

2024年金融硕士（MF）入学统一考试英语(二)

Section I Use of English

Directions:

Read the following text. Choose the best word(s) for each numbered blank and mark A, B, C or D on the ANSWER SHEET. (10 points)

Your social life is defined as the activities you do with other people, for pleasure, when you are not working'. It's important to have a social life, but what's right for one person won't be right for another. Some of us feel energised by spending lots of time with others, _____ 1 _____ some of us may feel drained, even if it's doing something we enjoy.

This is why finding a _____ 2 _____ in your social life is key. Spending too much time on your own, not _____ 3 _____ others, can make you feel lonely and _____ 4 _____. Loneliness is known to impact on your mental health and _____ 5 _____ a low mood. Anyone can feel lonely at any time. This might be especially true if, _____ 6 _____ you are working from home and you are _____ 7 _____ on the social conversations that happen in an office. Other life changes also _____ 8 _____ periods of loneliness too, such as retirement, changing jobs or becoming a parent.

It's important to recognise these feelings of loneliness. There are ways to _____ 9 _____ a social life. But it be overwhelming _____ 10 _____. It's a great idea to start by thinking about hobbies you enjoy. You can then find groups and activities related to those where you will be able to meet _____ 11 _____ people. There are groups aimed at new parents, at those who want to _____ 12 _____ a new sport for the first time or networking events for those in the same profession to meet up and _____ 13 _____ ideas.

On the other hand, it is _____ 14 _____ possible to have too much of a social life. If you feel like you're always doing something and there is never any _____ 15 _____ in your calendar for downtime, you could suffer social burnout or social _____ 16 _____. We all have our own social limit and it's important to recognise when you're feeling like it's all too much. Low mood, low energy, irritability and trouble sleeping could all be _____ 17 _____ of poor social health. Make sure you _____ 18 _____ some time in your diary when you're _____ 19 _____ for socialising and use this time to relax, _____ 20 _____ and recover.

- | | | | |
|----------------------|-------------------|--------------------|------------------|
| 1. [A] because | [B] unless | [C] whereas | [D] until |
| 2. [A] contrast | [B] balance | [C] link | [D] gap |
| 3. [A] seeing | [B] pleasing | [C] judging | [D] teaching |
| 4. [A] misguided | [B] surprised | [C] spoiled | [D] disconnected |
| 5. [A] contribute to | [B] rely on | [C] interfere with | [D] go against |
| 6. [A] in fact | [B] of course | [C] for example | [D] on average |
| 7. [A] cutting back | [B] missing out | [C] breaking in | [D] looking out |
| 8. [A] shorten | [B] trigger | [C] follow | [D] interrupt |
| 9. [A] assess | [B] interpret | [C] provide | [D] regain |
| 10. [A] at first | [B] in turn | [C] on time | [D] by chance |
| 11. [A] far-sighted | [B] strong-willed | [C] kind-hearted | [D] like-minded |

- | | | | |
|-------------------|----------------|----------------|--------------|
| 12. [A]try | [B]promote | [C]watch | [D]describe |
| 13. [A]test | [B]share | [C]accept | [D]revise |
| 14. [A]already | [B]thus | [C]also | [D]only |
| 15. [A]visit | [B]order | [C]space | [D]boundary |
| 16. [A]fatigue | [B]criticism | [C]injustice | [D]dilemma |
| 17. [A]sources | [B]standards | [C]signs | [D]scores |
| 18. [A]take over | [B]wipe off | [C]add up | [D]mark out |
| 19. [A]ungrateful | [B]unavailable | [C]responsible | [D]regretful |
| 20. [A]react | [B]repeat | [C]return | [D]rest |

Section II Reading Comprehension

Part A

Directions:

Read the following four texts. Answer the questions after each text by choosing A, B, C or D. Mark your answers on the ANSWER SHEET. (40 points)

Text 1

Anger over AI's role in exacerbating inequality could endanger the technology's future. In her new book *Cogs and Monsters: What Economics Is, and What It Should Be*, Diane Coyle, an economist at Cambridge University, argues that the digital economy requires new ways of thinking about progress. "Whatever we mean by the economy growing, by things getting better, the gains will have to be more evenly shared than in the recent past," she writes. "An economy of tech millionaires or billionaires and gig workers, with middle-income jobs undercut by automation, will not be politically sustainable."

