Estratégia Concursos

Aula 00: English General Presentation

Caixa Econômica Federal (CEF) Língua Inglesa

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APRESENTAÇÃO

Hello, dear student!!! Welcome to the success!

Bem-vindo ao sucesso? Isso mesmo. Com esse curso de Inglês do Estratégia Concursos, a disciplina de língua inglesa será um diferencial para seus estudos.

Isso porque preparei esse material usando toda minha experiência e *background* para desenvolver as melhores aulas que você possa ter.

O meu nome é Andrea Belo e minha formação acadêmica é composta por:

- graduação em Letras pela Universidade Federal de Goiás (UFG/GO);
- pós-graduação em Linguística Aplicada à Língua Inglesa pela PUC/SP;
- pós-graduação em Educação para idiomas pela *Cambridge University*, na Inglaterra;
- especialização em Didática e Prática em língua inglesa pelo LAL/Londres, escola conveniada à *Oxford University*, na Inglaterra;
- especialização *Higher Education Teaching Certificate* pela NYU – *New York University,* em N.Y./EUA;
- certificação Cambridge nos exames FCE, CAE e CPE pela escola de idiomas Cultura Inglesa;
- certificação MBA em *English Studies – Language program* pela FUB – *Freie Universität Berlin*, em Berlim/Alemanha;
- certificação em *Bilingual Education*, curso CIP – *Cultural Immersion Program*, em Fort Myers, Flórida/EUA;

Além da formação acadêmica, viajei e morei em oito diferentes países, participei de seminários e *workshops* em cada país, buscando fluência sempre. Sou também tradutora e intérprete habilitada e vou ajudá-lo a realizar a prova de Inglês, fazendo o papel de facilitadora, para que você consiga sua aprovação com esse material, que é prático e intenso, porém eficaz. Desenvolvi, para você, uma maneira de transformar essa disciplina em algo atrativo e eficaz.

Siga as redes sociais como complementos de estudos e... *let's go!*

INSTAGRAM: https://www.instagram.com/teacherandreabelo/

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METODOLOGIA

Você certamente está pensando: **"Que metodologia faz com que inglês seja mais simples do que eu imagino? Como?"**

O método que uso nesse material permitirá que você consiga realizar sua prova de Inglês com segurança.

Há termos gramaticais no índice das aulas, mas a gramática é explicada contextualizada, conforme você precisa, com prática de exercícios em diferentes graus de dificuldade, desde básicos até avançados, com técnicas de leitura essenciais e muito mais.

Com uso de metodologias interdisciplinares e um método dinâmico, vou esclarecer suas dúvidas, com explicações detalhadas.

O segredo de sua aprovação está na segurança total de como resolver cada exercício com eficácia, como faremos juntos.

E a maneira como eu explico o conteúdo, conectando diferentes tópicos gramaticais, que geralmente são ensinados separadamente, será um método único, exclusivo e que vai garantir o seu sucesso na prova de Inglês.

Outro aspecto muito importante, inclusive, um de nossos diferenciais, é que, você terá acesso a muitas questões, teoria com macetes, esquemas, exemplos variados e muito mais.

Então, use bem o tempo que antecede a prova para estudar com um material eficaz em mãos. Estude, sempre. Leia artigos e reportagens de jornais importantes, notícias internacionais, textos de revistas que são comuns fontes na elaboração das questões de Inglês.

Passe suas horas de estudo "afiando" sua mente com nossas aulas de Inglês e seu constante estudo dia após dia. Resolva provas anteriores. Faça simulados. Use o banco de questões. Leia muito.

Toda oportunidade que encontrar para ler e pesquisar as fontes usadas nessas provas, será uma chance a mais de ser aprovado. Faça todo esforço necessário para alcançar sua meta!

