

Họ, tên thí sinh: .....

Số báo danh: .....

Mã đề: 1106

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 1 to 6.

### How to Manage Your Money Wisely?

Managing your finances properly is essential for a stable and secure life.

(1) \_\_\_\_\_, many people struggle with budgeting and saving and give up their financial plans sooner or later, eventually leading (2) \_\_\_\_\_ overspending and financial stress. Here are some tips to well manage your pocket:

- Invest some of your money if possible.
- Have a bank account with an increasing amount of savings (3) \_\_\_\_\_ month by setting realistic financial goals.
- Buy (4) \_\_\_\_\_ within your price range.
- Track your spending carefully to avoid (5) \_\_\_\_\_ expenditure on unnecessary purchases.
- Prioritise things that bring you lasting happiness and financial security to get your money's (6) \_\_\_\_\_!



(Adapted from <https://www.thebalancemoney.com>)

- |  |                                |                                |              |
|--|--------------------------------|--------------------------------|--------------|
| Question 1. A. While                       | B. Though                      | C. Otherwise                   | D. However   |
| Question 2. A. in                          | B. to                          | C. on                          | D. at        |
| Question 3. A. some                        | B. each                        | C. many                        | D. much      |
| Question 4. A. affordable quality products |                                | B. products quality affordable |              |
|  | C. affordable products quality | D. products affordable quality |              |
| Question 5. A. restrictive                 | B. objective                   | C. possessive                  | D. excessive |
| Question 6. A. rate                        | B. price                       | C. worth                       | D. cost      |

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 7 to 11.

The process of sorting through the various holidays on offer and determining which is the best for you is inevitably complex and individual personality traits will determine the eventual decision. Some people undertake a process of extensive problem solving, in which information is sought about a series of products, (7) \_\_\_\_\_. Other consumers with no patience to explore a variety of choices (8) \_\_\_\_\_, for the sake of their convenience rather than trying to guarantee that they buy the best possible product. This is known as limited problem solving.

Many consumers engage in routinised response behaviour, in which choices change relatively little over time. (9) \_\_\_\_\_. Also, some holidaymakers who have been content with a particular company or destination in the past may opt for the same experience again.

Finally, some consumers will buy on impulse. (10) \_\_\_\_\_. It is, in fact, a pattern of behaviour that is becoming increasingly prevalent – to the dismay of the operators, who then have less scope for forward planning and reduced opportunities to gain from investing deposits in the short term. (11) \_\_\_\_\_, where 'distressed stock' needs to be cleared at short notice and this can be stimulated by late availability offers particularly.

(Adapted from *The business of tourism*)

- Question 7. A. when it is similarly evaluated and compared with other products  
B. each of which is evaluated and compared with similar products  
C. those with similarities to other products will be evaluated and compared carefully  
D. every one of them undergoes evaluations and comparisons with similar products
- Question 8. A. will deliberately confine themselves to a small number of choices  
B. be deliberate to confine themselves to a small number of choices  
C. fewer choices are deliberately confined to themselves  
D. being deliberately confined themselves to fewer choices
- Question 9. A. By contrast, a consumer-loyal pattern is seen among common brands  
B. This is a common pattern among brand-loyal consumers, for example  
C. Common brands, by contrast, are a pattern among loyal consumers  
D. This is a common example of brands with loyalty to a consumer pattern
- Question 10. A. In the meantime, holidays costing little are known to be products typically favoured by many purchasers  
B. The products cost little, which means they are better known and more favoured by typical holiday purchasers  
C. While this is more typical of products costing little, it is by no means unknown among holiday purchasers  
D. It doesn't matter whether products are unknown, it is typical of purchasers to have holidays costing little

- Question 11.** A. Such impulse purchasing proves to be a valuable trait, though  
 B. Though such trait of impulse purchasing proves to be valuable  
 C. Such trait is so impulsive that it proves to be valuable to purchasers  
 D. So valuable is such purchasing trait that it proves to be impulsive

**Read the following piece of news 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.**

### Da Nang International Fireworks Festival (DIFF) 2025

With ten teams worldwide, DIFF 2025 features the largest (12) \_\_\_\_\_ of participating teams in its history, and is predicted to be the most thrilling (13) \_\_\_\_\_ so far.

