

Read the following passage and mark the letter A, B, C or D on your answer sheet to indicate the option that best fits each of the numbered blanks from 1 to 5.

Money has many ironies, and here is an important one: wealth is what you do not see. On spotting a Ferrari driving around, (1)\_\_\_\_\_. In reality, however, many drivers of expensive cars turn out to be only mediocre successes who spend a huge percentage of their paycheck on a vehicle. Someone driving a hundred-thousand-dollar car might indeed be wealthy. Yet the only firm data point you have about their wealth is that they have a hundred thousand dollars less than they did before they bought the car or a hundred thousand dollars more in debt. (2)\_\_\_\_\_.

We tend to judge wealth by what we see (3)\_\_\_\_\_. We cannot peer into people's bank accounts or brokerage statements, so we rely on outward appearances to gauge financial success: cars, houses, photographs on social media. Modern capitalism has turned helping people fake it until they make it into a cherished industry. (4)\_\_\_\_\_. Wealth hides in the nice car not purchased, the diamonds left in the shop and the first-class upgrade declined. Wealth is the financial assets that have not yet been converted into the stuff you see.

Hence, we should be careful (5)\_\_\_\_\_. It is more than mere semantics; not knowing the difference is the source of countless poor money decisions.

(Adapted from *Psychology of Money*)

- Question 1.** ~~A.~~ you might be assumed to be the rich owner of the car **A**  
 B. the car might be assumed to be owned by a rich person  
 C. people might assume you must be the rich owner of the car  
 D. you might assume that the owner of the car must be rich
- Question 2.** A. What you know is about them all **B.** That is all you know about them  
 C. All that you know is about them D. You know what they are all about
- Question 3.** **A.** because external clues are the only information we have to work with  
 B. other than external clues as the information that we only have to work with  
 C. rather than by external clues as the only information we have to work with  
 D. unless we only have external clues as the information to work with
- Question 4.** ~~A.~~ Likewise, the truth is that the existence of authentic wealth remains a secret  
~~B.~~ Authentic wealth, similarly, keeps its existence by secretly remaining truthful **B**  
 C. Authentic wealth, as a consequence, secretly exists by remaining truthful  
 D. However, the truth remains that authentic wealth keeps its existence a secret
- Question 5.** **A.** to distinguish between being wealthy and being rich  
 B. being wealthy is distinguishing itself from being rich  
 C. being wealthy and being rich distinguish themselves  
 D. for being wealthy to be distinguished from being rich

Mark the letter A, B, C or D on your answer sheet to indicate the best arrangement of utterances or sentences to make a cohesive and coherent exchange or text in each of the following questions from 6 to 10.

- Question 6.** a. Initial results were impressive, as villagers reported broadband speeds comparable to city standards with significantly improved reliability.  
 b. For years, the isolated villages of central Marsh County struggled with unreliable copper cables that could not handle increasing bandwidth demands.  
 c. Consequently, the local council, partnering with two providers, committed to laying fibre optic cables to every household within a year.  
 d. To minimise disruption, cables were placed along existing verges, while community halls served as temporary installation hubs.  
 e. Encouraged by the villagers' satisfaction, neighbouring counties have requested guidance on adopting the model for their remote villages.  
**A.** b - c - d - a - e **B.** a - e - d - b - c **C.** d - a - e - c - b **D.** e - b - a - c - d
- Question 7.** a. Diner: Excuse me, I've been waiting so long for my order.  
 b. Diner: Thanks for your help.  
 c. Waiter: I'm, sorry! I'll check with the kitchen and get back to you immediately.  
**A.** a - c - b **B.** a - b - c **C.** c - b - a **D.** b - c - a

- Question 8.** Dear Ms Hoang,
- A payment of \$5,000 will be released in the beginning, and the remaining balance after the submission of your mid-term report.
  - Failure to respond by the stated date will result in the offer being granted to the next qualified candidate.
  - We are delighted to inform you that you have been awarded the Young Researcher Grant.
  - To confirm your acceptance, please sign the attached form and submit it by 31 August.
  - The funding is intended to support your fieldwork and must not be used for equipment purchases without prior approval.

