



ENGLISH
ENG 001
15/07/2025 2:00 PM – 5:00 PM

Names:
Index number:

SUBJECT: ENGLISH

OPTION : ACCOUNTING

DURATION: 3 HOURS

S6 QUESTIONS and ANSWERS BOOKLET

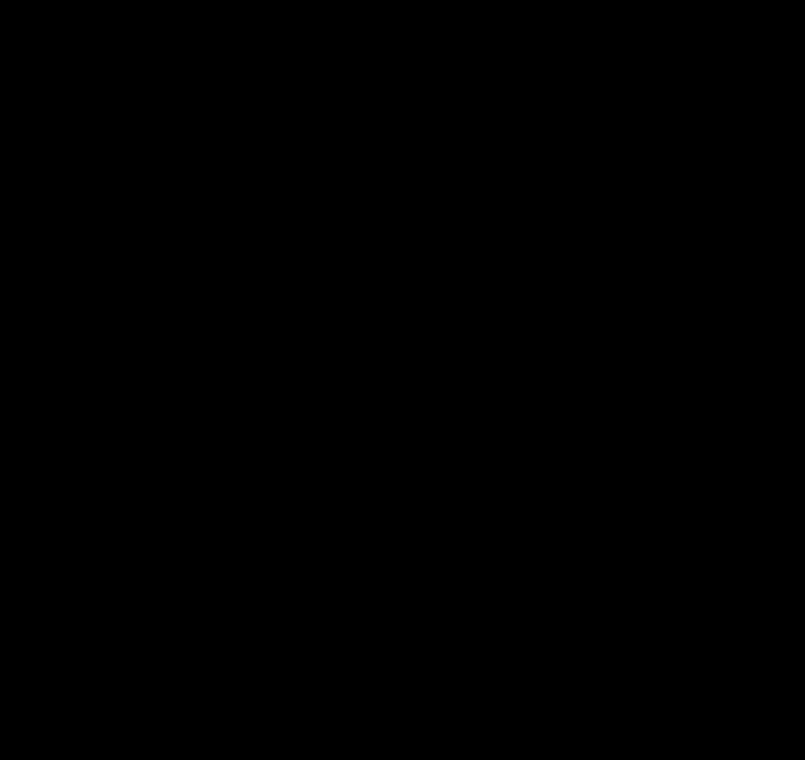
ADVANCED LEVEL NATIONAL EXAMINATIONS, 2024-2025

- 1) Write your names and index number on the answer booklet as written on your registration form.
- 2) Do not open this question paper until you are told to do so.
- 3) This paper consists of **FOUR** sections: **A, B, C** and **D**.
Section A: Comprehension and Vocabulary **(30 marks)**
Section B: Language use **(40 marks)**
Section C: Summary writing **(10 marks)**
Section D: Composition writing **(20 marks)**
- 4) Use a **blue** or **black** pen.
- 5) For all multiple choice questions, circle the letter corresponding to the correct answer.

FOR EXAMINER'S USE ONLY

Questions	Marks	Questions	Marks
1		16	
2		17	
3		18	
4		19	
5		20	
6		21	
7		22	
8		23	
9		24	
10		25	
11		26	
12		27	
13		28	
14		29	
15		30	

TOTAL MARKS...../ 100



Section A: Comprehension and vocabulary (30 marks)

For all multiple choice questions, circle the letter corresponding to the correct answer.

Read the passage below carefully and then answer the questions that follow.

Personal finance and development

Managing personal finances effectively is a cornerstone of long-term stability and growth. The first step is creating a budget to track income and expenses. A well-structured budget helps prioritize essential costs, allocate funds for savings, and limit unnecessary spending. Tools like the 50/30/20 rule (50% needs, 30% wants, 20% savings/debt repayment) offer a simple framework. Consistency in budgeting builds awareness of financial habits and prevents overspending.

Building an emergency fund is the next critical milestone. Experts recommend saving 3–6 months' worth of living expenses to cushion against unexpected events like job loss or medical bills. This fund should be kept in a liquid, low-risk account, such as a savings account, for easy access. Without this safety net, individuals risk falling into debt during crises.

Investing is essential for wealth creation over time. Starting early leverages compound interest, where returns generate further earnings. Options like stocks, bonds, and index funds cater to different risk tolerances. Diversification—spreading investments across asset classes—reduces risk. However, investing requires research or professional advice to align with personal goals.

