

D. Even when the modern world can provide a highly social, intelligent animal with the environmental and social systems necessary for its natural life, the morality of reintroducing it into the modern world is questioned because the animal may have to live in isolation in captivity.

Question 12. Which of the following is TRUE according to the passage?

A. The Asian elephant is genetically identical to the Woolly Mammoth, making the de-extinction process become feasible.

B. Mammoths would help accelerate the melting of the permafrost, contributing to the pressing issue of climate change.

C. The main argument for de-extinction is purely for entertainment purposes rather than education.

D. Some experts fear the de-extinction project represents a misallocation of conservation resources.

Question 13. Which paragraph mentions the potential ecological function of the resurrected mammoth?

A. Paragraph 1

B. Paragraph 4

C. Paragraph 2

D. Paragraph 3

Question 14. Which paragraph discusses the philosophical consequences of human power over nature?

A. Paragraph 1

B. Paragraph 4

C. Paragraph 2

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. Consequently, the local biodiversity has plummeted, with several endemic species now facing extinction.

b. Efforts are being made to restore the habitat, but recovery is expected to take decades.

c. The rapid industrialization of the delta region has led to severe water pollution.

d. It is a stark reminder that economic growth often comes at a steep environmental price.

e. Toxic waste from factories is frequently discharged directly into the river system without treatment.

A. a-c-e-d-b

B. c-a-e-d-b

C. e-c-a-b-d

D. c-e-a-b-d

Question 16.

a. Sarah: Actually, I am more inclined to freelance. The tax implications are tricky, but I value autonomy.

b. Sarah: I'm weighing my options. The corporate offer is stable, but the hours are grueling.

c. Mike: Have you decided on that job offer at the firm yet?

d. Mike: That makes sense. Just make sure you hire a good accountant to handle the paperwork!

e. Mike: True, but consider the benefits package. It's hard to beat private healthcare.

A. c-b-d-a-e

B. c-a-d-b-e

C. c-b-e-a-d

D. c-a-b-e-d

Question 17.

a. However, this practice is corrosive, slowly eroding the public trust in state institutions.

b. In many emerging economies, tax evasion is not seen as a crime, but as a survival strategy.

c. When citizens perceive that their contributions are squandered, they feel justified in withholding them.

d. Small business owners often deal in cash to bypass the heavy burden of bureaucratic red tape.

e. To break this cycle, governments must demonstrate transparency and prove that tax revenue yields tangible public benefits.

A. a-b-d-c-e

B. b-a-d-c-e

C. d-b-a-c-e

D. b-d-c-a-e

Question 18.

a. Receptionist: Certainly. Take the elevator to the 3rd floor; the HR department is at the end of the hall.

b. Visitor: Good morning. I have an interview scheduled with Mr. Tanaka at 10:00.

c. Visitor: Thank you. Should I knock or just go in?

A. b-a-c

B. b-c-a

C. a-b-c

D. c-b-a

Question 19. Dear Mr. Tran,

a. Had we been informed of the discrepancy earlier, we could have avoided the penalty fees.

b. Please find attached the revised invoice for the services rendered in July.

c. We look forward to your prompt settlement of this matter.

d. However, due to an accounting error on your end, the previous payment was insufficient.

e. We are writing to address the outstanding balance on your account.

Yours sincerely,

Global Solutions Ltd.

A. e-a-b-d-c

B. e-d-a-b-c

C. e-a-d-b-c

D. e-b-a-d-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 20 to 29.

In the bustling alleyways of rapidly developing nations, a silent social contract exists. It is played out over bowls of noodles and cups of strong coffee, where cash changes hands without the whirl of a receipt printer. This is the shadow economy, a vast, **nebulous** zone where tax evasion is not viewed as theft, but as a pragmatic adjustment to reality. For

many, under-declaring income is not an act of malice; it is a normalized defense mechanism against a system perceived as inefficient or corrupt.

The psychology behind this normalization is complex. [I] It stems from a concept known as "fiscal exchange theory," which posits that tax compliance is directly linked to the perceived quality of public services. When citizens see potholed roads, underfunded schools, and official extravagance, the moral obligation to pay taxes dissolves. It is replaced by a cynical rationality: "Why should I feed a system that does not feed me?" Consequently, fraud becomes a socially acceptable rebellion, a way for the "little guy" to level the playing field against a monolithic state.

