4. My Financial Career

Worksheet 1

COMPREHENSION

Read the following passage and answer the questions that follow.

Financial services are an important aspect of the modern economy, encompassing a broad range of products and services that facilitate the management, investment, and movement of money. These services are essential to both individuals and businesses, enabling them to grow, invest, and protect their assets. Financial services are provided by a diverse range of institutions, including banks, credit unions, insurance companies, investment firms, and government agencies.

One of the most common financial services is banking. Banks provide a variety of services, such as savings and checking accounts, loans, credit cards, and mortgages. They also facilitate the movement of money through wire transfers, electronic payments, and other means. Additionally, banks offer investment and financial planning services, providing customers with advice on managing their finances and planning for the future.

Another important aspect of financial services is insurance. Insurance companies offer a range of products, such as life insurance, health insurance, property insurance, and automobile insurance. These products provide individuals and businesses with protection against financial losses due to unforeseen events such as accidents, illnesses, or natural disasters. Insurance companies pool risks from a large number of policyholders, enabling them to provide coverage at a reasonable cost.

Investment firms are another type of financial service provider. These firms manage investment portfolios for individuals and institutions, such as pension funds and endowments. They offer a range of investment options, such as stocks, bonds, mutual funds, and exchange-traded funds (ETFs). Investment firms use their expertise to make investment decisions on behalf of their clients, with the goal of maximizing returns while minimizing risks.

A. Answer the following questions.

- 1. What are financial services. Why are they important?
- 2. What are some examples of financial services provided by banks?
- 3. How do insurance products protect individuals and businesses from financial losses?
- 4. What services do investment firms offer? Who are their clients?

Worksheet 2

GRAMMAR

A. State the type of pronouns underlined in the following sentences.

1. Which is the office of the Director?	
2. <u>I</u> have asked Mr Pandit for the book.	
3. He <u>himself</u> spoke to me.	
4. All the pencils are <u>hers</u> .	
5. <u>That</u> is Hari's car.	
6. They helped themselves to the cakes.	
7. Is she the lady to <u>whom</u> the purse belongs?	
8. I found the gloves that I had misplaced.	

B. Fill in the blanks with the correct pronouns from the brackets.

- 1. Mr Bale had carried the bag ______. [yours/himself/which]
- 2. _____ has been crying in the neighbourhood. [someone/myself/ his]
- 3. Please find the pen ______ belongs to Papa. [who/whom/that]
- 4. The basket is kept in ______ kitchen. [mine/herself/her]
- 5. Is this ______ dog? [I/ourselves/your]
- 6. Give ______ child some sweets. [he/mine/each]

Worksheet 3

VOCABULARY AND WRITING SKILLS

A. Give the opposites of the following by adding prefixes to them.

1. Prudent	 2. Legal	
3. Violence	 4. Ordinary	
5. Secure	 6. Loyal	
7. Content	 8. Regular	
9. Tie	 10. Kind	
11. Judge	 12. Tolerant	

B. Words and phrases are used as similes [brave like a lion; proud like a peacock, etc.]; as metaphors [The camel is the ship of the desert]; or as a personification [The earth swallowed her.]. Say which of the following sentences have a simile, a metaphor or a personification and underline it.

1. The trees were singing in the breeze.	
2. They speak like saints.	
3. Rumours floated in the air.	
4. Knowledge is proud, but wisdom is humble.	
5. The waves thundered on the stone.	
6. She strutted around like a peacock in her new dress.	