



UTM
UNIVERSITI TEKNOLOGI MALAYSIA

Sekolah Pendidikan
Profesional dan
Pendidikan
Berterusan
(SPACE)

**FINAL EXAMINATION / PEPERIKSAAN AKHIR
SEMESTER I – SESSION 2022 / 2023
PROGRAM KERJASAMA**

COURSE CODE : UHLB1032 / ULAB1032
KOD KURSUS

COURSE NAME : INTRODUCTORY ACADEMIC ENGLISH
NAMA KURSUS

YEAR / PROGRAMME : 1 – ALL PROGRAMMES / 1 – SEMUA PROGRAM
TAHUN / PROGRAM

DURATION : 2 HOURS / 2 JAM
TEMPOH

DATE : DECEMBER / DISEMBER 2022
TARIKH

INSTRUCTION :
ARAHAN

i) Answer **ALL** questions in the spaces given.

(Jawab **SEMUA** soalan dalam ruangan yang disediakan).

ii) Candidates are required to follow all instructions given by the examination invigilator.

(Calon dikehendaki mematuhi semua arahan daripada penyelia peperiksaan).

You are required to write your name and your lecturer's name on your answer script
Pelajar dikehendaki tuliskan nama dan nama pensyarah pada skrip jawapan

NAME / NAMA PELAJAR	:
I.C NO. / NO. K/PENGENALAN	:
YEAR / PROGRAMME TAHUN / PROGRAM	:
COLLEGE NAME NAMA KOLEJ	:
LECTURER'S NAME NAMA PENSYARAH	:

This examination paper consists of 13 pages including the cover
Kertas soalan ini mengandungi 13 muka surat termasuk kulit hadapan



UTM
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School of
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PUSAT PRGORAM KERJASAMA

PETIKAN DARIPADA PERATURAN AKADEMIK ARAHAN AM – PENYELEWENGAN AKADEMIK

1. SALAH LAKU SEMASA PEPERIKSAAN

1.1. Pelajar tidak boleh melakukan mana-mana salah laku peperiksaan seperti berikut :-

- 1.1.1. memberi dan/atau menerima dan/atau memiliki sebarang maklumat dalam bentuk elektronik, bercetak atau apa jua bentuk lain yang tidak dibenarkan semasa berlangsungnya peperiksaan sama ada di dalam atau di luar Dewan/Bilik Peperiksaan melainkan dengan kebenaran Ketua Pengawas; atau
- 1.1.2. menggunakan maklumat yang diperoleh seperti di atas bagi tujuan menjawab soalan peperiksaan; atau
- 1.1.3. menipu atau cuba untuk menipu atau berkelakuan mengikut cara yang boleh ditafsirkan sebagai menipu semasa berlangsungnya peperiksaan; atau
- 1.1.4. lain-lain salah laku yang ditetapkan oleh Universiti (seperti membuat bising, mengganggu pelajar lain, mengganggu Pengawas menjalankan tugasnya).

2. HUKUMAN SALAH LAKU PEPERIKSAAN

2.1. Sekiranya pelajar didapati telah melakukan pelanggaran mana-mana peraturan peperiksaan ini, setelah diperakukan oleh Jawatankuasa Peperiksaan Fakulti dan disabitkan kesalahannya, Senat boleh mengambil tindakan dari mana-mana satu yang berikut :-

- 2.1.1. memberi markah SIFAR (0) bagi keseluruhan keputusan peperiksaan kursus yang berkenaan (termasuk kerja kursus); atau
 - 2.1.2. memberi markah SIFAR (0) bagi semua kursus yang didaftarkan pada semester tersebut.
- 2.2. Jawatankuasa Akademik Fakulti boleh mencadangkan untuk diambil tindakan tatatertib mengikut peruntukan Akta Universiti dan Kolej Universiti, 1971, Kaedah-kaedah Universiti Teknologi Malaysia (Tatatertib Pelajar-pelajar), 1999 bergantung kepada tahap kesalahan yang dilakukan oleh pelajar.
- 2.3. Pelajar yang didapati melakukan kesalahan kali kedua akan diambil tindakan seperti di perkara dan dicadang untuk diambil tindakan tatatertib mengikut peruntukan Akta Universiti dan Kolej Universiti, 1971, Kaedah-kaedah Universiti Teknologi Malaysia (Tatatertib Pelajar-pelajar), 1999.