Improving living standards and increasing prosperity for more people will require greater use of digital technologies to boost productivity in various sectors, including health care and construction, says Coyle. But people can't be expected to embrace the changes if they're not seeing the benefits—if they're just seeing good jobs being destroyed.

In a recent interview with MIT Technology Review, Coyle said she fears that tech's inequality problem could be a roadblock to deploying AI. "We're talking about disruption," she says. "These are transformative technologies that change the ways we spend our time every day, that change business models that succeed." To make such "tremendous changes," she adds, you need social buy-in.

Instead, says Coyle, resentment is simmering among many as the benefits are perceived to go to elites in a handful of prosperous cities.

According to the Brookings Institution, a short list of eight American cities that included San Francisco, San Jose, Boston, and Seattle had roughly 38% of all tech jobs by 2019. New AI technologies are particularly concentrated: Brookings's Mark Muro and Sifan Liu estimate that just 15 cities account for two-thirds of the AI assets and capabilities in the United States (San Francisco and San Jose alone account for about one-quarter).

The dominance of a few cities in the invention and commercialization of AI means that geographical disparities in wealth will continue to soar. Not only will this foster political and

social unrest, but it could, as Coyle suggests, hold back the sorts of AI technologies needed for regional economies to grow.

Part of the solution could lie in somehow loosening the stranglehold that Big Tech has on defining the AI agenda. That will likely take increased federal funding for research independent of the tech giants. Muro and others have suggested hefty federal funding to help create US regional innovation centers, for example.

A more immediate response is to broaden our digital imaginations to conceive of AI technologies that don't simply replace jobs but expand opportunities in the sectors that different parts of the country care most about, like health care, education, and manufacturing.

21. Coyle argues in her new book that economic growth should _____

- [A] give rise to innovation
- [B] diversify career choices
- [C] benefit people equally
- [D] be promoted forcefully

22. According to paragraph 2, digital technology should be useful to _____

- [A] bring about instant prosperity
- [B] reduce people's workload
- [C] raise overall work efficiency
- [D] enhance cross-sector cooperation

23. What does Coyle fear about transformative technology?

- [A] They may affect work-life balance.
- [B] They may be impractical to deploy.
- [C] They may incur huge expenditure.
- [D] They may be unwelcome to the public.

24. Several American cities are mentioned to show _____

- [A] the uneven distribution of AI technologies in the US
- [B] the disappointing prospect of tech jobs in the US
- [C] the fast progress of US regional economies
- [D] the increasing significance of US AI assets

25. With regard to Coyle's concern, the author suggests _____

- [A] raising funds to start new AI projects
- [B] encouraging collaboration in AI research
- [C] guarding against the side effects of AI
- [D] redefining the role of AI technologies

Text 2

The UK is facing a future construction crisis because of a failure to plant trees to produce wood, Confor has warned. The forestry and wood trade body has called for urgent action to reduce the country's reliance on timber imports and provide a stable supply of wood for future

generations. Currently only 20 percent of the UK's wood requirement is home-grown while it remains the second-largest net importer of timber in the world.

Coming at a time of fresh incentives from the UK government for landowners to grow more trees, the trade body says these don't go far enough and fail to promote the benefits of planting them to boost timber supplies. "Not only are we facing a carbon crisis now, but we will also be facing a future construction crisis because of failure to plant trees to produce wood," said Stuart Goodall, chief executive of Confor. "For decades we have not taken responsibility for investing in our domestic wood supply, leaving us exposed to fluctuating prices and fighting for future supplies of wood as global demand rises and our own supplies fall."

The UK has ideal conditions for growing wood to build low-carbon homes and is a global leader in certifying that its forests are sustainably managed, Confor says. While around three quarters of Scottish homes are built from Scottish timber, the use of home-grown wood in England is only around 25 percent.

