

Part One: Reading Comprehension

Direction: Read the passage below carefully and answer the questions that follow based only on the information contained in it. Give your answers by writing the letter of your choice on the space provided.

Reasons Why You Will Never Become Rich

Slightly modified from an article posted on <http://emgn.com> for the purpose of examination

There's an interesting maxim about how long wealth actually stays with a person and their descendants. The saying is three generations, tops: one to make it, one to spend it, and the third to blow it. Of course, there are exceptions to this rule, but have you ever sat down and seriously thought about wealth and what it means to you? Or do you figure, "What the heck, I've always been broke, my forefathers were broke; it's generational" – it's just a rite of passage of sorts. If you feel that wealth is out of your reach, you aren't alone. According to some experts, there are millions of 'clueless potential millionaires' who could be at the top of the wealth ladder if they only reined in a few bad habits. However, you may be a skeptic, and rightly so. Being wealthy means different things to different people. But according to the experts, there are financial mistakes many people make that keep them away from their possible wealth.

Most people do not equate wealth with a mansion or a big yacht. In fact, a scanty 7% of people surveyed associate wealth with material possessions like cars, houses and boats. Rather, to many, being rich means having just enough not to worry about the next payday – that's according to 33% of those questioned. An additional 26% define being wealthy, or rich, as having more than enough money to quit their jobs. Still, few people place an actual dollar amount on what it means to be wealthy. Only 17% felt that being rich means having at least \$1 million or more, and 11% stated a six-figure yearly income would make them feel rich. Yet most people who are rich don't even consider themselves rich. Maybe it's because being 'rich' or 'wealthy' has very little to do with material possessions, and more to do with how people feel about themselves.

Nonetheless, according to financial experts there are some common factors that are keeping people from realizing their dream of becoming rich. These factors or reasons are either financial or attitudinal. The financial factors constitute of reasons relating to one's habit in handling their finances – Over spending, too much debt and lack of savings. People who have a ferocious appetite for spending beyond their means are probably the least likely people to become rich. This is partly because the chain reaction such a bad habit triggers. According to a survey, of the 52% of people who habitually overspend, many balance the shortfall by taking from their savings, and 22% rely on credit cards.

Those people who are not saving enough or those that are in up to their necks in debt are also just as unlikely to become rich.

People also keep themselves from getting rich because of their misguided or just downright wrong attitudes towards wealth. If you don't have an emergency fund or a plan to accumulate wealth; if you don't save because you think your income is too little or that you have too many expenses; if 'Life is too expensive', 'I'll never get out of debt', or 'It's hopeless!' are your usual answers to not getting rich; then you are a member of **this club**. Many people stay poor because they simply don't have the right attitude and financial discipline to get rich.

Experts say you need at least six months of income saved in case of an emergency. Life is tricky, and not having some type of safety net can turn a comfortable situation into a disaster. Moreover, without a clearly defined plan, becoming rich will seem like an unbelievable dream. This alone will solidify your excuses for overspending and not saving. As the saying goes, "Those who fail to plan, plan to fail." It's no fun getting serious and thinking about retirement and all that stuff. Nonetheless, eventually it has to be done. The problem is that impulsive and unregulated spending leads to debt... period!

If not all of these, you may be one of those people who believe that somehow something will come along and save you, so why bother with saving or trying to get out of debt? Maybe you will get lucky and land a fantastic job, receive a big pay raise, inherit money, hit the lottery, or whatever! But 'whatever' won't cut it if you really want to become rich. And even when you are doing something about your desire to be rich, you may not be doing it right. Many people put themselves in a world of hurt in a misguided attempt to get rich fast or through unwise means. One such mistake is taking too much of a risk. You might get lucky by wagering all your money on one type of investment. Just like you might get lucky winning the lottery. But that's not a strategy to live by, or for getting rich. Putting all your money in one place is not advised because it puts you at too much risk.