PLANEJAMENTO DAS AULAS

AULAS	CONTEÚDO
Aula 00: English General presentation	Introdução: às técnicas de leitura Scanning e Skimming; à importância dos tempos verbais em inglês; ao uso dos falsos cognatos; aos termos gramaticais essenciais; ao uso de expressões idiomáticas e às formas de interpretar imagens.
Aula 01: Reading Techniques, Cognates and Idioms	Scanning; Skimming; Cognates (Cognatos), False Cognates (Falsos Cognatos) Idioms (expressões idiomáticas).
Aula 02: Verbs in texts	Verb To be (Verbo To be); Simple Present (Presente Simples); Simple Past (Passado Simples); Future Will x Going to (Futuro com Will x Going to); Gerund (Gerúndio); Present Continuous (Presente Contínuo); Past Continuous (Passado Contínuo); Present Perfect (Presente Perfeito); Past Perfect (Passado Perfeito); Future Perfect (Futuro Perfeito); Present Perfect Continuous (Presente Perfeito Contínuo); Past Perfect Continuous (Passado Perfeito Contínuo); Future Perfect Continuous (Futuro Perfeito Contínuo); Modal Verbs (Verbos Modais);

	Imperative Tenses (Imperativo) e Phrasal Verbs (Verbos Frasais).
Aula 03: Articles and Nouns in the texts	Definite Articles (Artigos definidos); Indefinite Articles (Artigos indefinidos); Nouns (Substantivos); Common Noun (Substantivo Comum); Proper Noun (Substantivo Próprio) Compound Noun (Substantivo Composto); Abstract and Concrete Nouns (Substantivos Abstratos e Concretos); Collective Nouns. (Substantivos Coletivos); Countable and Uncountable Nouns (Substantivos Contáveis e Incontáveis); Plural (Regular e Irregular); Numbers (Números) e Prefixes and Sufixes (Prefixos e Sufixos).
Aula 04: Adjectives and Adverbs in the texts	Adjectives (Adjetivos); Comparative (Grau Comparativo); Superlative (Grau Superlativo); Adverbs (Advérbios); Adverbs of Manner (Advérbios de Modo); Adverbs of Frequency (Advérbios de Frequência); Adverbs of Time (Advérbios de Tempo); Adverbs of Place (Advérbios de Lugar) e Adverbs of Intensity (Advérbios de Intensidade).
Aula 05: Pronouns, Prepositions and Conjunctions in the texts	Pronouns (Pronomes); Personal Pronouns (Pronomes Pessoais); Possessive Pronouns (Pronomes Possessivos); Subject Pronouns (Pronomes Sujeitos);

	Object Pronouns (Pronomes Objeto); Adjective Pronouns (Pronomes Adjetivos); Reflexive Pronouns (Pronomes Reflexivos); Demonstrative Pronouns (Pronomes Demonstrativos); Indefinite Pronouns (Pronomes Indefinidos); Interrogative Pronouns (Pronomes Interrogativos); Prepositions (Preposições) e Conjunctions (Conjunções).
Aula 06: Direct Speech, Reported Speech and Passive Voice	Direct Speech (Discurso Direto); Reported Speech (Discurso Indireto); Active Voice (Voz Ativa) e Passive Voice (Voz Passiva).
Aula 07: If Clauses and Quantifiers	Conditionals (Orações Condicionais); Zero Conditional; First Conditional; Second Conditional; Third Conditional e Quantifiers (Determinantes/Quantificadores).

INTRODUÇÃO ÀS TÉCNICAS DE LEITURA

No momento da sua prova, quando você for resolver a prova de Inglês, você terá que fazer uma leitura rápida de cada texto, para identificar a ideia central acerca daquele assunto ou encontrar termos específicos que ajudem a compreender do que se trata.

Fazer isso, com propriedade, até chegar à resposta da questão, é aplicar as técnicas **Skimming** e **Scanning**.

No decorrer das aulas do nosso curso, haverá uma aula exclusiva com detalhes sobre como usar bem essas técnicas, com vários textos e com outras dicas valiosas para garantir sua aprovação. Mas, vamos, agora, falar brevemente dessas técnicas nessa aula de apresentação.

Como a própria tradução do verbo **skim** – deslizar os olhos, folhear, desnatar – é exatamente isso que você vai fazer – passar os olhos pelo texto sem interrupções, mesmo não entendendo todas as palavras, apenas procurando do que se trata o texto. É simplesmente focar nas informações necessárias para responder questões que abrangem o texto, como veremos agora.

