

1.

A few years ago, I took a sightseeing trip to Washington, D.C. Standing outside the Ronald Reagan Center, I heard a voice say, "Can you help me?" When I turned around, I saw an elderly blind woman with her hand extended. In a natural reflex(反应), I reached into my pocket, pulled out all of my loose change and placed it on her hand without even looking at her. I was annoyed at being bothered by a beggar. But the blind woman smiled and said, "I don't want your money. I just need help finding the post office."

In an instant, I realized what I had done. I judged another person simply for what I assumed she had to be. I hated what I saw in myself. This incident re-awakened my belief in humility(谦恭), even though I'd lost it for a moment.

The thing I had forgotten about myself is that I am an immigrant. I left Honduras and arrived in the U.S. at the age of 15. I started my new life with two suitcases, my brother and sister, and a strong, serious-minded mother. Through the years, I have been a dishwasher, mechanic and pizza delivery driver among many other humble jobs, and eventually I became a network engineer.

In my own life, I have experienced many open acts of prejudice(偏见). I remember a time, at age 17 — I worked as a waiter, and I heard a father told his little boy that if he did not do well in school, he would end up like me. I have also witnessed the same treatment of my family and friends, so I know what it's like, and I should have known better.

But now, living in my American middle-class lifestyle, it is too easy to forget my past, to forget who I am and where I have been, and to lose sight of where I want to be going. That blind woman on the streets of Washington, D.C., cured me of my blindness. She reminded me of my belief in humility and to always keep my eyes and heart open. By the way, I helped that lady to the post office. And in writing this essay, I hope to thank her for the priceless lesson.

1. We can learn from the first two paragraphs that \_\_\_\_.

- A. the blind woman needed the money badly
- B. the author would regret his act of prejudice
- C. the author was as poor as the blind woman
- D. the author was a native American

2. According to Paragraph 4, hearing the father's words, the author was probably \_\_\_\_.

- A. very excited
- B. rather hurt
- C. deeply moved
- D. greatly inspired

3. According to the passage, the author probably agrees that one should \_\_\_\_.

- A. be nice to the disabled
- B. try to experience different kinds of life
- C. think about one's past as often as possible
- D. treat others equally with love and respect

4. Which of the following can be the best title for the passage?

- A. Learn from your past
- B. How my dream comes true
- C. A priceless lesson in the street
- D. A belief that will never change

2.

Students are often prone to (倾向于) fall under huge credit card debt due to some common mistakes done with credit cards for students. Below are some of the common mistakes that students usually make with their student credit cards.

Students make many mistakes while choosing student credit card. For instance:

Instant sign up for the first card offer:

This is the most common mistake that most students tend to commit. As they step into college, they get many credit card offers from numerous credit firms. If you are not serious about this and just sign up for the first credit card offer, chances are more to lose those good offers coming after a while. Thus, wait and look out for some reasonable offers.

Often, students are attracted by card offers that offer goodies such as T-shirts, video games, and DVDs. Always try to avoid committing this mistake. You need to understand that these goodies are just promotional offers. Hence, always sign up after comparing and reading the terms and conditions of at least three or four credit card companies thoroughly.

Using beyond the credit limit:

This is another common mistake. Often, these credit cards come with a huge credit limit, but this does not imply to spend your entire credit limit. It is important to keep the credit card balances always below 50% of total credit card limit. If you make use of the entire credit limit on expenditures, it may reflect on your credit report. In addition, you will have a tough time to pay off your balances on time, if you get into the habit of spending your entire limit.

Irregularity in Monthly Installment (分期付款):

This is one biggest mistake, which students do with these credit cards. They ignore their monthly installments or skip them. In such cases, credit firms either increase the ARP (Annual Percentage Rate), or charge some penalty fees or withdraw all your rewards and exclusive rights. To worsen, they may even decrease your credit limit. Incurred dues are the common cause of debts due to these credit cards.