

Soal nomor 1

INFORMASI SOAL

Sisa Waktu : 00:40:14

Daftar Soal

Ukuran font soal: A A A

Literasi Dalam Bahasa Inggris

<b>Sunny</b> Posted: 04 September 2022, 06:15 PM	School is the place where children start their journey towards a competitive life. However, it seems like it is high time that school authorities should take some steps to control the competition. So, should competition be moderated in schools?
<b>Ardillo_87</b> Posted: 05 September 2022, 07:45 AM	A fish and a bird cannot compete as they have different strengths, and it is the same case with the students.
<b>Mohades_002</b> Posted: 07 September 2022, 06:49 AM	Competition is a part of life, and whether the school or children want it or not, it will always exist. No one can moderate or control competition.
<b>Harish Kumar</b> Posted: 07 September 2022, 09:54 AM	Competition plays a major role in shaping up students' personality. However, too much of it is bad. It often leads to students getting involved in all kinds of wrong things just for the sake of winning. Competition in schools must be moderated so that healthy competition <i>persists</i> among the students.
<b>Lexi_122</b> Posted: 10 September 2022, 05:32 PM	Schools can keep children away from competition for some time but sooner or later children have to face it. Schools and teachers take the responsibility to explain to children the meaning of healthy competition.
<b>Deepa Kaushik</b> Posted: 11 September 2022, 05:32 PM	Competition is one good way to track performance. Only a serious competition can make children understand the value of hard work that leads to success.

(Adapted from <https://www.careerride.com/view/competition-in-schools-should-be-moderated-16658.aspx>).

Who suggested moderating the school competition in order to create a healthy one?

- Mohades\_002
- Lexi\_122
- Ardillo\_87
- Deepa Kaushik
- Harish Kumar

Soal sebelumnya

Ragu-ragu

Soal berikutnya

Soal nomor 2

INFORMASI SOAL

Sisa Waktu : 00:40:05

Daftar Soal

Ukuran font soal: A A A

Literasi Dalam Bahasa Inggris

<b>Sunny</b> Posted: 04 September 2022, 06:15 PM	School is the place where children start their journey towards a competitive life. However, it seems like it is high time that school authorities should take some steps to control the competition. So, should competition be moderated in schools?
<b>Ardillo_87</b> Posted: 05 September 2022, 07:45 AM	A fish and a bird cannot compete as they have different strengths, and it is the same case with the students.
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(Adapted from <https://www.careerride.com/view/competition-in-schools-should-be-moderated-16658.aspx>).

The word "persists" in Harish Kumar's post is closest in meaning to ....

- occurs
- remains
- continues
- prevails
- stays

Soal sebelumnya

Ragu-ragu

Soal berikutnya

Soal nomor 3

INFORMASI SOAL

Sisa Waktu : 00:39:47

Daftar Soal

Ukuran font soal: A A A

Literasi Dalam Bahasa Inggris

<p><b>Sunny</b> Posted: 04 September 2022, 06:15 PM</p>	<p>School is the place where children start their journey towards a competitive life. However, it seems like it is high time that school authorities should take some steps to control the competition. So, should competition be moderated in schools?</p>
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(Adapted from <https://www.careerride.com/view/competition-in-schools-should-be-moderated-16658.aspx>).

What is the tone of the thread regarding the school competition?

- encouraging
- passionate
- objective
- biased
- humorous

Soal sebelumnya

Ragu-ragu

Soal berikutnya

Soal nomor 4

INFORMASI SOAL

Sisa Waktu : 00:39:31

Daftar Soal

Ukuran font soal: A A A

Literasi Dalam Bahasa Inggris

**TEXT 1**

In 2010, researchers estimated that 8 billion kg of plastic entered the ocean in a single year, and that number would sharply increase by 2025. When it enters the ocean, plastic waste disrupts marine ecosystems, travels to central locations, and forms a trash island which can cover an area of more than 1.6 million square km. These plastics never degrade, but rather break up into smaller sizes. They eventually become microplastics that stay in the environment for hundreds of years.

Scientists at the University of California San Diego have invented a new biodegradable material that is designed to replace the commonly used plastics. The material started to biodegrade in seawater within four weeks. The team found that various marine organisms colonize the material and break it into nutrients for *their* consumption.

The research of this new plastic is joined by experts in biology, chemistry, and marine science. They have shown that it is possible to make durable plastics that also can degrade in the ocean. Plastics should not be going into the ocean in the first place. But now, if they do, this new plastic can become food for microorganisms and not harmful trash.