Yours sincerely,

- A.** c - a - b - d - e    **B.** c - e - a - d - b    **C.** c - a - b - e - d    **D.** c - b - e - d - a

- Question 9.**
- Inhabitants of coastal regions housing large-scale facilities have reported that the low hum of the constant rotation impairs their sleep quality.
  - Nevertheless, the argument for transitioning is not entirely convincing when the implications for residents in the immediate vicinity are taken into account.
  - With the infrastructure in place, operational expenditures of wind mills are substantially lower than those of coal or gas facilities.
  - Wind power has been promoted as a notably clean and economically viable substitute for fossil fuels.
  - Progress on a country's renewable targets necessitates balancing each proposed initiative against the burdens imposed upon local populations.

- A.** a - d - c - e - b    **B.** c - e - d - b - a    **C.** d - c - b - a - e    **D.** e - b - a - c - d

- Question 10.**
- Customer: What if I don't keep the original packaging?
  - Customer: Great. I'll bring the item and receipt tomorrow.
  - Customer: I'd like to exchange the electric fan I bought yesterday.
  - Manager: Sold items can be exchanged within five days, but we don't give refunds.
  - Manager: No problem, only your receipt is needed.

- A.** c - e - a - d - b    **B.** a - e - c - d - b    **C.** a - d - c - e - b    **D.** c - d - a - e - b

**Read the passage and mark the letter A, B, C or D on your answer sheet to indicate the best answer to each of the following questions from 11 to 18.**

For most undergraduates today, opening a laptop at the start of a lecture has become as automatic as sitting down. The device is no longer a tool consciously chosen; it is simply there, blinking softly, ready to absorb every word that the instructor utters. Yet researchers who study students' attention argue that this convenience comes at a price most learners are unaware that they are paying.

A recent multi-campus study **tracked** the in-class behaviour of nearly two thousand undergraduates across humanities and science courses. Even when students claimed to be "fully focused," eye-tracking data showed that they shifted between unrelated tabs an average of fourteen times per fifty-minute session. The students themselves were **astounded** when they were shown the results. Many had believed that they were absorbing every point made in class.

The findings underline an unsettling truth: digital multitasking is not just inefficient; it is invisible to those engaged in it. Cognitive scientists describe this as "the illusion of competence" – the false sense that because information has passed beneath one's eyes, it has been understood and stored. Tests administered a week after the lectures consistently revealed otherwise, with laptop-using students recalling roughly a third less than **those** taking handwritten notes.

**Things go from bad to worse when we take into account the fact that the very tools that distract students are also genuinely essential for some forms of academic work.** Annotating digital texts, accessing research databases and recording lectures all benefit from screen-based learning. The crucial question for tertiary institutions, then, is not to get rid of devices altogether but to teach students when and how to set them aside. Until that skill is cultivated, the lecture hall may continue to function less as a place of collective inquiry and more as a quiet place of solitary screens.

(Adapted from <https://vanderbilthustler.com>)

**Question 11.** In paragraph 1, the writer is \_\_\_\_\_.

- A.** contrasting different methods of notetaking  
**C.** questioning the real worth of costly laptops

- B.** warning against a common habit among students  
**D.** arguing in favour of undergraduates' use of laptops

**Question 12.** The word **tracked** in paragraph 2 is closest in meaning to \_\_\_\_\_.

- A.** copied    **B.** represented

- C.** controlled    **D.** examined

**Question 13.** The word **astounded** in paragraph 2 is **OPPOSITE** in meaning to \_\_\_\_\_.

- A.** brave    **B.** anxious

- C.** calm    **D.** honest

**Question 14.** The word **those** in paragraph 3 refers to \_\_\_\_\_.

- A.** tests    **B.** scientists

- C.** lectures    **D.** students

**Question 15.** Which of the following best paraphrases the underlined sentence in paragraph 4?

- A.** What complicates matters is that digital devices necessary for completing some university work can interfere with students' concentration.  
**B.** Some academic work at university requires students' genuine concentration, which has become a complicated matter with bad-quality digital tools.  
**C.** It is the digital devices used for certain complicated academic tasks at university that are distracting students from more important assignments.  
**D.** Not only certain academic assignments at university but also the digital tools useful for these tasks are causing complicated problems for students.

**Question 16.** Which of the following statements would the writer **NOT** agree with?

- A.** University students' use of laptops in classrooms has become a practice performed unconsciously.  
**B.** Students have become more isolated in lecture halls because of the widespread use of laptops.  
**C.** Those switching between tasks on digital devices are aware of its adverse impacts on productivity.  
**D.** Providing students with guidance for proper use of laptops is better than imposing a blanket ban.

