



6. This act will cause problems and lead to corrupt practices, \_\_\_\_\_ incentives, and damaging practices in the financial sector.
- A. perverse  
B. perpetual  
C. converse  
D. conceptual
7. He kept a stern face and gave direct eye contact with the president and kept full \_\_\_\_\_.
- A. compliment  
B. composition  
C. compound  
D. composure
8. There should be \_\_\_\_\_ six-month jail time for those authorizing and/or actually engaged in violence.
- A. voluntary  
B. regulatory  
C. mandatory  
D. derogatory
9. Whether you choose one or two museums, you should reserve your tickets in advance, because you don't want to \_\_\_\_\_ time waiting in line.
- A. invest  
B. devote  
C. implore  
D. squander
10. We are trying to \_\_\_\_\_ the desire for life-long learning in young minds which will carry them wherever they want to go.
- A. fling  
B. ignite  
C. disturb  
D. smoulder
11. Don't be \_\_\_\_\_ into thinking your house is burglarproof.
- A. hallucinated  
B. habituated  
C. deluded  
D. deluged
12. Due to being \_\_\_\_\_, my weight went back up to 145 pounds, but it's still smaller than I was last year.
- A. sedentary  
B. incidental  
C. mundane  
D. tranquil
13. Atticus goes to court to defend a black man in spite of \_\_\_\_\_ from the people he once called friends.
- A. humility  
B. hospitality  
C. hilarity  
D. hostility
14. In the middle of a tangle of branches there are trees binding themselves to each other, whose long limbs reach out and \_\_\_\_\_.
- A. entertain  
B. entwine  
C. twiddle  
D. paddle
15. Researchers argue that the sun has been growing steadily stronger \_\_\_\_\_ 30% over the earth's history.
- A. in the name of  
B. for the sake of  
C. on account of  
D. to the tune of

Read the following passage carefully and complete the succeeding three items II, III, IV.

- (1) Leslie Tayne is a financial attorney specializing in debt and student loans. She isn't immune to the stress that comes with paying for college, but she does have a secret weapon that has helped her and her family address financial issues head-on: she's been talking to her kids about college costs since they were in middle school. With five children in college at the same time, Tayne has seen firsthand how critical those conversations have been when it comes to setting expectations and keeping her loan obligations in check. "Parents and kids should definitely be working together in terms of paying for higher education," she said. "There should be open discussions about those loan obligations, even if you're not expecting your kid to pay or contribute."
- (2) According to a recent survey, 85% of parents agreed that they should help their child pay for college. However, 68% of parents expect their child to help pay for college. Starting those talks as soon as possible is important because financial considerations may impact where your children decide to go to school. If everyone has an accurate understanding of what to expect when it comes to finances, you and your family can come to the most practical conclusions about where to apply. "We started talking early, around middle school, about the different types of schools: that there are state schools and private schools, and that there was a cost to that," Tayne said.
- (3) In addition, a conversation about financing college costs can be a great way to touch on other important financial topics at the same time. For example, parents can take the opportunity to discuss how their child will budget for their daily expenses or set expectations about whether they expect their child to get a job during the school year, during the summer or both. "For me personally, one thing I found that was really helpful was earning money during high school and having savings, so that when I was in college, I would have daily spending money." Gabrielle Tayne said. "I wouldn't be constantly asking my parents to send me money for personal things that I wanted to buy."