Adapted from: <https://www.sciencedaily.com/releases/2022/09/220922103215.htm>

**TEXT 2**

Plastic is everywhere and important to the growth of many industries, such as packaging, building, and automotive. About 83.5% of consumer products rely on plastic in some ways. Food without plastic packaging would spoil long before it reaches consumers' fridges. PVC pipes made of plastic are an essential building part that reduce leakage and corrosion to conserve water and energy. Plastics make cars dramatically lighter, which increases fuel efficiency.

Researchers have been working to improve the plastic recycling process since it was realized that plastic was harming the environment. Recycling plastic not only helps the environment and reduces trash, but it also creates more jobs. The recycling sector generates up to 30 times more jobs than the common disposal sector. In fact, Tellus Institute reports that over 1.5 million new jobs would be created if the national recycling rate could be increased to 75%.

Modern recycling techniques can transform plastic into more useful products. Some experts have seen the opportunity to make jet fuel from plastic. However, even a simple recycling strategy has commercial benefits. Over 3 million plastic bottles have already been converted into pillow fillers by IHG Hotels & Resorts. Customers are happy to sleep well and use a product that benefits the environment, according to IHG. And it is all thanks to plastic.

(Adapted from: <https://thisisplastics.com/economics/a-web-of-wealth-the-economic-benefits-of-plastics/>)

Which of the following statements is an opinion from Text 1?

- These plastics never degrade, but rather break up into smaller sizes.
- Recycling plastic not only helps the environment and reduces trash, but it also creates more jobs.
- Plastics should not be going into the ocean in the first place.
- They eventually become microplastics that stay in the environment for hundreds of years.
- Customers are happy to sleep well and use a product that benefits the environment.

Soal nomor 5

INFORMASI SOAL

Sisa Waktu : 00:39:10

Daftar Soal

Ukuran font soal: A A A

Literasi Dalam Bahasa Inggris

**TEXT 1**

In 2010, researchers estimated that 8 billion kg of plastic entered the ocean in a single year, and that number would sharply increase by 2025. When it enters the ocean, plastic waste disrupts marine ecosystems, travels to central locations, and forms a trash island which can cover an area of more than 1.6 million square km. These plastics never degrade, but rather break up into smaller sizes. They eventually become microplastics that stay in the environment for hundreds of years.

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Adapted from: <https://www.sciencedaily.com/releases/2022/09/220922103215.htm>

**TEXT 2**

Plastic is everywhere and important to the growth of many industries, such as packaging, building, and automotive. About 83.5% of consumer products rely on plastic in some ways. Food without plastic packaging would spoil long before it reaches consumers' fridges. PVC pipes made of plastic are an essential building part that reduce leakage and corrosion to conserve water and energy. Plastics make cars dramatically lighter, which increases fuel efficiency.

Researchers have been working to improve the plastic recycling process since it was realized that plastic was harming the environment. Recycling plastic not only helps the environment and reduces trash, but it also creates more jobs. The recycling sector generates up to 30 times more jobs than the common disposal sector. In fact, Tellus Institute reports that over 1.5 million new jobs would be created if the national recycling rate could be increased to 75%.

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(Adapted from: <https://thisisplastics.com/economics/a-web-of-wealth-the-economic-benefits-of-plastics/>)

What is the relationship between Texts 1 and 2?

- Text 1 discusses the biodegradable material used in many useful products explained in Text 2.
- Text 1 explains how biodegradable material can help improve the plastic recycling process discussed in Text 2.
- Both texts explain what scientists have done to provide plastics which do not harm the environment.
- Text 2 explains how new plastic material mentioned in Text 1 is recycled to create more jobs.
- Text 2 discusses the plastic recycling process that has been improved by the research findings explained in Text 1.

◀ Soal sebelumnya

Ragu-ragu

Soal berikutnya ▶

Soal nomor 6

INFORMASI SOAL

Sisa Waktu : 00:38:59

Daftar Soal

Ukuran font soal: A A A

Literasi Dalam Bahasa Inggris

**TEXT 1**

In 2010, researchers estimated that 8 billion kg of plastic entered the ocean in a single year, and that number would sharply increase by 2025. When it enters the ocean, plastic waste disrupts marine ecosystems, travels to central locations, and forms a trash island which can cover an area of more than 1.6 million square km. These plastics never degrade, but rather break up into smaller sizes. They eventually become microplastics that stay in the environment for hundreds of years.