**Question 17.** In which paragraph does the writer mention a mismatch between self-report and scientific findings?

- A.** Paragraph 3                      **B.** Paragraph 1                      **C.** Paragraph 4                      **D.** Paragraph 2

**Question 18.** In which paragraph does the writer provide examples for a general term?

- A.** Paragraph 4                      **B.** Paragraph 3                      **C.** Paragraph 2                      **D.** Paragraph 1

**Read the following flyer and mark the letter A, B, C or D on your answer sheet to indicate the option that best fits each of the numbered blanks from 19 to 24.**

### LET'S WARM THEIR HEARTS!

In many remote regions, children face the harsh cold, which affects their health and education. Your kindness can warm their hearts. Let's work together to give them a better winter. Our project includes:

- **Collection:** Please (19)\_\_\_\_\_ out your old winter clothes by size and ensure that the items are dry and in good (20)\_\_\_\_\_. You can drop them off at our collection points. This helps us organise the donations faster.
- **Cleaning:** We will have all donations (21)\_\_\_\_\_ to ensure that they are fresh. We use eco-friendly detergents to (22)\_\_\_\_\_ the sensitive skin of the children.
- **Distribution:** We (23)\_\_\_\_\_ with local schools to distribute the clothes directly to the students in need.

If everyone (24)\_\_\_\_\_ a hand, we will help thousands of children stay warm this winter.

Your small act of kindness will create a big change!

- |   |                       |                       |                        |
|---|-----------------------|-----------------------|------------------------|
| <b>Question 19.</b> <b>A.</b> catch         | <b>B.</b> sort        | <b>C.</b> turn        | <b>D.</b> fill         |
| <b>Question 20.</b> <b>A.</b> situation     | <b>B.</b> relation    | <b>C.</b> condition   | <b>D.</b> position     |
| <b>Question 21.</b> <b>A.</b> washed        | <b>B.</b> wash        | <b>C.</b> washing     | <b>D.</b> being washed |
| <b>Question 22.</b> <b>A.</b> produce       | <b>B.</b> protect     | <b>C.</b> promote     | <b>D.</b> provide      |
| <b>Question 23.</b> <b>A.</b> cooperatively | <b>B.</b> cooperation | <b>C.</b> cooperative | <b>D.</b> cooperate    |
| <b>Question 24.</b> <b>A.</b> have given    | <b>B.</b> gives       | <b>C.</b> gave        | <b>D.</b> give         |

**Read the passage and mark the letter A, B, C or D on your answer sheet to indicate the best answer to each of the following questions from 25 to 34.**

Environmental services, even when they arise without any human labour, are by no means cost-free. Every cost should be understood in terms of opportunity cost. For environmental services, the opportunity cost amounts to the net gain **relinquished** because the resources are no longer available for their second-best application. Whenever a resource has alternative uses, it cannot legitimately be deemed free.

For instance, a section of river might serve as a site used for either white-water canoeing or hydroelectric generation. Constructing a dam to produce electricity would flood the rapids, so this makes white-water canoeing here out of the question. The opportunity cost of preserving the river for canoeing equals the net benefit of the electricity that would otherwise have been produced, once the expenses of generation and distribution have been subtracted. By the same token, the opportunity cost of erecting the dam involves everything the river in its natural state would have provided – leisure activities, wildlife, scenic beauty, and whatever worth future generations might attach to experiencing the rapids.

This understanding carries considerable weight for planning development. **[I]** Numerous decisions initially appearing to be cost-free moves in favour of growth prove, when examined carefully, to be against something else. **[II]** Clearing a forest to make way for crops is hardly without cost; it is paid for through losses in carbon storage, biological diversity, and all the functions the forest once performed unnoticed. **[III]** Channelling a river for irrigation has its price – namely, whatever the river was doing before its course was altered. **[IV]** Even leaving a swathe of land alone exacts a cost, since the earnings that intensive exploitation might have produced are equally sacrificed.

From this perspective, economic development can never be reduced to whether a project delivers a positive return. Rather, what must be asked is whether that return outweighs the value of sacrifices. Policies considering this – by pricing scarce environmental services, or obliging those in charge to consider both sides – are not against development. What **they** demand is that development should be worth its true cost. The danger lies not in counting too much, but in counting too little.