SECTION A: READING COMPREHENSION

Text I (35 marks)

Read the text carefully and answer all the questions that follow.

- I Reports from the Insolvency Department showed that 41 Malaysians are declared bankrupt every day, with the majority being below the age of 30. Those in serious financial trouble are welcome to seek help from the Credit Management and Counselling Agency for advice or debt restructuring. According to this agency, more than 50 per cent of those seeking financial counseling assistance comprise those below the age of 40. Although government agencies provide clues to the reasons for youths facing financial difficulties, there is a lack of information on the profile of young working Malaysians of the general population regarding their financial knowledge and credit card management. This article aims to provide a baseline to understand credit card debts and to suggest ways for good credit card management among young working Malaysians.
- II Credit cards are a source of convenience but a major cause of financial problems as well. The ubiquitous credit card is the most hassle-free way of obtaining credit. Many youths are unaware that the interest charged makes a credit card one of the most expensive loans available. Misuse of credit cards has led to financial problems especially involving those who failed to settle their credit card bills. They also have the tendency to spend beyond their means. Misusing a credit card is one of the quickest ways to become bankrupt. Bankruptcy due to credit card debt among young working Malaysians has increased significantly over the past few years.
- III Other than that, banks keep a close eye on the credit card business and **employ** aggressive marketing strategies, as profits from credit card charges far outweigh any other forms of lending. Based on a survey, out of 39 per cent of the respondents who had credit cards, 34 per cent said they had credit cards due to aggressive marketing by the banks. Hence, increased spending using credit cards has stimulated the country's economy. However, out-of-control purchasing using credit cards among young working Malaysians might result in an economic slowdown, which is faced by many developed nations in the long run.
- IV Unlike a term loan which the principal reduces with every repayment, a credit card accumulates more debt, and the minimum repayment increases despite the interest rate remaining the same. **Blowing one credit card and applying for another one with another bank spells double trouble.** Additionally, obtaining a loan from another bank will be difficult once the consumer's credit history is **marred**. Bank Negara's credit bureau, the Central Credit Reference Information System (CCRIS), keeps a record of the number of loans and late repayments. Banks refer to CCRIS when reviewing credit applications.

- V To educate the youths on good credit card management, young working Malaysians need to be aware that banks are not their best friends. When banks benefit, it does not mean they receive the benefits as well because they are the bank's customers, not shareholders. Banks employ various marketing strategies with the aim to persuade cardholders to spend money because the interest rate creates **revenue** for the banks. The bank's marketing role is to make money, but it is the youths' responsibility to educate themselves with proper credit management and control.
- VI Young working Malaysians should also arm themselves with the knowledge of what constitutes a bad debt and what constitutes a sensible debt. Putting oneself into debt over depreciating **assets** is a terrible mistake. Under financial pressure, houses under loan can be sold, but not cars. Cars depreciate in value, so their associated loans should be short-term. A small down payment and a long-term loan put the vehicle at risk of negative equity, which means that the loan outstanding is much more than the car's value. Understanding how the cost of credit works could prevent youths from falling into debt. For example, a hire-purchase interest rate is often advertised on a fixed, no-rest basis. Young Malaysians should understand that they should not take this rate at face value; the actual effective annual rate is much higher.
- VII Nevertheless, youths need to know the difference between needs and desires as that could assist in prudent spending. Debts to **fund** consumptive behaviours are damaging. Young cardholders need to identify the purpose of the card. Credit cards should be strictly used not to carry so much cash around. Swiping the cards should equate to spending the money that one has, not the money that one is going to earn. **If young Malaysians live out of their future income, the compounded interest on their unpaid balance will snowball in the same way as borrowing from loan sharks.** Buying unaffordable items signals that spending patterns need to be assessed.
- VIII Credit cards are useful during an emergency when a large amount of money is needed urgently and immediately. However, if a lot of credit is tied down in purchases, the remaining credit might not be sufficient to cover emergencies. Young working Malaysians should adopt savings goals and life goals to check overspending. It involves putting money aside such as for emergencies, making big purchases, investments or retirement. One of the survey findings shows that 30 per cent of the youths had no savings whatsoever. As for those who had savings, their **current** savings could sustain them for four months if they were out of a job. Thus, savings are a critical component of financial life.
- IX In conclusion, many young working Malaysians lack knowledge of managing their credit card **adequately**. Without the right knowledge, they are easily manipulated and influenced by advertisements, and financial marketing agents. To ensure effective credit card management

