

大学英语四级考试系列教程

丛书主编 蒋林

大学英语

四级 考试全真模拟

试题集

主 编 金骆彬

- ★最真实的考试环境
- ★最新真题与模拟试卷的完美结合
- ★最详细的答案解析，极具权威性、实用性和前瞻性



南京大学出版社

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总 序

为了满足国家对人才培养的需求,适应新形势下高等教育的发展,教育部出台了一系列举措,修订并完善我国大学英语的教学目标。教育部为此在 1986 年制定并实施了最早的《大学英语教学大纲》(简称《教学大纲》),把大学英语教学的目标设定为:“培养学生具有较强的阅读能力和一定的听、说、读、写、译能力,使他们能用英语交流信息。大学英语教学应帮助学生打下扎实的语言基础,掌握良好的语言学习方法,提高文化素养。”2004 年教育部进一步修订了教学大纲(即《大学英语课程教学要求》,简称《课程要求》),明确了大学英语的教学目标,即“培养学生英语综合应用能力,特别是听说能力,使他们在今后的工作和社会交往中能用英语有效地进行口头和书面的信息交流,同时增强其自主学习能力、提高其综合文化素养,以适应我国经济发展和国际交流的需要”。

众所周知,大学英语四、六级考试历来与大学英语教学相伴相生,是实现教育部对大学英语设定的教学目标的有力保证,其存在的目的便是为了推动《大学英语教学大纲》的贯彻执行,对大学生的英语能力进行客观、准确的测量,提高我国大学英语课程的教学质量。该标准化考试筹备于 1986 年,实施于 1987 年,由国家教育部高等教育司主持并委托“全国大学英语四、六级考试委员会”(1993 年前名为“大学英语四、六级标准化考试设计组”)负责设计、组织、管理与实施。随着 2004 年《课程要求》的出台,大学英语四、六级考试随之进行了配套调整,于 2005 年 2 月颁布了《全国大学英语四、六级考试改革方案》,从考试内容到题型设计均进行了重大调整,即取消了词汇和语法的单独考查,增加了听力和阅读的比重。接着,教育部在 2007 年正式下发了修订后的《课程要求》。改革后的四、六级考试经过几年的推行后,全国大学英语四、六级考试委员会于 2013 年 8 月又对四、六级考试的试卷结构和测试题型作了局部调整。调整后的四级与六级考题的试卷结构和测试题型完全一致,不再像以往那样在个别题型上有所区别。

就考试内容而言,如今的四、六级考题仍然由四部分组成,即写作、听力、阅读与翻译,听力与阅读仍然是考查的重点。此外,四、六级考题还加强了对主观题的考查力度,取消了完形填空和句子翻译,增加了长篇阅读和段落翻译等。由此可以看出,如今的四、六级考试更加侧重于考查考生的语言输入与输出能力,弱化语法与词汇的直接测试,愈加强调考生的英语综合应用能力。这些变革与《课程要求》的教学目标一脉相承,既是时代的召唤,也是历史的必然。

正是在这样的背景之下,我们推出了这套“大学英语四级考试系列教程”,在编写思路和题型设计上与调整后的大学英语四级考试保持一致。“大学英语四级考试系列教程”由四册书组成:《大学英语四级听力教程》、《大学英语四级作文与翻译教程》、《大学英语四级阅读教程》和《大学英语四级考试全真模拟试题集》。大学英语教学改革旨在提高学生的英语实际运用能力,大学英语四、六级考试则是为了检测和评估考生的真实水平,两者之间相辅相成,并不矛盾。我们编写的目的也在于此,希望考生通过本系列丛书,达到以练助教、以考促练、



以练助学的效果,既能在考试时顺利过关,也能提高自身的英语综合应用能力。

“大学英语四级考试系列教程”紧扣《大学英语课程教学要求》和最新的《大学英语四级考试样卷》的精神,全面、系统地解析了大学英语四级考试的全部题型,考生通过本系列丛书能尽快适应新的考试内容和题型特点,迅速掌握解题技巧和方法。本系列丛书采取讲练结合的方式,在精讲的基础上设计了大量的练习;同时,为了应对新的四级考试的所有题型,辅导丛书均包括了两部分内容:一是对题型的解读与应试策略,二是习题演练与详解,方便考生通过每种题型的专项训练,实现综合应用能力的快速突破,从而从容地应对大学英语四级等相关考试。