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Adapted from: <https://www.sciencedaily.com/releases/2022/09/220922103215.htm>

**TEXT 2**

Plastic is everywhere and important to the growth of many industries, such as packaging, building, and automotive. About 83.5% of consumer products rely on plastic in some ways. Food without plastic packaging would spoil long before it reaches consumers' fridges. PVC pipes made of plastic are an essential building part that reduce leakage and corrosion to conserve water and energy. Plastics make cars dramatically lighter, which increases fuel efficiency.

Researchers have been working to improve the plastic recycling process since it was realized that plastic was harming the environment. Recycling plastic not only helps the environment and reduces trash, but it also creates more jobs. The recycling sector generates up to 30 times more jobs than the common disposal sector. In fact, Tellus Institute reports that over 1.5 million new jobs would be created if the national recycling rate could be increased to 75%.

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(Adapted from: <https://thisisplastics.com/economics/a-web-of-wealth-the-economic-benefits-of-plastics/>)

Based on information from the two texts, which of the following will most likely happen in the future?

- Plastic waste in the ocean is unavoidable.
- It is impossible to preserve customer food without biodegradable plastics.
- Disposing plastic waste into seawater will create more job opportunities.
- Marine organisms can be used to recycle plastics into pillows.
- There is no need to completely ban plastic usage from this world.

Soal nomor 7

INFORMASI SOAL

Sisa Waktu : 00:21:29

Daftar Soal

Ukuran font soal: A A A

Literasi Dalam Bahasa Inggris

**Text 1**

You've been working and saving for decades for just this moment: retirement. Even though you may be ready to stop working full-time, now comes the hard part: letting yourself use your savings, since you no longer will be bringing in that paycheck, which until now has covered your monthly expenses. Making the psychological shift from saver to spender is no small effort for most people.

"Now you have this lump sum and have to draw it down. For some it's almost physically painful," said David John, a senior strategic policy advisor. Unpredictable factors like market performance, life expectancy and health issues make spending your money easier said than done. That's why people may be hesitant to tap their savings because they think, "I have X dollars and it has to last me my whole life, but I have a very uncertain future. So, if I touch that I'm *putting myself at risk*."

Research shows that among retirees with savings, many do not draw down very much, choosing instead to live off fixed sources of funds, such as Social Security or pensions or income from part-time work they take up. A study found that the vast majority of retirees in America still have at least 80% of their savings after two decades in retirement. No doubt this is partly because they are among the last generation of workers to benefit from corporate pensions.

The psychological reluctance to tap one's savings is a factor for most people regardless of their financial condition. It may become more acute for soon-to-be retirees as they face inflation, unstable markets and a lack of pensions, John said. They're trying to figure out who they are now that their primary career is over and figuring out what they can and can't do financially

Adapted from <https://edition.cnn.com/2022/10/03/business/money/spending-savings-in-retirement-psychological-adjustment/index.html>

**Test 2**

It's hard to manage your money well in retirement unless you're realistic about what you have. The first thing to do is to make a budget and sketch out a plan to cover your expenses.

Before retiring, keep track of your spending and regular expenses, like housing, food, health care, etc. Then assess how those expenses might change in retirement (e.g., if you plan to move to a less expensive home or area; and if your insurance costs will be subsidized by your old employer).

You should also consider paying for a child's wedding, buying a car, or taking a major vacation. Then assess what fixed income you will have come in (e.g., Social Security or pension payments). The difference between your expected spending and your fixed income is the amount you will need to draw from your savings.

It would also help to consult with a professional. A financial advisor can help you strategize how to manage and use your money in the years ahead. The one common feeling is that people say they are overwhelmed with all the choices they need to make to live off their savings in retirement. With the different types of accounts many have, the potential for penalties and higher taxes if withdrawals are taken incorrectly and sorting out how their investments may need to shift for retirement income, it can be a lot for a new retiree to get their head around.

Adapted from <https://edition.cnn.com/2022/10/03/business/money/spending-savings-in-retirement-psychological-adjustment/index.html>

What is the main idea of Text 1?

- Life uncertainty is happening among newly retired people in America.

- There are some reasons why retirees use their savings.
- The retirees' financial condition affects how much they are willing to spend their savings.
- Most retirees in America do not use their savings a lot in retirement.
- How the newly retired people spend their savings is quite similar.

