

Directions: In this section, there is a passage with ten blanks. You are required to select one word for each blank from a list of choices given in a word bank following the passage. Read the passage through carefully before making your choices. Each choice in the bank is identified by a letter. Please mark the corresponding letter for each item on **Answer Sheet 2** with a single line through the centre. You may not use any of the words in the bank more than once.

There are three main types of financial stress people encounter. The first type is apparent in people being stressed about the 26 ups and downs of investment markets—actually not so much the ups, but 27 the downs. These people are usually unable or unprepared to endure the long haul.

The next common type of financial stress is that caused by debt. In a 28 percentage of cases of debt-induced financial stress, credit cards and loans will be a central element. Often there will be a car loan and perhaps a mortgage, but credit cards often seem to be the gateway to debt-related financial difficulties for many.

The third type of stress and 29 the least known is inherited financial stress, which is the most destructive. It is experienced by those who have grown up in households where their parents regularly 30 and fought about money. Money therefore becomes a stressful topic, and so the thought of sitting down and planning is an unattractive 31.

Those suffering inherited financial anxiety 32 to follow one of two patterns. Either they put their head in the sand: they would 33 examining their financial statements, budgeting and discussing financial matters with those closest to them. Alternatively, they would go to the other 34, and micro-analyze everything, to the point of complete 35. They are convinced that whatever decision they make will be the wrong one.

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| A) appearance | I) normal |
| B) argued | J) possibly |
| C) avoid | K) proposition |
| D) considerable | L) repelled |
| E) definitely | M) statement |
| F) extreme | N) tend |
| G) inaction | O) traditional |
| H) incredibly | |