与同类辅导丛书相比,我们这套丛书体现了如下编写特点:

(1) 可信度高,针对性强。本系列丛书以最新的《大学英语课程教学要求》所规定的大学英语基础阶段词汇为依据,以2013年8月全国大学英语四、六级考试委员会发布的《大学英语四级考试改革样卷》为指导,直接针对改革后的新的四级考试,所选材料在题型设计、题量、难易程度和题材选择上力求与真题高度一致,为考生创造一个真实的考试氛围。

(2) 内容丰富,选材典型。本系列丛书以最新的四级考试题型为依据,从国内外的优秀试题和出版物中广泛收集、精心挑选题目,旨在为考生提供题材多样、符合命题趋势的强化训练资料。

(3) 注重解题思路和解题技巧。根据四级考试的新题型,本系列丛书分册讲解了四级考试的各类题型特点和应试策略,思路明晰,分析透彻,同时注意帮助考生拓展自己的解题思路,达到举一反三的效果。

(4) 专项训练和综合模拟相结合。本系列丛书按考试题型分册,内容上各有侧重,既有专项能力提高系列,也有考前冲刺综合模拟系列。每册内容既相互关联,又各自独立。每册均配有大量的练习及答案详解。考生可以根据本人的实际情况,挑选自己知识的薄弱环节重点训练、各个击破,也可以全面提升自己的应试水平和综合应用能力。

本系列丛书的编者为长期从事大学英语教学与四、六级考试培训的专家和一线骨干教师,有丰富的教学实践、理论研究与考试指导的经验。作为正常课堂教学的补充,希望本系列丛书能帮助考生熟悉并掌握四级考试新题型,在平时的训练中打好语言基础,提高自己的英语综合应用能力,达到《课程要求》的培养目标,顺利通过四级考试。

蒋 林

2014年4月23日于浙江师范大学

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2013 年 12 月大学英语四级考试真题(第一套)

Part I Writing(30 minutes)

Directions: For this part, you are allowed 30 minutes to write an essay based on the picture below. You should start your essay with a brief account of **the impact of the Internet on the way people communicate** and then **explain whether electronic communication can replace face-to-face contact**. You should write at least 120 words but no more than 180 words. Write your essay on **Answer Sheet 1**.



"Dear Andy—How are you? Your mother and I are fine. We both miss you and hope you are doing well. We look forward to seeing you again the next time your computer crashes and you come downstairs for something to eat. Love, Mom and Dad."

注意:此部分试题请在答题卡 1 上作答。

Part II Listening Comprehension(30 minutes)

Section A

Directions: In this section, you will hear 8 short conversations and 2 long conversations. At the end of each conversation, one or more questions will be asked about what was said. Both the conversation and the questions will be spoken only once. After each question there will be a pause. During the pause, you must read the four choices marked A), B), C) and D), and decide which is the best answer. Then mark the corresponding letter on **Answer Sheet 1** with a single line through the center.



注意:此部分试题请在答题卡 1 上作答。

1. A) Go to a place he has visited. B) Make her own arrangements.
C) Consult a travel agency. D) Join in a package tour.
2. A) They are on a long trip by car.
B) They are stuck in a traffic jam.
C) They are used to getting up early.
D) They are tired of eating out at night.
3. A) He is a person difficult to deal with.
B) He dislikes any formal gathering.
C) He is unwilling to speak in public.
D) He often keeps a distance from others.
4. A) Work in another department.
B) Pursue further education.
C) Recruit graduate students.
D) Take an administrative job.
5. A) He would not be available to start the job in time.
B) He is not quite qualified for the art director position.
C) He would like to leave some more time for himself.
D) He will get his application letter ready before May 1st.
6. A) Cleaner. B) Mechanic. C) Porter. D) Salesman.
7. A) Request one or two roommates to do the cleaning.
B) Help Laura with her term paper due this weekend.
C) Get Laura to clean the department herself this time.
D) Ask Laura to put off the cleaning until another week.
8. A) A problem caused by the construction.
B) An accident that occurred on the bridge.
C) The building project they are working on.
D) The public transportation conditions.

Questions 9 to 11 are based on the conversation you have just heard.