Debt management is equally vital. High-interest debt (e.g., credit cards) should be prioritized for repayment, as it grows rapidly and hinders financial progress. Strategies like the debt avalanche (paying highest-interest debt first) or debt snowball (tackling smallest debts first) can be effective. Avoiding unnecessary debt and negotiating lower interest rates are proactive steps.

Finally, personal development enhances financial success. Skills like negotiation, financial literacy, and emotional resilience improve earning potential and decision-making. Networking and continuous learning open doors to career advancement or

side hustles. Balancing financial goals with mental and physical health ensures sustainable growth.

Part I: Reading comprehension (15 marks)

- 1) Choose the best answer and circle the letter corresponding to it.
- i) What does the term "**liquid**" mean in finance?
- A) Easily converted to cash
 - B) Related to water assets
 - C) A type of high-risk investment
 - D) Funds locked for long periods
- ii) Which budgeting rule allocates 50% to needs, 30% to wants, and 20% to savings/debt?
- A) 70/20/10 rule
 - B) 50/30/20 rule
 - C) 60/30/10 rule
 - D) 40/40/20 rule
- iii) What is the primary goal of diversification in investing?
- A) Maximizing short-term profits
 - B) Reducing risk by spreading investments
 - C) Focusing on a single high-performing asset
 - D) Avoiding all low-risk options
- iv) Which strategy prioritizes paying off the smallest debts first?
- A) Debt avalanche method
 - B) Debt consolidation
 - C) Debt snowball method
 - D) Balance transfer method

- v) What does "**compound interest**" mean?
- A) Interest earned only on the principal amount
 - B) Interest that decreases over time
 - C) Interest earned on both principal and accumulated interest
 - D) Interest paid monthly instead of annually
- vi) Why is an emergency fund kept in a savings account?
- A) To earn high returns
 - B) For easy accessibility during crises
 - C) To avoid paying taxes
 - D) To invest in stocks later
- vii) Which personal development skill directly improves earning potential?
- A) Emotional resilience
 - B) Negotiation skills
 - C) Physical fitness
 - D) Artistic creativity
- viii) What is a "**high-risk tolerance**" in investing?
- A) Avoiding all investments
 - B) Preferring stable, low-return assets
 - C) Being comfortable with volatile markets
 - D) Only investing in real estate
- ix) What does the term "**asset allocation**" refer to?
- A) Dividing investments among different categories (e.g., stocks, bonds)
 - B) Selling all assets during a market crash
 - C) Tracking daily expenses
 - D) Calculating monthly debt payments
- x) Which is a long-term benefit of budgeting?
- A) Immediate wealth accumulation
 - B) Awareness of spending habits
 - C) Elimination of all taxes
 - D) Guaranteed investment returns

- xi) What is a key feature of index funds?
- A) Actively managed by experts
 - B) Track a specific market index (e.g., S&P 500)
 - C) High fees for investors
 - D) Focus on a single company
- xii) Why is networking important for financial success?
- A) It guarantees job promotions
 - B) It creates opportunities for career growth
 - C) It replaces the need for savings
 - D) It reduces monthly expenses
- xiii) What does "**financial literacy**" mean?
- A) Reading stock market charts
 - B) Understanding financial concepts and tools
 - C) Memorizing bank account numbers
 - D) Avoiding all forms of debt
- xiv) Which action helps manage high-interest debt effectively?
- A) Ignoring payment deadlines
 - B) Negotiating lower interest rates
 - C) Spending more on wants
 - D) Saving less for emergencies
- xv) Balancing financial goals with mental health is important because:
- A) Wealth is the only measure of success
 - B) Stress undermines long-term decision-making
 - C) Physical health is unrelated to finances
 - D) Networking becomes unnecessary

Part II: Vocabulary (15 marks)

2) Match the phrasal verb in column **A** with its meaning in column **B**.

Example: a → i

(3 marks)

A. Verb	B. Meaning
a) take care	i) to cease making an effort
b) break down	ii) to take care of someone or something.
c) give up	iii) to stop doing something

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3) Fill in the blank spaces with the following words: **empathy, dialogue, trust, sustainable** **(4 marks)**

Resolving conflicts begins with meaningful **a)**, where parties actively listen to opposing views. Practicing **b)** helps individuals connect emotionally, reducing hostility. Over time, this builds **c)**, which is essential for cooperation. Only then can **d)** solutions emerge to address root causes of discord.