O verbo **scan**, escanear, é examinar detalhadamente, codificar a mensagem das frases, selecionar o vocabulário necessário, encontrar detalhes relevantes à resposta. Veja algumas características dessas técnicas:

SKIMMING

- FAST READING
- CONCENTRATION/FOCUS
- GENERAL TEXT IDEA
- TEXT GOALS
- SUBJECT INFORMATION

SCANNING

- VOCABULARY SELECTIVITY
- KEEP AN EYE ON THE TEXT
- COGNATS: HELPERS
- SPECIFIC DETAILS
- VISUAL CONTACT

E, se você prestar atenção no contexto e quebrar o hábito de querer traduzir palavra por palavra, essas técnicas levarão você à resposta com agilidade e sem tradução. Na verdade, traduzir um texto, no momento da prova, ocupa seu tempo e atrasa a resolução dos exercícios.

Mesmo se você tem Inglês fluente, o ato de traduzir os textos leva tempo enquanto usar as técnicas aqui ensinadas, poupam seu tempo para resolver todas as questões da prova e aprender palavras novas e saber Inglês com a metodologia que uso. Você vai ver.

Vamos aos detalhes de cada umas das técnicas citadas acima.

SKIMMING

Uma boa compreensão do texto que você está lendo, depende da sua capacidade de fazer deduções, ligar ideias e identificar palavras que determinam o assunto.

E, o que realmente importa a você, é realmente conseguir encontrar as respostas da sua prova e certificar-se dessas respostas, garantindo boa pontuação na prova de Inglês.

O **Skimming** é a leitura dinâmica para destacar os aspectos principais do texto, sem se preocupar com os detalhes. Vejamos um exemplo para você experimentar a técnica **Skimming**, primeiramente em português e, em seguida, em inglês para testar sua capacidade:

Três onças pintadas foram vistas na **kapinete** ontem. Estavam se escondendo de possíveis **promubinos** com suas armas. Os **promubinos** não desistiram de **trevenar** e passaram a noite em claro com lanternas e espingardas de prontidão. Se tivessem **abstoque**, não matavam animais em extinção e sim, protegeriam nossa fauna e flora.

- Onde as onças foram vistas?
- Quem são os possíveis **promubinos**?
- O que fizeram ao invés de desistir?

Lendo apenas uma vez, você entendeu esse texto? A história fez sentido, mesmo com palavras desconhecidas ao fazer uma leitura rápida? Você provavelmente atribuiu sentidos às palavras novas **(Kapinete: floresta; promubinos: caçadores; trevenar: procurar; abstoque: consciência)**.

Esse é o **SKIMMING**, é a "chave da questão" em língua inglesa – atribuir significado aos vocábulos que você não sabe. É conectando ideias e deduzindo o assunto, que se chega ao sentido geral e coloca você no caminho da resposta.

SCANNING

No momento de resolver a prova de Inglês, você também terá que fazer uma leitura para procurar uma palavra-chave. Um termo, um tempo verbal, algo sobre o título, sobre a fonte de referência etc.

Daí você vai praticar a outra técnica, chamada **Scanning**, que também exploraremos com detalhes na aula 01, desse curso e agora, veremos algumas considerações para uma introdução à técnica. **Scanning** é ter como objetivo achar algo característico, singular, exclusivo para responder uma determinada questão. Vejamos o uso de **Scanning**:

Três onças pintadas foram vistas na **kapinete** ontem. Estavam se escondendo de possíveis **promubinos** com suas armas. Os **promubinos** não desistiram de **trevenar** e passaram a noite em claro com lanternas e espingardas de prontidão. Se tivessem **abstoque**, não matavam animais em extinção e sim, protegeriam nossa fauna e flora.

- Onde as onças foram vistas?

- Quem são os possíveis **promubinos**?
- O que fizeram ao invés de desistir?

Suponhamos que a pergunta fosse: **O que as onças estavam fazendo?**

Você teria que voltar ao texto, ler mais uma vez para conferir e se certificar, mesmo que se lembrasse do contexto.

Ao praticar o **Scanning**, você leu a informação contida no local em que está exatamente o que você precisa. Vamos à nossa questão. Na frase: **"Três onças pintadas foram vistas na kapinete ontem. Estavam se escondendo de possíveis promubinos com suas armas."**, já iríamos encontrar a resposta desejada. Não é mesmo? A técnica leva você às respostas.

Em textos, em imagens ou qualquer forma de leitura, sempre há "vestígios" que nos levam a perceber sobre o que estamos lendo. São indicativos do assunto com palavras particulares.