- (4) Her daughter, Gabrielle, was appreciative of the dialogue and the subsequent financial education that she got by watching her mom operate. Now a **rising** junior at the University of Delaware, she admitted that she knew nothing about the process of taking out loans before she began applying. “My mom definitely was very helpful during the whole process,” Gabrielle Tayne said. “She was with me every step of the way.” In addition to filling out the Free Application for Federal Student Aid (FAFSA), Leslie Tayne was able to use her professional knowledge to seek out a private student loan that could help give her family some financial breathing room. “We were looking for a very specific type of private student loan—not just a parent PLUS loan, but a private student loan that would allow an eventual release of a co-signer,” she said. “So I knew that I was looking for very specific terms when I was looking at those different lenders.”
- (5) Private lenders like College Ave Student Loans, for example, offer loans that allow student borrowers to request the release of their co-signers after meeting certain requirements. Alternatively, they also offer parent loans that allow parents to take full responsibility for a loan. Another important aspect of a private loan that Leslie Tayne pointed out is the ability to make monthly payments to decrease the cost over time by lowering total interest costs. “We actually make payments early, even though we’re not required to do so,” she said. “Every month, we go in and **manually** make a payment on the student loans so that when the kids graduate, the balances will be lower. There’s no specific dollar amount, but we’ve budgeted a certain dollar amount for each one of the kids’ loans per month.”
- (6) If you need to borrow to pay for college, look to federal loans in the student’s name first since they come with low fixed rates and special benefits, like income-based repayment. Since there are annual loan limits to federal loans, taking out private student loans are one option to cover the financial gap. Private student loans can also help give families a financial **cushion** to help ensure that they can cover other financial priorities, like paying for retirement.
- (7) “One of the biggest pieces of the puzzle at this point in time is: how much should we put towards college?” Leslie Tayne said. “And then how much are we putting towards retirement? And also balancing that with our day-to-day expenses.” For now, Leslie Tayne is the one doing most of the balancing. Gabrielle Tayne isn’t contributing to paying down her student loans yet, but she’s had discussions about her expected contributions over the long term.

- (8) In the meantime, Leslie Tayne said she hopes that having a full appreciation for the burdensome costs of college will serve as a motivating factor for her daughter to succeed. “She understands that there is a huge cost and an investment that I’ve made into her education, and that I’m there for her and I’m supportive of it, but that she also has to contribute in her way, which is her grades and her performance while she’s at school,” Leslie Tayne said.
- (9) Gabrielle Tayne is certainly setting her sights and her ambitions high; when she finishes her undergraduate degree in health behavior science, she plans to attend medical school. “Higher education means pursuing more knowledge in things that I’m actually interested in and subjects that I can focus more on and have a career path in,” she said. With a lot of hard work and a little bit of luck, that career path will put her in a great position to successfully pay back her college loans.

**II. In this section, there are ten incomplete statements or questions, followed by four choices marked A, B, C and D. Choose the best answer and blacken the corresponding letter on your Answer Sheet. (20 points, 2 points for each)**

16. What can we learn about Leslie Tayne from Paragraph 1?
- A. She’s talked to her kids to revise their expectations for college.
  - B. Her expertise helps to address her family’s financial problems.
  - C. She went to college together with her other five siblings.
  - D. Her savings were sufficient for her children’s education.
17. According to Paragraph 2, it is suggested that \_\_\_\_\_.
- A. children should apply for schools of their own choice
  - B. children should pay for college tuition fees on their own
  - C. parents should help straighten out their children’s finances
  - D. parents should have early talks to their children about finances
18. In Paragraph 4, the word “rising” means \_\_\_\_\_.
- A. about to become
  - B. about to graduate
  - C. growing
  - D. soaring

19. What do we know about Gabrielle from Paragraph 4?
- A. She was familiar with the process of obtaining loans.
  - B. She is now studying financial education at university.
  - C. She applied for a student loan with her mother's help.
  - D. She appreciates the government's offering student loans.
20. In Paragraph 5, the word "manually" means \_\_\_\_\_.
- A. by robot
  - B. by hand
  - C. by computer
  - D. by heart
21. In Paragraph 6, the word "cushion" refers to something that can \_\_\_\_\_.
- A. separate two objects
  - B. bridge financial gaps
  - C. mitigate unpleasant effects
  - D. identify spending priorities
22. What can be inferred from what Leslie said in Paragraph 7?
- A. She's worrying about her retirement.
  - B. She's complaining about her daughter.
  - C. Budgeting is confusing for the family.
  - D. Balancing is crucial to family finances.
23. According to Paragraph 8, Leslie believes that \_\_\_\_\_.
- A. children should understand financial issues related to college loans
  - B. parents should take full responsibility of paying loans for their kids
  - C. college loans are too complicated a topic for children to understand
  - D. financial burdens are a common threat to students' academic success
24. According to Paragraph 9, what do we know about Gabrielle's plan?
- A. She will follow her mother's career path.
  - B. She will further her study in a medical school.
  - C. She will pay back her college loans all by herself.
  - D. She will select health behavior science as her minor.
25. What is the passage mainly about?
- A. How to reduce the escalating costs of children's education.
  - B. How to successfully secure specific kinds of student loans.
  - C. Parents' early planning with kids about college payments.
  - D. Students' collaborative efforts in paying for college loans.