among Malaysian youths, there is a need to educate them on financial matters. For young Malaysians just beginning their working lives, such educational activities can provide the basic tools for budgeting and saving so that expenses and debt can be kept under control.

Adapted from: <https://bettermoneyhabits.bankofamerica.com/en/debt/credit-card-debt-management>

AI Match the main ideas with the corresponding paragraphs. Write the paragraph number in the spaces provided.

Main Idea	Paragraph
Young working Malaysians need to know about debts.	
Misuse of credit cards could lead to financial problems.	
Young Malaysians should practice saving.	
Youths must be conscious of banks' purpose to market their credit cards.	
Youths should only swipe their credit cards when they have the money to spend.	

(5 x 1m= 5 marks)

All Answer the following questions based on the above text.

1. What is the central idea of the text?

(1 mark)

2. What is the consequence if a young working Malaysian fail to settle his credit card bill?

(1 mark)

3. Why do banks employ various marketing strategies in their credit card business?

i) _____

ii) _____

(2 marks)

4. **Blowing one credit card and applying for another one with another bank spells double trouble.** In Paragraph IV, what do you understand from this statement?

(2 marks)

5. To study a newly employed young Malaysian financial status, where do banks refer to before approving his credit card application?

(1 mark)

6. How does a car be at risk of negative equity?

(2 marks)

7. What does it take to assist a young working Malaysian to practice prudent spending?

(1 mark)

8. **If young Malaysians live out of their future income, the compounded interest on their unpaid balance will snowball in the same way as borrowing from loan sharks.** (Paragraph VII)
What can be inferred from this sentence?

(2 marks)

9. a) Will a youth who did a lot of purchases using a credit card have enough credit when he needs money during urgent situations?
Yes () No () (1 mark)

b) Provide an example to support your answer.

(1 mark)

10. Based on text 1, list TWO ways for young working Malaysians to practice good credit card management.

i) _____

ii) _____

(2 x 1m = 2 marks)

All State whether each of the following statements is TRUE (T) or FALSE (F).

1. Among all the loans available, the interest rate charged on credit cards is the most expensive one. []
2. Obtaining a credit card is one of the easiest ways to get a loan. []
3. There is a low percentage of youths who had credit cards due to the persuasion of financial marketing agents. []
4. Although the interest rate of a credit card remains the same, the minimum repayment continues to rise and accumulate more debt. []
5. Financial institutions are responsible to educate the youth on proper credit management. []
6. Cars under loan cannot be sold. []
7. A youth needs to reassess his expenditure patterns when he likes to buy expensive items beyond control. []

(7 x 1m = 7 marks)

AIV Circle the correct option that explains the meaning of each underlined word in the following sentences.

