise 1

1. There are a couple of things I'd like to clarify. **a. You would like clarification**
2. Tell me, what exactly … refer to? **d. You would like specific details**
3. I'd like to double-check … **a. You would like clarification**
4. I'm having a little difficulty understanding … **b. You didn't understand**
5. Could you remind me what you said about ...? **c. You can't remember the information**
6. Sorry, I don't follow … **b. You didn't understand**
7. If I remember right, … Is that right? **c. You can't remember the information**
8. Can I talk you through the points I'm unsure of? **b. You didn't understand**
9. Just to confirm, …? **a. You would like clarification**
10. I don't know if my notes are right. I wrote down... Is that correct? **b. You didn't understand**
11. More specifically, …? **d. You would like specific details**
12. Can you go over that again for me? **b. You didn't understand**

Exercise 2

1. *"There are a couple of things I'd like to **clarify**. Could you walk me through them again?"*
2. *"Sorry, I don't **follow** what you meant during the meeting. Could you explain it one more time?"*
3. *"I'd like to **double-check** the specifications to ensure I understood correctly."*
4. *"Could you **remind** me what you said about the deadline in the presentation?"*
5. *"More **specifically**, could you provide details on the timeline for the new assignment?"*
6. *"If I **remember** right, we set the budget at $10,000. Is that correct?"*
7. *"Can I **talk** you through the points I'm unsure of to make sure I'm on the same page?"*
8. *"Just to **confirm**, I noted down that the deadline is next Friday. Is that accurate?"*
9. *"I'm having a little difficulty understanding the process. Could you **go over** that again for me?"*
10. *"Tell me, what exactly does 'project scope' **refer** to in this case?"*

Practically speaking

Exercise 3

Example Answer:

There are a couple of things I'd like to clarify about the project timeline. Just to confirm, are we expected to complete the initial phase by the end of the month? Also, I’m having a little difficulty understanding the resource allocation—more specifically, could you go over how much each department will receive? If I remember right, you mentioned a budget increase, but I want to make sure I got that correct.