[◀ Soal sebelumnya](#)

Ragu-ragu

[Soal berikutnya ▶](#)

Soal nomor 8

INFORMASI SOAL

Sisa Waktu : 00:20:54

Daftar Soal

Ukuran font soal: A A A

Literasi Dalam Bahasa Inggris

**Text 1**

You've been working and saving for decades for just this moment: retirement. Even though you may be ready to stop working full-time, now comes the hard part: letting yourself use your savings, since you no longer will be bringing in that paycheck, which until now has covered your monthly expenses. Making the psychological shift from saver to spender is no small effort for most people.

"Now you have this lump sum and have to draw it down. For some it's almost physically painful," said David John, a senior strategic policy advisor. Unpredictable factors like market performance, life expectancy and health issues make spending your money easier said than done. That's why people may be hesitant to tap their savings because they think, "I have X dollars and it has to last me my whole life, but I have a very uncertain future. So, if I touch that I'm *putting myself at risk*."

Research shows that among retirees with savings, many do not draw down very much, choosing instead to live off fixed sources of funds, such as Social Security or pensions or income from part-time work they take up. A study found that the vast majority of retirees in America still have at least 80% of their savings after two decades in retirement. No doubt this is partly because they are among the last generation of workers to benefit from corporate pensions.

The psychological reluctance to tap one's savings is a factor for most people regardless of their financial condition. It may become more acute for soon-to-be retirees as they face inflation, unstable markets and a lack of pensions, John said. They're trying to figure out who they are now that their primary career is over and figuring out what they can and can't do financially

Adapted from <https://edition.cnn.com/2022/10/03/business/money/spending-savings-in-retirement-psychological-adjustment/index.html>

**Test 2**

It's hard to manage your money well in retirement unless you're realistic about what you have. The first thing to do is to make a budget and sketch out a plan to cover your expenses.

Before retiring, keep track of your spending and regular expenses, like housing, food, health care, etc. Then assess how those expenses might change in retirement (e.g., if you plan to move to a less expensive home or area; and if your insurance costs will be subsidized by your old employer).

You should also consider paying for a child's wedding, buying a car, or taking a major vacation. Then assess what fixed income you will have come in (e.g., Social Security or pension payments). The difference between your expected spending and your fixed income is the amount you will need to draw from your savings.

It would also help to consult with a professional. A financial advisor can help you strategize how to manage and use your money in the years ahead. The one common feeling is that people say they are overwhelmed with all the choices they need to make to live off their savings in retirement. With the different types of accounts many have, the potential for penalties and higher taxes if withdrawals are taken incorrectly and sorting out how their investments may need to shift for retirement income, it can be a lot for a new retiree to get their head around.

Adapted from <https://edition.cnn.com/2022/10/03/business/money/spending-savings-in-retirement-psychological-adjustment/index.html>

Which of the following best restates the second sentence in Paragraph 1 in Text 2?

- Covering all costs is the first thing to plan in relation to budget expenses.

- Preparing a budget and drafting a plan of your costs is the first thing you should carry out.
- Planning and calculating the budget expenses is the first thing to be carried out.
- Drafting your plan that includes your costs should be done first to prepare a good budget.
- Budgeting and planning should be prepared first to be able to pay your costs.

[◀ Soal sebelumnya](#)

Ragu-ragu

[Soal berikutnya ▶](#)

Soal nomor 9

INFORMASI SOAL

Sisa Waktu : 00:20:40

Daftar Soal

Ukuran font soal: A A A

Literasi Dalam Bahasa Inggris

**Text 1**

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"Now you have this lump sum and have to draw it down. For some it's almost physically painful," said David John, a senior strategic policy advisor. Unpredictable factors like market performance, life expectancy and health issues make spending your money easier said than done. That's why people may be hesitant to tap their savings because they think, "I have X dollars and it has to last me my whole life, but I have a very uncertain future. So, if I touch that I'm *putting myself at risk*."

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Adapted from <https://edition.cnn.com/2022/10/03/business/money/spending-savings-in-retirement-psychological-adjustment/index.html>

**Test 2**

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Before retiring, keep track of your spending and regular expenses, like housing, food, health care, etc. Then assess how those expenses might change in retirement (e.g., if you plan to move to a less expensive home or area; and if your insurance costs will be subsidized by your old employer).