A few changes in your behavior and attitude can solve all these however. You will need to realize certain truths about yourself and the nature of wealth. Blowing all your money each month is not a realistic pathway to wealth. Start tracking where your money goes each month, check where you can cut back, and create a 'realistic' budget that allows you to pay your bills and invest in a retirement account or an emergency fund. Once your emergency fund is substantial, you can redirect small amounts toward other goals like purchasing a home or paying for college. Certain debts are a precursor to financial success, like purchasing real estate or starting a business; however, debt that is beyond your capacity to pay off while maintaining your savings is not. If you find yourself in one, give priority to paying off your debt.

Old habits die hard; however, as long as you do nothing to change, nothing will change. Stop complaining and making excuses. Instead, take responsibility for your non-productive habits and concentrate on how to change them – and then do it! Just like starting an exercise routine, the most difficult part about saving is getting started. Even if you have debt, a small income, or many expenses, you can save something, even if it's only a small amount. Putting together a financial

plan may seem **tedious**, but it doesn't have to be, and you can get used to it. And make sure your investment portfolio includes multiple investments with varied levels of risk – just to avoid an unnecessary catastrophe to your 'getting rich' plan.

Yes, life is uncertain. No one knows what will, or will not, actually happen; therefore, why not focus on what you can control today? Get it together now and save yourself, in case someone or something else won't. One thing you can be sure of: You are already rich. Think about it. If someone came to you and offered you a million dollars for your arm, would you give it up? Why not, you have two; you can surely spare one of them! Of course the answer would be no! Being rich is more than physical ownership; it's a state of happiness and well-being, while wishing the same for others. So while you are working on getting rich materially, remember to be happy along the way!

1. Which one of the following statements about the three generations of wealth is not correct?
 - A) The wealth of a family is created by the first generation.
 - B) The third would be the last generation to possess the wealth of the family.
 - C) It is the second generation that pushes the wealth of the family to its peak.
 - D) Most of the wealth in a family is spent by the second generation.
2. One among the following is not a reason for people not to get rich mentioned in the passage.
 - A) investing in illegal ventures
 - B) not having a plan
 - C) not having the habit of saving
 - D) spending too much money
3. When it comes to wealth, most people;
 - A) associate it with material possessions
 - B) think it is having a million dollars or more
 - C) think it having enough money to quit one's job
 - D) think it is having enough money to stop worrying about income
4. What kind of people are more likely to become rich?
 - A) people who are in a lot of debt
 - B) people who don't think they can be rich
 - C) people who spend more than their means
 - D) people who are not saving enough money
5. The author of the above article puts people he/she thinks are unlikely to become rich in three categories. Which one of the following is not one of these categories?
 - A) people who have bad financial habits
 - B) people with misguided attitudes about wealth
 - C) people who believe just hope they'll get rich somehow
 - D) people who commit crimes to get rich

6. What was the expression, "Those who fail to plan, plan to fail," used to demonstrate?
- A) how people can sometimes deliberately take decisions that can harm them
 - B) how people without a plan find excuses to take actions that can harm them
 - C) how people with little means to acquire wealth elect to get into poverty
 - D) how people who are tired of planning for retirement just blow away their wealth.
7. In the eyes of the author, being rich does not involve;
- A) material possession
 - B) state of happiness
 - C) professional success
 - D) state of well-being
8. Which one of the following statements is true about the writer of the article?
- A) The author prioritizes physical and mental well-being over material possession.
 - B) The author believes investments are better than savings for acquiring wealth.
 - C) The author may be one of those people with the 'Get rich or die trying' attitude.
 - D) The author thinks most people lack the capacity and resolve to become rich.
9. In attempting to become rich, what does the author advise us to prioritize above all else?
- A) saving an emergency fund
 - B) paying off heavy debt
 - C) investing in multiple ventures
 - D) ending overspending habits
10. The purpose of the article is mainly to;
- A) advise people on actions they can take to become rich
 - B) prove that most people can't become rich due to their own bad habits
 - C) express disapproval to the habits of many that keep them from getting rich
 - D) show the potentials of ordinary people to become rich only by making some changes
11. '...then you are a member of **this club**.' (Parag. 4) - 'this club' refers to;
- A) people with too much expenses
 - B) people who can't handle the expenses of life
 - C) people with misguided attitudes about wealth
 - D) people with too little an income to save

