

**English**

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나 혼자만  
**Level Up!**

**1, 2, 3 &  
Special**

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@Gongbu Coach Soul

**Reading Level 2**

## ◆ 제작 취지 및 목적

최근 학생들의 문해력 부족이 심각한 문제로 대두되고 있습니다. 특히 영어 독해의 경우, 학생들이 **영어를 한글로 해석하더라도 내용을 제대로 이해하지 못하는 경우가 많아** 학습에 어려움을 겪고 있습니다.

본 자료는 이러한 현실을 반영하여, 학생들이 **영어 지문의 핵심을 정확히 파악하고, 문장과 문맥을 깊이 있게 이해할 수 있도록** 돕기 위해 제작되었습니다.

## ◆ 문제 구성 및 특징

Level	난이도	문제 유형
Level 1	기본 이해형	지문의 핵심 정보를 정확히 파악하고 내용을 명확하게 이해할 수 있도록 기본적인 독해력을 키우는 문제
Level 2	심화 추론형	지문 속 정보를 바탕으로 추론과 이해 능력을 확장하여 문장과 문맥의 관계를 명확히 파악할 수 있도록 돕는 문제
Level 3	고급 분석형	지문의 숨겨진 의미나 필자의 의도를 깊이 분석하고 비판적 사고력을 기르며, 고난도 문해력을 요구하는 문제
Level Special	고난도 분석형	글의 논리적 구조와 맥락을 분석하고, 수능형에 가까운 심층적 사고와 비판적 독해 능력을 기르는 고난도 문제

## 구성 및 특징

- 각 레벨별로 지문의 난이도와 문제 유형을 차등 구성하여, 학생 개인의 학습 수준에 맞춘 단계별 학습 가능
- 학생들이 문장이나 단어뿐 아니라 문맥, 논리적 흐름, 저자의 의도까지 파악할 수 있도록 설계
- 정답의 근거가 되는 부분을 명확히 찾을 수 있도록 설계된 문항으로, 문해력 강화에 초점

## 추천 활용법

- **개별 수준 진단 및 맞춤 학습:** 각 레벨 문제를 차례대로 풀면서 자신의 수준을 파악하고, 어려운 단계로 점진적으로 도전하기를 권장합니다.
- **자기주도학습 및 복습:** 문제를 풀 뒤 오답을 분석하며, 왜 틀렸는지 지문과 보기의 관계를 다시 한 번 점검해 보세요.
- **소그룹 스터디 활용:** 친구들과 함께 문제를 풀고 서로의 풀이와 이해 과정을 공유하여 지문의 맥락을 깊이 이해하는 연습을 하면 좋습니다.
- **학교 내신 및 모의고사 대비:** 본 자료는 실제 고등학교 내신 영어 시험에서 자주 출제되는 독해 문제 유형으로 구성되어 있어 학교 시험 준비에 큰 도움이 됩니다.



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**Passage #20**

*Most people resist the idea of a true self-estimate, probably because they fear it might mean downgrading some of their beliefs about who they are and what they're capable of. As Goethe's maxim goes, it is a great failing "to see yourself as more than you are." How could you really be considered self-aware if you refuse to consider your weaknesses? Don't fear self-assessment because you're worried you might have to admit some things about yourself. The second half of Goethe's maxim is important too. He states that it is equally damaging to "value yourself at less than your true worth." We underestimate our capabilities just as much and just as dangerously as we overestimate other abilities. Cultivate the ability to judge yourself accurately and honestly. Look inward to discern what you're capable of and what it will take to unlock that potential.*

**No1. What psychological barrier does the passage suggest primarily prevents individuals from embracing an accurate self-estimate?**

- ① The anxiety of exceeding societal expectations
- ② The concern over losing external affirmation
- ③ The desire to preserve an inflated self-image
- ④ The fear of confronting personal shortcomings
- ⑤ The reluctance to set ambitious goals

**No2. According to Goethe's maxim, what dual errors in self-perception does the passage identify as equally harmful?**

- ① Focusing on past mistakes and future uncertainties
- ② Comparing oneself to others and neglecting growth

- ③ Seeking validation and avoiding introspection
- ④ Overvaluing and undervaluing one's true worth
- ⑤ Ignoring weaknesses and magnifying strengths

**No3. How does the passage imply that genuine self-awareness is cultivated?**

- ① By focusing solely on unlocking untapped potential
- ② By avoiding critical self-evaluation to maintain confidence
- ③ Through balanced reflection on strengths and limitations
- ④ By aligning personal aspirations with societal norms
- ⑤ By prioritizing external feedback over self-assessment

**No4. What broader consequence does the passage attribute to underestimating one's capabilities?**

- ① Misjudgment of others' abilities
- ② Overreliance on external validation
- ③ Pursuit of unattainable objectives
- ④ Increased aversion to self-assessment
- ⑤ Failure to realize one's full potential

**No5. What ultimate benefit does the passage suggest results from accurate self-judgment?**

- ① Alignment of aspirations with external expectations
- ② Achievement of goals without collaboration
- ③ Simplification of complex decision-making processes
- ④ Enhanced ability to navigate challenges and unlock potential
- ⑤ Elimination of self-doubt and personal insecurities