1. Other than that, banks keep a close eye on the credit card business and employ aggressive marketing strategies, as profits from credit card charges far outweigh any other forms of lending.
A. hire
B. utilise
2. Additionally, obtaining a loan from another bank will be difficult once the consumer's credit history is marred.
A. tarnished
B. damaged
3. Banks employ various marketing strategies with the aim to persuade cardholders to spend money because the interest rate creates revenue for the banks.
A. profit
B. salary
4. Putting oneself into debt over depreciating assets is a terrible mistake.
A. resources
B. properties
5. Debts to fund consumptive behaviours are damaging.
A. finance
B. subsidise
6. As for those who had savings, their current savings could sustain them for four months if they were out of a job.
A. recent
B. existing
7. In conclusion, many young working Malaysians lack knowledge of managing their credit card adequately.
A. effectively
B. sufficiently

(7 x 1m = 7 marks)

Text II (15 marks)

Read the text carefully and answer all the questions that follow.

- I Ebola virus disease (EVD) first appeared in two simultaneous outbreaks in 1976 in Nzara, South Sudan and Yambuku, Democratic Republic of Congo. The latter is a village near the Ebola River, from which the disease takes its name.
- II EVD, formerly known as Ebola haemorrhagic fever, is severe and often deadly to humans, with the average fatality rate from 50 to 90 per cent. While the first EV outbreak occurred primarily in remote villages in Central and West Africa, the most recent outbreak involved major urban and rural areas. EVD is a severe acute viral illness characterised by the sudden onset of fever, intense weakness, muscle pain, headache and sore throat. In addition to these earlier symptoms, the patients too will suffer vomiting, diarrhoea, rash, impaired kidney and liver function, and in some cases, internal and external bleeding.
- III The disease may be transmitted from wild animals to humans. Fruit bats of the Pteropodidae family are considered to be the natural hosts of the Ebola virus, though a person may become infected by coming into contact with any infected animal. Infections from handling sick or dead chimpanzees, gorillas, monkeys, fruit bats, forest antelope and porcupines have all been documented.
- IV Ebola can spread in a community through human-to-human transmission. Infection results from contact with an infected person's blood or bodily fluids. Infection may also occur through contact with environments contaminated with such fluids. Burial ceremonies in which mourners have direct contact with the deceased body can also play a role in the transmission of Ebola. People are infectious as long as their blood and secretions contain the virus. Healthcare and laboratory workers are at risk if strict precautions are not observed, as they are in close contact with the patients and their bodily fluids. It is recommended that laboratory staff treat samples from EVD patients as an extreme biohazard risk and take the necessary precautions. As yet, no vaccine for EVD is available.

Year	Country	Ebola virus species	Case	Death	Fatality Percentage
2012	Democratic Republic of Congo*	Bundibugyo	57	29	51%
2012	Uganda	Sudan	24	17	71%
2007	Uganda	Bundibugyo	149	37	25%
2007	Democratic Republic of Congo*	Zaire	264	187	71%
2005	Democratic Republic of Congo*	Zaire	12	10	83%
2004	Sudan	Sudan	17	7	41%
2003	Democratic Republic of Congo*	Zaire	143	128	90%
1995	Democratic Republic of Congo*	Zaire	315	254	81%
1976	Sudan	Sudan	284	151	53%
1976	Democratic Republic of Congo*	Zaire	318	280	88%

*Then called the Republic of Zaire

Table 1: Chronology of the Ebola Virus Disease Outbreaks

Adapted from: www.WHO.int

1. Where did the Ebola disease get its name from?

(1 mark)

2. Why is the Ebola virus disease considered dangerous?

(2 marks)

3. Where did the epidemic start?

(2 marks)

4. List **FOUR** symptoms of the Ebola virus disease.

- i) _____
- ii) _____
- iii) _____
- iv) _____

(4 x 1/2m = 2 marks)

5. How does this disease spread?

(2 marks)

6. How does Ebola spread among humans?

(2 marks)

7. Based on Table 1, which of the following statement is **TRUE**? Circle your answer.

- A. The Sudan virus species recorded fewer fatality percentage in Sudan than in Uganda.
- B. The first outbreak of Ebola in 1976 killed 431 people in Sudan and the Democratic Republic of Congo.
- C. The Bundibugyo virus species recorded higher cases in the Democratic Republic of Congo than in Uganda.

