

Họ, tên thí sinh: .....

Số báo danh: .....

Mã đề: 1116

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. However

B. Otherwise

C. Though

D. While

Question 2. A. at

B. to

C. in

D. on

Question 3. A. each

B. many

C. much

D. some

Question 4. A. affordable products quality

B. products affordable quality

C. affordable quality products

D. products quality affordable

Question 5. A. excessive

B. restrictive

C. objective

D. possessive

Question 6. A. rate

B. cost

C. worth

D. price

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 7 to 11.

Question 7. a. Mary: Thank you very much for your help!

b. John: Well, keep straight on to the roundabout, then take the second exit on the left. It's a big building with a red roof on your right.

c. Mary: Excuse me, could you show me the way to the public library?

A. c – a – b

B. a – c – b

C. c – b – a

D. a – b – c

Question 8. a. Susan: I exercise regularly by jogging, swimming or doing martial arts. How about you?

b. Susan: That sounds great! I think daily exercise and a healthy diet are the key to staying healthy.

c. Louis: I do yoga at home every day, and I follow a low-fat diet.

d. Louis: You look awesome. What do you do to keep fit?

e. Louis: Absolutely! Physical well-being is essential for a happy life.

A. d – a – c – b – e

B. e – a – d – b – c

C. c – a – d – b – e

D. c – b – e – a – d

Question 9. Dear Mr Smith,

a. In case you have not received your chip-based card, contact our Customer Service at 0123247247.

b. This will automatically deactivate your magnetic stripe card, which can then be safely destroyed by your cutting it in half.

c. Your current magnetic stripe card expires on August 31<sup>st</sup>, whether the chip-based one is activated.

d. Should you have received the chip-based credit card, please use it instantly.

e. We would like to inform you that due to our operating system conversion, your magnetic stripe credit card has been replaced with a chip-based one, which has been on delivery to you.

Yours sincerely,

XYZ Bank

A. e – a – b – d – c

B. c – e – a – b – d

C. c – e – d – a – b

D. e – d – b – c – a

Question 10. a. This occasion, as a result, has made me more grateful to farmers and helped me understand what the saying "no pain, no gain" practically means.

b. It had, in fact, never occurred to me that farming would be so physically demanding.

c. I had to do the land ploughing, fertiliser spreading and grass uprooting in the burning summer heat.

d. Having hands-on experience on a farm for a fortnight really exhausted me, but at the same time made me more appreciative of farming.

e. Farming was such hard work that it made me sweat all the time and even lose a few kilos.

A. d – e – b – a – c

B. d – b – c – e – a

C. e – c – a – b – d

D. e – a – d – c – b

- Question 11.** a. Marvelli has now become a more dynamic and prosperous city, offering greater opportunities for both residents and investors.  
 b. These vital improvements have notably boosted Marvelli's economy, fostering the growth of local businesses and attracting foreign investment.  
 c. To accommodate this growth, city planners have replaced the older terraced housing with modern high-rise buildings and expanded public facilities such as schools and hospitals.  
 d. Recognising the increasing traffic congestion, the city council has had the main roads widened and an intelligent traffic monitoring system installed to optimise traffic flow.  
 e. Over the past decade, the city of Marvelli has undergone a considerable transformation, experiencing an upsurge in population and an overload on the existing transport infrastructure.
- A. e – c – d – b – a      B. a – d – b – c – e      C. e – d – c – a – b      D. a – b – d – e – 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 12 to 21.**

We are living through a boom in greenwashing – the strategic use of comforting environmental claims to disguise business-as-usual pollution. Picture a chief executive whose company emits millions of tonnes of CO<sub>2</sub>. Genuine decarbonisation would require bruising boardroom discussions, huge capital outlays, and a complete redesign of the firm's model. Far easier is to hire a creative agency to plaster products with labels such as "carbon-neutral" or "net-zero," calming critics, investors, and even eco-conscious children while emissions continue unsolved.