9. A) To look for a job as a salesperson.
B) To have a talk with Miss Thompson.
C) To place an order for some products.
D) To complain about a faulty appliance.
10. A) The person in charge is not in the office.
B) The supplies are out of stock for the moment.
C) They failed to reach an agreement on the price.
D) The company is re-cataloguing the items.



11. A) 0743, 12536 extension 15. B) 0734, 21653 extension 51.
C) 0734, 38750 extension 15. D) 0743, 62135 extension 51.

Questions 12 to 15 are based on the conversation you have just heard.

12. A) Since he found a girlfriend.
B) Since he took to heavy smoking.
C) Since he began to exercise regularly.
D) Since he started to live on his own.
13. A) He is getting too fat. B) He smokes too much.
C) He doesn't eat vegetables. D) He doesn't look well at all.
14. A) They are overweight for their age.
B) They are respectful to their parents.
C) They are still in their early twenties.
D) They dislike doing physical exercise.
15. A) To quit smoking. B) To reduce his weight.
C) To find a girlfriend. D) To follow her advice.

Section B

Directions: *In this section, you will hear 3 short passages. At the end of each passage, you will hear some questions. Both the passage and the questions will be spoken only once. After you hear a question, you must choose the best answer from the four choices marked A), B), C) and D). Then mark the corresponding letter on **Answer Sheet 1** with a single line through the center.*

注意:此部分试题请在答题卡 1 上作答。

Passage One

Questions 16 to 19 are based on the passage you have just heard.

16. A) They have destroyed several small towns.
B) They will soon spread to San Francisco.
C) They have injured many residents.
D) They are burning out of control.
17. A) They have been hospitalized.
B) They have got skin problems.
C) They were choked by the thick smoke.
D) They were poisoned by the burning chemicals.
18. A) It failed because of a sudden rocket explosion.
B) It has been re-scheduled for a midday takeoff.
C) It has been canceled due to technical problems.



- D) It was delayed for eleven hours and thirty minutes.
19. A) They made frequent long-distance calls to each other.
B) They illegally used government computers in New Jersey.
C) They were found to be smarter than computer specialists.
D) They were arrested for stealing government information.

Passage Two

Questions 20 to 22 are based on the passage you have just heard.

20. A) Peaceful. B) Considerate.
C) Generous. D) Cooperative.
21. A) Someone dumped the clothes left in the washer and dryer.
B) Someone broke the washer and dryer by overloading them.
C) Mindy Lance's laundry blocked the way to the laundry room.
D) Mindy Lance's threatened to take revenge on her neighbors.
22. A) Asking the neighborhood committee for help.
B) Limiting the amount of laundry for each wash.
C) Informing the building manager of the matter.
D) Installing a few more washers and dryers.

Passage Three

Questions 23 to 25 are based on the passage you have just heard.

23. A) She is both a popular and a highly respected author.
B) She is the most loved African novelist of all times.
C) She is the most influential author since the 1930s.
D) She is the first writer to focus on the fate of slaves.
24. A) The Book Critics Circle Award.
B) The Nobel Prize for literature.
C) The Pulitzer Prize for fiction.
D) The National Book Award.
25. A) She is a relative of Morrison's.
B) She is a slave from Africa.
C) She is a skilled storyteller.
D) She is a black woman.

Section C

Directions: In this section, you will hear a passage three times. When the passage is read for the first time, you should listen carefully for its general idea. When the passage is read for the second time, you are required to fill in the blanks with the exact words you have just heard. Finally, when the passage is read for



the third time, you should check what you have written.

注意:此部分试题请在答题卡 1 上作答。

Many college students today own personal computers that cost anywhere from \$1,000 to perhaps \$5,000 or more. 26, it is not uncommon for them to purchase 27 costing another several hundred dollars. Twenty years ago, computers were 28, but they were very large and extremely expensive. Few, if any, 29 purchased computers for home use. Over the years, the price of the “guts” of a computer—its memory—has declined to less than a thousandth of the price per unit of memory that prevailed twenty years ago. This is the main reason why computers cost so much less today than they used to. Moreover, 30 improvements have made it possible to 31 memory circuitry that is small enough to fit into the portable personal computers that many of us own and use. 32, as the price of computation has declined the average consumer and business have spent more on purchasing computers.