While productive tree planting can deliver real financial benefits to rural economies and contribute to the UK's net-zero strategy, the focus of government support continues to be on food production and the rewilding and planting of native woodland solely for biodiversity. Goodall adds: "While food production and biodiversity are clearly of critical importance, we need our land to also provide secure supplies of wood for construction, manufacturing and contribute to net zero."

"While the UK government has stated its ambition for more tree planting, there has been little action on the ground." Confor is now calling for much greater impetus behind those aspirations to ensure we have enough wood to meet increasing demand."

26. It can be learned from paragraph 1 that the UK needs to _____

- [A] increase its domestic wood supply
- [B] reduce its demand for timber
- [C] lower its wood production costs
- [D] lift its control on timber imports

27. According to Confor, the UK government's fresh incentives _____

- [A] can hardly address construction crisis
- [B] are believed to come at the wrong time
- [C] seem to be misleading for landowners
- [D] will be costly to put into practice

28. The UK's exposure to fluctuating wood prices is a result of _____

- [A] government's inaction on timber imports
- [B] inadequate investment in growing wood
- [C] competition of timber traders at home
- [D] wood products motive to maximise profits

29. Which of the following causes the shortage of wood supply in UK?

- [A] excessive timber consumption in construction
- [B] unfavorable conditions for growing trees
- [C] outdated technology for wood production

[D]farmers'unwillingness to plant trees

30.What does Goodall think UK government should do?

[A]Subsidise the building of low-carbon homes.

[B]Pay attention to rural economy.

[C]Provide more support for tree planting.

[D]Give priority to pursue net-zero strategy.

Text 3

One big challenge in keeping unsafe aging drivers off the road is convincing them that it is time to turn over the key.It is a complete life-changer when someone stops-or is forced to stop—driving,said former risk manager Anne M.Menke.

The American Medical Association advises physicians that in situation where clear evidence of substantial driving impairment implies a strong threat to patient and public safety,and where the physician's advice to discontinue driving privileges is ignored,it is desirable and ethical to notify the Department of Motor Vehicles,Menke wrote.“Some states require physicians to report, others allow but do not mandate reports,while a few consider a report breach of confidentiality. There could be liability and penalties if a physician does not act in accordance with state laws on reporting and confidentiality”she counseled.

Part of the problem in keeping older drivers safe is that the difficulties are addressed piecemeal by different professions with different focuses,including gerontologists,highway administration officials,automotive engineers and others,said gerontologist Elizabeth Dugan. “There's not a National Institute of Older Driver Studies,”she said.“We need better evidence on what makes drivers unsafe”and what can help,said Dugan.

One thing that does seem to work is requiring drivers to report in person for license renewal. Mandatory in-person renewal was associated with a 31 percent reduction in fatal crashes involving drivers 85 or older,according to one study.Passing vision tests also produced a similar decline in fatal crashes for those drivers,although there appeared to be no benefit from combining the two.

Many old drivers don't see eye doctors or can't afford to.Primary care providers have their hands full and may not be able to follow through with patients who have trouble driving because they can't turn their heads or remember where they are going—or have gotten shorter and haven't changed their seat settings sufficiently to reach car pedals easily,

As long as there are other cars on the roads,self-driving cars won't solve the problems of crashes,said Dugan.Avoiding dangers posed by all those human drivers would require to many algorithms,she said.But we need to do more to improve safety,said Dugan.“If we're going to have 100-year lives,we need cars that a 90-year-old can drive comfortably.”

31.According to Paragraph1,keeping unsafe aging drivers off the road _____

[A]is a new safety measure

[B]has become a disputed issue

[C]can be a tough task to complete

[D]will be beneficial to their health

32.The American medical associations advice _____

- [A]has won support from drivers
- [B]is generally considered unrealistic
- [C]is wide dismissed as unnecessary
- [D]has met with different responses

33. According to Dugan, efforts to keep older drivers safe _____

- [A]have brought about big changes
- [B]need to be well coordinated
- [C]have gained public concern
- [D]call for relevant legal support

34. Some older drivers have trouble driving because they tend to _____

- [A]stick with bad driving habits
- [B]have a weakened memory
- [C]suffer from chronic pains
- [D]neglect car maintenance

