



EUNOIA JUNIOR COLLEGE
JC2 Preliminary Examination 2026
General Certificate of Education Advanced Level
Higher 1

GENERAL PAPER

8881/02

Paper 2

28 August 2026

INSERT

1 hour 30 minutes

READ THESE INSTRUCTIONS FIRST

This Insert contains the passages for comprehension.

Passage 1. *Eason presents the harms of pursuing wealth.*

- 1 Amid the shimmering allure of riches, a deeper narrative unfolds, often overlooked in the pursuit of currency. What truly beckons when one chases wealth? The quest for wealth is a universal theme. It is a race set against the backdrop of gleaming skyscrapers, with dollar signs lighting up our eyes and dreams of a better and more comfortable life. Money, with its promises of luxury, security, and status, is our number one modern aspiration. Sadly, what if this relentless pursuit has costs we have not fully accounted for? Beneath the glossy surface of affluence, are there shadows cast by the blinding lights of wealth? 5

- 2 It is so easy to get caught up in the idea that once you have a hefty bank balance, all your worries will simply melt away. More often than not, people get caught up in the rat race, chasing fleeting financial goals. Sure, it can make many aspects of life more comfortable, but thinking it is a golden ticket to a problem-free life? That is a bit of a stretch. Even with a cushy bank account, it is essential to remember that life, with all its unpredictability, does not play favourites based on your financial status. 10

- 3 Ever caught yourself saying, 'I wish I had more time'? We race after the never-ending subsequent promotion or business opportunity, chasing every dollar, all for the supposed life without worries. Yet, in the process, we often leave behind precious moments we cannot get back. Very few actually manage to achieve the lifestyle we desire while balancing work and life. We simply end up in a perpetual race. It is not just about reaching the top but about continuously staying there, and giving up what is important in life. 15
20

- 4 Looking back, we see the gaps in our personal timelines, all because we swapped those golden moments for another pointless hour in the office. As they say, time is the one thing you cannot buy back. Often, we pursue that upscale lifestyle – the high-end cars, the spacious house, or that ornate watch. Yet, we forgo the emotional intimacy forged through family dinners and time spent with loved ones, or the irreplaceable milestones of life such as watching your children take their first steps. So, we hustle, only to obtain transient rewards and promotions, if we are lucky. 25

- 5 The blinding drive to chase more often blurs the lines between work and rest, until there is no distinction at all. This severely harms our physical health. Denying the rest we need can lead to chronic fatigue, lowered immunity, and a host of other health issues. Perhaps the most insidious impact is on our mental well-being. In today's world, the rise of anxiety, depression, and substance abuse is startling. It is even more alarming when linked to the relentless pursuit of material wealth. Paradoxically, we attain these extrinsic goals and they make us happy. Yet, the rabbit hole of emotional and psychological turmoil from the pursuit endures. 30
35

- 6 Perhaps it is time to reassess our relentless drive for wealth. After all, is it not happiness, fulfilment, and peace of mind a truer, more sustainable gauge of a life well-lived? As Felix Dennis (a self-made multi-millionaire) once said, 'People who get trapped in the tunnel vision of making money think that is all there is to life.' 40

Passage 2. *Holmes writes how money grants various benefits.*

- 1 Having money helps us in many ways. One reason for this is the ‘time tax’ poor people pay just to accomplish everyday tasks. To find affordable housing, they often have to live farther from their work, resulting in longer commutes. Those who can afford to live near business centres spend less time travelling to work. The time saved through money can be spent on meaningful activities like cultivating relationships. 5
- 2 If you have to get home in the middle of a vacation because of a crisis, having money means you can book a flight at premium fares without blinking. If a family member is sick, having money means being able to get them urgent care. It seems clear that having money during a crisis can reduce stress. 10
- 3 Beyond baseline security, money can also facilitate greater choice. When you do not have to worry about your basic survival, you get to think more about what you want out of life. You can choose what kind of work you want to do. You can pursue a risky startup or work in the arts instead of working a 9-to-5 job.
- 4 Wealth provides better living conditions, such as greater access to green space and lower noise levels, factors that promote long-term health. Such wealthier areas also provide access to premium exercise services and healthy foods, preventing potential health problems from becoming acute or chronic. Correspondingly, without money, many people are forced to work in conditions that are suboptimal for health, including manual labour that causes repetitive stress injuries, shift work or even exposure to toxic substances. 15 20
- 5 If it were not for money, many couples would not have a child at all. Assisted reproductive technologies are expensive. They are a sizable expense even for high-income earners. Even if you do not need fertility treatments to start your family, money can still be a consideration as couples find it increasingly hard to have children without making sacrifices that compromise their own happiness. 25
- 6 When we look at the systems that hold us back from change, we nearly always find that money is a major factor. If the system runs on money, then let us use money to change the system. What injustices would you rectify? How could money bring your life more into alignment with your values? While money cannot buy love, inspiration or community, it still plays a big role in our well-being. 30