12. 'There's an interesting **maxim** about...wealth...' (parag. 1) 'maxim' in this context means;
 A) truth B) trick C) method D) saying
13. 'Most people do not **equate** wealth with a mansion or a big yacht.' (parag. 2) 'equate' here means;
 A) associate C) desire
 B) compare D) dislike
14. 'People who have a **ferocious** appetite for spending...' (parag.3) 'ferocious' in this context means;
 A) limited C) satisfied
 B) tamed D) insatiable
15. 'Putting together a financial plan may seem **tedious**...' (parag.8) 'tedious' in this context means;
 A) impossible C) taxing
 B) hard D) boring

Part Two: Grammar and Usage

Direction: Choose the best alternative to complete the given statement correctly and write the letter of your choice on the space provided.

16. The teacher spoke encouragingly to them, and it made them _____ reassured.
 A) to feel C) felt
 B) feeling D) feel
17. Which of the following sentences is incorrect?
 A) I am better to die than steal. C) I would sooner die than steal.
 B) I would rather die than steal. D) I had better die than steal.
18. _____ unsure of where she was, she hesitated and looked around.
 A) As B) Like C) As if D) As like
19. Person A: What would you like to eat?
 Person B: I _____ a sandwich, please.
 A) am having C) have been having
 B) will have D) will have had
20. It's no use _____ to get a cheaper car. Every single car in here is beyond our means.
 A) to expect C) you expect
 B) expecting D) to expecting
21. This town is not a very interesting place to visit, so quite _____ tourists come here.
 A) few B) little C) many D) a few
22. His father couldn't _____ the army.
 A) stop him to join C) to stop him join
 B) to stop him joining D) stop him from joining

23. We couldn't catch the bus _____ our running all the way.
 A) although C) even if
 B) in spite of D) despite the fact that
24. "Do you need _____ help?", No, thanks, I haven't found _____ difficulty with this exercise.
 A) some | some C) some | any
 B) any | some D) any | any
25. He was so angry that he _____ at the meeting.
 A) made himself fool C) made a fool for himself
 B) made a fool of himself D) made fool of himself
26. You wouldn't finish if you _____ fast.
 A) don't write C) didn't write
 B) wouldn't write D) hadn't written
27. Life _____ by the rise of oil prices that in turn increased the price of everything else.
 A) made it worst C) was being made worse
 B) was made worse D) was made worst
28. They visited a factory _____ cars are assembled using an automated production line.
 A) who B) whose C) where D) which
29. He never studied music. He plays the piano well _____.
 A) although C) though
 B) but D) even though
30. The fire spread through the building quickly, but everybody _____ escape.
 A) was able to C) could
 B) were able to D) can
31. Which one of the following sentences is not written correctly?
 A) Had I know him, I would have asked him.
 B) Had I any extra money, I would have bought that back.
 C) Had I any idea what she's going to do, I would stop her.
 D) Had I had enough money, I would have bought that brand car.
32. The siren is getting louder and louder. I think the fire truck _____ this way.
 A) will come C) is coming
 B) is going to come D) may come
33. The Ukrainians saw the Russian flag _____ on their land, but there was nothing they could do.
 A) being raised C) got risen
 B) was raised D) was risen
34. Why did you come all the way here? You _____ word to me.
 A) must have sent C) might have sent
 B) could have sent D) needn't have sent