33, improved agricultural technology, hybrid(杂交) seeds, 34 animal breeding, and so on have vastly increased the amount of output a typical farmer can produce. The prices of goods such as meats and grains have fallen sharply relative to the prices of most other goods and services. As agricultural prices have fallen, many households have decreased their total expenses on food. Even though the 35 of a product purchased generally increases when its price falls, total expenses on it may decline.

Part III Reading Comprehension(40 minutes)

Section A

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

Questions 36 to 45 are based on the following passage.

To get a sense of how women have progressed in science, take a quick tour of the physics department at the University of California, Berkeley. This is a storied place, the 36 of some of the most important discoveries in modern science—starting with Ernest Lawrence’s invention of the cyclotron(回旋加速器) in 1931. A generation ago, female



faces were 37 and, even today, visitors walking through the first floor of LeConte Hall will see a full corridor of exhibits 38 the many distinguished physicists who made history here, 39 all of them white males.

But climb up to the third floor and you'll see a 40 display. There, among the photos of current faculty members and students, are portraits of the 41 head of the department, Marjorie Shapiro and four other women whose research 42 everything from the mechanics of the universe to the smallest particles of matter. A sixth woman was hired just two weeks ago. Although they're still only about 10 percent of the physics faculty, women are clearly a presence here. And the real 43 may be in the smaller photos to the right: graduate and undergraduate students, about 20 percent of them female. Every year Berkeley sends its fresh female physics PhDs to the country's top universities. That makes Shapiro optimistic, but also 44. "I believe things are getting better," she says, "but they're not getting better as 45 as I would like."

注意:此部分试题请在答题卡2上作答。

- | | |
|-----------------|---------------|
| A) circumstance | B) confidence |
| C) covers | D) current |
| E) deals | F) different |
| G) exposing | H) fast |
| I) honoring | J) hope |
| K) presently | L) rare |
| M) realistic | N) site |
| O) virtually | |

Section B

Directions: *In this section, you are going to read a passage with ten statements attached to it. Each statement contains information given in one of the paragraphs. Identify the paragraph from which the information is derived. You may choose a paragraph more than once. Each paragraph is marked with a letter. Answer the questions by marking the corresponding letter on Answer Sheet 2.*

Is College a Worthy Investment?

- A) Why are we spending so much money on college? And why are we so unhappy about it? We all seem to agree that a college education is wonderful, and yet strangely we worry when we see families investing so much in this supposedly essential good. Maybe it's time to ask a question that seems almost sacrilegious(大不敬的): Is all this investment in college education really worth it?
- B) The answer, I fear, is that it's not. For an increasing number of kids, the extra time



and money spent pursuing a college diploma will leave them worse off than they were before they set foot on campus.

- C) For my entire adult life, an education has been the most important thing for middle-class households. My parents spent more educating my sister and me than they spent on their house, and they're not the only ones ... and, of course, for an increasing number of families, most of the cost of their house is actually the cost of living in a good school district. Questioning the value of a college education seems a bit like questioning the value of happiness, or fun.
- D) The average price of all goods and services has risen about 50 percent. But the price of a college education has nearly doubled in that time. Is the education that today's students are getting twice as good? Are new workers twice as smart? Have they become somehow massively more expensive to educate?
- E) Perhaps a bit. Richard Vedder says, "I look at the data, and I see college costs rising faster than inflation up to the mid-1980s by 1 percent a year. Now I see them rising 3 to 4 percent a year over inflation. What has happened? The federal government has started dropping money out of airplanes." Aid has increased, subsidized(补贴的) loans have become available, and "the universities have gotten the money." Economist Bryan Caplan, who is writing a book about education, agrees: "It's a giant waste of resources that will continue as long as the subsidies continue."
- F) Promotional literature for colleges and student loans often speaks of debt as an "investment in yourself." But an investment is supposed to generate income to pay off the loans. More than half of all recent graduates are unemployed or in jobs that do not require a degree, and the amount of student-loan debt carried by households has increased more than five times since 1999. These graduates were told that a diploma was all they needed to succeed, but it won't even get them out of the spare bedroom at Mom and Dad's. For many, the most visible result of their four years is the loan payments, which now average hundreds of dollars a month on loan balances in the tens of thousands.
- G) It's true about the money—sort of. College graduates now make 80 percent more than people who have only a high-school diploma, and though there are no precise estimates, the wage premium(高出的部分) for an outstanding school seems to be even higher. But that's not true of every student. It's very easy to spend four years majoring in English literature and come out no more employable than you were before you went in. Conversely, chemical engineers straight out of school can easily make almost four times the wages of an entry-level high-school graduate.
- H) James Heckman, the Nobel Prize-winning economist, has examined how the returns on education break down for individuals with different backgrounds and levels of ability. "Even with these high prices, you're still finding a high return for individuals who are bright and motivated," he says. On the other hand, "if you're not college ready, then