Passage 3. *A motivation expert reflects on the need for wealth.*

- 1 Perhaps the most dangerous cost of chasing wealth is the illusion of success. When I finally bought that expensive car, I felt proud – for about a week. Then the excitement faded, and I was already craving the next thing. A bigger house, a higher salary, a flashier vacation.
- 2 Wealth is a moving target. What begins as a pursuit of comfort easily becomes a race where satisfaction always feels one step ahead. The ‘finish line’ keeps shifting, leaving us exhausted but never fulfilled. It took a long time – and several painful lessons – for me to see the truth. Wealth is not wrong. Money itself is not evil. In fact, it can create opportunities, provide stability, and reduce unnecessary stress. But when wealth becomes the center of our lives, we risk losing the very things that make life worth living. 5 10
- 3 Wealth promises security, but the process of acquiring it can quietly rob us of connection. I remember one evening when I came home exhausted, laptop still open in my hand. My partner had prepared dinner, waiting for me with candles lit, ready to talk about her day. Instead of listening, I mumbled half-hearted responses while replying to emails. 15
- 4 If I could give one piece of advice, it would be this: Do not wait until you have earned enough to start living. Live now, even as you work toward your goals. In the end, wealth is not about how much you have. It is about how little you had to sacrifice to enjoy it. 20

Copyright Acknowledgement:

Reading Passages © Adapted from *Chasing Money: The Hidden Costs Beyond Wealth*. [<https://www.adam-eason.com/10-ways-you-benefit-from-embracing-uncertainty/>]

© Adapted from *What If Money Does Buy Happiness After All?*. [<http://easyplanners.info/the-importance-and-benefits-of-planning-ahead/>]

© Adapted from *The Hidden Cost of Chasing Wealth*. [<https://vocal.media/motivation/the-hidden-cost-of-chasing-wealth-9g28a0b6q>]



EUNOIA JUNIOR COLLEGE
JC2 Preliminary Examination 2026
General Certificate of Education Advanced Level
Higher 1

CANDIDATE
NAME

CIVICS
GROUP

25-

GENERAL PAPER

8881/02

Paper 2

28 August 2026

1 hour 30 minutes

Candidates answer on the Question Paper.

Additional Materials: Insert

READ THESE INSTRUCTIONS FIRST

Write your name and civics group on all the work you hand in.

Write in dark blue or black pen.

Do not use staples, paper clips, glue or correction fluid.

Answer **all** questions.

The Insert contains the passages for comprehension.

Note that up to **15** marks out of **50** will be awarded for your use of language.

The number of marks is given in brackets [] at the end of each question or part question.

For Examiner's Use	
Content	/ 35
Language	/ 15
Total	/ 50

This document consists of **7** printed pages, **1** blank page and **1** Insert.

[Turn over

Answer **all** questions.

For
Examiner's
Comments

Your answers should be:

- written **in your own words as far as possible**. Where you select the appropriate material from the passage for your answer, you must still use your own words to express it.
- written in **continuous prose**.

From Passage 1

1 According to the author in paragraph 1, why are people drawn to money?

.....

.....

.....

.....

.....

.....[3]

2 Explain the author's use of the phrase 'does not play favourites' in line 14.

.....

.....[1]

3 In paragraph 4, how does the author's use of language convey disapproval of relentlessly pursuing wealth?

.....

.....

.....

.....

.....

.....[3]

- 4 Explain the paradox in lines 35–36.

.....

.....

.....

.....[2]

- 5 In what ways is the final sentence (lines 39–40) an effective conclusion to the author's argument?

.....

.....

.....

.....[2]

6 Summarise what the author has to say about the benefits of money and wealth.

Write your summary in **no more than 120 words**.

[8]

[8]

From all the passages

- 7** Passage 1 states that ‘We simply end up in a perpetual race’ (line 19).

*For
Examiner's
Comments*

Identify **one** specific idea from Passage 3 which can be used to support the statement.
Justify your answer.

.....

.....

.....

.....[2]

- 8** Passage 2 states that ‘The time saved through money can be spent on meaningful activities like cultivating relationships’ (lines 4–6).

Identify **one** specific idea from Passage 3 which can be used to undermine the statement.
Justify your answer.

.....

.....

.....

.....[2]

How far do you agree that wealth, and the pursuit of it, brings about more benefits than harm?

- the ideas and opinions from **at least** one of the reading passages
- examples drawn from your own experience and that of your society.

This image shows a full page of white paper with horizontal dashed lines, typical of primary school writing paper. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.

.....[12]

BLANK PAGE

8881 H1 General Paper
2026 JC2 Preliminary Exam Answer Scheme

From Passage 1

1. According to the author in paragraph 1, why are people drawn to money? [3]

From the passage	Pt	Paraphrased / inferred	Marks
Lines 3-5: It is a <u>race set against the backdrop</u> of gleaming skyscrapers, with dollar signs lighting up our eyes and dreams of a better and more comfortable life.	a	People are drawn to money because [inferred] they live in a society that glorifies wealth / they have been socialised to believe that wealth is everything.	1m
Lines 3-5: It is a race set against the backdrop of gleaming skyscrapers, with dollar signs lighting up our eyes and dreams of a better and more comfortable <u>life</u> .	b	Money offers people an improved standard of <u>living</u> / higher quality of <u>life</u> .	1m
Line 5: Money, with its promises of luxury ,	c	the promise of an indulgent / extravagant <u>lifestyle</u> . Or a <u>lifestyle</u> that goes beyond mere necessity , Note: Accept any logical context beyond 'lifestyle'. Do not accept 'wealth'.	1m
Line 5: ... security ,	d	the promise of stability / peace of mind , and Or Having money makes us feel safe .	1m
Lines 5-6: ...and status , is our number one modern aspiration.	e	(the promise of) prestige / prominence / higher <u>social standing</u> . Note: Any 3 points for a maximum of 3 marks.	1m