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Adapted from <https://edition.cnn.com/2022/10/03/business/money/spending-savings-in-retirement-psychological-adjustment/index.html>

The purpose of Text 2 is to ....

- provide advice for newly retired people on how to manage their money in retirement.

- explain the process of managing your expenses during retirement
- explain how to get a professional financial advisor to manage your savings after you retire
- discuss what newly retired people should do to monitor their expenses
- argue which investment is the best for retirement income.

[◀ Soal sebelumnya](#)

Ragu-ragu

[Soal berikutnya ▶](#)

Soal nomor 10

INFORMASI SOAL

Sisa Waktu : 00:20:29

Daftar Soal

Ukuran font soal: A A A

Literasi Dalam Bahasa Inggris

**Text 1**

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Adapted from <https://edition.cnn.com/2022/10/03/business/money/spending-savings-in-retirement-psychological-adjustment/index.html>

Which of the following statements shows the author's positive attitude toward an investment analyst?

- For some it's almost physically painful," said David John, a senior strategic policy advisor.

- No doubt this is partly because they are among the last generation of workers to benefit from corporate pensions
- They're trying to figure out who they are now that their primary career is over and figuring out what they can and can't do financially
- It's hard to manage your money well in retirement unless you're realistic about what you have.
- A financial advisor can help you strategize how to manage and use your money in the years ahead.

[◀ Soal sebelumnya](#)

Ragu-ragu

[Soal berikutnya ▶](#)

# SIMULASI TES SNBT DARI BPPP KEMENDIKBUD LITERASI DALAM BAHASA INGGRIS

Gabung Latsol Mingguan Gratis

<https://linktr.ee/LatsolBerbagi>

Grup Telegram: <https://t.me/ambislatsol>

Channel Telegram: <https://t.me/latsolberbagi>

1

<b>Sunny</b> Posted: 04 September 2022, 06:15 PM	School is the place where children start their journey towards a competitive life. However, it seems like it is high time that school authorities should take some steps to control the competition. So, should competition be moderated in schools?
<b>Ardillo_87</b> Posted: 05 September 2022, 07:45 AM	A fish and a bird cannot compete as they have different strengths, and it is the same case with the students.
<b>Mohades_002</b> Posted: 07 September 2022, 06:49 AM	Competition is a part of life, and whether the school or children want it or not, it will always exist. No one can moderate or control competition.
<b>Harish Kumar</b> Posted: 07 September 2022, 09:54 AM	Competition plays a major role in shaping up students' personality. However, too much of it is bad. It often leads to students getting involved in all kinds of wrong things just for the sake of winning. Competition in schools must be moderated so that healthy competition <i>persists</i> among the students.
<b>Lexi_122</b> Posted: 10 September 2022, 05:32 PM	Schools can keep children away from competition for some time but sooner or later children have to face it. Schools and teachers take the responsibility to explain to children the meaning of healthy competition.
<b>Deepa Kaushik</b> Posted: 11 September 2022, 05:32 PM	Competition is one good way to track performance. Only a serious competition can make children understand the value of hard work that leads to success.

(Adapted from <https://www.careerride.com/view/competition-in-schools-should-be-moderated-16658.aspx>)

Who suggested moderating the school competition in order to create a healthy one?

- Mohades\_002
- Lexi\_122
- Ardillo\_87
- Deepa Kaushik
- Harish Kumar

## KUNCI JAWABAN

(E)

Harish Kumar

## PEMBAHASAN

Mohades\_002 says that no one can moderate or control competition. B, C and D do not say anything about moderating the school competition.

## 2

The word "persists" in Harish Kumar's post is closest in meaning to ....

- occurs
- remains
- continues
- prevails
- stays

## KUNCI JAWABAN

(C)

continues

## PEMBAHASAN

The meaning of persists is "continues to exist." Therefore, the best answer is C.

## 3

What is the tone of the thread regarding the school competition?

- encouraging
- passionate
- objective
- biased
- humorous

## KUNCI JAWABAN

(C)  
objective

## PEMBAHASAN

The text presents the topic of school competition objectively. There is no bias in the text and it is obvious that the text does not encourage people to do a particular action and it is far from being passionate or humorous. Therefore, the best answer is C.

# 4

## TEXT 1

In 2010, researchers estimated that 8 billion kg of plastic entered the ocean in a single year, and that number would sharply increase by 2025. When it enters the ocean, plastic waste disrupts marine ecosystems, travels to central locations, and forms a trash island which can cover an area of more than 1.6 million square km. These plastics never degrade, but rather break up into smaller sizes. They eventually become microplastics that stay in the environment for hundreds of years.