However, the aggregate effect of this individual rationality is collectively disastrous. [II] It creates a **vicious cycle**: low tax revenue leads to poor public services, which in turn fuels further evasion. Moreover, it distorts market competition. Honest businesses that comply with regulations find themselves undercut by competitors who treat tax evasion as a margin of profit. This creates an environment where integrity is penalized and deceit is rewarded, fundamentally warping the economic structure.

Addressing this requires more than just punitive measures; it demands a restoration of the social contract. Governments often resort to technological crackdowns, forcing digital payments to track transactions. [III] Without a corresponding increase in transparency and accountability, such measures are viewed as oppressive rather than corrective. True normalization of tax compliance will only occur when the state is viewed not as a predator, but as a partner. Until the populace believes that their contribution serves the common good rather than private pockets, the shadow economy will remain an enduring, if not dominant, feature of the landscape. [IV]

Question 20. According to paragraph 1, the shadow economy is described as _____.

- A. a malicious attempt by criminals to undermine the government
- B. a pragmatic response where evading taxes is socially accepted**
- C. a result of the technological failure of receipt printers
- D. a zone exclusively for illegal activities and contraband goods

Question 21. Which of the following best summarises paragraph 2?

- A. Fiscal exchange theory suggests that people evade taxes primarily because they are naturally greedy and rebellious.
- B. The normalization of tax fraud is driven by a lack of trust in the government's ability to utilize funds effectively.**
- C. Citizens believe that potholed roads and underfunded schools are the signs of corrupt government and the direct result of their refusal to pay taxes.
- D. The "little guy" usually wins against the state by hiding income, which is celebrated as a major victory for the economy.

Question 22. Which of the following is NOT mentioned as a consequence of the shadow economy in paragraph 3?

- A. It causes a reduction in the quality of public services.
- B. It puts honest businesses at a competitive disadvantage.
- C. It leads to an immediate increase in government punitive raids.**
- D. It creates an economic environment where integrity is punished.

Question 23. The word **nebulous** in paragraph 1 mostly means _____.

- A. distinct and clear
- B. vague and ill-defined**
- C. strict and rigid
- D. bright and optimistic

Question 24. The word **It** in paragraph 2 refers to _____.

- A. The moral obligation**
- B. The fiscal exchange theory
- C. The perceived quality
- D. The official extravagance

Question 25. Which of the following best paraphrases the underlined sentence in paragraph 3?

- A. Honest businesses are undercut by rivals because the latter use tax evasion to increase their profit margins.**
- B. Competitors who evade taxes are often undercut by honest businesses that strictly follow regulations.
- C. Despite complying with regulations, honest businesses profit more than those who treat evasion as a margin.
- D. Honest businesses and tax-evading competitors suffer equally because the market competition is distorted.

Question 26. According to the passage, the "**vicious cycle**" mentioned in paragraph 3 involves _____.

- A. high tax revenue leading to government corruption and further erosion of trust among citizen
- B. poor public services causing low tax compliance, which further degrades services**
- C. honest businesses forcing the government to lower taxes for everyone
- D. the government increasing taxes to punish those who have evaded them

Question 27. Which of the following can be inferred from the passage regarding government solutions?

- A. Technology is undeniably the most effective way to raise people's awareness of tax invasion, permanently putting an end to the shadow economy.
- B. Increasing penalties for tax evasion will restore the public's trust in the state and oppress the violations, upgrading the services and living standards.**

C. Enhancing accountability and transparency in governance is as crucial as monitoring financial transactions to improve compliance.

D. The shadow economy will disappear gradually as the country becomes increasingly developed with the advancement of technology and globalization.

Question 28. Where in the passage does the following sentence best fit?

“This approach, however, creates a paradox where the state tightens its grip, yet the sand continues to slip through its fingers.”

A. [I]

B. [II]

C. [III]

D. [IV]

Question 29. Which of the following best summarises the passage?

A. The shadow economy is a criminal enterprise that requires strict digital surveillance and heavy fines to eliminate completely from society.

B. Tax evasion is normalized in some economies due to a broken social contract, and solving it requires rebuilding trust, not just enforcement.

C. Small business owners are the primary victims of the shadow economy because they cannot compete with large corporations that evade taxes.

D. Fiscal exchange theory proves that governments should stop collecting taxes until they can guarantee perfect public services for all citizens.

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.