Agora, vamos falar um pouco dos falsos cognatos, para não cometer erros na hora da resolução de exercícios na sua prova.

COGNATOS E FALSOS COGNATOS

Vamos falar agora sobre **Falsos Cognatos**. Primeiramente, vamos entender o que é um **Cognato** em inglês.

Palavras cognatas são aquelas que se assemelham a palavras em português. E, essas semelhanças ortográficas, ajudam você a fazer suas leituras.

Veja alguns exemplos para animar você, já que muitas vezes, os cognatos te ajudarão a resolver questões:

CAMERA	**TELEPHONE**	**SALAD**	**BLOUSE**
CÂMERA	**TELEFONE**	**SALADA**	**BLUSA**

False Cognates ou **False Friends**, aparecem muito nas provas e são palavras que se diferem completamente no significado, apesar de serem similares na ortografia. Eu diria que são **tricky words** – palavras "enganosas", "pegadinhas", pois você acha que é algo quando o significado é muito diferente do que parece ser.

Em nosso curso, sempre há questões em que aparecem, além de falsos cognatos, palavras repetidas com objetivo específico, marcas tipográficas, dentre outras particularidades que exigem atenção na hora da leitura, como veremos na aula 01 com mais detalhes.

É essencial entender por que os falsos cognatos são, um dos sinais mais importantes para resolver sua prova. Vejamos outros exemplos:

ACTUALLY = de fato/na verdade (não é atualmente, que seria NOWADAYS)

FABRIC = tecido (não é fábrica, que seria FACTORY)

PREJUDICE = preconceito (não é prejudicial, que seria HARMFUL)

COLLEGE = faculdade (não é escola, que seria SCHOOL)

PRETEND = fingir (não é pretender, que seria TO INTEND)

Agora vamos ver um pouco da introdução à gramática de uma forma mais prática.

INTRODUÇÃO À GRAMÁTICA

A gramática está presente de várias formas nas questões de Inglês na prova. Na maioria das vezes, ela vem contextualizada.

Outras vezes, pergunta-se exatamente o termo gramatical, testando seus conhecimentos. Ou então, são oferecidas opções de escolha de tópicos da gramática que podem ser substituídos por outros, entre inúmeros exercícios.

Saber a gramática, além de ler e interpretar o texto, é um dos critérios decisivos para que você tenha êxito. Pensando assim, elaborei explicações objetivas, com o intuito de ajudar você a resolver a prova de Inglês. E, ao se deparar com tópicos gramaticais mais complexos, seus estudos exigirão cuidado, atenção e esforço em grandes doses, certo?

No planejamento do nosso curso e na montagem do cronograma, tive a preocupação de inserir conteúdos que você precisa para estar seguro quanto à gramática.

É importante, primeiramente, saber o que há para estudar da matéria de Inglês a partir do edital e separei, todos os tópicos presumíveis para a prova.

Vou dar um exemplo básico da gramática com a prática. Quer ver? Se você vai elogiar alguém, usando o adjetivo **"brilhante"** para dizer que você considera a pessoa com essa característica, a frase seria, em português: **"Que pessoa brilhante!"**.

Curiosamente, em inglês, não é assim. No momento do elogio, o **adjetivo**, que é a qualidade usada para, nesse caso, elogiar, vem **antes do substantivo** e, desde antes, você já sabe se será um elogio ou crítica por exemplo. Como? Veja: **"What a brilliant person!"**. Viu? A frase começa com **"What a brilliant ..."** já manifestando o elogio antes mesmo de falar quem. Se forem várias pessoas em uma mesma sala, por exemplo, já se sabe que alguém ali é brilhante.

Desta forma, em sua prova, não precisa de pensar que as palavras em inglês são "bagunçadas, não tem ordem específica, é difícil...". Nada disso. Tudo tem uma explicação e, a cada aula, vou esclarecer e demonstrar com exemplos e com exercícios, que a gramática pode ser prática, sim!

EM PORTUGUÊS: Que pessoa elegante! > adjetivo **após** o substantivo "pessoa"

EM INGLÊS: What an elegant person! > adjetivo **antes** do substantivo "person"

A gramática em inglês, na hora dos estudos, é considerada algo que dificulta pela quantidade de regras. Porém, vou simplificar e tornar sua compreensão possível e eficaz. Vamos focar nos verbos, advérbios, adjetivos e termos gramaticais em geral sempre de maneira contextualizada, assim como expliquei o uso do adjetivo acima a você.

