

Họ, tên thí sinh: .....

Số báo danh: .....

Mã đề: 1107

**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.**

Among the many paradoxes surrounding money, one deserves particular attention: the wealth that truly counts is precisely the wealth you cannot observe. When a sleek Lamborghini glides past, it is normal (1)\_\_\_\_. Closer inspection often tells a different story. A large number of those who drive luxury vehicles are, in fact, only modest earners (2)\_\_\_\_\_ to the privilege of being seen in such a car. It is uncertain to say whether someone driving a car worth one hundred thousand pounds is affluent. Yet the certain thing is that they have one hundred thousand pounds less than they did before they got the car, or one hundred thousand pounds more in debt. (3)\_\_\_\_\_.

We tend to judge wealth by what we see as visible details are the only evidence we have access to. Nobody walks around displaying a printout of their savings, (4)\_\_\_\_\_ – handbags, holiday villas, posts on social networks – to decide who is prospering. Contemporary marketing has fed this habit, packaging the illusion of success as a saleable product. (5)\_\_\_\_\_. It hides in the upgrade declined, the jewellery left in the display case, the watch never bought, the wardrobe never expanded and the business-class seat politely waved away.

In short, wealth is whatever money has not yet been swapped for tangible goods. That is why distinguishing wealthy from rich deserves careful thought; mistaking one for the other has quietly ruined many a budget.

(Adapted from *Psychology of Money*)

- Question 1.** A. a good conclusion about the wheel behind which the person must sit ✓  
 B. a good conclusion about whoever sits behind the wheel must be ✓  
 C. for concluding that the person must be doing well behind the wheel  
 D. to conclude that whoever sits behind the wheel must be doing well
- Question 2.** A. who are committed to sharing their monthly pay disproportionately ✓  
 B. whose monthly pay is disproportionately committed to sharing ✓  
 C. who have committed a disproportionate share of their monthly pay  
 D. a disproportionate share of whose monthly pay is committed ✓
- Question 3.** A. Beyond your knowledge, that is nothing ✓ B. Beyond that, you know nothing at all  
 C. You know that it is beyond nothing at all ✓ D. Beyond that, nothing is unknown to you ✓
- Question 4.** A. so we instead rely on their outward appearances  
 B. yet they appear reliable on the outside instead  
 C. instead of their reliable outward appearances  
 D. instead they rely on the appearances on the outside
- Question 5.** A. Authentic advertisements are, therefore, the refusal of real wealth itself  
 B. However, the reality is that authentic wealth refuses to advertise itself  
 C. Indeed, wealth in reality is advertised as the refusal of authenticity itself  
 D. Real wealth itself, in reality, is advertised to refuse to be authentic

**Read the following advertisement 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 6 to 11.**

**SUMMER PART-TIME JOBS FOR UNDERGRADUATES**

*Techworld Magazine* is delighted to announce two IT assistant vacancies up for (6)\_\_\_\_\_ this summer. The better understanding of STEM you have, (7)\_\_\_\_\_ likely you are to be selected! Successful applicants will get plenty of hands-on experience, good pay, and access to the local STEM community.

(8)\_\_\_\_\_, we offer flexible working hours and remote options for those living far away. On top of that, (9)\_\_\_\_\_ position requires previous experience as new recruits are provided with in-service training sessions.

Applications (10)\_\_\_\_\_ be submitted to us at [info@techworldmagazine.com](mailto:info@techworldmagazine.com) by 30 June.

Never before has there been such a(n) (11)\_\_\_\_\_ opportunity to kick-start your career in STEM. Don't let this chance slip through your fingers – apply today!

- Question 6.** A. grasp B. grabs C. grips D. gift
- Question 7.** A. the most ✓ B. most ✓ C. the more D. more
- Question 8.** A. Consequently B. Finally C. Subsequently D. Additionally
- Question 9.** A. either B. none C. both D. neither
- Question 10.** A. should B. should not ✓ C. ought not ✓ D. ought
- Question 11.** A. golden B. lively C. active D. private ✓

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 12 to 17.

### GREEN HANDS CAMPAIGN

The School Youth Union is officially launching the "Green Hands" eco-friendly campaign. We invite every student to participate in this vital project. If everyone (12) \_\_\_\_\_ together, we will make a difference at our school.

The primary goal is to expand students' (13) \_\_\_\_\_ of plastic pollution. To achieve this, the school will have colour-coded bins (14) \_\_\_\_\_ in the schoolyard. Also, waste-disposal workshops will be held to teach students to (15) \_\_\_\_\_ out plastics properly. These sessions ensure resources are reused effectively.

We aim to (16) \_\_\_\_\_ sustainable habits through consistent daily activities. We firmly believe that small individual efforts will turn into long-lasting changes.

Volunteers will help remove plastics from every corner of the schoolyard. Please sign up online. Your (17) \_\_\_\_\_ is essential for success. Don't miss out – join hands with us today!

Question 12. A. work

B. worked

C. works

D. have worked

Question 13. A. knowledge

B. focus

C. attention

D. emphasis

Question 14. A. install

B. installing

C. installed

D. being installed

Question 15. A. catch

B. check

C. sort

D. fill

Question 16. A. produce

B. protect

C. provide

D. promote

Question 17. A. cooperate

B. cooperative

C. cooperation

D. cooperatively

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 18 to 22.