35. Dugan thinks that the solution to the problems of crashes may lie in _____

- [A]upgrading self-driving vehicle
- [B]developing senior-friendly cars
- [C]renovating transport facilities
- [D]adjusting the age limit for drivers

Text 4

If you look at the apps on your phone, chances are you have at least one related to your health—and probably several. Whether it is a mental health app, a fitness tracker, a connected health device or something else, many of us are taking advantage of this technology to keep better track of our health in some shape or form. Recent research from the Organization for the Review of Care and Health Applications found that 350,000 health apps were available on the market, 90,000 of which launched in 2020 alone.

While these apps have a great deal to offer, it is not always clear how the personal information we input is collected, safeguarded and shared online. Existing health privacy law, such as the Health Insurance Portability and Accountability Act, is primarily focused on the way hospitals, doctors' offices, clinics and insurance companies store health records online. The health information these apps and health data tracking wearables are collecting typically does not receive the same legal protections.

Without additional protections in place, companies may share (and potentially monetize) personal health information in a way consumers may not have authorized or anticipated. In 2021, Flo Health faced a Federal Trade Commission (FTC) investigation. The FTC alleged in a complaint that "despite express privacy claims, the company took control of users' sensitivity fertility data and shared it with third parties." Flo Health and the FTC settled the matter with a Consent Order requiring the company to get app users' express affirmative consent before sharing their health information as well as to instruct the third parties to delete the data they had obtained.

Section 5 of the FTC Act empowers the FTC to initiate enforcement action against unfair or deceptive acts, meaning the FTC can only act after the fact if a company's privacy practices are misleading or cause unjustified consumer harm. While the FTC is doing what it can to ensure apps are keeping their promises to consumers around the handling of their sensitive health information, the rate at which these health apps are hitting the market demonstrates just how immense of a challenge this is.

As to the prospects for federal legislation, commentators suggest that comprehensive federal privacy legislation seems unlikely in the short term. States have begun implementing their own solutions to shore up protections for consumer-generated health data. California has been at the forefront of state privacy efforts with the California Consumer Privacy Act of 2018. Virginia, Colorado and Utah have also recently passed state consumer data privacy legislation.

36. The research findings are cited in Paragraph 1 to show _____

- [A] the prevalence of health apps
- [B] the public concern over health
- [C] the popularity of smartphones
- [D] the advancement of technology

37. What does the author imply about existing health privacy law?

- [A] Its coverage needs to be extended.
- [B] Its enforcement needs strengthening.
- [C] It has discouraged medical misconduct.
- [D] It has disappointed insurance companies.

38. Before sharing its users' health information, Flo Health is required to _____

- [A] seek the approval of the FTC
- [B] find qualified third parties
- [C] remove irrelevant personal data
- [D] obtain their explicit permission

39. What challenges is the FTC currently faced with?

- [A] The complexity of health information.
- [B] The rapid increase in new health apps.
- [C] The subtle deceptiveness of health apps.
- [D] The difficulty in assessing consumer harm.

40. It can be learned from the last paragraph that health data protection _____

- [A] has been embraced by health app developers
- [B] has been a focus of federal policy-making
- [C] has encountered opposition in California
- [D] has gained legislative support in some states

Part B

Directions:

Read the following text and choose the best answer from the right column to complete each of the unfinished statements in the left column. Mark your answers on the ANSWER SHEET. (10 points)

High school students eager to stand out in the college application process often participate in a litany of extracurricular activities hoping to bolster their chances of admission a selective undergraduate institution.

However, college admissions experts say that the quality of a college hopeful's extracurricular activities matter more than the number of activities he or she participates in.

Sue Rexford, the director of college guidance at the Charles E. Smith Jewish Day School, says it is not necessary for a student, filling out the Common Application to list 10 activities in the application

"No" college will expect that a student has a huge laundry list of extracurricular that they have been passionately involved in each for an extended period of time," Rexford wrote in an email.

Experts say it is tougher to distinguish oneself in a school-affiliated extracurricular activity that is common among high school students than it is to stand out while doing an uncommon activity.