This tactic meets consumers at every turn. Airline websites promise guilt-free flights, petrol pumps boast zero-impact fuel, and even supermarket bacon is marketed as net-zero. [I] Advertising trickery is ancient, yet today's greenwashing – the practice of deliberately covering ongoing pollution in eco-friendly language – has flourished only recently. The expression surfaced in the 1980s amid oil spills and growing climate science, but the real explosion has come as public anxiety over global heating and biodiversity loss has intensified. Faced with mounting scrutiny, many boards prefer glossy PR to structural reform. Such corporate sleight of hand has become so pervasive that regulators in Europe and the United States are scrambling to tighten rules on environmental claims, yet enforcement still lags behind marketing creativity. [II] The fossil-fuel sector exemplifies the issue. After decades covertly sowing doubt about climate science, oil and gas giants have grasped that direct denial is reputationally toxic. They have therefore swapped their denial tactics for a "green" paint-sprayer, trumpeting token investments in renewables while expanding drilling.

Why does this matter? Greenwashing and climate denial share a core objective: to postpone the emission cuts urgently required to avert climate breakdown. [III] Whereas denial invites opposition, greenwashing lulls the public into believing problems are already solved. Under this collective illusion, pressure on high-emitting firms evaporates and the radical decisions needed to transform energy, transport, and food systems are delayed indefinitely. [IV] Greenwashing thus acts as a soothing lullaby, leading society toward ecological ruin with a tune of comforting half-truths. **Exposing this deception is essential if clichés are to be replaced by real, measurable emission cuts.**

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

**Question 12.** According to paragraph 1, genuine decarbonisation \_\_\_\_\_.

- A. involves hiring an expert agency      B. physically injures those involved  
 C. is costly and demanding      D. is overlooked by corporations

**Question 13.** Which of the following best summarises paragraph 1?

- A. The exponential growth of greenwashing is attributable to the environmental benefits the strategy brings to major emitters.  
 B. Large-emission enterprises prefer "net-zero" or "carbon-neutral" tags on their offerings over genuine decarbonisation.  
 C. The great pressure to soothe environmental claims urges high-emitting corporations to adopt greenwashing wisely.  
 D. Chief executives' opinions are divided on whether or not genuine decarbonisation should be consistently implemented.

**Question 14.** Which of the following is **NOT** stated as an example of greenwashed products or services?

- A. zero-impact fuel      B. net-zero bacon      C. non-degradable electronics      D. guilt-free flights

**Question 15.** The word glossy in paragraph 2 mostly means \_\_\_\_\_.

- A. costly but ineffective      B. expensive but essential  
 C. costly but engaging      D. appealing but superficial

**Question 16.** The word They in paragraph 2 refers to \_\_\_\_\_.

- A. the United States      B. oil and gas giants  
 C. regulators in Europe      D. rules on environmental claims

**Question 17.** Which of the following best paraphrases the underlined sentence in paragraph 3?

- A. Genuine efforts to reduce emissions cannot take the place of rhetoric without greenwashing being uncovered.  
 B. Were it not for genuine efforts to reduce emissions, rhetoric about greenwashing could not be brought to light.  
 C. Not until genuine efforts to cut down on emissions are recognised could the truth about greenwashing be concealed.  
 D. No sooner had empty resolutions minimised emissions than the plain truth about greenwashing was elucidated.

**Question 18.** According to the passage, the adoption of "green" paint by fossil-fuel companies is mentioned as \_\_\_\_\_.

- A. a typical application of climate science  
 B. a particular way to dispute the claims about environmental crisis  
 C. a specific example of greenwashing  
 D. a prompt response to public demand for eco-friendly products

**Question 19.** Which of the following can be inferred from the passage?

- A. Regulators have the necessary tools and resources to verify most environmental claims, which enables them to prevent misleading messages from reaching everyday consumers.  
 B. Increased public concern about environmental issues, coupled with their complacency with "eco-friendly" labelled products, contributes to the rise of greenwashing.

- C. The profits that high-emitting firms reap from running a “green” marketing campaign provide them with resources to reinvest in renewable ventures.
- D. The perceived action created by greenwashing has stressed the urgency for meaningful regulatory and corporate changes to address climate change.

**Question 20.** Where in the passage does the following sentence best fit?

**Yet greenwashing is arguably more insidious.**

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

**Question 21.** Which of the following best summarises the passage?

- A. Major emitters have opted for open climate denials in preference to more sophisticated greenwashing to preserve profits and reputation instead of reforming their core operations.
- B. A new wave of greenwashing allows corporations to hide ongoing pollution behind reassuring eco-labels, diverting scrutiny from the rapid emission cuts considered vital by scientists.
- C. Greenwashing has significantly grown in its scale and sophistication since its emergence, attracting considerable attention of both the general public and policymakers worldwide.
- D. Greenwashing has now been pervading everyday products and services, raising customers’ awareness of the urgent need to maintain sustainable developments.