**Question 25.** The word **relinquished** in paragraph 1 is closest in meaning to \_\_\_\_\_.

- A. ended up                      B. made up                      C. given up                      D. filled up

**Question 26.** According to paragraph 1, the costs of environmental services are \_\_\_\_\_.

- A. minimal because these services are nearly labour-free  
B. existent even in the absence of human involvement  
C. determined by financial investment in natural resources  
D. included in the market value of natural resources

**Question 27.** Which of the following is **NOT** implied in paragraph 2?

- A. Intangible benefits also constitute the opportunity cost of the dam construction.  
B. The strains on the ecosystem of the river imposed by recreational activities and power generation are similar.  
C. It is impossible to exploit one stretch of river for both hydroelectric generation and white-water canoeing.  
D. The intrinsic value of the river is not confined to generating hydroelectricity only.

**Question 28.** Where in paragraph 3 does the following sentence best fit?

**Such hidden costs only come to light when one stops to think about the roles nature itself is quietly playing.**

- A. [II]                      B. [I]                      C. [III]                      D. [IV]

**Question 29.** Which of the following best summarises paragraph 3?

- A. Apparently harmless developments actually come at an underlying price.  
B. Untouched and cultivated lands both produce benefits in the long term.  
C. Economic benefits should never take precedence over forest and river preservation.  
D. Ecological preservation exerts negligible influence on economic development.

**Question 30.** The word **they** in paragraph 4 refers to \_\_\_\_\_.

- A. sides                      B. services                      C. policies                      D. sacrifices

**Question 31.** What conclusion can be drawn from paragraph 4?

- A. Due consideration for opportunity costs is crucial for the genuine success of development.  
B. Both excessive caution and complete ignorance regarding environmental costs cause permanent damage.  
C. Putting a price on environmental services is aimed at slowing down economic projects.  
D. Initiatives are required by law to deduct the hidden costs before claiming to have a positive return.

**Question 32.** Which of the following is true according to the passage?

- A. Keeping land intact is free of opportunity cost as there is no resource consumption.  
B. Assigning a specific price tag to a resource is a prerequisite for calculating opportunity costs.  
C. The positive return of every economic development must be worth what is sacrificed.  
D. Cost-free resources can be put to alternative uses as long as this is legally permitted.

**Question 33.** Which of the following can be inferred from the passage?

- A. Projects are mandated to make up for the economic losses in return for environmental preservation.  
B. The value of preserved environmental services far outweighs the benefits of industrial development.  
C. Decisions that overlook environmental opportunity costs risk overestimating the net gains they produce.  
D. The scale of economic development inevitably suffers from strict regulations on environmental services.

**Question 34.** Which of the following would be the best title for the passage?

- A. Development: Factoring in Sacrifices                      B. Natural Preservation: Ushering in a New Era  
C. Sustainable Development: A Pipe Dream                      D. Environment: A Tower of Strength

**Read the following leaflet and mark the letter A, B, C or D on your answer sheet to indicate the option that best fits each of the numbered blanks from 35 to 40.**

### GREEN HANDS, CLEAN LAND

The theme for Green Week 2026, "Green Hands, Clean Land", puts (35) \_\_\_\_\_ on the role of our community in protecting the environment. For several decades, climate change has had direct effects on our daily life. (36) \_\_\_\_\_, unless action is taken, we will face food insecurity, water shortages, and higher energy prices.

Since 2018, our annual campaigns have been coming up (37) \_\_\_\_\_. This year, we are planning two activities: clean-up and tree-planting. Participation in (38) \_\_\_\_\_ activity is open to all residents. Completed forms (39) \_\_\_\_\_ be submitted by 30 June.

It is time to make a big difference to our surroundings. The harder we try, (40) \_\_\_\_\_ our future will be! Apply now!

- Question 35.** A. intention                      B. influence                      C. emphasis                      D. example  
**Question 36.** A. Therefore                      B. However                      C. Finally                      D. Instead  
**Question 37.** A. goods                      B. gold                      C. sky                      D. roses  
**Question 38.** A. either                      B. both                      C. neither                      D. other  
**Question 39.** A. should                      B. should not                      C. ought                      D. ought not  
**Question 40.** A. the greenest                      B. greenest                      C. greener                      D. the greener

THE END

- Thí sinh không được sử dụng tài liệu;  
- Giám thị không giải thích gì thêm.