Z121 Vina Pyrotech, a company (14) \_\_\_\_\_ by Vietnam Ministry of National Defence, is a newcomer this year. With thirty years of experience in fireworks, Z121 Vina Pyrotech is expected to deliver a breathtaking performance. It is among the (15) \_\_\_\_\_ candidates to win the championship.

From May 31<sup>st</sup> to July 12<sup>th</sup>, DIFF 2025 promises a series of spectacular fireworks displays, (16) \_\_\_\_\_ is hoped to bring spectators a world-class entertainment experience.

Over the past twelve years, the Da Nang International Fireworks Festival has helped the city (17) \_\_\_\_\_ the reputation as "The City of Fireworks" and become an attractive tourist destination.

(Adapted from <https://www.vietnamnews.vn>)

- |                                      |                |                |             |
|--------------------------------------|----------------|----------------|-------------|
| <b>Question 12.</b> A. volume        | B. number      | C. level       | D. amount   |
| <b>Question 13.</b> A. competitively | B. competitive | C. competition | D. compete  |
| <b>Question 14.</b> A. has managed   | B. managing    | C. is managing | D. managed  |
| <b>Question 15.</b> A. quick         | B. high        | C. top         | D. smart    |
| <b>Question 16.</b> A. which         | B. who         | C. when        | D. why      |
| <b>Question 17.</b> A. go up         | B. come up     | C. look up     | D. build up |

**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. I had to burn the midnight oil to make engaging lesson plans, expecting to capture my students' attention.  
 b. The reality, however, was not what I had expected when I completely failed to keep the class under control despite shouting loudly.  
 c. This valuable experience was indeed memorable and made me more confident in my career of choice.  
 d. Working as an intern at a local high school encouraged me to pursue a teaching career, a demanding yet rewarding one.  
 e. Instead of giving up, I reflected on what I had done and made improvements in the following lessons.

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

- Question 19.** a. David: I used to, but now I use social media and news apps.  
 b. Lisa: Same here! It's more convenient, but I think traditional newspapers have their own charm.  
 c. Lisa: Do you still read newspapers?  
 d. Lisa: I believe each type has its own value that we can make full use of.  
 e. David: You're right. They fill us with nostalgia that's hard to replace.

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

- Question 20.** a. Tom: Then, text me when you're home.  
 b. Tom: It's getting late. Would you like me to give you a lift home?  
 c. Mary: Thanks, but I'm going to walk to the supermarket and then take a bus home.

- A. a – b – c      B. b – a – c      C. b – c – a      D. a – c – b

- Question 21.** Dear Ms Smith,  
 a. This has been pre-approved, but you need to have this letter and your identification card produced at the nearest branch to apply.  
 b. The offer is exclusive and expires on December 31<sup>st</sup>.  
 c. Your application will be processed, and your card will be issued within 48 hours for immediate use.  
 d. It is our honour to offer you credit facilities of \$6000, affordable with the monthly instalment of \$99.  
 e. Should you require further details, please call 0123888888, or visit any of our branches.

Yours sincerely,

ABC Bank

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

- Question 22.** a. The developments demonstrate a clear modernisation of the city of Paragon, transforming it from a primarily residential locality into a more diverse and economically vibrant area.  
 b. This shift was further evidenced by the industrialisation of the surrounding agricultural land, with the appearance of some plants and factories.  
 c. Residential areas were noticeably transformed, with the replacement of established terraced housing with new dwellings and the relocation of the original park.  
 d. Simultaneously, a significant expansion of commercial infrastructure took place, most prominently with the construction of a large supermarket and an accompanying car park where housing once stood.  
 e. Between 2000 and 2015, the outskirts of Paragon city underwent a dramatic reshaping, indicating a move towards urban regeneration and increased commercial activity.

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

When several farmers merge plots into a single “project farm”, they use digital tools to make that teamwork far more effective. GPS mapping, drones, and in-field sensors build a live, shared picture of soil types, weather shifts, and plant growth. Because everyone works on the same data, the team can settle seeding dates, determine when to spray, and track machinery in real time. What once depended on guesswork is now driven by verifiable information.