Scientists at the University of California San Diego have invented a new biodegradable material that is designed to replace the commonly used plastics. The material started to biodegrade in seawater within four weeks. The team found that various marine organisms colonize the material and break it into nutrients for *their* consumption.

The research of this new plastic is joined by experts in biology, chemistry, and marine science. They have shown that it is possible to make durable plastics that also can degrade in the ocean. Plastics should not be going into the ocean in the first place. But now, if they do, this new plastic can become food for microorganisms and not harmful trash.

Adapted from: <https://www.sciencedaily.com/releases/2022/09/220922103215.htm>

## TEXT 2

Plastic is everywhere and important to the growth of many industries, such as packaging, building, and automotive. About 83.5% of consumer products rely on plastic in some ways. Food without plastic packaging would spoil long before it reaches consumers' fridges. PVC pipes made of plastic are an essential building part that reduce leakage and corrosion to conserve water and energy. Plastics make cars dramatically lighter, which increases fuel efficiency.

Researchers have been working to improve the plastic recycling process since it was realized that plastic was harming the environment. Recycling plastic not only helps the environment and reduces trash, but it also creates more jobs. The recycling sector generates up to 30 times more jobs than the common disposal sector. In fact, Tellus Institute reports that over 1.5 million new jobs would be created if the

national recycling rate could be increased to 75%.

Modern recycling techniques can transform plastic into more useful products. Some experts have seen the opportunity to make jet fuel from plastic. However, even a simple recycling strategy has commercial benefits. Over 3 million plastic bottles have already been converted into pillow fillers by IHG Hotels & Resorts. Customers are happy to sleep well and use a product that benefits the environment, according to IHG. And it is all thanks to plastic.

(Adapted from: <https://thisisplastics.com/economics/a-web-of-wealth-the-economic-benefits-of-plastics/>)

Which of the following statements is an opinion from Text 1?

- A These plastics never degrade, but rather break up into smaller sizes.
- B Recycling plastic not only helps the environment and reduces trash, but it also creates more jobs.
- C Plastics should not be going into the ocean in the first place.
- D They eventually become microplastics that stay in the environment for hundreds of years.
- E Customers are happy to sleep well and use a product that benefits the environment.

### **KUNCI JAWABAN**

(C)

Plastics should not be going into the ocean in the first place.

### **PEMBAHASAN**

A, B, D and E are facts.

## **5**

What is the relationship between Texts 1 and 2?

- A Text 1 discusses the biodegradable material used in many useful products explained in Text 2.
- B Text 1 explains how biodegradable material can help improve the plastic recycling process discussed in Text 2.
- C Both texts explain what scientists have done to provide plastics which do not harm the environment.
- D Text 2 explains how new plastic material mentioned in Text 1 is recycled to create more jobs.
- E Text 2 discusses the plastic recycling process that has been improved by the research findings explained in Text 1.

## KUNCI JAWABAN

(C)

Both texts explain what scientists have done to provide plastics which do not harm the environment.

## PEMBAHASAN

A, B, D and E do not contain correct information.

# 6

Based on information from the two texts, which of the following will most likely happen in the future?

- Plastic waste in the ocean is unavoidable.
- It is impossible to preserve customer food without biodegradable plastics.
- Disposing plastic waste into seawater will create more job opportunities.
- Marine organisms can be used to recycle plastics into pillows.
- There is no need to completely ban plastic usage from this world.

## KUNCI JAWABAN

There is no need to completely ban plastic usage from this world.

## PEMBAHASAN

A, B, C and D do not contain correct information.

# 7

## Text 1

You've been working and saving for decades for just this moment: retirement. Even though you may be ready to stop working full-time, now comes the hard part: letting yourself use your savings, since you no longer will be bringing in that paycheck, which until now has covered your monthly expenses. Making the psychological shift from saver to spender is no small effort for most people.

"Now you have this lump sum and have to draw it down. For some it's almost physically painful," said David John, a senior strategic policy advisor. Unpredictable factors like market performance, life expectancy and health issues make spending your money easier said than done. That's why people may be hesitant to tap their savings because they think, "I have X dollars and it has to last me my whole life, but I have a very uncertain future. So, if I touch that I'm *putting myself at risk*."