**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 22 to 29.**

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

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

**Question 23.** Which of the following is **NOT** mentioned in paragraph 1 as information displayed on a live, shared picture?

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

**Question 24.** The word their in paragraph 2 refers to \_\_\_\_\_.

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

**Question 25.** Which of the following best paraphrases the underlined sentence in paragraph 2?

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

**Question 26.** The word slashing in paragraph 3 is **OPPOSITE** in meaning to \_\_\_\_\_.

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

**Question 27.** Which of the following is **TRUE** according to paragraph 4?

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

**Question 28.** Which paragraph mentions approaches to different weather patterns?

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

**Question 29.** Which paragraph mentions real-time tracking of produce?

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

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 30 to 34.

All holidays involve some element of risk, whether in the form of illness, bad weather, being unable to get what we want if we delay booking, or (30) \_\_\_\_\_. We ask ourselves what risks we would run if we went there, if there is a high likelihood of their occurrence, if the risks are avoidable and how significant the consequences would be.

Some tourists, of course, relish a degree of risk, as this gives an edge of excitement to the holiday, (31) \_\_\_\_\_. Others, however, are risk averse and will studiously avoid risk wherever possible. Clearly, the significance of the risk will be a key factor. (32) \_\_\_\_\_. The risk averse will book early, choose to return to the same resort and hotel they have visited, knowing its reliability, or book a package tour rather than travel independently.

(33) \_\_\_\_\_. There is evidence that much of the continuing reluctance shown by some tourists to seek information and make bookings through Internet providers can be attributed to, in part, the lack of face-to-face contact with a trusted – and, hopefully, expert – travel agent and, in part, (34) \_\_\_\_\_ in favour of the information provider.

(Adapted from *The business of tourism*)

- Question 30.** A. what are the products we will be certainly seeing directly  
B. being uncertain about the product until seeing it directly  
C. for a certain product to be seen directly  
D. until we certainly see its products directly
- Question 31.** A. and tourism itself does not present any barriers or risks  
B. if the barrier of tourism itself is not in the presence of risk  
C. but do not present any risks and barriers to tourism itself  
D. so the presence of risk is not in itself a barrier to tourism
- Question 32.** A. Similarly, the concern about the risk of poor weather will be much greater than that about the risk of crime  
B. As earlier mentioned, the risk of crime will be of much greater concern to people than that of poor weather  
C. People, by contrast, will be far less concerned about the risk of crime than about that of poor weather  
D. As a result, there will be much less concern about the risk of poor weather than about the risk of crime
- Question 33.** A. Customers also book their holidays by choosing the methods without risky factors  
B. Risk is also a factor in the methods chosen by customers to book their holidays  
C. Holidays are also booked after customers choose factors and methods without risk  
D. Also, the factors and methods customers choose to book their holidays are risky
- Question 34.** A. the suspicion that information received through the Internet will be biased  
B. thanks to the biased information received through the Internet with the suspicion  
C. due to the Internet, through which biased and suspicious information is received  
D. the biased information received through the Internet will be suspicious

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 35 to 40.

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

With ten teams worldwide, DIFF 2025 features the largest (35) \_\_\_\_\_ of participating teams in its history, and is predicted to be the most thrilling (36) \_\_\_\_\_ so far.

Z121 Vina Pyrotech, a company (37) \_\_\_\_\_ 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 (38) \_\_\_\_\_ 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, (39) \_\_\_\_\_ 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 (40) \_\_\_\_\_ the reputation as "The City of Fireworks" and become an attractive tourist destination.

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

- |                                    |                |                |                  |
|------------------------------------|----------------|----------------|------------------|
| <b>Question 35.</b> A. volume      | B. number      | C. amount      | D. level         |
| <b>Question 36.</b> A. competitive | B. compete     | C. competition | D. competitively |
| <b>Question 37.</b> A. managing    | B. has managed | C. is managing | D. managed       |
| <b>Question 38.</b> A. smart       | B. top         | C. high        | D. quick         |
| <b>Question 39.</b> A. which       | B. why         | C. who         | D. when          |
| <b>Question 40.</b> A. build up    | B. look up     | C. go up       | D. come up       |

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

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