With GPS technology, farmers can accurately map out their fields and create customised planting plans. Seeding machines change their rate on the fly, drones spray pests on targeted zones, and smart spreaders apply fertiliser only where data shows a need. Because inputs go exactly where they help, fields yield more while chemical runoff falls. Trials report considerable savings on seed, fuel, and sprays – benefits the partners split at the season’s end.

Water management is just as precise. Specialised equipment tracks moisture every hour, and forecast apps predict rain, wind, or heatwaves. Automated pumps deliver measured water amounts to thirsty zones and stop when a storm is coming, slashing waste and energy bills. The result is steadier yields in dry years, fewer nutrients washed away, and a smaller water footprint for the whole partnership. Smart irrigation also helps limit weed growth, reducing herbicide use.

The journey from field to market is equally digital. Cloud platforms record harvest weights, storage temperatures, and shipment times the moment they change, while blockchain records freeze each entry so customers can rely on it. Analytic tools browse the records to indicate weak points in the procedure, forecast prices, and suggest better planting plans for the next season to project partners. This makes project farming both profitable and sustainable.

(Adapted from <https://www.consumersearch.com>)

**Question 23.** The word settle in paragraph 1 mostly means \_\_\_\_\_.

- A. decide                                      B. announce                                      C. expect                                      D. exchange

**Question 24.** Which of the following is **NOT** mentioned in paragraph 1 as information displayed on a live, shared picture?

- A. soil types                                      B. plant growth                                      C. weather shifts                                      D. drones

**Question 25.** The word their in paragraph 2 refers to \_\_\_\_\_.

- A. fields                                      B. planting plans                                      C. Seeding machines                                      D. farmers

**Question 26.** Which of the following best paraphrases the underlined sentence in paragraph 2?

- A. Precise application of fertilisers and sprays to required areas raises crop output but in turn increases chemical wastage.  
B. As resources are directed to the areas that need them, harvests increase and pollution from excess chemicals declines.  
C. There is an increase in chemical wastage and crop output though fewer resources are used for the indicated land area.  
D. When chemicals are placed only where they are needed, productivity increases yet more overdue chemicals are released.

**Question 27.** The word slashing in paragraph 3 is **OPPOSITE** in meaning to \_\_\_\_\_.

- A. increasing                                      B. disposing                                      C. reducing                                      D. converting

**Question 28.** Which of the following is **TRUE** according to paragraph 4?

- A. Buyers have little reliable information on harvest weights and storage temperatures.  
B. Analytic tools offer suggestions for better planting plans for the following season.  
C. Project partners are unable to forecast prices of crops in the following season.  
D. Farmers regard cloud platforms the best tools to improve the quality of their crops.

**Question 29.** Which paragraph mentions approaches to different weather patterns?

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

**Question 30.** Which paragraph mentions real-time tracking of produce?

- 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.**

We seem to be entering a boom era for greenwashing – the tactic of covering routine pollution in eco-friendly language. [I] Picture running a high-emitting corporation: meaningful decarbonisation would demand painful negotiations, huge capital outlays, and a full redesign of the business model. Hiring an expert agency to splash “carbon-neutral” or “net-zero” across products is far easier, buying time while emissions remain untouched.

Consumers meet this sleight of hand everywhere. Airlines sell “carbon-neutral” flights, filling stations boast about “net-zero” fuel, and breakfast bacon is re-labelled as planet-safe. Advertising spin is old, yet today it is manipulated to conceal ongoing environmental damage. Social media influencers and glossy sustainability reports amplify these claims, broadcasting the narrative far beyond traditional marketing channels.

The term greenwashing emerged in the 1980s, an era of oil spills and growing climate science, but the practice has exploded only recently. [II] Intensifying public anxiety over global heating and ecosystem collapse has placed companies under sharp scrutiny; many boards therefore choose eye-catching PR over the tougher route of restructuring supply chains, energy sources, and product lines. Regulators on both sides of the Atlantic are struggling to police false eco-claims, yet enforcement still lags behind corporate ingenuity. Investors, eager to protect short-term returns, frequently applaud these surface-level initiatives, reinforcing the cycle. [III] No sector illustrates the issue better than oil and gas. Having realised that denying climate science now backfires, the industry has swapped denial for “green” paint. Press releases trumpet potential renewable ventures while drilling plans expand unabated.

