I. Credit scores are used by many institutions to evaluate the risk of providing loans, rentals, or services to individuals. Banks use credit scores when deciding when to approve loans; they can also use them to determine the terms of the loan itself. Similarly, car dealers, landlords, and credit card companies will likely all access your credit report before agreeing to do business with you. Even your employer can access a modified version of your credit report (although it will not have your actual credit score on it).

The main idea of the passage is that

A. credit scores are used by many different institutions for many different types of interactions with individuals.
B. your credit report is not private information.
C. credit scores may be used by many different institutions in business and financial transactions with individuals.
D. it is important to have a good credit score in order to secure a loan.

2. The American love affair with popcorn began in 1912, when it was first sold in theaters. The popcorn industry flourished during the Great Depression by advertising popcorn as a wholesome food that the poor could afford. With the introduction of mobile popcorn machines, popcorn moved from the theatre into fairs and parks and continued to rule the snack food kingdom until the rise in popularity of home television during the 1950s.

It wasn’t until microwave popcorn became commercially available in 1981 that at-home popcorn consumption began to grow exponentially. With the wide availability of microwaves in the United States, popcorn also began popping up in offices and hotel rooms. The home still remains the most popular popcorn eating spot, where Americans eat seventy percent of the sixteen billion quarts of popcorn consumed annually in the United States.

It can be concluded from the passage above that

A. people ate less popcorn in the 1950s than in previous decades because they went to the movies less.
B. without mobile popcorn machines, people would not have been able to eat popcorn during the Great Depression.
C. people enjoyed popcorn during the Great Depression because it was a luxury food.
D. during the 1800s, people began abandoning theaters to go to fairs and festivals.
3. The bacteria, fungi, insects, plants, and animals that live together in a habitat have developed complex interspecies interactions known as symbiotic relationships. Ecologists characterize these interactions based on whether each party benefits. In mutualism both individuals benefit, while in synnecrosis both organisms are harmed. A relationship in which one individual benefits and the other is harmed is known as parasitism. Examples of these relationships can easily be found in any ecosystem. Pollination, for example, is mutualistic – pollinators get nutrients from the flower, and the plant is able to reproduce – while tapeworms, which steal nutrients from their host, are parasitic.

The author’s primary purpose in writing this essay is

A. to describe different types of symbiotic relationships.
B. to argue that interspecies relationships are harmful.
C. to explain how competitions for resources results in long-term interspecies relationships.
D. to provide examples of the many different types of interspecies interactions.

4. In 1860, the United States was in a state of turmoil over slavery; the presidential election that year between Lincoln and Douglas reflected that issue. Lincoln was vehemently against slavery; Douglas spoke in favor of states’ rights, which included a state’s right to determine the legality of slavery independently of the federal government. Major legislation had placed restrictions on slavery in the west and then lifted them. These developments played a key role in the presidential campaigns of the two candidates. Lincoln and Douglas met around the country in a series of debates reflective of the national mood. Ultimately Lincoln was elected to the presidency; Southern Secession and the Civil War would soon follow.

According to this passage, the differences between Lincoln and Douglas

A. led to the presidential election of 1860.
B. illustrated the tensions and division in the United States before the Civil War.
C. were a reason for the major legislation – later overturned – that had placed restrictions on slavery in the west.
D. led to the Civil War.
Following more than three centuries under Portuguese rule, Brazil gained its independence in 1822, maintaining a monarchial system of government until the abolition of slavery in 1888 and the subsequent proclamation of a republic by the military in 1889. Brazilian coffee exporters politically dominated the country until populist leader Getulio Vargas rose to power in 1930. By far the largest and most populous country in South America, Brazil underwent more than a half century of populist and military government until 1985, when the military regime peacefully ceded power to civilian rulers. Brazil continues to pursue industrial and agricultural growth and development of its interior. Exploiting vast natural resources and a large labor pool, it is today South America’s largest economy and a regional leader. Pressing problems include high income inequality, crime, inflation, rising unemployment, and corruption.

_Courtesy CIA World Factbook 2015_

It can be inferred from the passage that

A. Brazil is controlled by the military.
B. **Brazil is a poor country.**
C. coffee has historically been an important agricultural resource in Brazil.
D. Brazil was the last South American country to abolish slavery.