1. Preparing to Listen
   You are going to listen to a conversation between a financial advisor and a customer at a bank. Before you listen, think about the following questions.

   What do you think a financial advisor is?
   If you want to save money for the future, what are the best ways for you to do so?

2. Listening for Main Ideas
   Read the list of topics below. Listen to the conversation. Number the topics in the order they are mentioned.

   _____ Stacey’s financial goals
   _____ Money market accounts
   _____ Retirement accounts
   _____ Stacey’s debts
   _____ Stocks
   _____ CDs

3. Listening for More Detail
   Read questions 1–10. Listen to the conversation again. Choose the correct answer for each question.

   1. Who is Stacey Lloyd?
      a. a member of the bank
      b. a financial advisor

   2. What does the financial advisor offer to do?
      a. tell Stacey about investment options
      b. open a new bank account for Stacey

   3. What is Stacey’s goal?
      a. to one day buy a car
      b. to one day buy a house

   4. What kind of debt does Stacey have?
      a. credit card debt
      b. student loans

   5. What should Stacey do before she begins to invest her money?
      a. pay off her credit card debt
      b. buy a house

   6. Stacey should look for investments that will _____.
      a. increase her money quickly
      b. keep her money safe while it grows

   7. What kind of investment can you write checks from?
      a. a CD
      b. a money market account

   8. What does the financial advisor say about investing in stocks?
      a. Stocks are a safe investment.
      b. Stocks could be risky.

   9. What does the financial advisor say about retirement accounts?
      a. Stacey should think about opening one.
      b. Stacey is too young to open one.

   10. What will Stacey do with the information she learned?
       a. She will go home and think about it.
       b. She will open up a retirement account.