

**FINAL ALTERNATIVE ASSESSMENT**

(COVER PAGE)

Session : January 2021

Programme : Diploma in Business (DIB)  
Diploma in Finance (DIF)  
Diploma in Marketing (DMKT)  
Diploma in Entrepreneurship (DENT)  
Diploma in E-Commerce (DEC)

Course : ENL1103: Fundamentals of English

Date of Examination : March 14, 2021 (Sunday)

Time : 12.00pm – 2.30pm Reading Time : Nil

Duration : 2 Hours 30 Minutes

**Note:** 30 minutes is added into the duration of the examination to factor in any connectivity matters and for you to scan and upload your scripts.

**Special Instructions :**

This paper consists of **FOUR (4)** questions. Answer **ALL** questions in **A4 FOOLSCAP PAPER.**

Materials permitted : Nil

Materials provided : Nil

Examiner(s) : Siti Adibah Abdul Mutalib, Raihana Aminuddin, Prema Subramaniam and Subarshini Ramakrishnan and Azrina Bee Abu Bakar

Moderator : Allison Wang

*This paper consists of 11 printed pages, including the cover page*

DIPLOMA IN BUSINESS PROGRAMME (DIB)  
DIPLOMA IN FINANCE PROGRAMME (DIF)  
DIPLOMA IN MARKETING PROGRAMME (DMKT)  
DIPLOMA IN ENTREPRENEURSHIP PROGRAMME (DENT)  
DIPLOMA IN E-COMMERCE PROGRAMME (DEC)

ENL1103: FUNDAMENTALS OF ENGLISH  
FINAL ALTERNATIVE ASSESSMENT: JANUARY 2021 SESSION

**Instructions:** This paper consists of **FOUR (4)** sections. Answer **ALL** questions in **A4 foolscap paper**.

\*Key indicator in instructions: **answer sheet** refers to your A4 foolscap paper.

**QUESTION 1: READING COMPREHENSION** (20 Marks)

**Read the passage and answer the following questions.**

- 1            Nowadays, most Malaysians have to bear with increasingly heavy financial burdens due to the rising costs of food, housing, transportation and education. The continuously rising cost of living may mean that many Malaysians could end up with little or no savings at all. It is a matter of increasing concern as tens of thousands of Malaysians depart the workforce, may face financial crisis during the golden years because they do not have enough money put aside for a reasonably comfortable retirement. 5
- 2            With the raising of the minimum retirement age to 60 and the assumption that the average life expectancy of the Malaysian population is 75 years, it is therefore necessary to have adequate savings for 15 years to finance at least the basic retirement needs. For example, a budget of at least RM820 a month for this 15-year period means it is necessary to have at least RM147,600 in savings at the age of 60. However, according to recent figures from the Employees Provident Fund (EPF), 69 per cent of EPF contributors aged 54 years old in 2013 will have less than RM50,000 in *their* accounts upon retirement. Technically, that means their future retirees would slip below the RM830 per month threshold that is indicative of poverty conditions in Peninsular Malaysia, based on the Statistics Department's poverty line income (PLI) for 2012. The concerned about the low level of retirement savings is compounded by the fact that the EPF is the only significant form of savings for most Malaysians. Due in large part to the rising cost of living and lack of retirement planning, 50 per cent of retirees turn to exhaust their EPF savings within five years. 10 15 20

3           To estimate how much one needs for retirement, we should think of how much we spend, not how much we want to earn. Once we have defined our expenses, we need to evaluate the anticipated expenses in the last year before our retirement. Based on this, as a *rule of thumb*, we must plan to build a fund which is approximately 20 25 times our anticipated expenses in the last year before retirement, bearing in mind that the inflation rate is escalating year by year. Once we know how much money is required, we should evaluate that amount against our current investments. The balance amount is what needs to be invested to build a fund. Depending on our age and the balance amount, the amount and duration for which we need to invest in a retirement 30 plan can be derived. Therefore, a general calculation might be that we need to save 10 to 25 per cent of our income to secure comfortable retirement.

4           The EPF's role is to help people save for their old age from the time they start working. Knowing that most Malaysians lack both retirement funds as well as retirement planning, *it* has implemented measures to improve members' savings, such 35 as the mandatory 13% employer's contribution for those receiving a monthly salary of RM5,000 and below, while the standard 12% for those earning above RM5,000. Another measure is the flexibility of withdrawal options at age 55, which allows members to either opt for lump-sum or partial withdrawal of funds, or a monthly payment. EPF also offers free and impartial advice to its members on how *they* can 40 plan their EPF savings wisely to last longer throughout their retirement years in order to live a comfortable life.