The Psychology of Investment Decisions

The psychology of investment is shaped by a range of cognitive biases that influence how people make financial decisions. Investors often assume they act rationally; however, in reality, they are frequently influenced by collective behaviour rather than independent analysis. This tendency, widely observed across financial markets, (30) _____. As a result, the fear of missing out (FOMO) can drive speculative market bubbles. Investors may then question whether an asset is genuinely valuable, or (31) _____.

Be that as it may, experienced investors recognise that volatility is an inherent feature of the market rather than a sign of immediate danger. While inexperienced traders often panic at the first indication of a downturn, seasoned participants tend to interpret such moments as potential opportunities. (32) _____. A prudent investor diversifies their portfolio in order to manage risk, whereas a gambler concentrates all resources on a single investment, hoping for exceptional returns, (33) _____.

There is substantial evidence indicating that emotional discipline, rather than sheer intellectual ability, plays a decisive role in long-term investment success. (34) _____, the intelligent investor can navigate market uncertainty without giving in to irrational fear.

Question 30.

A. reflects how investors are influenced by the actions and expectations of others

B. reflecting how investors influenced by the actions and expectations of others

C. which investors are influenced by the actions and expectations of others

D. reflects investors influenced by the actions and expectations of others

Question 31.

A. if we are simply buying it because everyone else is

B. the fear that we cannot possess something that everyone has

C. in case that the thing you buy can generate profits someday

D. find those who can provide us with an evidence-based answer

Question 32.

A. Consequently, many investors experience short-term losses during economic downturns.

B. Such reactions reveal how significant approaching the market with a strategy is.

C. The difference lies not in risk itself, but in how that risk is understood and managed.

D. As a result, newcomers in this field should avoid market volatility before they can gain more experience.

Question 33.

A. in which the importance of strategy and risk management in investment decisions is highlighted

B. which highlights the importance of strategy and risk management in investment decisions

C. whose importance of strategy and risk management in investment decisions is highlighted

D. that highlights the importance of strategy and risk management in investment decisions

Question 34.

A. With emotional resilience acting as a guiding principle

- B. That emotional resilience acts as a guiding principle
- C. Which acts as a guiding principle, emotional resilience
- D. It is emotional resilience acting as a guiding principle

Read the following advertisement and mark the letter A, B, C, or D on your answer sheet to indicate the correct option that best fits each of the numbered blanks from 35 to 40.

Volunteer for a Greener Tomorrow!

Looking for a meaningful way to protect the environment and support sustainable living? Join a (35) _____ designed to transform perspectives on waste management and responsible consumption.

This workshop introduces participants to the concept of the “Circular Economy” — an approach that encourages (36) _____ resources in use for as long as possible. Through engaging activities and practical examples, attendees discover how (37) _____ actions can lead to significant environmental impact.

Enthusiastic volunteers are invited to take part in the upcoming community recycling campaign. (38) _____ prior experience is required — dedication and a positive attitude are what truly matter.

Participants will have the opportunity to work with experienced environmentalists who are committed (39) _____ promoting sustainability and reducing waste. The project is particularly interested in individuals with community outreach experience, but everyone is welcome to apply.

Be part of a (40) _____ working toward a future when waste is no longer a global challenge but a solved problem.

- Question 35.** A. zero-waste interactive workshop **B. interactive zero-waste workshop**
 C. workshop interactive zero-waste D. zero-waste workshop interactive
- Question 36.** **A. keeping** B. to keep C. to keeping D. keep
- Question 37.** A. tiny **B. small** C. trivial D. slight
- Question 38.** A. few **B. no** C. some D. a
- Question 39.** A. on B. by C. with **D. to**
- Question 40.** **A. movement** B. impulse C. momentum D. force

| Câu | Đáp án |
|-----|--------|-----|--------|-----|--------|-----|--------|
| 1 | D | 11 | B | 21 | B | 31 | A |
| 2 | B | 12 | D | 22 | C | 33 | C |
| 3 | A | 13 | C | 23 | B | 33 | B |
| 4 | A | 14 | B | 24 | A | 34 | A |
| 5 | A | 15 | D | 25 | A | 35 | B |
| 6 | B | 16 | C | 26 | B | 36 | A |
| 7 | C | 17 | D | 27 | C | 37 | B |
| 8 | B | 18 | A | 28 | C | 38 | B |
| 9 | C | 19 | D | 29 | B | 39 | D |
| 10 | B | 20 | B | 30 | A | 40 | A |