

# TQUK Functional Skills Qualification in English at Level 2

## Reading Document Booklet Past Paper 4

### Instructions

- Read each question **carefully**
- Answer **all** questions
- Write your answers **clearly** in the spaces provided
- **Check** your answers.

### Information

- There are **3** documents to read
- The maximum mark for this exam is **30**
- The marks available for each question are shown in **bold** beneath each question
- You do **not** need to write in complete sentences
- You will **not** be assessed on spelling, punctuation and grammar.

### Items

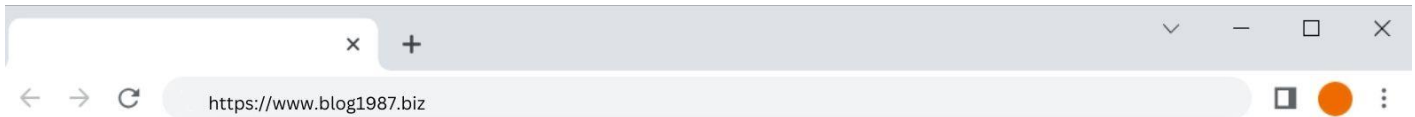
- You **will** need the Examination Paper provided
- You **will** need a pen with black or blue ink
- You **are** allowed to use a dictionary
- You will **not need** any other stationery or equipment.

**Time allowed:** 60 minutes

**Do not open this booklet until you are told to do so.**

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## Document 1      Blog



### My Journey to Financial Freedom

Greetings, fellow financial voyagers! With 16% of the UK population facing debt, I thought I would share my own rollercoaster ride through the world of money management. Trust me, I've had my fair share of highs and lows, but each experience has taught me a valuable lesson. Throughout my financial journey, lessons were learned from both successes and setbacks. So, grab a comfy seat and let's dive into the real-life journey of personal finance.

Picture this: a young adult fresh out of college, landing their first job with a decent paycheck. What could go wrong, right? Well, it turns out, quite a lot. My first paycheck felt like a ticket to unlimited spending. Regular dining out, gadget overspending and ignored bills soon led to a financial mess. I spent all my overdraft, which resulted in my bank sending me several urgent letters. Amid the chaos, a friend introduced me to the concept of financial goals. Honestly, I was sceptical at first. But setting clear objectives, like paying off my mounting credit card debt, proved to be a game-changer. Suddenly, every pound had a purpose.

Life threw a curveball when my car broke down and I had to dig deep into my pockets for repairs. That's when the importance of an emergency fund was driven home. It took time, but gradually, I built up that financial cushion to handle life's surprises. Saving money regularly wasn't easy initially, but I was determined. I started small and gradually increased my savings rate. Additionally, I dipped my toes into investing, learning the ropes along the way. Watching my money grow brought a sense of accomplishment. Tracking my daily expenses was a revelation. I realised I was wasting cash on non-essentials. By keeping a closer eye on my spending habits, I identified areas where I could cut back.

Avoiding the temptation to overspend was tough, but I adopted a new mindset. I began making conscious choices, prioritising needs over wants. It wasn't about deprivation; it was about being mindful. Life never stands still, and neither should your financial plan. Reviewing my budget and goals periodically had a positive impact on my finances. With each change in life circumstance, my financial strategy adapted accordingly. I realised that financial knowledge is empowering. I started reading books, taking courses and attending seminars. The more I knew, the better my decisions became.

In the end, it's not just about the numbers; it's about the journey. By creating a budget, setting goals and developing sound financial habits, you can take charge of your financial destiny. Remember, every financial journey is unique and success comes from planning and staying committed to your goals. So, embark on your journey to financial freedom – it's a path worth treading!

Comment

## Document 2    Advert



# MONEYFRIEND

## Introducing **MoneyFriend**: Your Ultimate Financial Companion

Are you tired of money troubles? Do you dream of taking control of your finances and reaching your goals? Look no further than **MoneyFriend** – the ultimate money management app that makes handling your finances a breeze!

Discover **MoneyFriend's** Fantastic Features:

### Easy Budget Builder

Say goodbye to complex spreadsheets and calculations. **MoneyFriend's** Budget Builder makes budgeting simple. Just enter your income, set your goals and let **MoneyFriend** create a personalised budget for you. It's your path to financial freedom!

### Expense Tracker

Struggling to keep track of your spending? Our Expense Tracker sorts your spending automatically, offering real-time insights into where your money goes. Spot trends, find savings opportunities and watch your financial health improve.

### Bill Reminders and Auto-Pay

Never miss a bill payment again! **MoneyFriend's** Bill Reminders keep you on top of your financial commitments. You can also set up Auto-Pay for recurring bills, making money management effortless and stress-free.

### Savings Goal Helper

Turn your financial dreams into reality with our Savings Goal Helper. Whether it's a dream holiday, a new car, or building an emergency fund, **MoneyFriend** helps you set achievable goals and gives you clear steps to reach them faster.

### Investment Planner

Ready to grow your wealth? **MoneyFriend's** Investment Planner offers personalised investment advice based on your goals and risk tolerance. Make smart investment decisions and watch your money grow.

### Financial Education Hub

We're all about sharing knowledge. Explore our Financial Education Hub, where you'll find a plenty of articles, videos and courses on personal finance, investing, and more.

### Secure and Private

Your financial data is precious, and we treat it as such. **MoneyFriend** uses top-notch security measures to keep your information safe and private. Your peace of mind is our priority.

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Tailored insights and tips will be delivered to you daily. **MoneyFriend** learns from your financial patterns and offers customised advice to help you improve your money habits.

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Take the first step towards financial freedom and download the greatest money management app on the market! Unleash the incredible potential of your finances and soar towards your goals with confidence. We promise that your financial life will be improved with this ingenious app!

**MoneyFriend**: Where Financial Dreams Come True.



## Document 3 Letter

CreditKorp Solutions  
Customer Service Department,  
124 Financial Avenue,  
Tornemouth,  
S67 891

Dear Sir/Madam,

I am writing to discuss the ongoing problems I've faced with my credit card account. I've stayed patient for a while, but this has gone on too long and now I'm at breaking point.

The troubles began when I noticed mistakes on my statements about nine months ago. There were charges I didn't approve, causing confusion and worry. Despite my good record-keeping, these issues continued for months, leading to a build-up of unauthorised charges.

Even though I paid on time, I found myself weighed down by these unfair fees. It affected my finances and the impact on my credit score put me under a lot of pressure.

Dealing with these issues has become increasingly more challenging, because it was difficult to reach your customer service team. Long wait times and automated responses made it nearly impossible to speak to a representative. This unnecessary source of frustration has caused even more delays.

Going forward, I request that you keep me updated on any progress with these issues. Please don't hesitate to contact me for more information or clarification. I appreciate your attention to these matters and hope for a speedy resolution, so I can finally relax.

Thank you for your understanding and cooperation. I look forward to hearing from you.

Yours faithfully,

Pat Young

**This is the end of the booklet.**