

A. which B. who C. that D. when

Question 16: To become financially independent, one must learn to _____ their expenses effectively.

A. increase B. ignore C. manage D. accumulate

Question 17: Achieving independence often involves setting and pursuing personal _____.

A. obstacles B. goals C. fears D. distractions

Question 18: Financial literacy is crucial for independence and includes understanding how to _____ and invest money.

A. spend B. save C. waste D. borrow

Question 19: An independent individual often takes responsibility for their _____.

A. excuses B. actions C. subjects D. surroundings

Read the following passage and mark the letter A, B, C, or D on your answer sheet to indicate the correct answer to each of the questions.

The journey to financial independence is a crucial aspect of adult life, encompassing the dual skills of earning and managing money effectively. Mastering these skills not only secures one's financial future but also imparts a sense of confidence and autonomy.

Earning money is the first step toward financial independence. This can be achieved through traditional employment, where individuals work for companies or organizations in exchange for a salary. Entrepreneurship is another avenue, where individuals start their own businesses, turning their passions and ideas into profitable ventures. In the digital age, freelancing and online businesses offer flexible and diverse opportunities to generate income from virtually anywhere in the world.

However, earning money is just part of the equation; managing it wisely is equally important. Effective money management begins with budgeting, a process that involves tracking income and expenses to ensure that spending does not exceed earnings. Saving is another crucial component, involving setting aside a portion of one's income for future needs, emergencies, or investments. Investing wisely in stocks, real estate, or other assets can further grow one's wealth and provide financial security.

Despite the myriad ways to earn money, the principles of financial management remain constant. Understanding the value of money, the importance of **living within one's means**, and the power of compound interest can transform financial habits and lead to a more secure and prosperous life.

Question 20: What is the main focus of the passage?

- A. The importance of budgeting and saving.
- B. Ways to earn money and manage it effectively.
- C. The benefits of traditional employment over freelancing.
- D. Investment strategies for growing wealth.

Question 21: According to the passage, why is managing money as important as earning it?

- A. It ensures that one can travel and explore different cultures.
- B. It prevents spending more than what is earned and promotes saving.
- C. It allows one to start a business with minimal investment.
- D. It is the only way to become financially independent.

Question 22: Which of the following is NOT mentioned as a method of earning money?

- A. Working for a company
- B. Investing in real estate
- C. Starting an online business
- D. Winning a lottery

Question 23: The phrase "**living within one's means**" most likely means _____.

- A. investing in expensive assets
- B. spending more than one earns
- C. spending money only on necessities
- D. spending less than or equal to what one earns

Question 24: What role does investing play in achieving financial independence according to the passage?

- A. It is less important than earning and saving.
- B. It is not necessary if one has saved enough money.
- C. It can further grow one's wealth and provide financial security.
- D. It should be avoided until one has substantial savings.

Read the following passage and mark the letter A, B, C, or D on your answer sheet to indicate the correct word or phrase that best fits each of the numbered blanks.

In the age of information, self-study has emerged as a powerful tool for personal and professional growth. With the vast array of (25) _____ at our fingertips, from online courses to digital libraries, acquiring new knowledge has never been more accessible. (26) _____ traditional classroom settings, self-study allows learners to tailor their educational journey to their own pace and preferences. This method not only enhances one's ability to learn independently but also fosters a (27) _____ for lifelong learning. However, self-study requires a significant amount of self-discipline and motivation, as learners must set their own goals and deadlines. The challenge of staying (28) _____ without external pressures can be daunting for some. Effective self-study strategies, such as setting clear objectives and utilizing a variety of learning materials, can make the process more manageable and rewarding. Ultimately, the success of self-study depends on the individual's commitment to their (29) _____ and their ability to navigate the wealth of information available.

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| Question 25: A. resources | B. obstacles | C. schedules | D. restrictions |
| Question 26: A. Like | B. Unlike | C. Despite | D. As |
| Question 27: A. requirement | B. pressure | C. behaviour | D. habit |
| Question 28: A. focused | B. informed | C. limited | D. social |
| Question 29: A. educate | B. education | C. educational | D. educated |

Mark the letter A, B, C, or D on your answer sheet to indicate the sentence that best completes each of the following exchanges.

Question 30: Leah and Sara are talking about moving to a new city for college.

Leah: "I'm a bit nervous about living in a new city all by myself."

Sara: "_____. It's a big step, but it will help you grow in so many ways."

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| A. You should reconsider | B. Just stay close to home |
| C. That's completely understandable | D. It's not as good as it sounds |

Question 31: Chris and Jordan are talking about managing finances for the first time.

Chris: "Do you think it's a good idea to start budgeting and saving as soon as we start earning?"

Jordan: "_____. It's the first step towards financial independence."

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|----------------------------------|--------------------------------------|
| A. That's unnecessary at our age | B. Absolutely, I couldn't agree more |
| C. I'd rather spend what I earn | D. I don't understand |

Mark the letter A, B, C, or D on your answer sheet to indicate the word(s) CLOSEST in meaning to the underlined word(s) in each of the following questions.

Question 32: Learning to navigate public transportation systems can be a significant step towards achieving autonomy in a new city.

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| A. independence | B. dependence | C. confusion | D. familiarity |
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Question 33: As young adults transition to living on their own, they often encounter managing their personal finances for the first time.

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| A. experience | B. own | C. solve | D. prefer |
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Mark the letter A, B, C, or D on your answer sheet to indicate the word(s) OPPOSITE in meaning to the underlined word(s) in each of the following questions.

Question 34: Saving money from a part-time job teaches valuable lessons about financial responsibility.

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| A. spending | B. earning | C. managing | D. learning |
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Question 35: Finding activities that **motivate** you significantly to learn new skills and pursue personal growth.

A. stimulate

B. inspire

C. discourage

D. encourage

B. PHẦN TỰ LUẬN:

Complete the answers to these questions using cleft sentences focusing on the word or phrases in brackets.

Question 1: Did you learn to play the piano as a child? (as an adult)

→ No. It _____.

Question 2: Was the award won by the science department? (by the mathematics department)

→ No. It _____.

Question 3: Did the storm cause the power outage last night? (this morning)

→ No. It _____.

Question 4: Were you impressed by the movie's special effects? (by the storyline)

→ No. It _____.

Question 5: Did she buy the dress for her birthday party? (for her graduation)

→ No. It _____.

Rewrite the sentences using cleft sentences focusing on the underlined parts.

Question 6: Alice received a scholarship because of her outstanding essay.

→ It _____.

Question 7: The science club won the competition with their innovative project.

→ It _____.

Question 8: Mark gets his love for literature from his grandfather.

→ It _____.

Question 9: The community garden was started by a group of enthusiastic neighbors.

→ It _____.

Question 10: She can solve complex math problems in her head very quickly.

→ It _____.

THE END.