Why does this matter? Greenwashing and climate denial share a core objective: to postpone the deep emission cuts claimed by scientists as urgent this decade. **[IV]** Whereas denial disputes the crisis, greenwashing misleads the public into believing problems are solved, thereby eroding consumer advocacy of genuine environmental actions and stalling regulatory reforms. In effect, it acts as a soothing lullaby, guiding society ever closer to ecological breakdown while fostering a false sense of progress. **Exposing the facade – and insisting on verifiable, measurable carbon reductions – is essential if rhetoric is to give way to real action.**

(Adapted from <https://www.greenpeace.org.uk>)

**Question 31.** According to paragraph 1, having products claimed as eco-friendly rather than conducting meaningful decarbonisation will \_\_\_\_\_.

- A. lead to delays without solving the current emission problem
- B. involve spending a huge amount of money paying the agency
- C. bring about a full redesign of the business model of a company
- D. cause physical injuries to those involved in the negotiation

**Question 32.** The word **manipulated** in paragraph 2 mostly means \_\_\_\_\_.

- A. legally regulated
- B. hastily produced
- C. randomly deployed
- D. purposely adjusted

**Question 33.** Which of the following best summarises paragraph 2?

- A. Commercials for everyday products and services, ranging from holiday bookings to petrol pumps and bacon packs, are prevalent on unconventional marketing channels.
- B. Sustainability buzzwords now fill every sector, with their reach being amplified by influencers and polished reports.
- C. Social media influencers and impressive reports have a role to play in the dissemination of deceptive environmental claims.
- D. The stories about greenwashing reach a much wider audience due to the joint effort of social media and traditional marketing channels.

**Question 34.** What causes corporate boards to adopt greenwashing?

- A. Increasing public concern about environmental issues
- B. Public belief that carbon reductions are unnecessary
- C. Growing public interest in the development of climate science
- D. Public pressure on corporations to opt for PR campaigns

**Question 35.** What challenge do regulators face in monitoring greenwashing claims?

- A. Enforcement that falls behind corporate creativity
- B. A lack of clear terminology
- C. Insufficient public support
- D. Conflicting laws on both sides of the Atlantic

**Question 36.** The phrase **the practice** in paragraph 3 refers to \_\_\_\_\_.

- A. greenwashing
- B. climate science
- C. global heating
- D. scrutiny

**Question 37.** Which of the following best paraphrases the underlined sentence in paragraph 4?

- A. To make way for meaningful activities in reality, it is vital to expose the public to proper and specific measures to reduce emissions.
- B. The real solution to the issue of carbon is to verify and measure carbon reductions rather than just raise public awareness through campaigns.
- C. For empty slogans to be realised into moves, revelations about greenwashing and practical measures to reduce carbon are required.
- D. Greenwashing is, in fact, a fallacy and therefore should be replaced by feasible actions which are encouraged through public movements.

**Question 38.** Which of the following can be inferred from the passage?

- A. Greenwashing brings corporations benefits in terms of finance and reputation without having to reform their core operations.
- B. Investors who value long-term environmental impact put pressure on companies to implement substantial structural reforms.
- C. The shift from denying climate science to applying “green” paint reflects high-emitting industries’ genuine commitment to renewables.
- D. Regulators are effectively utilising the tools and resources to verify most environmental claims, tackling the wide spread of eco-labels.

**Question 39.** Where in the passage does the following sentence best fit?

**Yet greenwashing is arguably more insidious.**

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

**Question 40.** Which of the following best summarises the passage?

- A. Greenwashing is surging as firms cover ongoing pollution in eco-friendly rhetoric, distracting the public and postponing the deep emission cuts scientists deem urgent.
- B. Instead of investing in meaningful decarbonisation, major emitters have a tendency to opt for denying the claim of “carbon-neutral” or “net-zero” on their product lines.
- C. High-emitting sectors follow the trend of greenwashing, boasting about promising renewable ventures in press releases while quietly going on damaging the environment.
- D. Once a prevalent strategy of corporations in response to public scrutiny, climate denial is losing its effectiveness and has to be replaced by greenwashing.

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

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