Question Type: Literal Paraphrasing

2. Explain the author's use of the phrase 'does not play favourites' in line 14. [1]

From the passage	Paraphrased / inferred	Marks
Lines 11-14: Sure, it can make many aspects of life more comfortable, but thinking it is a golden ticket to a <u>problem-free life</u>? That is a bit of a stretch. Even with a <u>cushy bank account</u>, it is essential to remember that life, with all its unpredictability, does not play favourites based on your <u>financial status</u>.	The author believes that life's <u>difficulties</u> can affect <u>anyone</u> <u>regardless of wealth</u>. Or The author believes that <u>wealth</u> does not make one <u>immune</u> to <u>misfortune</u>. Or The author believes that given life's volatility, one cannot expect to be more fortunate/lucky/blessed/successful just because of one's <u>wealth</u>. Note: - DNA responses without the context of wealth. - DNA responses without the context of life's problems such as "The author believes that <u>life</u> is fair / unbiased to everyone." or "The author believes that life is <u>random / uncertain / full of unexpected events</u>." - DNA responses that paraphrase 'misfortune'/'problem'/'unpredictability'	1m

Question Type: Language use

3. In paragraph 4, how does the author's use of language convey disapproval of relentlessly pursuing wealth? [3]

From the passage	Pt	Paraphrased / inferred	Marks
Lines 22-23: Looking back, we see the gaps in our personal timelines, all because we swapped those golden moments for another pointless hour in the office. Line 28: So, we hustle, only to obtain transient rewards and promotions...	a	The use of the word 'pointless' suggests that the time exchanged is not justified / wasted as it is time spent on something <u>lacking in usefulness or value</u>. <i>Note: The answer must show the lack of value.</i>	1m
Line 22: Looking back, we see the gaps in our personal timelines... Lines 23-27: As they say, time is the one thing you cannot buy back. Often, we pursue that upscale lifestyle – the high-end cars, the spacious house, or that ornate watch. Yet, we forgo the <u>emotional intimacy</u> forged through family dinners and time spent with loved ones, or the irreplaceable milestones of life such as watching your children take their first steps.	b	The use of the word 'irreplaceable' / phrase 'cannot buy back' / 'forgo the <u>emotional intimacy</u>' / <u>milestones</u> suggests that people sacrifice / miss out on experiences which are special / once-in-a-lifetime / unrepeatable / crucial / precious. Or The author uses the word "yet" to contrast / compare <u>material luxuries with meaningful experiences</u>. This shows how misguided the pursuit of wealth is as we give up what is <u>more valuable for the superficial</u>. <i>Note: Answer must contain the idea of loss / trade-off / giving up in order to be credited for B.</i>	1m

Line 28: So, we hustle, only to obtain transient rewards and promotions,	c	The use of the word 'transient' suggests that the rewards and promotions only last a very short/brief time/fleeting compared to the <u>valuable experiences</u> that <u>cannot be relived / repeated</u>. <i>Note: Answer must show an understanding of time / temporary nature. Answer must also show an understanding of the temporary reward in contrast to what needs to be given up.</i>	1m
Line 28: ...if we are lucky .	d	The use of the word 'lucky' suggests that the promotions and rewards are not a given / guarantee, and thus it might be unwise to give up the experiences <u>which matter more</u>. <i>Note: Answer must show understanding that rewards are uncertain. Answer must include the underlined context in order to explain how the pursuit of wealth is not worth it for each of the author's use of language.</i> DNA: 1) 'The use of the word 'lucky' suggests that the promotions and rewards are not a given / guarantee, hence, it may be for nothing.' 2) The use of the word 'lucky' suggests that the promotions and rewards are not a given / guarantee, it would be a waste of time.'	1m
Lines 23-27: As they say, time is the one thing you cannot buy back. Often, we pursue that upscale lifestyle – the high-end cars, the spacious house, or that ornate watch . Yet, we forgo the emotional intimacy forged through family dinners and time spent with loved ones , or the irreplaceable milestones of life such as watching your children take their first steps .	e	(Inferred) The author's choice of <u>examples</u> connotes how the rewards we get from wealth are <u>meaningless / material in nature</u> as compared to the <u>fulfilling / meaningful / profound</u> experiences. <i>Note: Answer must show an understanding of the contrasting examples.</i> Note: Any 3 points for a maximum of 3 marks.	1m