Em seguida, praticaremos ao máximo a leitura de textos, permitindo você a treinar o que está aprendendo. Pouco a pouco, vamos avançar para temas mais complexos da gramática para aprender a analisar a semântica, a sintaxe e a morfologia, também contextualizadas.

Estudaremos classificação, estrutura e a formação de palavras em inglês, tipos de orações, funções dos termos dentro dos textos, levando você a interpretar e responder o que se pede. E, com exercícios de fixação, logo você estará confiante e otimista em relação à prova de Inglês.

INTRODUÇÃO AOS TEMPOS VERBAIS

O tempo verbal de forma natural? Como? Que audácia! Sim, mas você verá que é possível estudar os verbos em inglês com os esclarecimentos aqui oferecidos já que o objetivo aqui é que você possa identificar os verbos com o propósito de acertar as questões interpretando os textos.

Concordo que é necessário paciência para estudar tempos verbais, mas dominá-los é essencial para se destacar nos estudos e chegar à aprovação. Tenha em mente que o conhecimento dos verbos entre outros conteúdos aqui explorados, irá trazer a você enormes benefícios.

Para expressar uma ação no presente, em português, cada sujeito usado (eu, ela, os homens etc.) há uma terminação diferente. Usando o verbo **trabalhar**, que faz parte dos verbos da primeira conjugação – terminados em **-ar**, como *olhar*, *falar* etc. – e a **raiz** do verbo **trabalhar**, a parte que não muda, é **trabalh-**, certo?

Então, "Eu trabalh**o**", termina com a letra **-o**. E, "Ela trabalh**a**", termina com a letra **-a**. Os homens trabalh**am**, termina em **-am**. Portanto, são várias terminações para expressar a ação (verbo) apenas no tempo presente em português.

Em inglês, não é complicado assim. O verbo fica **igual** para todo e qualquer sujeito, adicionando apenas a letra **-s**, **-es** ou **-ies** quando o sujeito é singular, ou seja, quando uma única pessoa pratica a ação. Vejamos com a ajuda de um esquema:

EM PORTUGUÊS:	**EM INGLÊS:**
Eu trabalh**o**	I work
Tu trabalh**as**	You work
Ele/Ela trabalh**a**	He/She/It work**s**
Nós trabalh**amos**	We work
Vós trabalh**ais**	You work
Eles trabalh**am**	They work

Eu gostaria de saber, primeiramente, se você percebeu que o verbo trabalhar **(to work)** conjugado no tempo presente é bem mais fácil do que em português? Não é? Para cada 6 diferentes terminações no fim dos verbos em português, há apenas 2 variações em inglês – o verbo **"to work"** escrito normalmente para os todos os sujeitos exceto singular representado por **He/She/It**, que acrescentamos **-s** no verbo – **He works, She works, It works**, como no esquema acima.

Por exemplo, o verbo trabalhar no passado, é **"worked"** qualquer sujeito. Veja abaixo:

EM PORTUGUÊS:	EM INGLÊS:
Eu trabalh**ei**	I work**ed**
Tu trabalh**aste**	You work**ed**
Ele/Ela trabalh**ou**	He/She/It work**ed**
Nós trabalh**amos**	We work**ed**
Vós trabalh**ais**	You work**ed**
Eles trabalh**aram**	They work**ed**

- Mas teacher, já ouvi dizer que há inúmeros verbos irregulares. Com fica?

- Bom, é isso mesmo. Existem verbos irregulares na língua inglesa. Mas, não se assuste. Eles são minoria, algo em torno de 15% a 20%. Ou seja, dominando os verbos regulares, você já terá a capacidade de se expressar de forma escrita ou falada com a maioria dos verbos da língua inglesa.

