

Part 1

Short Texts (MCQs)

Practice

1

8

Read the text carefully in each question. Choose the best answer A, B or C. For each question, mark the correct answer A, B or C.

Going to school gets more expensive

Petaling Jaya: Parents might be further burdened again amidst the rising cost of living. School bus operators will increase their fares as planned next month.

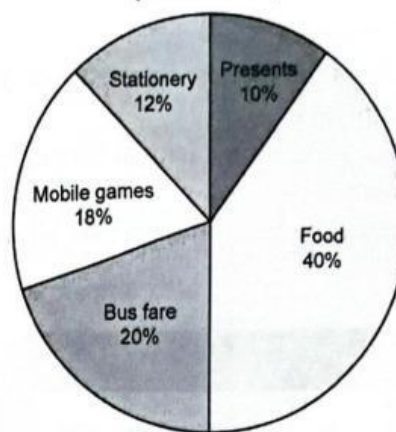
1. Parents will face an increase in their expenditure due to
- A bad planning and budgeting.
 - B a hike in school bus fare.
 - C cheaper cost of living.

BUY ANY 2 T-SHIRTS FOR THE PRICE OF ONE

**Only limited to the t-shirts in the four blue baskets.*

2. Which of the following statements is true?
- A T-shirts from the blue baskets are on offer.
 - B Four blue baskets are sold for half price.
 - C All the items at the shop are on sale.

How Marnie spends her school pocket money



3. According to the pie-chart, Marnie
- A spends most of her pocket money on gifts for her friends
 - B purchases more stationery than mobile games
 - C uses most of her pocket money on food

GOLDEN SPLASH

- 100% Natural Juice
- Natural sweetness, no chemical sweeteners
- Made from fresh organic oranges, mangoes and pineapples.
- Get your daily intake of Vitamin C from one cup of this drink.



4. This drink is
- A wholly made from natural ingredients.
 - B a multi-vitamin replacement.
 - C made sweeter by chemicals.

RXB BANKING ANNUAL CARNIVAL

1 to 31 July 2024

- Your savings are SAFE with us.
- Get the highest Fixed Deposit interest rate of 6% per annum.
- Promotion is valid only during the whole month of July.

5. RXB Banking
- A offers the highest interest rate for fixed deposits.
 - B has a banking carnival throughout the year.
 - C gives the best interest rate all the time.

Hi Jerry, why does your mum like to do online shopping?

Harish, my mom is an armchair shopper. She says she saves her travelling time to the supermarkets, has no parking woes, has her goods delivered at the doorsteps and she gets good discounts sometimes.

6. Jerry's mother does her shopping online because
- A she doesn't like driving to the supermarkets.

- B her purchases are sent directly to her house.
- C she gets good discounts all the time.

Vacancies at All Sorts Wholesalers

All Sorts Wholesalers deal with teenage clothing and accessories.

We urgently need young Online Customer Service Representatives who can

- handle customer enquiries and complaints with diplomacy and courtesy.
- build strong relationships with customers and promote our brand.
- start work at the designated time.

7. The vacancies are for young people who are
- A friendly and strong.
 - B diplomatic and polite.
 - C punctual and hot-tempered.

Are you always broke?
Do you budget your salary?
Do you live beyond your means?
We will teach you how to retire with a big bank balance.

Book your place fast.
Email us at moneysolutions@mail.com

ATTEND OUR SEMINAR ON FINANCE MANAGEMENT

8. The seminar will most probably teach people how to
- A spend money lavishly.
 - B live a luxurious life.
 - C budget and save.


Practice 2

Read the text carefully in each question. Choose the best answer **A**, **B** or **C**. For each question, mark the correct answer **A**, **B** or **C**.

There will be a workshop on 'How to Shop Online Wisely'. It is organised by the Malaysian Consumer Association and will be held at Bangunan Asli, Jalan Grik, Taman Cahaya, Penang. It will be on August 8, from 5.00 p.m. to 8.00 p.m.

- What is the duration of the workshop?
A Three hours
B Four hours
C Five hours

To :	kamal@mail.com
From :	adam@mail.com
Subject :	Talk about tips on budgeting

Hi Kamal,

The talk by the banker about budgeting tips is still on 14 March at 3.30 p.m. as planned. However, the talk which was originally supposed to be in the music room has been moved to the hall since a lot of students will be attending the talk.

See you!
Adam

- The talk on budgeting tips is
A on a different day.
B at a different time.
C at a different venue.

Hey Sally, do you normally shop at Markie Supermarket?

Hello Meena. Oh, no. I rarely shop there as it's too costly. I normally shop at Aton Hypermarket.

- From the conversation, we know that
A the girls are shopping together.
B Sally usually shops at Aton Hypermarket.
C Meena is shopping at Markie Supermarket.

Dear Wendy,

Lina and I are planning to open a savings account at Solid Bank. Would you be interested to join us?

Sonia

- Sonia wrote this message to Wendy
A to encourage her to open a savings account.
B to find out if she and Lina are opening a savings account.
C to ask her if she would like to join Lina and her as they open savings accounts.

Sumitra Valliappan has always loved dogs. She now helps dogs by taking them to go swimming. Sumitra is a certified canine hydrotherapist. Her job entails donning a wet suit and getting into the pool with her four-legged patients. Dogs that have entered her programmes are those that are old and arthritic, recovering from surgery or in need of exercise.

(Adapted from The STAR July 2019)

5. From the newspaper extract above, we can conclude that
- A Sumitra's programmes are for healthy dogs.
 - B Sumitra is a professional canine hydrotherapist.
 - C Sumitra stays by the poolside while the dogs go into the pool.

**How to get rich?
Save what you earn!**

6. The message in the sign suggests that to get rich, we must
- A buy.
 - B save.
 - C spend.

JOBTEEN APP

This app is a financial tool designed to help teens earn money for doing chores. It also helps them to save and spend the money based on a simple transfer system overseen by parents. The app was founded by a certified financial planner.

7. The financial app
- A will help teens advertise for jobs.
 - B is used by teens only to save money.
 - C helps teens spend their money while overseen by their parents.

Dear Leela,

Would you be interested to go with me to a book fair? They will be having discounts from 20% up to 70%. The book fair is from 13 to 28 May at the Putri Hall in Kuala Kangsar. There is no entrance fee for the book fair. If you are interested, we can take the bus to the fair tomorrow.

Sally

8. The book fair
- A ends on 13 May.
 - B has a costly entrance fee.
 - C has a maximum discount of 70%.