**Passage #21**

*Take a look at some of the most powerful, rich,*

*and famous people in the world. Ignore the trappings of their success and what they're able to buy. Look instead at what they're forced to trade in return — look at what success has cost them. Mostly? Freedom. Their work demands they wear a suit. Their success depends on attending certain parties, kissing up to people they don't like. It will require — inevitably — realizing they are unable to say what they actually think. Worse, it demands that they become a different type of person or do bad things. Sure, it might pay well — but they haven't truly examined the transaction. As Seneca put it, "Slavery resides under marble and gold." Too many successful people are prisoners in jails of their own making. Is that what you want? Is that what you're working hard toward? Let's hope not.*

**No1. What core sacrifice does the passage argue is exacted by the pursuit of conventional success?**

- ① Social bonds and emotional connections
- ② Financial security and material possessions
- ③ Physical health and mental well-being
- ④ Personal autonomy and freedom of expression
- ⑤ Intellectual curiosity and creative freedom

**No2. According to the passage, what behavioral compromises are successful individuals often compelled to make?**

- ① Pursuing innovation at the expense of tradition
- ② Prioritizing leisure over professional responsibilities
- ③ Suppressing authentic thoughts and adopting insincere personas
- ④ Rejecting material rewards for ethical integrity
- ⑤ Avoiding social obligations to focus on work

**No3. How does Seneca's metaphor, as cited in the passage, characterize the nature of success?**

- ① As a rewarding culmination of personal sacrifice
- ② As a deceptive form of enslavement beneath opulence
- ③ As a liberating force that enhances autonomy
- ④ As a fleeting achievement devoid of meaning
- ⑤ As an illusion that obscures genuine fulfillment

**No4. What critical question does the passage pose to challenge the reader's aspirations?**

- ① Whether societal recognition validates sacrifices
- ② Whether financial wealth justifies social isolation
- ③ Whether professional achievements outweigh leisure
- ④ Whether material gains compensate for ethical lapses
- ⑤ Whether the cost of success aligns with personal values

**No5. What underlying assumption does the passage critique about the pursuit of success?**

- ① That professional demands preclude personal growth
- ② That success inherently leads to ethical corruption
- ③ That individuals fail to fully evaluate its personal toll
- ④ That wealth eliminates the need for introspection
- ⑤ That social status ensures lasting happiness

**Passage #22**

*If a firm is going to be saved by the government, it might be easier to concentrate on lobbying the government for more money rather than taking the harder decision of restructuring the company to be able to be profitable and viable in the long term. This is an example of something known as*

*moral hazard — when government support alters the decisions firms take. For example, if governments rescue banks who get into difficulty, as they did during the credit crisis of 2007-08, this could encourage banks to take greater risks in the future because they know there is a possibility that governments will intervene if they lose money. Although the government rescue may be well intended, it can negatively affect the behavior of banks, encouraging risky and poor decision making.*

**No1. What behavioral shift does the passage suggest firms undertake when anticipating government intervention?**

- ① Expanding workforce to boost economic stability
- ② Reducing operational risks to avoid financial losses
- ③ Investing in innovative products to ensure profitability
- ④ Diversifying business models to mitigate dependence
- ⑤ Prioritizing short-term financial aid over long-term restructuring

**No2. How does the passage define the concept of moral hazard?**

- ① The reduction in productivity from excessive regulation
- ② The deliberate pursuit of risky ventures for profit
- ③ The growth of businesses through public funding
- ④ The alteration of decision-making due to external support
- ⑤ The collapse of firms due to government inaction

**No3. What unintended consequence of government rescues during the 2007-08 credit crisis does the passage highlight?**

- ① Reduction in banks' willingness to innovate
- ② Elimination of moral hazard in banking practices
- ③ Encouragement of reckless risk-taking by banks
- ④ Increased public trust in financial institutions
- ⑤ Stabilization of financial markets without drawbacks

**No4. What long-term risk does the passage imply arises from government bailouts?**

- ① Reduction in government regulatory authority
- ② Stagnation of economic growth and innovation
- ③ Perpetuation of irresponsible financial behaviors
- ④ Overreliance on private sector funding
- ⑤ Elimination of competitive market dynamics

**No5. What broader implication does the passage suggest about well-intended government interventions?**

- ① They eliminate the need for corporate accountability
- ② They consistently achieve their intended economic goals
- ③ They may inadvertently foster detrimental decision-making
- ④ They ensure long-term financial stability for firms
- ⑤ They discourage firms from seeking public support

**Passage #23**

*If there is little or no diversity of views, and all scientists see, think, and question the world in a similar way, then they will not, as a community, be as objective as they maintain they are, or at least aspire to be. The solution is that there should be far greater diversity in the practice of*

science: in gender, ethnicity, and social and cultural backgrounds. Science works because it is carried out by people who pursue their curiosity about the natural world and test their and each other's ideas from as many varied perspectives and angles as possible. When science is done by a diverse group of people, and if consensus builds up about a particular area of scientific knowledge, then we can have more confidence in its objectivity and truth.

