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English evaluation

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The Finance Doctor Celebrates Release of Exciting Second Product: Financial Literacy Flashcards

Many people are lost when it comes to smart financial planning and decision making. The Finance Doctor is here to help with the release of an eye-opening new learning resource.

Springdale, AR (PRUnderground) January 19th, 2021

Dr. Clement Ogunyemi, aka [The Finance Doctor](#), has made it his mission to educate normal people about the ins and outs of budgeting and other aspects of smart decisions concerning finances. His latest product Financial Literacy **Flashcards** makes learning these lessons simple and fun. They are easy to use but are packed with information that can help change people's lives for the better.

"It's unfortunate but schools rarely teach financial literacy which is one of life's most important skills," commented Dr. Ogunyemi. "It's almost like being gravely sick and refusing to visit the doctor. They are missing out on something that can make life much less stressful and challenging. That's why I take my work as The Finance Doctor so seriously. It's very rewarding to see people understand finances for the first time. My Financial Literacy Flashcards are perfect for everyone; from those with little knowledge all the way up to people who are already competent in the area."

Dr. Ogunyemi is the Coach at [4Q Financial](#). The company assists clients in maximizing their wealth and reducing taxes. Some of its most popular services include Financial Management, Financial Education, and Tax Planning. Clients of all kinds are accepted. 4Q Financial's offices are located in Northwest Arkansas where they have developed a remarkably positive reputation working with the local community.

The Financial Literacy Flashcards can be ordered directly from 4Q Financial at its official website. For more information be sure to visit <https://www.4qfinancial.com>.

About The Finance Doctor

Dr. Clement Ogunyemi is The Finance Doctor. He is a resident of Springdale, Arkansas. Clement has been a financial professional for over a decade, with the scope of his work ranging from investment banking with Morgan Stanley to managing funds of the world's largest and most profitable retailer Walmart.

Young Investors Network commends Asamoah Gyan for Promoting financial literacy

By Julius K. Satsi 19.01.2021 [REGIONAL NEWS](#)

The Young Investors Network (YIN) has commended Asamoah Gyan, a former Captain of the Ghana Black Stars for promoting financial literacy by urging viewers to have a box for keeping coins and notes.

Gyan was spotted in a video on his Facebook page encouraging individuals to cultivate the habit of saving, using an old-fashioned means of saving money : the money box. He urged individuals to develop the attitude of dropping coins and notes like one cedi note and other higher denominations they could and before they know, it would accumulate and become higher in value. The former skipper and captain of the Black Stars said that little drops of water make a mighty ocean, so no matter how little the money they could set aside would, it would still be relevant to put it aside for one's own good.

In the said video, Asamoah Gyan in the company of other individuals broke open the two money boxes, which he had started saving in during the lockdown and for the past six months. The opened money box contained notes of different denominations ranging from 200 cedi notes to one cedi notes and some coins.

Mr Joshua Mensah, the Founder and President of YIN commended the action of the footballer noting that it will go a long way to instill the habit of savings in the hearts of those who looked up to him. He said: “The short video shared by Asamoah Gyan may be taken lightly, but it is a powerful tool to take the financial literacy education a notch higher and we are proud about that.

As a financial literacy organisation committed to nurturing young people to grow and become responsible adults with a saving and investment culture, we do not take what Asamoah Gyan had done lightly but commend him to continuously join us on this path,” he added. He went on saying that all people of influence with a high following should emulate what Asamoah Gyan so that we can build a nation made up of people who can save and invest.

YIN is a financial education organization with a commitment to educating the youth in financial literacy and dedicated to preparing the next generation of investors. It operates with the mission of inspiring the youth to be outstanding investors through training and organizing series of programmes for students to provide the opportunities for them to learn and ask the relevant questions about savings.

The Network has established clubs in some second cycle schools in the country, seeking to enable its members to save and invest for the future and encourages them by awarding the member who consistently saves over a period of time. It has in time past organised several financial programmes for young people to cause a change and motivate them towards investing for their future including the Global Money Week observation and celebration.

The network in partnership with the Ghana Stock Exchange has been organising an annual competition on the capital market among Senior High School with the aim of arousing the interests of young people in the capital market. YIN is also championing the “Save a Cedi Challenge” intended to introduce simple finance to encourage savings among young people where young people are awarded on monthly basis with various prizes.

It recently launched the “Young Investors Digest,” a Newsletter aimed at providing news articles and publications on investing and savings to whip up the interest of readers.