"The competition to stand out and make an impact is going to be much stiffer, and so if they're going to do a popular activity, I'd say, be the best at it," says Sara Harherson, a college admission consultant.

High school students who have an impressive personal project they are working on independently often impress colleges, experts say.

"For example, a student with an interest in entrepreneurship could demonstrate skills and potential by starting a profitable small business," Olivia Valdes, the founder of Zen Admissions consulting firm, wrote in an email.

Joseph Adegboye-Ekun, a Maryland High school guidance counselor, says unconventional, extracurricular activities can help students impress college admissions offices, assuming they demonstrated serious commitment. "Again, since one of the big questions high school seniors must consider is 'What makes you unique?' having an uncommon, extracurricular activity, a conventional one is an advantage," he wrote in an email.

Experts say demonstrating talent in at least one extracurricular activity can help in the college admissions process, especially at top-tier undergraduate institutions.

"Distinguishing yourself in one focused type of extracurricular activity can be a positive in the admissions process, especially for highly selective institutions, where having top grades and test scores is not enough," Katie Kelley admissions counselor at Ivy Wise admissions consultancy, wrote in an email. "Students need to have that quality or hook that will appeal to admissions officers and allow them to visualize how the student might come and enrich their campus community."

Extracurricular activities related to the college major declared on a college application are beneficial, experts suggest. "If you already know your major, having an extracurricular that fits into that major can be a big plus," says Mayghin Levine, the manager of educational opportunities with The Cabbage Patch Settlement House, a Louisville, Kentucky, nonprofit community center.

High school students who have had a strong positive influence on their community through an extracurricular activity may impress a college and win a scholarship, says Erica Gwyn, a

former math and science magnet program assistant at a public high school who is now executive director of the Kaleidoscope Careers Academy in Atlanta,a nonprofit organization.

	A.Students who stand out in a specific extracurricular activity will be favored by top-tier institutions.
41.Sue Rexford	B.Students whose extracurricular activity has benefited their community are likely to win a scholarship
42.Sara Harberson	C.Undertaking too many extracurricular activities will hardly be seen as a plus by colleges
43.Katie Kelley	D.Student who exhibits activity in doing business can impress colleges
44.Mayghin Levine	E.High school students participating in popular activity should excel in it.
45.Erica Gwyr	F.Engaging in uncommon activity can demonstrate Students' determination and dedication.
	G.It is advisable for students to choose an extracurricular activity that is related to their future study at college

答案: 41 . C 42.E 43.A 44.G 45.B

Section II Translation

46.Directions:

Translate the following text into Chinese.Write your translation on the ANSWER SHEET.(15 points)

With the smell of coffee and fresh bread floating in the air,stalls bursting with colorful vegetables and tempting cheeses,and the buzz of friendly chats,farmers'markets are a feast for the senses.They also provide an opportunity to talk to the people responsible for growing or raising your food,support your local economy and pick up fresh seasonal produce—all at the same time.

Farmers'markets are usually weekly or monthly events,most often with outdoor stalls, which allow farmers or producers to sell their food directly to customers.The size or regularity of markets can vary from season to season,depending on the area's agricultural calendar,and you're likely to find different produce on sale at different times of the year.By cutting out the middlemen, the farmers secure more profit for their produce.Shoppers also benefit from seeing exactly where—and to who—their money is going.

参考译文:

空气中弥漫着咖啡和新鲜面包的味道,摊位上挤满了五颜六色的蔬菜和诱人的奶酪,以及友好聊天的嘈杂声,农贸市场是感官的盛宴(3分)。市场也提供了一个机会,人们可以

与负责种植或培育食物的人交谈，并且支持当地的经济，同时购买新鲜的时令农产品，这些都是同时发生的。(3分)

农贸市场通常是按每周或每月举办，大多数情况有户外摊位，这允许农户们或农产品生产者直接向顾客出售食品。(3分)市场的规模或规律可能因季节而异，这取决于该地区的农历，你可能会在一年中的不同时期发现不同的农产品正在销售。(3分)通过减少中间商，农民们的农产品获得了更多的利润。(2分)购物者还可以准确地看到自己的钱去了哪里，流向了谁。(1分)

Section IV Writing

Part A

47.Directions:

Suppose you and Jack are going to do a survey on the protection of old houses in an ancient town. Write him an email to

- 1) put forward your plan, and
- 2) ask for his opinion.