Question Type: Language use

4. Explain the paradox in lines 35–36. [2]

From the passage	Paraphrased / inferred	Marks
Lines 34-36: It is even more alarming when linked to the relentless pursuit of material <u>wealth</u>. Paradoxically, we attain <u>these</u> extrinsic goals and they make us happy. Yet, the rabbit hole of emotional _____ and <u>psychological</u> turmoil from the pursuit endures.	The paradox is that (a) while acquiring <u>material markers of success / wealth</u> makes us fulfilled / contented / joyful. (b) it <u>simultaneously / the very pursuit</u> of these goals causes emotional distress / mental suffering / anxiety/trapped in our negative thoughts. Or (a) Although one can experience joy from achieving <u>material success / wealth</u>, (b) one still suffer mentally as the trauma from the striving does not go away / continues to draw one in / lingers / continues to haunt one's existence <i>Do not accept responses that paraphrase what makes people happy or sad. Credit only if response shows understanding of how wealth makes one happy AND anxious AT THE SAME TIME.</i> Or (a) We experience both joy / contentment and anxiety / emotional distress <u>simultaneously</u>, (b) because the pursuit of <u>material markers of success / wealth</u> <u>inevitably</u> leads to both / <u>must bring about</u> both. Note: • If answer is phrased as an irony, do not credit (a) or (b) in any way. • For (b), accept answers even without the explicit context of emotional if the paraphrase already connotes something about it being mental in nature (i.e., anxiety)	2m

Question Type: Figurative Language

5. In what ways is the final sentence (lines 39–40) an effective conclusion to the author's argument? [2]

From the passage	Paraphrased / inferred	Marks
<u>Paragraph 6</u> Lines 39-40: As Felix Dennis (a self-made multi-millionaire) once said, 'People who get trapped in the <u>tunnel vision</u> of making money think that is all there is to life.' <u>Paragraph 1</u> Lines 1-8: Amid the shimmering allure of	Option 1: (a1) [Thematic Unity] It is an effective conclusion as the use of the term 'tunnel vision' highlights the narrow / parochial pursuit of wealth <u>Context</u> (a2) and relates back to the rhetorical questions in paragraph 1 which questions if we <u>ignored / omitted the cost</u> of pursuing wealth. OR (a2) and relates back to the rhetorical questions in paragraph 1 which questions if we <u>only / merely / simply focused on the benefits</u> of pursuing wealth.	2m

riches, a deeper narrative unfolds, often overlooked in the pursuit of currency. What truly beckons when one chases wealth? The quest for wealth is a universal theme. It is a race set against the backdrop of gleaming skyscrapers, with dollar signs lighting up our eyes and dreams of a better, more comfortable life. Money, with its promises of luxury, security, and status, is our number one modern aspiration. Sadly, what if this relentless pursuit has costs we have not fully accounted for? Beneath the glossy surface of affluence, are there shadows cast by the blinding lights of wealth?	Note: Do not accept if the answer just says 'focused on the benefits' as it does not capture the idea of 'tunnel'. Answer must focus the idea of the narrow and parochial pursuit of wealth having a cost. Option 2: (b1) [Thematic Unity] It is an effective conclusion as the metaphor of a 'tunnel' highlights the idea of darkness / inability to see as one pursues wealth <u>Context</u> (b2) and relates back to the idea of 'shadows' in paragraph 1 which questions if <u>the pursuing wealth</u> has made us <u>lose sight / focus</u> of what is truly meaningful. Option 3: (c1) The quotation is effective because Felix Dennis was himself a <u>wealthy / successful businessman</u>, (c2) making his warning about obsession with money <u>highly credible / reliable / convincing</u>. Option 4: (d1) The quotation is effective as it gets the reader to reflect / to ponder / to think more deeply, (d2) how we should not be <u>so short-sighted / take a more holistic view</u> of life and money. Note: • If student mislabels a technique (calling something a metaphor or idiom when it isn't) but has quoted the relevant portion and explained the effectiveness logically, credit the response. • DNA answers that do not identify the specific method / word used. (e.g. 'It refers to the hook...' which is vague as to which sentence in Para 1 is the hook) Any 2 answers for 2m.
---	---

Question Type: Inference / Use of language

From Passage 2

6. Summarise what the author has to say about the benefits of money and wealth. [8]

	Main idea	From the Passage	Paraphrased/ Inferred
a	Rich people can save time	Having money helps us in many ways. One reason for this is the 'time tax' poor people pay just to accomplish everyday tasks. To find affordable housing, they often have to <u>live farther from their work</u> , resulting in longer commutes. Those who can <u>afford to live near business centres</u> spend less time travelling to work. (lines 1-4)	Money allows people to <u>live near their place of work</u> and save on / reduce <u>commuting time</u> . <i>Location and travel must be present to get the mark.</i>
b	Time saved can be used on developing our connections with others	The <u>time</u> saved through money can be spent on meaningful <u>activities</u> like cultivating relationships. (lines 4-6)	<u>The time saved</u> allows people to engage in more rewarding / enriching / fulfilling / important activities. <i>Do not accept: joy, fun, enjoyable, relaxing, chill</i>
c	In a crisis, money enables you to respond promptly.	If you have to get home <u>in the middle of a vacation</u> because of a crisis, having money means you can book a flight at premium fares without blinking . (lines 7-8) If a <u>family member is sick</u> , having money means being able to get them urgent care. (lines 8-9)	(Inferred) Money enables us to handle <u>crises / major problems</u> in a quick / on-demand / prompt manner.
d	This leads to reduced stress	It seems clear that having money <u>during a crisis</u> can reduce stress . (lines 9-10)	Wealth allows people to feel less worried / be less anxious , <u>when facing problems</u> .
e	Money allows us to accomplish our aspirations	...money can also facilitate greater <u>choice</u> . When you do not have to worry about your basic survival, you get to think more about <u>what you want out of life</u> . (lines 11-13)	Money provides us a diversity / a wide range of <u>choice / option on what we can do with our lives</u> . Or Money allows us to think about optimise <u>our future</u> / have better <u>life choices</u> . Or One can think beyond necessities and find purpose in life. <i>Note: Credit any response that shows understanding of 'beyond mere existence'.</i>
f	Money allows us to pursue our unconventional vocations / jobs	You can pursue a <u>risky startup</u> or <u>work</u> in the arts instead of working a 9-5 job. (lines 13-14)	(inferred) Money allows us to pursue unconventional / alternative / unstable / adventurous <u>jobs</u> . Or Money allows people to pursue jobs which have an uncertain nature. DNA: 'With money, we can pursue our passions.' The reference to 9-5 job suggests stability / conventional.

