O. P. JINDAL SCHOOL, SAVITRI NAGAR

Periodic Test –I (Round – I) 2026 – 2027

Class: XII **MM: 20**

Subject: English **Time: 1 Hr.**

General Instructions:

1. The Question Paper contains THREE sections-READING, WRITING and LITERATURE.
2. Attempt all questions based on specific instructions for each part.

SECTION A- READING

Q1. Read the following passage carefully:

(1) In recent years, **financial literacy** has emerged as an essential life skill, especially for young adults preparing to enter higher education and the workforce. Financial literacy refers to the ability to understand and manage personal finances effectively. It includes budgeting, saving, investing, borrowing responsibly, and making informed financial decisions. Experts believe that developing these skills at an early age helps individuals achieve financial security and avoid common money-related mistakes.

(2) Despite its importance, many students graduate from school with limited knowledge of personal finance. As a result, they often struggle with managing expenses, understanding loans, or planning for future financial goals. With the rise of digital banking, online payments, and investment platforms, financial decision-making has become more complex than ever before. Therefore, awareness and education in this area are increasingly necessary.

(3) Financially literate individuals are better equipped to handle emergencies, avoid unnecessary debt, and build long-term wealth. They are more likely to develop disciplined saving habits and make informed choices about spending. Understanding concepts such as interest rates, inflation, and risk management enables people to use financial products wisely and responsibly.

(4) Recognising these benefits, many schools and educational organisations have started introducing financial literacy programmes and workshops. These initiatives aim to prepare students for real-world challenges and encourage responsible financial behaviour. Educators believe that financial literacy not only promotes economic independence but also contributes to overall well-being and confidence in decision-making.

Answer the given questions based on the above passage: **(5 marks)**

(i) Why is financial literacy considered an important life skill for young adults? Explain in about **40–50 words** using evidence from the passage.

(ii) Select the option that is true for the assertion and reason given below.

Assertion: Financial literacy helps individuals achieve greater financial security.

Reason: Financially literate individuals are better able to manage expenses, avoid unnecessary debt, and make informed financial decisions.

A. Both A and R are true, and R is the correct explanation of A.

B. Both A and R are true, but R is not the correct explanation of A.

C. A is true, but R is false.

D. A is false, but R is true.

(iii) State whether the following statement is TRUE or FALSE:

People with financial literacy are more likely to develop disciplined saving habits and make informed spending decisions. **(TRUE/FALSE)**

(iv) Substitute the word **"equipped"** in the sentence:
"Financially literate individuals are better equipped to handle emergencies..." with **ONE WORD** similar in meaning.
(v) Complete the analogy:
Financial literacy: informed financial decisions:: Physical fitness : _____.

SECTION B - WRITING

Q2. Attempt any one of the following: **(4 marks)**

A. Write a notice in 50 words for the '10th All India Poster Making Competition' to be held in your school on 18th July 2026. Invent the other necessary details.

OR

B. You are Smita/Sunil, Secretary, AVM Society. You are going to collect charity fund for the people affected by the recent storms. Draft a notice in 50 words appealing for donations of relief materials life clothes, food, money, medicines etc.

Q3. Attempt any one of the following: **(4 marks)**

A. Sarvodaya Public School is organizing its Annual Day. Mr. S.K. Singh, the District Education Officer as the Chief Guest has consented to preside over the function. Draft a catchy invitation in not more than 50 words. Invent necessary details.

OR

B. You are Rukmini/Raja of R-202, Fort Road, Chandigarh. You have purchased a new house. You decide to hold a house-warming ceremony and invite your cousin Anshul. Write the invitation in 50 words giving all necessary details.

SECTION C- LITERATURE

Q4.Read the extract given below and answer the questions that follow: **(3x1 = 3 marks)**

"I looked again at her, wan,
pale
as a late winter's moon and felt that
old
familiar ache, my childhood's fear,"

I. Identify the speaker with name and the person who the lines have been meant for.
II What poetic device can you find in – 'pale as a late winter's moon'?
III. What 'familiar ache' & 'childhood fear' is the poet speaking about?

Q5. Answer ANY TWO of the following in about 40- 50 words each: **(2x2 = 4 marks)**

I. Who were the elderly persons sitting at the back benches and why had they occupied the benches that day?
II. Franz thinks, "Will they make them sing in German, even the pigeons?" what does this mean?
III. What do you think is the theme of the story 'The Last Lesson'? What is the reason behind its universal appeal?