**No1. What does the passage suggest is a critical flaw in a scientific community lacking diverse perspectives?**

- ① Simplified testing of scientific hypotheses
- ② Greater consensus on scientific theories
- ③ Diminished objectivity in scientific inquiry
- ④ Reduced curiosity about the natural world
- ⑤ Increased efficiency in research processes

**No2. What solution does the passage propose to enhance the objectivity of scientific practice?**

- ① Reducing the number of scientists involved
- ② Prioritizing funding for technological advancements
- ③ Standardizing research methods across disciplines
- ④ Incorporating greater diversity in scientists' backgrounds
- ⑤ Encouraging uniform perspectives in research

**No3. According to the passage, what drives the effectiveness of scientific inquiry?**

- ① Individual expertise without collaboration
- ② Financial support and institutional backing
- ③ Advanced technology and standardized methods
- ④ Curiosity and diverse perspectives testing ideas
- ⑤ Uniform agreement among scientific communities

**No4. What does the passage imply strengthens confidence in scientific knowledge?**

- ① Rapid agreement among similar researchers
- ② Elimination of conflicting scientific theories
- ③ Consensus among a diverse group of scientists
- ④ Reliance on traditional scientific methods
- ⑤ Independent validation by a single scientist

**No5. What broader benefit does the passage attribute to diversity in scientific practice?**

- ① Elimination of curiosity-driven research
- ② Streamlined research processes and outcomes
- ③ Reduced need for collaborative efforts
- ④ Simplified consensus-building in science
- ⑤ Enhanced reliability and truthfulness of scientific findings

**Passage #24**

*We tend to break up time into units, such as weeks, months, and seasons; in a series of studies among farmers in India and students in North America, psychologists found that if a deadline is on the other side of a "break" — such as in the New Year — we're more likely to see it as remote, and, as a result, be less ready to jump into action. What you need to do in that situation is find another way to think about the timeframe. For example, if it's November and the deadline is in January, it's better to tell yourself you have to get it done "this winter" rather than "next year." The best approach is to view deadlines as a challenge that you have to meet within a period that's imminent. That way the stress is more manageable, and you have a better chance of starting — and therefore finishing — in good time.*

**No1. How does the passage characterize human perception of time in relation to**

### **deadlines?**

- ① As uniformly perceived across cultural contexts
- ② As continuous and unaffected by temporal breaks
- ③ As segmented into discrete units influencing urgency
- ④ As inherently flexible and stress-free
- ⑤ As irrelevant to task initiation and completion

### **No2. What psychological effect does the passage describe when a deadline falls after a temporal “break”?**

- ① Feeling motivated by the extended timeframe
- ② Completing tasks earlier to avoid pressure
- ③ Viewing the deadline as immediate, increasing stress
- ④ Perceiving the deadline as distant, reducing urgency
- ⑤ Forgetting the deadline due to lack of focus

### **No3. What reframing strategy does the passage recommend for a January deadline in November?**

- ① Treating it as a long-term goal
- ② Ignoring it until the deadline approaches
- ③ Breaking it into smaller monthly tasks
- ④ Conceptualizing it as part of “this winter”
- ⑤ Labeling it as a “next year” obligation

### **No4. How does the passage suggest deadlines should be approached to enhance productivity?**

- ① As opportunities for collaborative effort
- ② As distant goals requiring minimal planning
- ③ As stressful burdens to be avoided
- ④ As imminent challenges to be tackled proactively
- ⑤ As flexible targets with negotiable timelines

### **No5. What broader benefit does the passage imply results from reframing deadlines as imminent challenges?**

- ① Elimination of all deadline-related anxiety
- ② Increased procrastination due to perceived urgency
- ③ Reduced need for strategic time management
- ④ Improved task initiation and manageable stress levels
- ⑤ Simplified task completion without planning

### **Passage #29**

*The built-in capacity for smiling is proven by the remarkable observation that babies who are congenitally both deaf and blind, who have never seen a human face, also start to smile at around 2 months. However, smiling in blind babies eventually disappears if nothing is done to reinforce it. Without the right feedback, smiling dies out. But here’s a fascinating fact: blind babies will continue to smile if they are cuddled, bounced, nudged, and tickled by an adult — anything to let them know that they are not alone and that someone cares about them. This social feedback encourages the baby to continue smiling. In this way, early experience operates with our biology to establish social behaviors. In fact, you don’t need the cases of blind babies to make the point. Babies with sight smile more at you when you look at them or, better still, smile back at them.*

### **No1. What does the passage suggest about the innate capacity for smiling in newborns?**

- ① It emerges only after social interaction
- ② It requires visual stimuli to develop
- ③ It is limited to sighted infants
- ④ It depends on auditory cues
- ⑤ It is present regardless of sensory input

### **No2. What critical role does social feedback play in the smiling behavior of congenitally deaf and blind babies?**

- ① It delays the onset of smiling
- ② It replaces the need for physical interaction
- ③ It sustains and reinforces the behavior
- ④ It initiates the behavior in the absence of biology
- ⑤ It suppresses the behavior over time

**No3. According to the passage, what happens to the smiling of blind babies without appropriate reinforcement?**

- ① It becomes more frequent and spontaneous
- ② It diminishes and eventually ceases
- ③ It intensifies due to sensory deprivation
- ④ It remains unaffected by external stimuli
- ⑤ It shifts to other forms of expression