Question 18. a. Early data from the first quarter revealed a fifteen percent reduction in peak-hour delays and noticeably cleaner air across central wards.

b. Motorists entering the central zone had to pay a fee, with the generated revenue allocated for cycle lanes and bus routes.

c. Years of unchecked expansion of private vehicle ownership had rendered the commute in Stoneville the slowest in the region.

d. The encouraging outcomes suggested that the scheme would be expanded to other districts.

e. The city authorities implemented a simple yet controversial intervention: charging a congestion fee.

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

Question 19. a. Customer: Here you are. Thanks for your help.

b. Customer: I've booked an online ticket for the concert this weekend, but haven't got the confirmation email.

c. Assistant: Please show me the receipt and I'll check it immediately.

A. b - a - c

B. b - c - a

C. a - b - c

D. a - c - b

Question 20. a. The convenience, however, carries inherent risks, because every connected device is a potential entry point for hackers to steal sensitive data.

b. Smart homes have become essential features of modern life, transforming how individuals manage their domestic environments efficiently.

c. The integrated systems offer convenience, such as turning off the oven from afar or locking doors with a single smartphone tap.

d. Anyone investing in smart hardware should carefully weigh the appeal of automation against the time and care required to keep a home network secure.

e. A poorly updated router or a default password left unchanged has, in several recent reported cases, allowed strangers to listen in on private family conversations.

A. e - d - c - a - b

B. d - e - b - c - a

C. b - c - a - e - d

D. c - a - d - b - e

Question 21. Dear Mr Tran,

a. To accept this scholarship, please sign the attached agreement and submit it before 15 July.

b. Your performance during the selection process reflects dedication and potential.

c. The grant covers full tuition for the programme and a monthly allowance of \$500.

d. It is our great pleasure to inform you that you have been selected as a recipient of the Pinnacle Scholarship for the 2026-2027 academic year.

e. Should you have questions regarding the terms or conditions, please contact our admissions office.

Yours sincerely,

A. d - e - b - c - a

B. d - b - c - a - e

C. d - c - e - a - b

D. d - a - e - b - c

Question 22. a. Celine: Why do you say so?

b. Celine: I've been considering taking a gap year. What's your view?

c. Celine: Thanks. I'll think about it.

d. Steward: The thing is, your studies won't be interrupted.

e. Steward: If I were you, I would go to university right after graduating from high school.

A. a - e - b - d - c

B. b - d - a - e - c

C. a - d - b - e - c

D. b - e - a - d - c

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 23 to 30.

For decades, students have been convinced that academic success is largely dependent upon meticulous notetaking. What has changed in recent years is not the importance of the practice but the tools used to perform it. The keyboard has subtly supplanted the pen, and with it, the nature of how information is recorded during a lecture has shifted unbeknownst to students.

Researchers in cognitive psychology have begun to examine what this change has cost learners. In a series of comparative studies, students taking notes by hand consistently outperformed **those** using laptops on questions that demanded conceptual understanding, even when both groups had access to the same material. **The reason, according to the researchers, lies less in the technology itself than in what each method asks of the brain.** Typing rewards speed; handwriting forces selection.

The act of writing by hand is slower, and that slowness appears to be its hidden virtue. Unable to capture every word, students are obliged to listen, decide what matters and condense ideas into their own phrasing. This continuous filtering, referred to as encoding by psychologists, turns out to be **instrumental** in aiding long-term recall. One lecturer summarised the striking contrast after reviewing her students' work: the laptops, she said, had produced transcripts, while the notebooks had produced understanding.

It would be misleading, of course, to claim that handwriting is inherently superior or that all keyboards undermine learning. Hard-working typists can summarise, while **indolent** writers can drift. What the research highlights is not a conclusion on devices but a question about effort: which tool, in a given context, asks more of the learner. As a ban on students' use of laptops in classrooms remains a bone of contention among tertiary institutions, the deeper challenge may be helping students recognise that what feels easier in the moment is not always what serves them best afterwards.

(Adapted from <https://www.brookings.edu>)

**Question 23.** In paragraph 1, the writer is \_\_\_\_\_.

- A. promoting the use of technology in recording lectures
- B. introducing a recent change in the way students take notes
- C. questioning the significance of notetaking in education
- D. challenging a long-held assumption about academic success

**Question 24.** The word **those** in paragraph 2 refers to \_\_\_\_\_.

- A. students
- B. studies
- C. researchers
- D. notes

**Question 25.** Which of the following best paraphrases the underlined sentence in paragraph 2?

- A. The difference in student performance is attributable to the modern technology instead of the mental work that each method of notetaking requires.
- B. What explains the difference in student performance is the mental work that each method of notetaking demands, rather than the technology.
- C. The modern device, along with the mental requirements of each method for the brain, is responsible for the difference in student performance.
- D. Regardless of the method of notetaking, the effects on the brain exhibit little difference as long as technology is involved in student performance.