5           Since the funds in the EPF may not be able to offer an adequate financial base on which to hedge one's retirement, especially once we consider inflation, we need to have other non-mandatory options to help generate the necessary funds for a 45 comfortable retirement. The simple golden tip that we constantly hear from our parents as well as financial experts is 'spend less than you make and invest the difference wisely'. To achieve *this*, we should reduce spending immediately through various methods such as drawing up a monthly budget, buying only things on the shopping list, and minimising unnecessary social activities. Simultaneously, we 50 should also consider increasing our income through various means, which may necessitate changing jobs, getting a salary raise, or even starting a part-time business to generate income. The smartest wealth builders focus on both sides of this equation at the same time. *They* maximize savings by controlling spending while growing

income at the same time. The third component to the equation is to invest wisely either 55  
 in paper assets such as stocks, or real estate such as houses. It is advisable to ***start the ball rolling*** now however small your investment may be, especially if we are still in  
 our income-generating years, because once we have got the ball rolling, we tend to  
 continue.

(Adapted from <http://www.kwsp.gov.my/portal/>)

**For questions 1 – 6, write the correct answer (A, B, C, or D) in your answer sheet. (6 marks)**

1. What is the main idea of paragraph 1?
  - A. Malaysians are currently living in debt.
  - B. Malaysians retirees will have insufficient funds for their retirement.
  - C. Malaysians will live in poverty when they retire from the workforce.
  - D. Malaysians can't retire until they reach a certain age.
  
2. It can be inferred that in paragraph 2...
  - A. generally, Malaysians do not earn very large salaries.
  - B. most Malaysians who retire would need an external financial assistance.
  - C. the Malaysian population generally is growing old very fast.
  - D. the Malaysian people look forward to retire.
  
3. Based on paragraph 3, we should take the following steps to secure the retirement fund that we want **except**
  - A. we should save 10% to 25% of our income as a general rule.
  - B. we should evaluate the anticipated expenses before our retirement.
  - C. we should think of how much we spend instead of how much we earn.
  - D. we should build a fund which is approximately 20 times our yearly expenses.
  
4. Paragraph 5 suggests we need to take the following actions **except**
  - A. consider options other than the EPF for a retirement fund.
  - B. start working on our retirement fund when we are still young.
  - C. include the factors of inflation and life expectancy in our financial planning.
  - D. reducing expenditures on unwarranted items.
  
5. ...*start the ball rolling*... (line 56-57) means
  - A. begin spending invariably
  - B. begin planning for retirement
  - C. begin investing even if in small amounts
  - D. begin changing jobs
  
6. ...*rule of thumb*... (line 25) means
  - A. a general principle
  - B. a regulatory decision
  - C. a governing rate
  - D. a rigid belief

**For questions 7-9, determine if each of the statements below is true or false. In your answer sheet, type in T for true statements and F for false statements. (3 marks)**

7. The mandatory EPF contribution is not sufficient for one's retirement.
8. Non-mandatory investments are the only way to grow our retirement fund more quickly.
9. Contributing to the EPF is the only way that Malaysians can generate funds for their retirement.

**For questions 10-14, find in the passage, what do these words refer to, and write your answer in the answer sheet. (5 marks)**

10. their (paragraph 2, line 14)
11. it (paragraph 4, line 35)
12. they (paragraph 4, line 40)
13. this (paragraph 5, line 48)
14. They (paragraph 5, line 54)

**For Questions 15-16, find one word in the passage (prompted in parentheses) that gives the following definition. (2 marks)**

15. Compulsory (paragraph 4)
16. To protect (paragraph 5)

**For questions 17-18, write your answers in complete sentences in the answer sheet. (4 marks)**

17. Based on what you have read, what are your plans to ensure that you will have a comfortable retirement? (2 marks)
18. Do you agree that one should not spend too much of their hard-earned salary, but to save up for life after retirement? Justify your reason. (2 marks)

**QUESTION 2: SENTENCE SKILLS****(30 Marks)****Part A: Subject Verb Agreement (5 marks)**

**Identify and correct the subject-verb agreement errors in the sentences in the passage. Write the correct answers in the answer sheet. Follow the example given:**

**Example:**

<i>Sentence</i>	<i>Correction</i>
<b>1.</b>	<b><i>Performing regular jogging <u>gives</u> better physical condition...</i></b>

**(1) Performing regular jogging **give** better physical condition and other health benefits.**

(2) Jogging also give physical and mental pleasure. (3) Jogging on a regular basis have a distinct good effect upon general health, provided it is not over-done. (4) The effects include making the heart stronger as it increase the capacity of blood circulation. (5) It also speeds up the digestive system and help you get rid of digestive trouble. (6) Apart from that, it counteracts depression, and increase the capacity to work and lead an active life. (7) Jogging also makes you burn fat and thereby help against being overweight. (8) Another benefit of jogging to the body is that it will strengthens the muscles of your legs, hips and back. (9) However, you will not get very big muscles from jogging. (10) Eventually, jogging makes you sleeps better. (11) The type of clothes you wear must be suited to the weather conditions. (12) In warm weather, shorts and a T-shirt is enough. (13) You should uses light and soft clothes without any sharp sutures, hard edges or massive folds.