**No4. How does the passage illustrate the interplay between biology and experience in shaping social behaviors?**

- ① By highlighting the irrelevance of early experiences
- ② By emphasizing the dominance of biological instincts
- ③ Through the role of physical interaction in sustaining smiling
- ④ By focusing on visual stimuli as the primary driver
- ⑤ Through the replacement of biology with social cues

**No5. What broader implication does the passage draw about the development of social behaviors in infants?**

- ① Social behaviors develop independently of experience
- ② Visual feedback is essential for all social development
- ③ Early social interactions shape biologically rooted behaviors
- ④ Biological predispositions eliminate the need for feedback
- ⑤ Infant behaviors are unaffected by adult

responses

**Passage #30**

*Because people tend to adapt, interrupting positive things with negative ones can actually increase enjoyment. Take commercials. Most people hate them, so removing them should make shows or other entertainment more enjoyable. But the opposite is true. Shows are actually more enjoyable when they're broken up by annoying commercials. Because these less enjoyable moments break up adaptation to the positive experience of the show. Think about eating chocolate chips. The first chip is delicious: sweet, melt-in-your-mouth goodness. The second chip is also pretty good. But by the fourth, fifth, or tenth chip in a row, the goodness is no longer as pleasurable. We adapt. Interspersing positive experiences with less positive ones, however, can slow down adaptation. Eating a Brussels sprout between chocolate chips or viewing commercials between parts of TV shows disrupts the process. The less positive moment makes the following positive one new again and thus more enjoyable.*

**No1. What psychological phenomenon does the passage suggest diminishes the enjoyment of continuous positive experiences?**

- ① Emotional resistance to positive events
- ② Cognitive overload from uninterrupted focus
- ③ Sensory adaptation to repeated stimuli
- ④ Overstimulation from prolonged exposure
- ⑤ Physical fatigue from sustained enjoyment

**No2. According to the passage, why do commercials paradoxically enhance the enjoyment of television shows?**

- ① They introduce variety in narrative structure
- ② They provide humorous or engaging content
- ③ They align with viewers' entertainment

preferences

④ They interrupt adaptation to the show's pleasure

⑤ They shorten the overall viewing duration

**No3. What effect does the passage describe when consuming multiple chocolate chips in succession?**

① Shift in preference to alternative foods

② Increased enjoyment from repetitive flavors

③ Reduced sensitivity to sweetness over time

④ Enhanced satisfaction with each additional chip

⑤ Decreased pleasure due to sensory adaptation

**No4. How does the passage propose that interspersing less positive experiences, like eating a Brussels sprout, affects enjoyment?**

① It creates a preference for negative experiences

② It diminishes the appeal of the primary experience

③ It resets the appreciation of subsequent positive experiences

④ It accelerates adaptation to positive stimuli

⑤ It eliminates the need for positive stimuli

**No5. What broader principle does the passage imply about optimizing human enjoyment?**

① Enjoyment is independent of experiential contrast

② Continuous positive experiences maximize satisfaction

③ Strategic interruption of pleasure enhances its intensity

④ Negative experiences inherently reduce enjoyment

⑤ Adaptation can be entirely prevented with variety

**Passage #31**

*We collect stamps, coins, vintage cars even when they serve no practical purpose. The post office doesn't accept the old stamps, the banks don't take old coins, and the vintage cars are no longer allowed on the road. These are all side issues; the attraction is that they are in short supply. In one study, students were asked to arrange ten posters in order of attractiveness — with the agreement that afterward they could keep one poster as a reward for their participation. Five minutes later, they were told that the poster with the third highest rating was no longer available. Then they were asked to judge all ten from scratch. The poster that was no longer available was suddenly classified as the most beautiful. In psychology, this phenomenon is called reactance: when we are deprived of an option, we suddenly deem it more attractive.*

**No1. What primary motivation does the passage attribute to the collection of items like stamps and vintage cars?**

① Their aesthetic appeal and design

② Their potential for financial investment

③ Their historical or cultural significance

④ Their practical utility in daily life

⑤ Their scarcity and perceived exclusivity

**No2. According to the passage, what psychological phenomenon was observed in the poster study?**

① Anchoring, fixating on initial judgments

② Reactance, increasing desire for unavailable options

③ Habituation, reducing interest in available items

④ Priming, influencing subsequent evaluations

⑤ Conformity, aligning with group preferences

**No3. How did the unavailability of a poster affect the students' perceptions in the study described?**

- ① It caused confusion in their evaluations
- ② It shifted focus to less desirable posters
- ③ It had no impact on their final rankings
- ④ It elevated the poster's perceived attractiveness
- ⑤ It diminished the poster's overall appeal

**No4. What broader implication does the passage suggest about human behavior when options are restricted?**

- ① People ignore the loss of options
- ② People seek alternatives with greater utility
- ③ People conform to external restrictions
- ④ People value restricted options more highly
- ⑤ People lose interest in limited choices

**No5. How does the passage's concept of reactance relate to the allure of collecting rare items?**

- ① Limited supply reduces collecting behavior
- ② Scarcity triggers a heightened desire for possession
- ③ Collectors prioritize utility over exclusivity
- ④ Scarcity prompts disinterest in rare items
- ⑤ Rarity diminishes the items' intrinsic value