Write your answer in about 100 words on the ANSWER SHEET.

Do not use your own name in your email, use "Li Ming" instead. (10 points)

参考范文一:

Dear Jack,

Since we are going to do a field survey on the preservation of ancient architecture in Xitang, I am writing this email to propose a plan of action and ask for your opinion.

My plan for this survey includes the following steps: (1) visiting the department concerned to collect basic information about the old houses, such as location, owners, current condition, and measures of protection in the plan. (2) conducting field surveys on the old houses, including taking photos and keeping records. This step may cover 10 to 15 of the most famous houses. (3) turning to some locals to learn about the stories of the old houses, which will be included in a book to be published by the press and read by the young.

What do you think of this plan? If there are any ideas you would like to share, please don't hesitate to tell me. I am looking forward to your early reply.

Yours,
Li Ming

参考范文二:

Dear Jack

I am very glad to have the chance to work with you on the survey of protection of old houses in Anren Town.And I am writing to propose a plan.

My plan includes the following two steps.The first one,I suppose,is that we should get into contact with the local government to inquire about how many old houses have been preserved. With that figure in mind,then,we can set up a specific period of time to visit those houses and learn about their conditions.When we get done with this,we can move on to the next stage.

What do you think of my plan?Please feel free to contact me if you have any other ideas. Looking forward to your reply.

Yours,
Li Ming

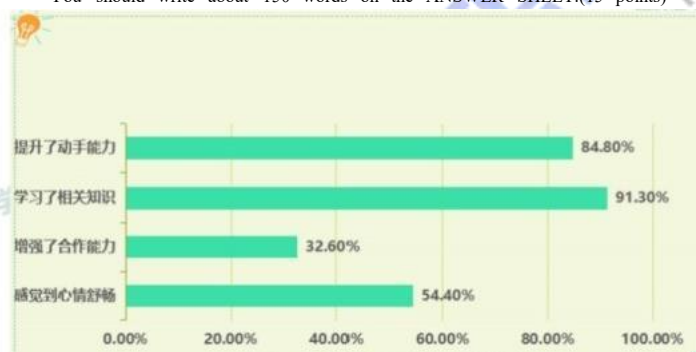
Part B

48.Directions:

Write an essay based on the chart blow.In your writing,you should

- 1)interpret the chart,and
- 2)give your comments.

You should write about 150 words on the ANSWER SHEET.(15 points)



某高校劳动实践课学生主要收获调查

范文:

Given above is a bar chart,graphically comparing percentage distributions of students'gains made through practical courses in a certain college.Strikingly,it can be observed that more than 90%of college students acquire relevant knowledge by engaging in such courses,with the improvement of practical skills,the enhancement of cooperation and the boost in mood occupying 84.8%,54.4%and 32.6%,respectively.

A number of factors can account for this situation,but listed below might be the most critical ones.Firstly,one factor is that undergraduates in mounting numbers,in the face of fierce competition in the labor market,are more aware of the great necessity for them to equip themselves with comprehensive knowledge and skills for climbing the upper ladder,which might not be taught in conventionally normal classes,which,to a large extent,can fully justify the considerable proportion of obtaining relevant knowledge and improving one's practical

skills. Another factor that cannot be ignored is that the mass media, coupled with the schools themselves, may have launched a large-scale educational campaign to call on those living in ivory towers to unleash their potential, take their own initiative, enhance mutual cooperation and enjoy ease of mind.

Judging from what has been discussed above, a sound conclusion can be safely drawn that active participation in outdoor practical courses does benefit college students in multiple ways. Accordingly, it is strongly suggested, from my perspective, that universities and colleges should provide more opportunities for these youngsters to improve their comprehensive capacities, instead of leaving them in the classroom obsessed with mechanical memorization.



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