g	Money gives access to conditions that enhance well-being	Wealth provides better living conditions, such as <u>greater access to green space and lower noise levels</u> , factors that promote long-term health . (lines 15-16)	Money allows people to take care of their extended / lasting / overall well-being by <u>allowing them to live in better conditions</u> . Or Money, which provides better living conditions, allows for people to have <u>health benefits</u> that carry on for years .
h	Money prevents potential health problems from becoming worse	Such wealthier areas also provide <u>access to premium exercise services and healthy foods</u> , preventing potential health problems... (lines 16-18)	Rich people can <u>access gym facilities and healthy food</u> , which averts / heads off <u>health problems</u> . <i>Accept any answer that shows reduction in potential health problems. Accept either gym facilities or health food as context in the answer.</i> Note: Points g and h require the context of <u>better living conditions</u> . Accept point h without the context only if context is already presented in point g.
i	We can avoid working in harmful jobs	Correspondingly, without money, many people are <u>forced to work in conditions that are suboptimal for health, including manual labour that causes repetitive stress injuries, shift work or even exposure to toxic substances</u> . (lines 18-21)	Money allows people to choose <u>vocations / work environments</u> that are safer / less harmful .
j	It enables families to start families through pricey fertility treatments	If it were not for money, many couples would not have a child at all . <u>Assisted reproductive technologies are expensive</u> . (lines 22-23)	Money allows couples to afford <u>costly medical treatments</u> that could help them conceive / start a family .
k	And to raise children without cutting back on their lifestyle	Even if you do not need fertility treatments to start your family, money can still be a consideration as <u>couples find it increasingly hard to have children without making sacrifices that compromise their own happiness</u> . (lines 24-26)	Money allows couples to <u>raise a family</u> , without cutting back on their own luxuries / reducing their own <u>comfort levels</u> .
l	Money gives people the power to make a difference	If the system runs on money, then let us use money to change the system . What <u>injustices</u> would you rectify ? (lines 28-29)	Money gives us the ability to address / solve <u>problems</u> / make positive impacts. Note: Answer must capture idea of a change for the better.
m	Money enables them to live in a way that reflects their values	How could money bring your life more into alignment with your values ? (lines 29-30)	Money enables us to be our true / authentic selves.

Allocation of Marks (13 points)

Points	1–2	3–4	5	6	7	8	9	≥10
Marks	1	2	3	4	5	6	7	8

Sample Summary:

The rich can afford to live near their workplaces, reducing commuting time. The time saved can be used for fulfilling activities. During emergencies, money facilitates the prompt handling of the situation, and thus, the rich are less worried. Money allows us to optimise our life choices, enabling us to pursue unconventional vocations. The rich live in better living conditions that enhance their extended well-being which prevents health problems from worsening. Those with money can also choose jobs that are safer. Money allows couples to afford costly medical treatments that help them start a family, and they can raise one without having to give up luxuries. The rich can use their wealth to benefit society and be their authentic selves.

(119 words)

From all the passages

7. Passage 1 states that 'We simply end up in a perpetual race' (line 19).

Identify **one** specific idea from Passage 3 which can be used to support the statement.
Justify your answer. [2]

From Passage 3	Identification	Justification
Line 1: Perhaps the most dangerous cost of chasing wealth is the illusion of <u>success</u> .	(a1) <u>Pursuing wealth</u> can create a false sense of <u>achievement</u> .	Option b1: The idea in passage 3 supports the idea that <u>people do not really know when they have actually succeeded</u> , and thus, they are trapped in never-ending competition.
Lines 1-4: When I finally bought that expensive car, I felt proud – for about a week. Then the excitement faded, and I was already craving the next thing. A bigger house, a higher salary, a flashier vacation. Or Lines 5-7: Wealth is a moving target. What begins as a pursuit of comfort easily becomes a race where satisfaction always feels one step ahead. The 'finish line' keeps shifting, leaving us exhausted but never fulfilled.	(a2) <u>Chasing wealth</u> is a everchanging/ mercurial/ evolving pursuit. Note: Answer needs to capture the idea of 'change'. DNA paraphrases for perpetual (<i>i.e., continuous, never-ending</i>) as they are mere paraphrases of the question.	Or Option b2: The idea in passage 3 supports the idea that <u>we are never contented with what we have</u>, and this leads to the perpetual race / cycle of having to chase wealth. Note for Option b2: Accept any logical answer for why we are never contented. Or Option b3: The idea in passage 3 supports the idea that pursuit of wealth is a <u>futile one due to the changing definition of what success is</u>. Note for Options b2 & b3: Justification need not be limited to the pursuit of wealth at the individual level. Accept any logical reason for the changing measures or perceptions of success. Award mark as long as candidate captures the idea of changing standards and the futility that arises.