## 非选择题部分

注意事项:

用黑色字迹的签字笔或钢笔将答案写在答题纸上,不能答在试题卷上。

### III. Translate the following sentences into Chinese and write the translation on your Answer Sheet. (10 points, 2 points for each)

26. There should be open discussions about those loan obligations, even if you're not expecting your kid to pay or contribute.
27. One thing I found that was really helpful was earning money during high school and having savings, so that when I was in college, I would have daily spending money.
28. Leslie Tayne was able to use her professional knowledge to seek out a private student loan that could help give her family some financial breathing room.
29. Gabrielle Tayne isn't contributing to paying down her student loans yet, but she's had discussions about her expected contributions over the long term.
30. She understands that there is a huge cost and an investment that I've made into her education, and that I'm there for her and I'm supportive of it.

### IV. Answer the following essay question in English within 80-100 words. Write your answer on your Answer Sheet. (10 points)

31. What is your attitude toward student loans?

### V. The following paragraphs are taken from the textbooks, followed by a list of words or expressions marked A to Y. Choose the one that best completes each of the sentences and write the corresponding letter on your Answer Sheet. One word or expression for each blank only. (25 points, 1 point for each)

We parked the car, Elgie came over and   32   himself in the back seat of the car. A police car moved slowly to the corner   33   we were parked and the patrolman looked at the three of us   34   and we pretended not to notice. The patrol car   35   down the empty street and I turned   36   toward Elgie. Before I could speak, Salina said, "She's got some papers for Magpie. He has a chance to go to a writer's school in California."

The investigation was not   37   so that veterans could spill out their hearts or   38   their souls; it was done to prove that the policy of the United States in Indochina is   39   to genocide, and that not only the soldiers are responsible for what is happening, but that everyone here in America who has   40   the brutalization and depersonalization to   41   on is responsible.

He rolled down the window and 42 the match so it spun end-over-end into the gutter. “Two points,” he said, and cocked the cigarette 43 the roof of the car, sucked powerfully, and 44 two plumes through his nostrils. He was beginning to feel like 45, Ace Anderson, for the first time that whole day, a bad day. He beat time on the 46. The car jerked crazily.

In Australia, where people are few and rabbits are many, I watched a whole populace 47 the primitive impulse in the primitive manner by the skilful 48 of many thousands of rabbits. But in London or New York, where people are many and rabbits are few, some other means must be found to 49 primitive impulse. I think every big town should contain artificial waterfalls that people could 50 in a very fragile canoes, and they should contain bathing pools full of 51 sharks.

Mostly you were like a fish: you swam about 52 freedom, thinking how good it was to be 53 alone, doing anything you wanted to do and caring about no one, when suddenly: SPLUTCH!—the big hook clapped itself 54 your mouth and you were caught. Without knowing what you were doing you had 55 off more than you could bite and had to stick with the same piece of 56 for the rest of your life.

A. left	B. snapped	C. purge	D. into	E. exhaled
F. go	G. staged	H. accelerator	I. toward	J. allowed
K. descend	L. with	M. chewed	N. bait	O. inched
P. settled	Q. where	R. cautiously	S. intently	T. mechanical
U. tantamount	V. slaughter	W. satisfying	X. himself	Y. gratify

**VI. Translate the following sentences into English and write the translation on your Answer Sheet. (20 points, 2 points each for 57-60, 4 points for 61, 8 points for 62)**

57. 老年既不是天生就痛苦的，也不是天生就美满的——像人生的每个阶段一样，它有困难、欢乐、恐惧，也有潜能。
58. 要以低平均成本大量生产最上等的奶酪是不可能的。“科学抽样”出现在糟糕的统计工作中。
59. 而这也解释了她为什么每个星期都这样特意在同一时间从家里出发——就是为了演出不迟到。
60. 它也许过时了，但有人教过我，思想就是按照准确的语法规则组织起来的话语。
61. 然而，即使在欧洲，如今花在美容上的钱也比过去任何时候都要多得多。只是不如在美国增长得那么多，仅此而已。但是在每个地方，这一增长无疑都是巨大的。
62. 第一条价值准则我们称之为运营卓越。追求这条准则的公司主要不是产品或服务的创新者，它们也不培养与顾客深层的、一对一的关系。相反，运营卓越的公司以最低的价格、最少的不便提供中端产品。它们提供给顾客的很简单：低廉价格、无忧服务，或二者兼而有之。