**Question 26.** The word **instrumental** in paragraph 3 is **OPPOSITE** in meaning to \_\_\_\_\_.

- A. central
- B. specific
- C. dramatic
- D. trivial

**Question 27.** The word **indolent** in paragraph 4 is closest in meaning to \_\_\_\_\_.

- A. lazy
- B. active
- C. careful
- D. serious

**Question 28.** Which of the following statements would the writer **NOT** agree with?

- A. The slow speed of writing by hand turns out to be an advantage over typing.
- B. Students are unaware of the change in notetaking methods in class.
- C. Handwritten and typed notes led to varied degrees of conceptual understanding.
- D. Universities generally approve of prohibiting laptop use in classrooms.

**Question 29.** In which paragraph does the writer mention a cognitive process?

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

**Question 30.** In which paragraph does the writer warn against an overgeneralisation?

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

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 31 to 40.

It is important to stress that environmental services have costs, even when they are produced without any human input. All costs ought to be measured as opportunity costs. The opportunity cost for environmental services is the net benefit **forgone** because the resources providing the service can no longer be used in the next most beneficial way. Resources are not free if they can be put to alternative uses.

Consider a stretch of river that can be used either for white-water canoeing or for electric power generation. Because the dam that generates the power would flood the rapids, the two uses are incompatible. The opportunity cost of saving the river for white-water canoeing is the net benefit taken out – after accounting for

the cost of generation and distribution – for electricity. Conversely, the opportunity cost of building the dam is everything the unspoiled river would have produced: the recreation, the wildlife, the scenery, and whatever value future generations might place upon experiencing the rapids themselves.

This insight has far-reaching implications for development policy. [I] Many decisions that appear at first to be costless choices in favour of growth turn out, on closer inspection, to be choices against something else. [II] Cutting down a forest for cropland is not free; it is paid for in carbon storage, biodiversity, and the regulating services the forest performed silently. [III] Diverting a river to irrigate fields is not free; the price is whatever the river was doing before the diversion. [IV] Even leaving land untouched is not free, for the income that intensive use might have generated is traded off as well.

Economic development, in this view, is never simply a question of whether a project yields a positive return. It is a question of whether the return exceeds the value of what must be relinquished. Policies that recognise this – by attaching prices to scarce environmental services, or by requiring decision-makers to weigh both sides of the account – do not stand against development. **They** insist that the development chosen be worth what it truly costs. The danger lies not in counting too much, but in counting too little.

(Adapted from *Environmental Economics and Policy*)

**Question 31.** The word **forgone** in paragraph 1 is closest in meaning to \_\_\_\_\_.

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

**Question 32.** According to paragraph 1, the costs of environmental services are \_\_\_\_\_.

- A. present whether or not human effort is involved in creating these services  
B. calculated based on the direct financial input provided for natural resources  
C. determined by the market value of the natural resources themselves  
D. insignificant as these services require almost no human labour to produce

**Question 33.** Which of the following is **NOT** implied in paragraph 2?

- A. The opportunity cost of the dam construction includes intangible benefits that are sacrificed.  
B. Hydroelectric generation and white-water canoeing cannot coexist on the same stretch of river.  
C. The intrinsic value attached to the river may extend beyond its potential use for hydroelectric generation.  
D. Recreational activities and power generation impose equal environmental burdens on the river.

**Question 34.** Where in paragraph 3 does the following sentence best fit?

**Such hidden costs become apparent only when one pauses to consider what nature was quietly doing on its own.**

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

**Question 35.** Which of the following best summarises paragraph 3?

- A. Economic growth schemes should be halted once ecological disruption is detected.  
B. Long-term ecological balance usually takes precedence over immediate financial gain.  
C. Initiatives that are perceived as harmless may actually involve underlying sacrifices.  
D. Policymakers should take the management of natural resources into consideration.

**Question 36.** The word **They** in paragraph 4 refers to \_\_\_\_\_.

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

**Question 37.** What conclusion can be drawn from paragraph 4?

- A. Damage caused by intentional ignorance regarding environmental costs is permanent.  
B. Deducting the hidden costs is obligatory after a project claims to have a positive return.  
C. Considering opportunity costs ensures that development is truly justified.  
D. Regulations pricing natural resources are inherently harmful to growth.

**Question 38.** Which of the following is true according to the passage?

- A. Preserving land in its natural state is economically sound as it consumes no resources.  
B. The true value of a project is measured not merely by its economic benefits.  
C. Financial gain is the primary criterion for evaluating development projects.  
D. Opportunity costs are determined by the going rate for environmental services.

**Question 39.** Which of the following can be inferred from the passage?

- A. Projects are forced to compensate for the economic losses in return for environmental preservation.  
B. The benefits of industrial development generally exceed the value of preserved environmental services.  
C. Policies that price environmental services are intended to restrict the scope of economic development.  
D. The net gains produced by development projects overlooking opportunity costs tend to be overestimated.

**Question 40.** Which of the following would be the best title for the passage?

- A. Development: Factoring in Sacrifices                      B. Economic Development on the Line  
C. Natural Preservation: Ushering in a New Era                      D. Environmental Policies in the Firing Line

----- THE END -----

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