**Passage #32**

*If we've invested in something that hasn't repaid us — be it money in a failing venture, or time in an unhappy relationship — we find it very difficult to walk away. This is the sunk cost fallacy. Our instinct is to continue investing money or time as we hope that our investment will prove to be worthwhile in the end. Giving up would mean acknowledging that we've wasted something we can't get back, and that thought is so painful that we prefer to avoid it if we can. The problem, of course, is that if something really is a bad bet, then staying with it simply increases the amount we lose. Rather than walk*

*away from a bad five-year relationship, for example, we turn it into a bad 10-year relationship; rather than accept that we've lost a thousand dollars, we lay down another thousand and lose that too. In the end, by delaying the pain of admitting our problem, we only add to it. Sometimes we just have to cut our losses.*

**No1. What psychological bias does the passage identify as driving continued investment in unprofitable endeavors?**

- ① The anchoring effect, fixating on initial investments
- ② The confirmation bias, seeking validating evidence
- ③ The optimism bias, expecting inevitable success
- ④ The sunk cost fallacy, resisting abandonment of losses
- ⑤ The availability heuristic, overestimating recovery

**No2. According to the passage, why do individuals persist in investing in failing ventures or relationships?**

- ① To maximize the potential for future gains
- ② To align with societal expectations of perseverance
- ③ To diversify their investment strategies
- ④ To avoid the emotional pain of admitting loss
- ⑤ To maintain consistency in decision-making

**No3. What consequence does the passage highlight for failing to abandon a bad investment?**

- ① Recovery of initial investments
- ② Escalation of losses over time
- ③ Diversification of risk exposure
- ④ Stabilization of the failing venture
- ⑤ Reduction in emotional distress

**No4. How does the passage illustrate the sunk**

### cost fallacy through its examples?

- ① By showcasing diversified investment strategies
- ② By emphasizing the ease of abandoning investments
- ③ By showing prolonged commitment to futile efforts
- ④ By demonstrating the benefits of persistence
- ⑤ By highlighting successful recovery from losses

### No5. What practical advice does the passage offer for addressing the sunk cost fallacy?

- ① To diversify investments to mitigate risks
- ② To seek external validation for continued efforts
- ③ To ignore past losses and focus on future gains
- ④ To cut losses and disengage from unprofitable pursuits
- ⑤ To double down on investments to recover losses

### Passage #33

*On our little world, light travels, for all practical purposes, instantaneously. If a lightbulb is glowing, then of course it's physically where we see it, shining away. We reach out our hand and touch it: It's there all right, and unpleasantly hot. If the filament fails, then the light goes out. We don't see it in the same place, glowing, illuminating the room years after the bulb breaks and it's removed from its socket. The very notion seems nonsensical. But if we're far enough away, an entire sun can go out and we'll continue to see it shining brightly; we won't learn of its death, it may be, for ages to come — in fact, for how long it takes light, which travels fast but not infinitely fast, to cross the intervening vastness. The immense distances to the stars and the galaxies mean that we see everything in space in*

*the past.*

### No1. What does the passage suggest about the perception of light on Earth compared to in space?

- ① It is imperceptible in space due to cosmic barriers
- ② It is slower on Earth due to atmospheric interference
- ③ It appears instantaneous on Earth but delayed in space due to vast distances
- ④ It is uniformly instantaneous across all contexts
- ⑤ It is instantaneous in space but delayed on Earth

### No2. According to the passage, what happens when a lightbulb's filament fails?

- ① The bulb emits a delayed light signal
- ② The bulb produces a different color of light
- ③ The bulb continues to glow for years
- ④ The bulb becomes hotter but non-luminous
- ⑤ The bulb ceases to emit light immediately

### No3. What phenomenon does the passage describe regarding the observation of distant stars?

- ① We cannot see them due to their immense distance
- ② We perceive their future state through light acceleration
- ③ We observe their current state instantaneously
- ④ We see them as they were in the past due to light's travel time
- ⑤ We detect their presence through gravitational effects

### No4. Why does the passage emphasize the immense distances to stars and galaxies?

- ① To illustrate the irrelevance of light in astronomy
- ② To suggest that stars are closer than perceived

- ③ To argue that light travels infinitely fast in space
- ④ To explain why we observe celestial events in the past
- ⑤ To highlight the instantaneous nature of light travel

**No5. What broader implication does the passage convey about our understanding of the universe?**

- ① Our perceptions are accurate reflections of current cosmic events
- ② Our understanding is limited by Earth's atmospheric conditions
- ③ Our observations are inherently historical due to light's finite speed
- ④ Our knowledge is complete due to instantaneous light travel
- ⑤ Our observations are unaffected by spatial distances

**Passage #34**

*Financial markets do more than take capital from the rich and lend it to everyone else. They enable each of us to smooth consumption over our lifetimes, which is a fancy way of saying that we don't have to spend income at the same time we earn it. Shakespeare may have admonished us to be neither borrowers nor lenders; the fact is that most of us will be both at some point. If we lived in an agrarian society, we would have to eat our crops reasonably soon after the harvest or find some way to store them. Financial markets are a more sophisticated way of managing the harvest. We can spend income now that we have not yet earned — as by borrowing for college or a home — or we can earn income now and spend it later, as by saving for retirement. The important point is that earning income has been divorced from spending it, allowing us much more flexibility in*