the answer is no, it's not worth it." Experts tend to agree that for the average student, college is still worth it today, but they also agree that the rapid increase in price is eating up more and more of the potential return. For borderline students, tuition(学费) rise can push those returns into negative territory.

- I) Everyone seems to agree that the government, and parents, should be rethinking how we invest in higher education—and that employers need to rethink the increasing use of college degrees as crude screening tools for jobs that don't really require college skills. "Employers seeing a surplus of college graduates and looking to fill jobs are just adding that requirement," says Vedder. "In fact, a college degree becomes a job requirement for becoming a bar-tender."
- J) We have started to see some change on the finance side. A law passed in 2007 allows many students to cap their loan payment at 10 percent of their income and forgives any balance after 25 years. But of course, that doesn't control the cost of education; it just shifts it to taxpayers. It also encourages graduates to choose lower-paying careers, which reduces the financial return to education still further. "You're subsidizing people to become priests and poets and so forth," says Heckman. "You may think that's a good thing, or you may not." Either way it will be expensive for the government.
- K) What might be a lot cheaper is putting more kids to work. Caplan notes that work also builds valuable skills—probably more valuable for kids who don't naturally love sitting in a classroom. Heckman agrees wholeheartedly: "People are different, and those abilities can be shaped. That's what we've learned, and public policy should recognize that."
- L) Heckman would like to see more apprenticeship-style(学徒式的) programs, where kids can learn in the workplace—learn not just specific job skills, but the kind of "soft skills," like getting to work on time and getting along with a team, that are crucial for career success. "It's about having mentors(指导者) and having workplace-based education," he says. "Time and again I've seen examples of this kind of program working."
- M) Ah, but how do we get there from here? With better public policy, hopefully, but also by making better individual decisions. "Historically markets have been able to handle these things," says Vedder, "and I think eventually markets will handle this one. If it doesn't improve soon, people are going to wake up and ask, 'Why am I going to college?'"

注意:此部分试题请在答题卡2上作答。

46. Caplan suggests that kids who don't love school go to work.
47. An increasing number of families spend more money on houses in a good school district.
48. Subsidized loans to college students are a huge waste of money, according to one



economist.

49. More and more kids find they fare worse with a college diploma.
50. For those who are not prepared for higher education, going to college is not worth it.
51. Over the years the cost of a college education has increased almost by 100%.
52. A law passed recently allows many students to pay no more than one tenth of their income for their college loans.
53. Middle-class Americans have highly valued a good education.
54. More kids should be encouraged to participate in programs where they can learn not only job skills but also social skills.
55. Over fifty percent of recent college graduates remain unemployed or unable to find a suitable job.

Section C

Directions: *There are 2 passages in this section. Each passage is followed by some questions or unfinished statements. For each of them there are four choices marked A), B), C) and D). You should decide on the best choice and mark the corresponding letter on Answer Sheet 2 with a single line through the center.*

Passage One

Questions 56 to 60 are based on the following passage.

A recent global survey of 2,000 high-net-worth individuals found that 60% were not planning on a traditional retirement. Among U. S. participants, 75% expected to continue working in some capacity even after stepping away from full-time jobs. "Many of these people made their wealth by doing something they're passionate(有激情的) about," says Daniel Egan, head of behavioral finance for Barclays Wealth Americas. "Given the choice, they prefer to continue working." Barclays calls these people "nevertirees."

Unlike many Americans compelled into early retirement by company restrictions, the average nevertiree often has no one forcing his hand. If 106-year-old investor Irving Kahn, head of his own family firm, wants to keep coming to work every day, who's going to stop him? Seventy-eight-year-old Supreme Court Justice Ruth Bader Ginsburg's job security is guaranteed in the Constitution.