- 35.Despite the difficulties we were faced with, we _____ finish the task on schedule.
 A) can C) were able
 B) could D) could manage
- 36.He has won a lot of races and broken a large number of world records _____some people think he is the best long-distance runner ever.
 A) and for this reason C) leads to the fact that
 B) due to the fact that D) that are caused by
- 37.Most of the students **put up** their hands when the teacher forwarded a challenging question. The meaning of the underlined phrase means:
 A) scratched C) raised
 B) folded D) brought down
- 38.Human beings have a long history in Africa;_____, human history started in Africa.
 A) therefore C) nevertheless
 B) for example D) further more
- 39.Can you phone my uncle and ask him to phone my father _____you arrive there.?
 A) if B) unless C) when D) during
- 40.We've been training hard all season, _____we feel ready for the big event.
 A)so B)yet C)because D)since
- 41.Helen: Why are you wearing those old clothes?
 Abel: I _____ my bedroom.
 A) will paint C) am going to paint
 B) shall paint D) will be painting
- 42.The meeting has been _____ as all of the participants did not arrive on time.
 A) put on C) put in
 B) put off D) put down
- 43.Do you want **to go on** learning how to drive a car? The underlined phrase means:
 A) to continue C) to postpone
 B) to cancel D) to leave
- 44.Among the following sentences one does not express hope. Which one?
 A) I am optimistic that President Donald Trump will make the world comfortable.
 B) I doubt that President Donald Trump will make the world comfortable.
 C) I hope that President Donald Trump will make the world comfortable.
 D) I am confident that President Donald Trump will make the world comfortable.

45. _____, he is still working as a manager in one of the most prestigious organizations of the country.
 A) Although his incompetence C) Despite of his incompetence
 B) However his incompetence D) In spite of his incompetence
46. The manager has ordered her not to stop _____ as the room is often dirty.
 A) sweeping C) to have swept
 B) to sweep D) to sweeping
47. You see the garden looks _____ a jungle. We must tidy it.
 A) like C) as if
 B) as D) as though
48. The _____ crowds welcomed the football team into the stadium with cheers and whistles.
 A) friendly C) impatient
 B) impolite D) disparate
49. One of my students sings _____ of any one we know in the city.
 A) the most beautiful C) as beautiful as
 B) the most beautifully D) more beautifully than
50. Identify the ODD one.
 A) inflammable C) priceless
 B) invaluable D) inappropriate
51. Prices in London Stock Exchange were reduced by 20%. _____, sales of shares dramatically increased.
 A) Where as C) Consequently
 B) As a result D) While
52. Nejat often studies _____. I think she is the hardest working student in her class.
 A) hard C) harder
 B) hardly D) hardlier
53. "I wish I had not married Hanna." What can we possibly infer from this sentence?
 A) The speaker had never married Hanna yet.
 B) The speaker regrets about marrying Hanna.
 C) The speaker had decided to marry Hanna.
 D) The speaker was not the husband of Hanna.
54. Please come to my wedding ceremony. It is _____ Sunday, _____ the afternoon.
 A) on/in B) in/on C) at/in D) on/at
55. We _____ now speak four foreign languages: Arabic, English, Spanish and French.
 A) could C) can
 B) able to D) were able to

Part Three: Communications (Speaking Skills)

Direction: Read each of the following conversations and choose the alternative that can complete the dialogue in the best and most natural way.

56. Father: We must send our son to a medical college. He will have a fine life if he becomes a doctor.

Mother: _____

- A) On the contrary! He won't enjoy it unless he chooses it.
- B) On the other hand, he won't have a good life being a doctor!
- C) Despite that, he won't have a good life as a doctor.
- D) Be that as it may, I agree. We should talk to him about it.

57. Tomas: They're shouting again. Their team must have taken another goal.

Yifru: _____

- A) I object. It could be that their team missed a goal.
- B) May be, or their team might have missed a chance to score.
- C) Must be. Their team must have missed a chance to score.
- D) Might as well. Their team should have missed a chance for a goal.

58. A friend: How far do you reckon the stadium is from here?

You: _____

- A) I estimate half mile.
- B) I'm sure may be a mile.
- C) Half a mile, give or take.
- D) I guess about a mile on the dot.

59. Manager: We should inform the shareholders immediately. They'll be very upset if we don't.

Assistant: _____

- A) How about waiting until we are sure about what's happening.
- B) Until we are sure what to tell them, we don't say anything.
- C) Never you mind. We can't tell them anything at this point.
- D) And then say what? Do you even know what's happening?

60. Teacher: _____?

Student: Only on Sundays. It's very far away, and I'm at school the rest of the time.