*life.*

**No1. What primary function do financial markets serve, according to the passage?**

- ① They redistribute wealth exclusively to the poor
- ② They eliminate the need for borrowing or lending
- ③ They synchronize earning and spending activities
- ④ They enable temporal flexibility in income and expenditure
- ⑤ They prioritize immediate consumption over savings

**No2. How does the passage contrast financial markets with an agrarian society's resource management?**

- ① Financial markets eliminate storage, unlike agrarian practices
- ② Financial markets mimic agrarian storage techniques
- ③ Financial markets require immediate spending, like crop consumption
- ④ Financial markets allow deferred consumption, unlike immediate crop use
- ⑤ Financial markets restrict borrowing, unlike agrarian flexibility

**No3. What does the passage suggest about Shakespeare's advice on borrowing and lending?**

- ① It encourages excessive borrowing
- ② It aligns with financial market principles
- ③ It promotes lending over borrowing
- ④ It is outdated given modern financial realities
- ⑤ It remains universally applicable today

**No4. What example does the passage provide to illustrate spending unearned income?**

- ① Purchasing perishable goods upfront
- ② Investing in agricultural production

- ③ Lending money for short-term gains
- ④ Borrowing for education or home purchases
- ⑤ Saving for immediate consumption needs

**No5. What broader benefit does the passage attribute to the separation of earning and spending?**

- ① Reduction in the need for financial planning
- ② Synchronization of income with immediate needs
- ③ Restriction of consumption to earned income
- ④ Enhanced flexibility in managing life's financial decisions
- ⑤ Elimination of financial risks and uncertainties

**Passage #35**

*As the old joke goes: "Software, free. User manual, \$10,000." But it's no joke. A couple of high-profile companies make their living selling instruction and paid support for free software. The copy of code, being mere bits, is free. The lines of free code become valuable to you only through support and guidance. A lot of medical and genetic information will go this route in the coming decades. Right now getting a full copy of all your DNA is very expensive (\$10,000), but soon it won't be. The price is dropping so fast, it will be \$100 soon, and then the next year insurance companies will offer to sequence you for free. When a copy of your sequence costs nothing, the interpretation of what it means, what you can do about it, and how to use it — the manual for your genes — will be expensive.*

**No1. What business model does the passage describe for certain companies in the software industry?**

- ① Distributing free user manuals with paid software
- ② Charging high fees for proprietary software

licenses

- ③ Selling support and guidance for freely available code
- ④ Developing costly hardware to run free software
- ⑤ Offering free technical support for premium software

**No2. According to the passage, what is the predicted future trend for DNA sequencing costs?**

- ① They will remain prohibitively expensive
- ② They will fluctuate unpredictably over time
- ③ They will stabilize at current high levels
- ④ They will increase due to demand for interpretation
- ⑤ They will become negligible or free within years

**No3. What does the passage predict will become the costly component of genetic information in the future?**

- ① The development of sequencing technology
- ② The training of genetic counselors
- ③ The storage of genetic information
- ④ The equipment used for DNA sequencing
- ⑤ The interpretation and application of genetic data

**No4. How does the passage analogize genetic information to software?**

- ① Their utility depends on user expertise
- ② Their development costs are equally high
- ③ The raw data is free, but its interpretation is valuable
- ④ Their manuals are freely distributed
- ⑤ Both require expensive hardware to function

**No5. What broader implication does the passage convey about the value of information in the future?**

- ① Information will become uniformly inexpensive

- ② Free data will eliminate the need for expert guidance
- ③ Data acquisition will remain the primary expense
- ④ The interpretation of data will surpass the cost of acquiring it
- ⑤ Expert support will become obsolete

**Passage #36**

*Brains are expensive in terms of energy. Twenty percent of the calories we consume are used to power the brain. So brains try to operate in the most energy-efficient way possible, and that means processing only the minimum amount of information from our senses that we need to navigate the world. Neuroscientists weren't the first to discover that fixing your gaze on something is no guarantee of seeing it. Magicians figured this out long ago. By directing your attention, they perform tricks with their hands in full view. Their actions should give away the game, but they can rest assured that your brain processes only small bits of the visual scene. This all helps to explain the prevalence of traffic accidents in which drivers hit pedestrians in plain view, or collide with cars directly in front of them. In many of these cases, the eyes are pointed in the right direction, but the brain isn't seeing what's really out there.*

**No1. What does the passage suggest about the brain's energy consumption strategy?**

- ① It consumes energy uniformly across all functions
- ② It avoids processing visual information entirely
- ③ It relies on external cues to conserve energy
- ④ It prioritizes minimal sensory processing for efficiency
- ⑤ It maximizes sensory input for comprehensive awareness

**No2. According to the passage, who first recognized that visual attention does not ensure perception?**

- ① Drivers, through accident analysis
- ② Psychologists, through cognitive experiments
- ③ Teachers, through observational studies
- ④ Neuroscientists, through brain imaging studies
- ⑤ Magicians, through their manipulation of focus

**No3. What phenomenon does the passage use traffic accidents to illustrate?**

- ① The eyes' inability to focus on moving objects
- ② The brain's failure to process visible information fully
- ③ The environment's impact on sensory overload
- ④ The body's fatigue affecting visual perception
- ⑤ The brain's overreliance on auditory cues