Research shows that among retirees with savings, many do not draw down very much, choosing instead to live off fixed sources of funds, such as Social Security or pensions or income from part-time work they

take up. A study found that the vast majority of retirees in America still have at least 80% of their savings after two decades in retirement. No doubt this is partly because they are among the last generation of workers to benefit from corporate pensions.

The psychological reluctance to tap one's savings is a factor for most people regardless of their financial condition. It may become more acute for soon-to-be retirees as they face inflation, unstable markets and a lack of pensions, John said. They're trying to figure out who they are now that their primary career is over and figuring out what they can and can't do financially

Adapted from <https://edition.cnn.com/2022/10/03/business/money/spending-savings-in-retirement-psychological-adjustment/index.html>

## Test 2

It's hard to manage your money well in retirement unless you're realistic about what you have. The first thing to do is to make a budget and sketch out a plan to cover your expenses.

Before retiring, keep track of your spending and regular expenses, like housing, food, health care, etc. Then assess how those expenses might change in retirement (e.g., if you plan to move to a less expensive home or area; and if your insurance costs will be subsidized by your old employer).

You should also consider paying for a child's wedding, buying a car, or taking a major vacation. Then assess what fixed income you will have come in (e.g., Social Security or pension payments). The difference between your expected spending and your fixed income is the amount you will need to draw from your savings.

It would also help to consult with a professional. A financial advisor can help you strategize how to manage and use your money in the years ahead. The one common feeling is that people say they are overwhelmed with all the choices they need to make to live off their savings in retirement. With the different types of accounts many have, the potential for penalties and higher taxes if withdrawals are taken incorrectly and sorting out how their investments may need to shift for retirement income, it can be a lot for a new retiree to get their head around.

Adapted from <https://edition.cnn.com/2022/10/03/business/money/spending-savings-in-retirement-psychological-adjustment/index.html>

What is the main idea of Text 1?

- Life uncertainty is happening among newly retired people in America.
- There are some reasons why retirees use their savings.
- The retirees' financial condition affects how much they are willing to spend their savings.
- Most retirees in America do not use their savings a lot in retirement.
- How the newly retired people spend their savings is quite similar.



## KUNCI JAWABAN

(D)

Most retirees in America do not use their savings a lot in retirement.

## PEMBAHASAN

A is wrong because this is only specific information.

B is wrong because there is no information about this in the text.

C is wrong because the information is contrary to the statement in the text.

D is correct because this is what the author wants to say to the readers.

E is wrong because there is no information about this in the text.

## 8

Which of the following best restates the second sentence in Paragraph 1 in Text 2?

- Covering all costs is the first thing to plan in relation to budget expenses.
- Preparing a budget and drafting a plan of your costs is the first thing you should carry out.
- Planning and calculating the budget expenses is the first thing to be carried out.
- Drafting your plan that includes your costs should be done first to prepare a good budget.
- Budgeting and planning should be prepared first to be able to pay your costs.

## KUNCI JAWABAN

(B)

Preparing a budget and drafting a plan of your costs is the first thing you should carry out.

## PEMBAHASAN

A, C, D and E have a different meaning from the sentence in the text.

## 9

The purpose of Text 2 is to ....

- provide advice for newly retired people on how to manage their money in retirement.
- explain the process of managing your expenses during retirement
- explain how to get a professional financial advisor to manage your savings after you retire
- discuss what newly retired people should do to monitor their expenses
- argue which investment is the best for retirement income.

## **KUNCI JAWABAN**

(A)

provide advice for newly retired people on how to manage their money in retirement.

## **PEMBAHASAN**

B, C, D and E are not explained in the text.

# **10**

Which of the following statements shows the author's positive attitude toward an investment analyst?

- For some it's almost physically painful," said David John, a senior strategic policy advisor.
- No doubt this is partly because they are among the last generation of workers to benefit from corporate
- They're trying to figure out who they are now that their primary career is over and figuring out what they do financially
- It's hard to manage your money well in retirement unless you're realistic about what you have.
- A financial advisor can help you strategize how to manage and use your money in the years ahead.

## **KUNCI JAWABAN**

(E)

A financial advisor can help you strategize how to manage and use your money in the years ahead.

## **PEMBAHASAN**

A only mentions who David is, i.e. a senior strategic policy advisor. B, C and D do not talk about an investment analyst.

## **YUK GABUNG LATSOL MINGGUAN GRATIS!**

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