- A) How often do you get to go to church?
- B) Do you go to church on Sundays?
- C) What is the frequency you visit your church?
- D) What day do you go to church?

Section Four: Writing

Jumbled paragraphs

Directions: The following sentences, if put in the right order, would give a coherent paragraph. A set of possible orders are given below. Choose the correct order.

- 61.1. To much of the Labour movement, it symbolises the brutality of the upper classes.
2. And to everybody watching, the current mess over foxhunting symbolises the government's weakness.
3. To foxhunting's supporters, Labour's 1991 manifesto commitment to ban it symbolises the party's metropolitan roots and hostility to the countryside.
4. Small issues sometimes have large symbolic power.
5. To those who enjoy thundering across the countryside in red coats after foxes, foxhunting symbolises the ancient roots of rural lives.
A) 45132 C) 35142
B) 53421 D) 42153
- 62.1. In the case of King Merolchazzar's courtship of the Princess of the Outer Isles, there occurs a regrettable hitch.
2. She acknowledges the gifts, but no word of a meeting date follows.
3. The monarch, hearing good reports of a neighbouring princess, dispatches messengers with gifts to her court, beseeching an interview.
4. The princess names a date, and a formal meeting takes place; after that everything buzzes along pretty smoothly.
5. Royal love affairs in olden days were conducted on the correspondence method.
A) 13245 C) 53412
B) 12345 D) 53214
- 63.1. Who can trace to its first beginnings the love of Damon for Pythias, of David for Jonathan, of Swan for Edgar?
2. Similarly with men.
3. There is about great friendships between man and man a certain inevitability that can only be compared with the ageold association of ham and eggs.
4. One simply feels that it is one of the things that must be so.
5. No one can say what was the mutual magnetism that brought the deathless partnership of these wholesome and palatable foodstuffs about.
A) 13254 C) 13524
B) 35421 D) 35124

- 64.1. Events intervened, and in the late 1930s and 1940s, Germany suffered from "over-branding".
2. The British used to be fascinated by the home of Romanticism.
3. But reunification and the federal government's move to Berlin have prompted Germany to think again about its image.
4. The first foreign package holiday was a tour of Germany organized by Thomas Cook in 1855.
5. Since then, Germany has been understandably nervous about promoting itself abroad.
- A) 13524 C) 24153
B) 45312 D) 42153
- 65.1. The wall does not simply divide Israel from a putative Palestinian state on the basis of the 1967 borders.
2. A chilling omission from the road map is the gigantic 'separation wall' now being built in the West Bank by Israel.
3. It is surrounded by trenches, electric wire and moats; there are watchtowers at regular intervals.
4. It actually takes in new tracts of Palestinian land, sometimes five or six kilometres at a stretch.
5. Almost a decade after the end of South African apartheid, this ghastly racist wall is going up with scarcely a peep from Israel's American allies who are going to pay for most of it.
- A) 52314 C) 15432
B) 21435 D) 53142
- 66.1. Luckily the tide of battle moved elsewhere after the American victory at Midway and an Australian victory over Japan at Milne Bay.
2. It could have been no more than a delaying tactic.
3. The Australian military, knowing the position was hopeless, planned to fall back to the south-east in the hope of defending the main cities.
4. They had captured most of the Solomon Islands and much of New Guinea, and seemed poised for an invasion.
5. Not many people outside Australia realize how close the Japanese got.
- A) 54321 C) 14325
B) 53412 D) 34215

Part Five: Vocabulary

Spelling

Directions: For Questions bellow, choose the WRONGLY spelt word from the given alternatives.

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|------------------|----------------|----------------|-----------------|
| 67.A) Certainty | B) Loyalty | C) Cruelty | D) surety |
| 68.A) acceptable | B) corruptible | C) negligible | D) contemptible |
| 69.A) Category | B) Calendar | C) Grammar | D) Mornning |
| 70.A) Exaggerate | B) Appreciate | C) Catastrophe | D) Discepline |
| 71.A) Noticable | B) Changeable | C) Siege | D) Seize |