**No4. How does the passage explain the success of magicians' tricks?**

- ① The audience is distracted by auditory stimuli
- ② The brain processes only selective parts of the visual scene
- ③ The tricks are performed outside the visual field
- ④ The audience lacks sufficient visual acuity
- ⑤ The brain is overwhelmed by rapid movements

**No5. What broader implication does the passage suggest about human perception?**

- ① It is immune to external manipulation
- ② It prioritizes auditory over visual information
- ③ It is fully reliable when attention is focused
- ④ It is inherently limited by selective sensory processing
- ⑤ It is unaffected by energy constraints

**Passage #37**

*Buying a television is current consumption. It makes us happy today but does nothing to make*

*us richer tomorrow. Yes, money spent on a television keeps workers employed at the television factory. But if the same money were invested, it would create jobs somewhere else, say for scientists in a laboratory or workers on a construction site, while also making us richer in the long run. Think about college as an example. Sending students to college creates jobs for professors. Using the same money to buy fancy sports cars for high school graduates would create jobs for auto workers. The crucial difference between these scenarios is that a college education makes a young person more productive for the rest of his or her life; a sports car does not. Thus, college tuition is an investment; buying a sports car is consumption.*

**No1. How does the passage differentiate between consumption and investment in economic terms?**

- ① Consumption is future-oriented, while investment is short-term
- ② Consumption creates more jobs, while investment focuses on personal gain
- ③ Consumption provides immediate gratification, while investment yields long-term benefits
- ④ Consumption is financially sustainable, while investment is risky
- ⑤ Consumption enhances productivity, while investment provides temporary joy

**No2. According to the passage, what is a key limitation of spending money on a television?**

- ① It reduces employment opportunities in factories
- ② It prioritizes education over material goods
- ③ It offers no long-term financial or productive returns
- ④ It fails to stimulate any economic activity
- ⑤ It limits personal satisfaction in the present

**No3. What does the passage suggest about**

**the economic impact of investing in college education?**

- ① It reduces the need for vocational training
- ② It primarily benefits the automotive industry
- ③ It generates immediate wealth for students
- ④ It enhances lifelong productivity and creates academic jobs
- ⑤ It competes with manufacturing job creation

**No4. How does the passage use the comparison of college tuition and sports cars to illustrate its point?**

- ① Sports cars offer greater long-term value
- ② Both equally contribute to economic growth
- ③ College tuition fosters enduring productivity, unlike sports cars
- ④ Sports cars create more jobs than college education
- ⑤ College tuition is less costly than sports cars

**No5. What broader principle does the passage advocate regarding financial decisions?**

- ① Limiting spending to essential goods and services
- ② Focusing on consumption to stimulate immediate economic growth
- ③ Avoiding job creation in non-educational sectors
- ④ Prioritizing investments that yield long-term societal and personal benefits
- ⑤ Balancing consumption and investment for short-term gains

**Passage #38**

*The Net differs from most of the mass media it replaces in an obvious and very important way: it's bidirectional. We can send messages through the network as well as receive them, which has made the system all the more useful. The ability to exchange information online, to upload as well*

*as download, has turned the Net into a thoroughfare for business and commerce. With a few clicks, people can search virtual catalogues, place orders, track shipments, and update information in corporate databases. But the Net doesn't just connect us with businesses; it connects us with one another. It's a personal broadcasting medium as well as a commercial one. Millions of people use it to distribute their own digital creations, in the form of blogs, videos, photos, songs, and podcasts, as well as to critique, edit, or otherwise modify the creations of others.*

**No1. What fundamental characteristic distinguishes the Internet from traditional mass media, according to the passage?**

- ① Its limitation to business-related interactions
- ② Its focus on individual rather than collective communication
- ③ Its bidirectional capacity for sending and receiving information
- ④ Its reliance on passive consumption of media
- ⑤ Its unidirectional flow of commercial content

**No2. According to the passage, how has the Internet transformed business and commerce?**

- ① By restricting access to virtual catalogues
- ② By eliminating the need for corporate databases
- ③ By enabling seamless online transactions and data management
- ④ By reducing the scope of commercial interactions
- ⑤ By prioritizing offline purchasing methods

**No3. What dual role does the passage attribute to the Internet in connecting people?**

- ① It functions solely as a business transaction tool
- ② It restricts interactions to professional networks

- ③ It serves as both a commercial and personal communication platform
- ④ It prioritizes commerce over personal expression
- ⑤ It limits connectivity to creative professionals

**No4. How does the passage describe the Internet's role in personal creativity?**

- ① It discourages collaborative creative efforts
- ② It restricts content distribution to professionals
- ③ It enables individuals to share and modify digital creations
- ④ It prioritizes consumption over creation
- ⑤ It limits creativity to commercial purposes

**No5. What broader implication does the passage suggest about the Internet's impact on society?**

- ① It reduces opportunities for personal expression
- ② It fosters interconnectedness and creative collaboration globally
- ③ It diminishes the value of traditional media
- ④ It restricts economic growth to digital platforms
- ⑤ It isolates individuals by limiting physical interactions