Comprehension: read the texts above and circle the letter of the most appropriate answer to the following questions. 10 mks

1. What is YIN?
 - a. A civil society organisation
 - b. A network of young entrepreneurs
 - c. A network of business promoters
 - d. An organization for the youth
2. The word denominations is closest in meaning to:
 - a. Name
 - b. Value
 - c. Nominations
 - d. Decimal
3. Financial literacy
 - a. Had always been an intricate story of money dealers
 - b. Is a combination of literature and financing
 - c. Will be the next winning term of this century
 - d. Is the ability to handle one's money properly
4. Overall, YIN and Asamoah Gyan would like Ghanaians to:
 - a. Earn, save, protect and invest money
 - b. Earn, spend, box and break money
 - c. Make, take, grab and collect money
 - d. Make, spend, tear and collect money
5. What's the deepest regret of Dr. Clement Ogunyemi ?
 - a. That the teachers of money have abandoned classrooms
 - b. That the more money, the more problems
 - c. That the issue of money is not part of the curriculum
 - d. That people spend too much and they are stressed
6. The word flashcards is closest in meaning to:
 - a. Hard paper bearing information on both sides
 - b. A sudden shine
 - c. A brief occurrence of something
 - d. Cardboard paper
7. What can be said about the targeted audience of 4QFinancial and that of YIN?
 - a. One is more concerned with equipping youngsters so they become financially responsible adults
 - b. The first one is targeting American kids and the second one talks to African women
 - c. Both organizations are selling their services to clients that are rich
 - d. None of them like difficult clients that are poor
8. What sorts of program do YIN offers?
 - a. They run several programs to educate young people on how to manage and invest money
 - b. They create money clubs for secondary students
 - c. They distribute prizes for students that save money
 - d. They build temples to worship money

9. The sentence "YIN is a financial education organization with a commitment to educating the youth in financial literacy and dedicated to preparing the next generation of investors." suggests that:
- They have decided to teach the youth how to handle money and make good investment
 - They were training their staff on money issues and private investment
 - They never wanted to train the youth on how to handle money and make good investment
 - Ghana is a place where you have a well effective capital market
10. What do Joshua Mensah and Dr. Clement Ogunyemi have in common?
- They both understand the importance of money and talk about it every day
 - They studied in the USA and went to Africa to work there
 - They both strive to help their communities understand money issues
 - They are both the descendants of a deceased African ruler

GRAMMAR 20mks (5mks x 4)

Exercise 1: word order. Choose the most natural sounding alternative. Underline your chosen option.

- She was wearing a _____ evening-gown.
green long silk - silk green long - long green silk
- He arrived in _____ car.
a beautiful old sport - a sport old beautiful - an old beautiful sport
- She sat down on a _____ sofa.
comfortable leather black - comfortable black leather - black leather comfortable
- She bought some _____ cushions.
enormous red striped - striped enormous red - red enormous striped
- On the floor was a _____ rug
round patterned Persian - patterned Persian round - Persian round patterned
- Beside the fireplace were two _____ bookcases.
antique oak French - antique French oak - French antique oak
- She put on a _____ pullover.
yellow soft woolly - woolly yellow soft - soft yellow woolly
- He was with that _____ friend of his.
clever handsome young - handsome young clever - handsome clever young
- The concert was held in that _____ theatre.
amazing new glass - new amazing glass - amazing glass new
- We sat down at an _____ table.
ugly oval pine - ugly pine oval - oval ugly pine

Exercise 2: Tenses. Complete the following exercise with present perfect or simple past tense.

1-2. He lived _____ (live) in London for two years and then

_____ (go) to Edinburgh.

3-4. Did you wear _____ (wear) your hair long when you were at school?

Yes, my mother _____ (insist) on it.

5-7. But when I _____ (leave) school I _____ (cut) my hair and _____ (wear) it short ever since.

8. Shakespeare _____ (write) a lot of plays.

9-10. My brother _____ (write) several plays. He _____ (just / finish) his second tragedy.

Exercise 3: passive voice. Rewrite the sentence in the Passive, using exactly the same tense as the Active original. Report the passive sentences on **your answer sheet**.

1. They were repairing the road last night.

2. Something could have delayed her.

3. They had closed the road for repairs.

4. They are giving her the details right now.

5. The Queen has opened a new footbridge over the Thames.

Exercise 4: conditionals

Choose the correct option and report its letter (A, B OR C) to complete the sentences below.

1 Would you know what to do if you _____ a heart attack?

A. Would have B. were having C. would be having

2 If it hadn't been for you, I _____ here now.

A. Wouldn't have been B. hadn't been C. wouldn't be

3 As long as she _____ me, I'll be there for her.

A. Will need B. needed C. needs

4 I wouldn't be living here if I _____ the choice.

A. Were having B. had C. would have

- 5 If there hadn't been a fire extinguisher, the house _____ down.
A. Would have burnt B. had burnt C. would burn
- 6 Immigrants _____ claim benefits, unless they have paid taxes here.
A. Wouldn't be able to B. cannot C. hadn't been able to
- 7 _____ happier if you had never met her?
A. Would you have been B. had you been C. would you be
- 8 If I _____ her, now I would be happier.
A. Would never meet B. did never met C. had never met
- 9 I _____ the exam even if I have to cheat.
A. Would pass B. pass C. 'm going to pass
- 10 They might have spent the whole week at the campsite, provided they _____ enough food and water.
A. Would bring B. had brought C. would have brought

Essay writing: 10pts

Choose ONE of the following topics and discuss it in 200/250 words on your answer sheet. You will adopt the form of an argumentative essay where you present organized at least 2 distinct main ideas supported by arguments and illustrated by examples.

- People spend too much money to satisfy temporary desires.
- Money issues concern only adults and not children.
- Truly good relationships never involve money.