8. Passage 2 states that ‘The time saved through money can be spent on meaningful activities like cultivating relationships’ (lines 4-6).

Identify **one** specific idea from Passage 3 which can be used to undermine the statement. Justify your answer. [2]

From Passage 3	Identification	Justification
Lines 12-13: Wealth promises security, but the process of acquiring it can <u>quietly rob</u> us of <u>connection</u> .	a1) The process of chasing wealth can <u>discreetly / subtly remove / take away</u> our <u>connections</u> .	b1) The idea in passage 3 undermines the benefits in passage 2 as the supposed benefits <u>may only appear / can only appear /</u> after giving up connections in the pursuit of wealth.
Lines 9-11: But when wealth becomes the center of our lives, we risk losing the very things that make life worth living.	a2) By placing wealth above all else, we can end up neglecting people who make life meaningful for us .	Or b2) The idea in passage 3 undermines the benefits in passage 2 as the supposed benefits are <u>contingent / dependent</u> on forfeiting connections in the pursuit of wealth.
Lines 13-16: I remember one evening when I came home exhausted, laptop still open in my hand. My partner had prepared dinner, waiting for me with candles lit, ready to talk about her day. Instead of listening, I mumbled half-hearted responses while replying to emails.	a3) Pursuing wealth can leave one <u>exhausted</u> and unable to be present / unable to be engaged meaningfully with <u>loved ones</u> .	Or b3) The idea in passage 3 undermines the benefits in passage 2 as the supposed benefits are <u>mutually exclusive</u> in relation to the pursuit of wealth. Or b4) The idea in Passage 3 undermines the benefits in passage 2 as people may <u>not use the time saved to nurture connections / may fill the time with even more money-making activities</u> .

9. The reading passages cover a range of views about wealth. How far do you agree that wealth, and the pursuit of it, brings about more benefits than harm? [12]

Support your answer with reference to:

- the ideas and opinions from at least one of the reading passages.
- examples drawn from your own experience and that of your society.

Requirement

Students should

- explain the extent of their agreement with the authors' views about the benefits and harms of wealth, and the pursuit of it – the benefits and detriments can be explored at the individual and societal level, and in various aspects of life, such as material quality of life and overall well-being.
- support their views with reasoned argument; and
- show understanding of the ideas and attitudes in the passages.

Explanation

Students should show understanding of some of the following issues:

- How does wealth and the pursuit of it affect our quality of life?
- Can we lead happy lives without wealth?
- How is our perception of wealth affected by our different life stages?
- Does having sufficient wealth guarantee a problem-free life? Is there even a point where we can say that we can sufficient wealth?
- What do we have to give up in the pursuit of wealth? Are the things we give up worth the wealth we can gain?

Evaluation

- Students should question or show reasons for approving of some of these views.
- Students should give examples from their own and their society's experience in support of their views; and/or
- Students should examine how the characteristics of Singaporean society have influenced our views on wealth or the pursuit of it.
- Students may put forward original ideas on the benefits and/or detriments of wealth and the pursuit of it.

From Passage 1: Eason presents the harms of pursuing wealth.	
Possible TRs	Possible application to SG
Lines 9-10: 'It is so easy to get caught up in the idea that once you have a hefty bank balance, all your worries will simply melt away.' Lines 13-14: 'Even with a cushy bank account, it is essential to remember that life, with all its unpredictability, does not play favourites based on your financial status.'	While having a sum of money can solve many daily problems in Singapore, unforeseen health emergencies can be extremely costly such that one's savings can be easily wiped out. Although heavily subsidised, the daily charge of being warded in a government hospital can cost on average \$200. This excludes the cost of diagnostic and treatment for whatever illness one is in for. Annual increase in healthcare cost averages 12 percent a year which also translates to a large sum of money required for one's old age if one is currently still young. A large part of this increase in healthcare costs is due to our low birthrate and fast-ageing society, which means that the tax receipts that our government could obtain to fund healthcare will decrease. As Singapore is a super-aged society (https://www.straitstimes.com/singapore/number-of-singaporeans-aged-80-and-older-jumped-60-per-cent-in-the-past-decade), the increased demand for healthcare services will continue, placing farther demands on our nation's budget. Hence, there is little guarantee that, even if one were to save money or to buy health insurance today, a person will be able to afford healthcare in the future if nothing changes. While there are harms in pursuing wealth, the need to ensure one is protected in one's old age makes it a necessity.
Lines 19-21: 'Very few actually manage to achieve the lifestyle we desire while balancing work and life. We simply end up in a perpetual race. It is not just about reaching the top but about continuously staying there, and giving up what is important in life.' From Passage 3: Lines 5-7: 'Wealth is a moving target. What begins as a pursuit of comfort easily becomes a race where satisfaction always feels one step ahead. The 'finish line' keeps shifting, leaving us exhausted but never fulfilled.'	Randstad's 2025 report shows that work-life balance is Singapore's employee biggest priority but due to the high cost of living, many workers feel that they have no choice but to join the 'hustle culture'. As a result, Singaporeans work on average 42.6 hours per week which mostly only accounts for time spent in the office. This does not take into consideration work that is brought home especially over the weekends. The idea of a 'perpetual race' is not limited only in the private sector but also in the public sector which has also adopted corporatist structures to assess civil servants. Civil servants are ranked annually and one's annual performance bonus is affected by one's annual grading. With the high cost of living, Singaporeans have to make a sacrifice between work and personal time. The implication of this is that Singaporeans are complaining of fatigue and disengagement, and with many couples also wondering if they have the time and energy to get married or to start families. A May 2026 Straits Times article (https://www.straitstimes.com/singapore/community/beyond-loss-and-gain-reframing-parenthood-to-tackle-singapores-fertility-crisis) reported that there was a need to reframe how parenthood was seen in Singapore. There was a need to shift from seeing parenthood as a loss by addressing the social and systemic issues that caused young couples to manage their careers and to start a family. Whether there is greater harm in pursuing wealth will largely depend on the extent of what is given up, with the younger generation preferring to prioritise family relationships over money.