**Passage #39**

*Imagine that seven out of ten working Americans got fired tomorrow. What would they all do? It's hard to believe you'd have an economy at all if you gave pink slips to more than half the labor force. But that is what the industrial revolution did to the workforce of the early 19th century. Two hundred years ago, 70 percent of American workers lived on the farm. Today automation has eliminated all but 1 percent of their jobs, replacing them with machines. But the displaced workers did not sit idle. Instead, automation*

*created hundreds of millions of jobs in entirely new fields. Those who once farmed were now manning the factories that manufactured farm equipment, cars, and other industrial products. Since then, wave upon wave of new occupations have arrived — appliance repair person, food chemist, photographer, web designer — each building on previous automation. Today, the vast majority of us are doing jobs that no farmer from the 1800s could have imagined.*

**No1. What dramatic historical shift does the passage compare to a hypothetical mass firing of workers?**

- ① The rise of agricultural employment in the 1800s
- ② The displacement of farm workers by the industrial revolution
- ③ The collapse of the American economy in the 19th century
- ④ The elimination of factory jobs by automation
- ⑤ The stagnation of job creation post-industrialization

**No2. According to the passage, what was the primary cause of the reduction in farm jobs?**

- ① The decline in agricultural productivity
- ② The replacement of labor with automated machinery
- ③ The lack of demand for farm products
- ④ The migration of workers to urban areas
- ⑤ The introduction of new farming techniques

**No3. How did displaced farm workers adapt to the changes brought by the industrial revolution?**

- ① They returned to traditional farming methods
- ② They remained unemployed and idle
- ③ They pursued education to avoid labor
- ④ They shifted to non-industrial occupations
- ⑤ They transitioned to emerging industrial and technical roles

**No4. What does the passage suggest about the nature of new occupations created since the 19th century?**

- ① They are limited to agricultural advancements
- ② They are diverse and build on successive waves of automation
- ③ They are temporary and unstable
- ④ They are unrelated to technological progress
- ⑤ They replicate traditional farming roles

**No5. What broader insight does the passage offer about the impact of automation on employment?**

- ① It permanently reduces employment opportunities
- ② It drives the creation of innovative and unforeseen job sectors
- ③ It reverses economic progress over time
- ④ It eliminates the need for skilled labor
- ⑤ It restricts workers to repetitive manual tasks

**Passage #40**

*Many things spark envy: ownership, status, health, youth, talent, popularity, beauty. It is often confused with jealousy because the physical reactions are identical. The difference: the subject of envy is a thing (status, money, health etc.). The subject of jealousy is the behavior of a third person. Envy needs two people. Jealousy, on the other hand, requires three: Peter is jealous of Sam because the beautiful girl next door rings him instead. Paradoxically, with envy we direct resentments toward those who are most similar to us in age, career, and residence. We don't envy businesspeople from the century before last. We don't envy millionaires on the other side of the globe. As a writer, I don't envy musicians, managers, or dentists, but other writers. As a CEO, you envy other, bigger CEOs. As a*

*supermodel, you envy more successful supermodels. Aristotle knew this: 'Potters envy potters.'*

**No1. What does the passage identify as the primary triggers of envy?**

- ① Financial successes of unrelated individuals
- ② Behavioral actions of others in social contexts
- ③ Tangible and intangible attributes like status and talent
- ④ Physical possessions of dissimilar groups
- ⑤ Historical achievements of distant figures

**No2. How does the passage distinguish envy from jealousy?**

- ① Envy is emotionally neutral, while jealousy is intense
- ② Envy targets objects or qualities, while jealousy involves a third party's actions
- ③ Envy is socially acceptable, while jealousy is not
- ④ Envy is fleeting, while jealousy is enduring
- ⑤ Envy involves three people, while jealousy involves two

**No3. According to the passage, why do people tend to envy those most similar to themselves?**

- ① Their global success diminishes local achievements
- ② Their unrelated professions inspire admiration
- ③ Their differences in status create aspirational goals
- ④ Their historical context aligns with personal experiences
- ⑤ Their proximity in age, career, or residence makes comparisons relevant

**No4. What does Aristotle's phrase "Potters envy potters" illustrate in the context of the passage?**

- ① Envy arises only in competitive industries
- ② Envy transcends professional boundaries

③ Envy is most intense among peers in similar fields

④ Envy is a universal human trait without focus

⑤ Envy is irrelevant to professional success

**No5. What broader psychological insight does the passage offer about envy's social dynamics?**

① It is driven by admiration for global success

② It fosters collaboration among similar individuals

③ It diminishes when focused on dissimilar individuals

④ It thrives on comparative proximity rather than distant disparities

⑤ It is unrelated to personal or professional context

Passage #	Q1	Q2	Q3	Q4	Q5
20	④	④	③	④	④
21	④	③	②	⑤	③
22	⑤	④	③	③	③
23	③	④	④	③	⑤
24	③	④	④	④	④
29	⑤	③	②	③	③
30	③	④	③	③	③
31	⑤	②	④	④	②
32	④	④	②	③	④
33	③	⑤	④	④	③
34	④	④	④	④	④
35	③	⑤	③	③	④
36	④	⑤	②	②	④
37	③	③	④	③	④
38	③	③	③	③	②
39	②	②	⑤	②	②
40	③	②	⑤	③	④