*(Jogging-Health Benefits and How to Do It By Knut Holt)*

**Part B: Modifiers (9 marks)**

**In your answer sheet, indicate whether the sentences below contain dangling modifiers or misplaced modifiers. Then, correct the errors. Refer to the example below:**

Riding my bicycle, a dog chases me	<i>Dangling Modifier/DM (0.5 mark)</i>
<b>Correction:</b> <u><i>Riding my bicycle, I am chased by a dog.</i></u> (1 mark)	

1. It is advisable to stretch both out before and after each jogging session.
2. After jogging, Sheila's sweats dry up before going into the shower.
3. Not accustomed to physical activity, the doctor advises Kamala to start jogging at a slower pace.
4. *Jiangshi*, or Chinese vampires are depicted commonly as having long tongues and sharp fangs.
5. Benefitting from art therapy, the therapist included the patients with spectrum of disorders, diseases, and disabilities.
6. Packing for a camping trip, a pack of chips is bagged by Jack.

**Part C: Active & Passive Voices (6 marks)**

**Rewrite the following sentences in ACTIVE or PASSIVE voice as instructed.**

**(A) = Active, (P) = Passive**

1. Are these allergies caused by scented candles? (A)
2. Have you seen my orange bag on the counter? (P)
3. Hazardous chemicals can be emitted by all natural products. (A)
4. All these will foster a stronger sense of unity. (P)
5. Someone usually associate symptoms such as the occasional hoarseness or a cracking voice with a cold or a change of weather. (P)
6. The details and guidelines of the project will be passed to you by the company's representative.  
(A)

**Part D: Sentence Structures (4 marks)**

**Correct the following fragment, comma splice and run-on problems. Write the answers in your answer sheet.**

1. The Centre cares for young *orang-utans* orphaned as a result of illegal logging. Deforestation, illegally caught and kept as pets.
2. Volcanoes, mountains with a big difference, appear to be almost hollow, with enormous craters, other volcanoes appear to be smoking steaming or bubbling at their tops.
3. Avoid whispering if you have vocal damage whispering is even worse than talking. And it causes more stress to the vocal cords than soft, conversational speaking.
4. Are you suffering from allergies? Itchy eyes or a runny nose? These can be caused by a lot of factors; dust, shell or seafood, and sometimes medicines.

**Part E: Sentence Types (6 marks)**

**Combine the set of sentences to create the sentence type asked for. You may need to delete or change some words. Write the answers in your answer sheet.**

1. A simple sentence
  - (a) Was it you who locked the room?
  - (b) Was it Peter who locked the room?
2. A complex sentence
  - (a) I was revising for a test.
  - (b) I started to feel hungry.
  - (c) I had not eaten anything all day.
3. A simple sentence
  - (a) John pays his bills on the Internet.
  - (b) His wife pays her bills on the Internet.
  - (c) They book their vacations on the Internet.

4. A complex sentence

- (a) Our training will not be postponed.
- (b) It is raining heavily.

5. A simple sentence

- (a) Blueberries are superfoods for the body.
- (b) Blueberries are superfoods for the brain.
- (c) Whole grains are superfoods for the body.
- (d) Whole grains are superfoods for the brain.

6. A compound sentence

- (a) Adriana came late to the exam.
- (b) Adriana was caught in an accident on the way to the exam.

**QUESTION 3: PARAGRAPH OUTLINING**

**(30 Marks)**

**Write a topic sentence, three supporting details and a concluding sentence for the following topics.**

**1. Topic: What are the causes of marine life disasters?**

Topic sentence:

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(3 marks)

Supporting details:

(a) \_\_\_\_\_

(b) \_\_\_\_\_

(c) \_\_\_\_\_

(4.5 marks)

Concluding sentence:

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(2.5 marks)

**2. Topic: What is the necessary study skill for college students?**

Topic sentence:

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(3 marks)

Supporting details:

(a) \_\_\_\_\_

(b) \_\_\_\_\_

(c) \_\_\_\_\_

(4.5 marks)

Concluding sentence:

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(2.5 marks)

**3. Topic: What is the characteristic of a successful career?**

Topic sentence:

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(3 marks)

Supporting details:

(a) \_\_\_\_\_

(b) \_\_\_\_\_

(c) \_\_\_\_\_

(4.5 marks)

Concluding sentence:

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(2.5 marks)

**QUESTION 4: PARAGRAPH WRITING**

**(20 Marks)**

Choose **ONE (1)** of the topics from **QUESTION 3** and write **ONE PARAGRAPH** of about 180-200 words based on your outline. Make sure you include a clear topic sentence, good support, and a concluding sentence. Write your paragraph in your answer sheet.

**~The END~**

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