Lines 25-27: 'Yet, we forgo the emotional intimacy forged through family dinners and time spent with loved ones, or the irreplaceable milestones of life such as watching your children take their first steps.' From Passage 3 Lines 12-13: 'Wealth promises security, but the process of acquiring it can quietly rob us of connection.'	The author's observation that people often sacrifice meaningful relationships and life experiences in the pursuit of wealth is highly relevant to Singapore. The city-state's competitive and achievement-oriented culture means that many Singaporeans equate financial success with social mobility and security. This is particularly evident in dual-income households, where parents frequently work long hours to afford a comfortable standard of living for their children, including planned overseas holidays and enrichment classes. Ironically, the pursuit of material prosperity can deprive families of the very experiences they seek to provide for their loved ones, undoing the benefits that justified the sacrifices made. Many children spend much of their time with grandparents, domestic helpers or in after-school care because their parents are preoccupied with work commitments. Even when families deliberately carve out time for one another through expensive holidays or meticulously planned outings, these occasions are often infrequent and cannot fully compensate for the lack of day-to-day interactions at home. Without strong parent-child relationships, children may grow up feeling emotionally distant from their parents and less inclined to confide in them during times of difficulty.
Lines 35-46: 'Paradoxically, we attain these extrinsic goals and they make us happy. Yet, the rabbit hole of emotional and psychological turmoil from the pursuit endures.'	Many in Singapore still subscribe to the 'Singaporean Dream. While historically defined by the 5 Cs (cash, car, credit card, condominium and country club membership), the Singaporean Dream has been reimagined by many to encompass goals which follow a linear path: academic excellence, a high-paying job, property ownership and upgrading, and early retirement. This aspiration is reinforced by a culture of conformity in Singapore, where individuals often feel compelled to pursue a socially accepted life trajectory and its related markers of material success. In theory, achieving these goals provides not just short-term satisfaction, but a sense of security that one is making meaningful progress in life. However, in reality, even when these goals are met, they may not provide lasting fulfilment as constant comparison with peers constantly shifts the benchmarks of success. Feelings of anxiety and inadequacy arising from the fear of falling behind in life milestones are especially acute for younger Singaporeans, who are often continuously exposed to their peers' achievements on social media, such as internships, promotions, or housing milestones. In the long run, this may cause individuals to feel that their achievements are not enough.
From Passage 2: Holmes writes how money grants various benefits.	
Possible TRs	Possible application to SG
Lines 1-6: 'Having money helps us in many ways. One reason for this is the 'time tax' poor people pay just to accomplish everyday tasks. To find affordable housing, they often have to live farther from their work, resulting in longer	Money definitely buys greater convenience in Singapore. To manage traffic in Singapore's limited road space, purchasing and using a car is extraordinarily expensive, in large part due to the need to purchase a 'Certificate of Entitlement' in order to own a car. Poorer people therefore are unlikely to experience the convenience of owning a car. Having wealth translates clearly to having a higher