4) Replace each **phrase** in the brackets with **one word** from the box. **(4 marks)**

staff	fleet	inventory	board
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At TechCorp, the **(group of employees)** worked on the new project. The **(collection of company vehicles)** needed upgrades, and the **(total stock of goods)** was counted. Later, the **(group of senior managers)** discussed next year's plans.

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5) Write verbs from which the following words are derived. **(4 marks)**

- a) Glory
- b) Safe
- c) Process
- d) Respect

Section B: Language structure (40 marks)

6) Choose and circle the correct option to complete the sentence. **(5 marks)**

- i) She to the store when I called her.
A) was going B) is going C) Goes D) had gone
- ii) If I more time, I would study harder.
A) had B) have C) will have D) would have
- iii) They a lot of money on their vacation last year.
A) spent B) have spent C) had spent D) spending
- iv) I my homework by tomorrow.
A) will finish B) Finished C) Finishing D) had finished
- v) No sooner had I entered the room than they dancing.
A) Will start B) Have started C) started D) start

7) Choose the correct answer among the given alternatives to complete each sentence. **(5 marks)**

- i) Entry-level roles often require skills than managerial positions.
A) basic B) more basic C) most basic D) basics
- ii) Remote jobs are becoming the option for work-life balance.
A) popular B) more popular C) most popular D) popularest

iii) She believes teamwork isfor problem-solving than individual work.

A) effective B) more effective C) most effective D) effectiver

iv) This internship offers the hands-on experience in the industry.

A) valuable B) more valuable C) most valuable D) valuablest

v) Negotiating salaries isand challenging for newcomers.

A) difficult B) more difficult C) most difficult D) difficulter

8) Fill in the blank spaces with an appropriate conjunction from the following: **yet, because, or, so, as** (5 marks)

In the world of media and business, companies must change quickly,they might lose their audience. Many businesses use digital marketing, it helps them reach more people. Some still like traditional ads,..... they find it hard to connect with younger customers. Looking at data is important, it helps them make good choices. In the end, companies must be honest, they can keep their customers' trust.

9) Complete the sentences with the correct form of the word in the brackets.

(10 marks)

a) Every individual deserves to live with (dignify) and respect.

b) Laws must ensure (equal) for all citizens, regardless of background.

c) (oppress) regimes often silence dissent through fear.

d) Activists strive to (just) human rights violations in court.

e) A(moral) sound society prioritizes compassion over greed.

f) Societies thrive when they uphold (free) of speech and assembly.

g) Promoting (tolerate) reduces prejudice and fosters inclusion.

h) (ethic) dilemmas arise when rights clash with cultural norms.

i) (discriminate) policies marginalize vulnerable populations.

j) Global cooperation can.....unite) nations against systemic injustice.

10) Rewrite the following sentences as instructed in the brackets. **(5 marks)**

a) If Joseph builds a new house, he will leave the town.

(Begin: **If Joseph built**)

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b) Delphine answered the question. (*Change the sentence to passive voice*)

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c) Alice is quite fit now. She can begin the training with the rest of the netball team. (*Rewrite as one sentence using: **enough***)

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d) A stadium is a place. You can watch Athletics there. (*Combine the sentences using: **a defining relative clause***)

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e) They said, "It will be hot tomorrow". (*Rewrite this sentence beginning with **"They said that..."***).

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11) Correct the mistakes in the following sentences where necessary.

Remember the uses of modal verbs.

(5 marks)

a) You should to study harder if you want to pass.

b) He might can help you with your homework.

c) I must go to the store, but I don't have enough time.

d) She could sings very well.

e) They can't to come to the meeting because they are busy.

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12) Sort the verbs below into columns based on the pronunciation of their "-s" ending: /s/, /z/, or /ɪz/. **(5 marks)**

runs, fixes, sings, misses, writes

/s/	/z/	/ɪz/

Section C: Summary (10 marks)

13) Read the following text and summarize it in not more than 100 words.

Understanding International Trade

International trade is when countries buy and sell goods and services with each other. This allows nations to get resources they don't have and sell their own products around the world. For example, Saudi Arabia sells oil, and Japan buys it to run its industries.

Countries focus on what they can produce best, like Germany making machinery or Brazil growing coffee. By trading, economies can grow, create jobs, and give consumers a wide range of affordable products.

While trade has many benefits, it also comes with challenges. Consumers enjoy lower prices and more choices, like affordable smartphones from South Korea. However, local businesses can struggle if cheaper imports take over the market. To protect jobs, governments might impose tariffs (taxes on imports) or quotas (limits on how much can be imported), but these actions can lead to trade conflicts.