It may seem that these elderly people are trying to cheat death. In fact, they are. And it's working. Howard Friedman, a professor at UC Riverside, found in his research that those who work hardest and are successful in their careers often live the longest lives. "People are generally being given bad advice to slow down, take it easy, stop worrying, and retire to Florida," he says. He described one study participant, still working at the age of 100, who was recently disappointed to see his son retire.

"We're beginning to see a change in how people view retirement," says George



Leeson, co-director of the Institute of Population Ageing at Oxford. Where once retirement was seen as a brief reward after a long struggle through some miserable job, it is now akin(近似) to being cast aside. What Leeson terms “the Warren Buffett effect” is becoming more broadly appealing as individuals come to “view retirement as not simply being linked to economic productivity but also about contribution.”

Observers are split on whether this is a wholly good thing. On the one hand, companies and financial firms can benefit from the wisdom of a resilient(坚韧的) chief. On the other, the new generation can find it more difficult for a new generation to advance—an argument that typically holds little sway to a nevertiree.

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56. What do we learn about the so-called “nevertirees”?
 - A) They are passionate about making a fortune.
 - B) They have no choice but to continue working.
 - C) They love what they do and choose not to retire.
 - D) They will not retire unless they are compelled to.
57. What do Irving Kahn and Ruth Bader Ginsburg have in common?
 - A) Neither of them is subject to forced retirement.
 - B) Neither of them desires reward for their work.
 - C) Both cling to their positions despite opposition.
 - D) Both are capable of coping with heavy workloads.
58. What is the finding of Howard Friedman’s research?
 - A) The harder you work, the bigger your fortune will be.
 - B) The earlier you retire, the healthier you will be.
 - C) Elderly people have to slow down to live longer.
 - D) Working at an advanced age lengthens people’s life.
59. What is the traditional view of retirement according to the passage?
 - A) It means a burden to the younger generation.
 - B) It is a symbol of a mature and civilized society.
 - C) It is a compensation for one’s life-long hard work.
 - D) It helps increase a nation’s economic productivity.
60. What do critics say about “nevertirees”?
 - A) They are an obstacle to a company’s development.
 - B) They lack the creativity of the younger generation.
 - C) They cannot work as efficiently as they used to.
 - D) They prevent young people from getting ahead.



Passage Two

Questions 61 to 65 are based on the following passage.

When we talk about Americans barely into adulthood who are saddled with unbearable levels of debt, the conversation is almost always about student loan debt. But there's a growing body of evidence suggesting that today's young adults are also drowning in credit-card debt—and that many of them will take this debt to their graves.

More than 20% overspent their income by more than \$100 every single month. Since they haven't built up their credit histories yet, it's a safe bet that these young adults are paying relatively high interest rates on the resulting credit card debt.

Although many young people blame “socializing” as a barrier to saving money, most of them aren't knocking back \$20 drinks in trendy(时尚的) lounges. They're struggling with much more daily financial demands.

To a disturbingly large extent, the young and the broke are relying on credit cards to make it until their next payday. This obviously isn't sustainable in the long run, and it's going to put a huge drag on their spending power even after they reach their peak earning years, because they'll still be paying interest on that bottle of orange juice or box of spaghetti(意式面条) they bought a decade earlier.

A new study out of Ohio State University found that young adults are accumulating credit card debt at a more rapid rate than other age groups, and that they're slower at paying it off. “If what we found continues to hold true, we may have more elderly people with substantial financial problems in the future,” warns Lucia Dunn, professor of economics at Ohio State. “If our findings persist, we may be faced with a financial crisis among elderly people who can't pay off their credit cards.”

Dunn says a lot of these young people are never going to get out from under their credit card debt. “Many people are borrowing on credit cards so heavily that payoff rates at these levels are not sufficient to recover their credit card debt by the end of their life, which could have loss implications for the credit card issuing banks.”

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61. What's the main idea of the first paragraph?
- A) Many young Americans will never be to pay off their debts.
 - B) Credit cards play an increasingly important role in college life.
 - C) Credit cards are doing more harm than student loans.
 - D) The American credit card system is under criticism.
62. Why did young people have to pay a higher interest on their credit card debt?
- A) They tend to forget the deadlines.
 - B) They haven't developed a credit history.
 - C) They are often unable to pay back in time.