commutes. The time they save can be spent on meaningful activities like cultivating relationships.'	quality of life for the wealthy, meaning that it is more beneficial than harmful to have wealth. Beyond just car ownership, the wealthy also have more options in terms of commute. Even without a car, the ability to pay for on-demand rides such as Grab means that the rich are again more likely to have more time on their hands. Such rides are also more in demand during peak hours where the price surge can mean paying a hefty sum for just a simple ride, but this would still be within the means of the rich. While this benefits the rich, it has led to price surges that have rides unaffordable for the less well-to-do as private hire drivers seek to earn as much as they can during the peak hours. This actually results in the less well-to-do being limited to public transport for commute. For those who are trying to scrimp every penny, they might even choose to commute using public transport at hours when it is cheaper (if they use the MRT before 7.45am). However, such choices confirms the harm stated in the text reference that these people are likely to lose out in terms of time spent on more meaning things.
Lines 11-14: 'Beyond baseline security, money can also facilitate greater choice. When you do not have to worry about your basic survival, you get to think more about what you want out of life. You can choose where to live and what kind of work you want to do. You can pursue a risky startup or work in the arts instead of working a 9-to-5 job.'	Given Singapore's ingrained, pragmatic attitudes towards material wealth, and cultural and parental expectations, it is true that non-conventional career options are more limited for those of limited means. For instance, those pursuing unconventional careers in sports, such as swimming star Joseph Schooling and kite-foiling sensation Max Maeder, required immense amounts of money to fund their overseas training and competitions, that were largely funded by their affluent parents. This clearly shows that being wealthy is a definite benefit, with no apparent drawbacks, for those seeking to pursue risky careers. it is also useful to note that these successful athletes were able to get support from their parents as their families have the means to be able to support their child's sporting development. However, this is not possible for the majority of Singaporean families who have to make more pragmatic choices for their children when making a choice between academic pursuits or sporting glory. That said, attitudes towards unconventional and risky careers are shifting. While money provides a security blanket, it is not necessary to have a large amount of money to pursue one's dreams. Local singer Nathania Ong enrolled in Singapore's relatively affordable LASALLE College of the Arts to pursue her love of the stage. Similarly, badminton star Loh Kean Yew was able to pursue his passion by winning a sports scholarship. Given sufficient talent and passion, a non-wealthy person might still be able to win funding or make sacrifices in order to pursue their chosen professions. The choices of a non-wealthy person will generally be more constrained than those of a wealthy one, but given the numerous educational pathways and financial support programmes available in Singapore, even those from modest backgrounds have a reasonably wide range of career choices. While it is beneficial to be wealthy, the benefits may not be as pronounced as before.
Lines 15-16: 'Wealth provides better living conditions, such as	While having more money undoubtedly insulates wealthier homeowners from disamenities such as traffic noise, Singapore's

greater access to green space and lower noise levels, factors that promote long-term health.'	densely packed population means that all but the very wealthiest would have to endure a lack of green space and some traffic noise, not to mention disagreeable neighbours and other urban issues. However, with nearly 80% of the population living in highly subsidised public housing apartments known as HDB flats, living conditions for the majority of the population are good enough to support health and well-being. The newer flats in particular are well-appointed and conveniently located. They may not be as luxurious as private housing, but generally provide clean and comfortable conditions. Again, this means that while being wealthy is beneficial, only the very wealthiest are able to evade the disamenities that come with being in a densely populated urban environment. The moderately wealthy do have somewhat better living conditions than the less well-off, but the gap is not substantial.
Lines 18-21: '...without money, many people are forced to work in conditions that are suboptimal for health, including manual labour that causes repetitive stress injuries, shift work or even exposure to toxic substances.'	Singapore's reliance on an overseas labour force for menial work means that the most undesirable jobs – those that are difficult, dirty, and dangerous – are performed by foreigners. For these foreigners, the reality of lacking money does mean that they often endure sub-optimal working conditions to build a better life for their family. For Singaporeans, however, being citizens of a wealthy country insulates even poor Singaporeans from having to perform manual labour or risky jobs. This does not mean that their job conditions are ideal. Many poorer Singaporeans take jobs in the gig economy, with long working hours and minimal protection from layoffs, abusive customers, and injury. Hence, being a citizen of a wealthy country offers some benefits, but this can be limited by a lack of personal wealth.
Lines 25-26: '... money can still be a consideration as couples find it increasingly hard to have children without making sacrifices that compromise their own happiness.'	In an effort to combat Singapore's low fertility rate, the government has been offering significant financial incentives and aid to encourage married couples to have children. These include cash payments and tax reliefs for having children, as well as the 'Child Development Account' with parental contributions matched dollar for dollar by the government, which can be used for children's education and medical expenses. Furthermore, Singapore is a fairly affluent country, with many dual-income households. Therefore, despite its high cost of living, it is possible for many couples to have children without having to make severe sacrifices. The fact that many wealthy couples are choosing not to have children, while many less well-off families choose to have multiple children, suggests that wealth levels may not be a key factor when couples decide whether to have children. Hence, wealth may not be particularly beneficial when it comes to raising fertility rates.
From Passage 3: A motivation expert reflects on the need for wealth.	
Possible TRs:	Possible Application to SG
Lines 7-8: It took a long time—and several painful lessons—for me to see the truth.	Singapore workers face a severe burnout crisis driven by the cost of living and the pursuit of upward mobility. In 2025, NTUC reported that over 72 percent of local employees report experiencing burnout, exacerbated by financial anxieties. With housing and daily expenses continually rising, many feel trapped on a relentless

	treadmill to maintain or increase their wealth and will only stop when either their physical or mental health is significantly compromised. While this applies to most, there is a growing number of Gen Z workers who are prioritising life over work. In a survey conducted by Randstad, 45 percent of Gen Z workers would accept a lower salary if their job contributed positively to their social life. The need to join the 'hustle culture' or the 'perpetual race' is determined by one's priorities. Gen Z have reported that they would prefer a simpler, less materialistic lifestyle, if it meant them following their passion and protecting their overall well-being. Hence, the harm associated with the pursuit of wealth might be less relevant as the younger generation becomes the new backbone of society.
--	---