(2 marks)

8. Based on Table 1, which of the following statement is **FALSE**? Circle your answer.

- A. More people were killed by the Ebola virus in 2005 than in 2012.
- B. The Democratic Republic of Congo was the country most affected by Ebola.
- C. In 2007, the Ebola virus killed 224 people in Uganda and the Democratic Republic of Congo.

(2 marks)

SECTION B: WRITING (10 marks)

Situation:

The increasing number of Instagram users worldwide year after year makes the photo-sharing application, an extremely attractive and effective marketing site for brands. As it stands, it is one of the most popular social media platforms in the world and also one that consumers spend the most time every day.

Task:

Study the bar chart below and write the introduction, analysis and conclusion under the headings given.

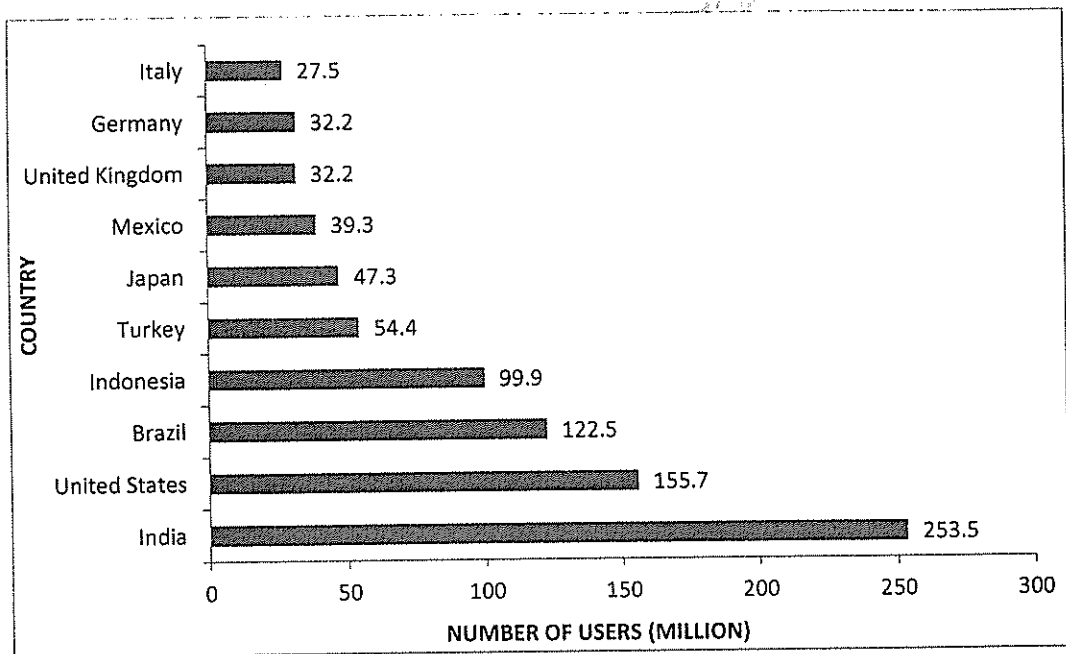


Figure 1 : Instagram Users by Country in 2022

Adapted from : <https://www.oberlo.com/statistics/instagram-users-by-country>

1.0 Introduction

(2 marks)

2.0 Analysis

2.1 Analyse the countries of Instagram users.

(2 marks)

2.2 Compare the number of Instagram users in the United Kingdom and Germany.

(2 marks)

2.3 Compare the number of Instagram users for Indonesia and Italy.

(2 marks)

3.0 Conclusion

Provide a conclusion by summarising the analysis.

(2 marks)

END OF QUESTION PAPER