

Họ, tên thí sinh:

Số báo danh:

Mã đề: 1120

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

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 7 to 14.

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 7. The word settle in paragraph 1 mostly means _____.
- A. decide B. announce C. exchange D. expect
- Question 8. Which of the following is **NOT** mentioned in paragraph 1 as information displayed on a live, shared picture?
- A. plant growth B. weather shifts C. soil types D. drones
- Question 9. The word their in paragraph 2 refers to _____.
- A. Seeding machines B. planting plans C. fields D. farmers
- Question 10. 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 11. The word **slashing** in paragraph 3 is **OPPOSITE** in meaning to _____.

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

Question 12. Which of the following is **TRUE** according to paragraph 4?

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

Question 13. Which paragraph mentions approaches to different weather patterns?

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

Question 14. Which paragraph mentions real-time tracking of produce?

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

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 15 to 19.

Question 15. 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 – b – d – e – c C. a – d – b – c – e D. e – d – c – a – b

Question 16. 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 31st, 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 – d – b – c – a B. e – a – b – d – c C. c – e – a – b – d D. c – e – d – a – b

Question 17. 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. c – b – e – a – d B. e – a – d – b – c C. d – a – c – b – e D. c – a – d – b – e

Question 18. 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. e – c – a – b – d B. d – b – c – e – a C. e – a – d – c – b D. d – e – b – a – c

Question 19. 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 – b – a B. a – b – c C. c – a – b D. a – c – b

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 20 to 25.

Da Nang International Fireworks Festival (DIFF) 2025

With ten teams worldwide, DIFF 2025 features the largest (20) _____ of participating teams in its history, and is predicted to be the most thrilling (21) _____ so far.

Z121 Vina Pyrotech, a company (22) _____ 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 (23) _____ candidates to win the championship.

From May 31st to July 12th, DIFF 2025 promises a series of spectacular fireworks displays, (24) _____ 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 (25) _____ the reputation as "The City of Fireworks" and become an attractive tourist destination.

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

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|---------------------|-----------------------|-------------------------|-----------------------|-----------------------|
| Question 20. | A. number | B. amount | C. level | D. volume |
| Question 21. | A. compete | B. competitively | C. competitive | D. competition |
| Question 22. | A. has managed | B. is managing | C. managed | D. managing |
| Question 23. | A. quick | B. high | C. smart | D. top |
| Question 24. | A. who | B. which | C. when | D. why |
| Question 25. | A. go up | B. look up | C. build up | D. come up |

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 26 to 30.

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 (26) _____. 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, (27) _____. Others, however, are risk averse and will studiously avoid risk wherever possible. Clearly, the significance of the risk will be a key factor. (28) _____. 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.

(29) _____. 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, (30) _____ in favour of the information provider.

(Adapted from *The business of tourism*)

- Question 26.** A. being uncertain about the product until seeing it directly
B. for a certain product to be seen directly
C. what are the products we will be certainly seeing directly
D. until we certainly see its products directly
- Question 27.** A. but do not present any risks and barriers to tourism itself
B. if the barrier of tourism itself is not in the presence of risk
C. and tourism itself does not present any barriers or risks
D. so the presence of risk is not in itself a barrier to tourism
- Question 28.** A. People, by contrast, will be far less concerned about the risk of crime than about that of poor weather
B. Similarly, the concern about the risk of poor weather will be much greater than that about the risk of crime
C. As a result, there will be much less concern about the risk of poor weather than about the risk of crime
D. As earlier mentioned, the risk of crime will be of much greater concern to people than that of poor weather
- Question 29.** A. Holidays are also booked after customers choose factors and methods without risk
B. Also, the factors and methods customers choose to book their holidays are risky
C. Customers also book their holidays by choosing the methods without risky factors
D. Risk is also a factor in the methods chosen by customers to book their holidays
- Question 30.** 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. the biased information received through the Internet will be suspicious
D. due to the Internet, through which biased and suspicious information is received

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 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 CO₂. 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 31. According to paragraph 1, genuine decarbonisation _____.

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

Question 32. Which of the following best summarises paragraph 1?

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

Question 33. Which of the following is **NOT** stated as an example of greenwashed products or services?

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

Question 34. The word **glossy** in paragraph 2 mostly means _____.

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

Question 35. The word **They** in paragraph 2 refers to _____.

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

Question 36. Which of the following best paraphrases the underlined sentence in paragraph 3?

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

Question 37. According to the passage, the adoption of "green" paint by fossil-fuel companies is mentioned as _____.

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

Question 38. 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 perceived action created by greenwashing has stressed the urgency for meaningful regulatory and corporate changes to address climate change.
- D. The profits that high-emitting firms reap from running a "green" marketing campaign provide them with resources to reinvest in renewable ventures.

Question 39. 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 40. 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. Greenwashing has now been pervading everyday products and services, raising customers' awareness of the urgent need to maintain sustainable developments.
- 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. 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.

----- **THE END** -----

- Thí sinh không được sử dụng tài liệu;

- Giám thị không giải thích gì thêm.