Por exemplo, o verbo escrever, **"write"**, que, ao invés de adicionar **-ed** no final, como a maioria dos verbos em inglês, troca-se uma das letras, por ser irregular (teremos uma aula dedicada exclusivamente aos tempos verbais, com detalhes de como lidar com as regras), escreve-se **"wrote"** para qualquer sujeito. Veja outro esquema para ficar ainda mais claro:

EM PORTUGUÊS:	EM INGLÊS:
Eu escrev**i**	I wr**o**te
Tu escrev**este**	You wr**o**te
Ele/Ela escrev**eu**	He/She/It wr**o**te
Nós escrev**emos**	We wr**o**te
Vós escrev**eis**	You wr**o**te
Eles escrev**eram**	They wr**o**te

Viu como é simples? E, com naturalidade, você responderá às questões da prova com segurança, elaborar os parágrafos solicitados e responder o que for solicitado.

Bom, no próximo capítulo continuarei com as dicas sobre como que podemos transformar a disciplina inglês em algo simples, falando de **expressões idiomáticas**, vamos lá?

COMO INTERPRETAR IMAGENS

Agora vamos começar a falar de formas viáveis de interpretar imagens. Claro que a maioria das provas não trazem imagens – **charges, quadrinhos, pinturas, gráficos, fotografias, tirinhas, anúncios de produto, propagandas diversas** – mas podem aparecer gráficos ou algumas já citadas e você ser pego de surpresa.

Imagens nunca estão na prova simplesmente para ilustrar, mas, para trazer informações significativas. Sendo então, indispensável que você também tenha um conhecimento prévio sobre temas relevantes e conhecimentos gerais.

Você tem que fazer perguntas para construir uma leitura crítica e inteligente.

No momento de resolver uma questão com imagens, você precisa, antes de tudo, saber o tipo de ilustração e observar os detalhes da imagem e o texto vinculado a ela, como vimos no exemplo anterior e veremos em inúmeros outros em nossas aulas.

As imagens permitem e trazem consigo atributos, traços únicos que tornam o texto vinculado a ela, abrangente e repleto de mensagens subliminares.

Você deve aproximar conteúdos e encaixá-los em seus conhecimentos. Vou sempre fazer referência a assuntos diversos por meio de exercícios, para você aprimorar suas leituras de imagens de qualquer categoria.

EXPRESSÕES IDIOMÁTICAS

Em inglês, as expressões idiomáticas são chamadas de **“Idiom”**. É um grupo de palavras com um significado que não há como deduzir a partir das palavras individuais, restritas, literais. É expressar-se de modo peculiar a alguém.

As **expressões idiomáticas (idioms)**, aparecem com naturalidade e enriquecem a comunicação textual. São destituídas de tradução e consideradas variações da língua, pois revelam traços culturais de um povo, de um grupo.

Nos **idioms**, o significado não corresponde ao que as palavras individuais sugerem pois trazem consigo metáforas.

O mistério para entender expressões idiomáticas em inglês é não traduzir as palavras e sim, se familiarizar com elas na medida que se estuda e pratica exercícios.

Por exemplo, se você quer dizer: **“um passarinho verde me contou que ...”**, a expressão idiomática correta é **“I heard it through the grapevine that ...”**, que significaria, palavra por palavra, **“Eu ouvi isso através de um boato ...”**, pois **“grapevine”**, apesar de ser **“videira”**, em português, também possui como possível tradução o termo **“boato”**.

Veja mais alguns exemplos de **expressões idiomáticas** enquanto a aula com outros **idioms** está por vir.









As **expressões idiomáticas** acima, estão na aula com o tema **"Idioms"** e as devidas explicações de cada uma das expressões. Além disso, há também dicas nas minhas redes sociais como complemento de estudos.

Agora, vamos aos exercícios para praticar tudo que foi estudado. Preparado? Serão questões inéditas, exercícios exclusivos das provas anteriores de diferentes instituições para você estar apto, bem treinado e "afiado" no dia da sua prova. *Let's go!*

QUESTÕES

01. CESGRANRIO/2026 (FUNDAÇÃO OSORIO)

African schools gear up for the AI revolution

The emergence of cheap or free AI tools is being eagerly embraced by those with smartphones and the ability to get online. As governments and legislators struggle to get their heads around the implications of this powerful technology and work out how to bring in regulations for its safe use, millions of people are enjoying its ability to save time, helping them to transforming raw data into essays, exam answers, or, with a bit more work, even videos and podcasts.

Even in developing countries where electricity and internet access is limited (it's estimated that over 570 million people in Africa lack electricity), there is enthusiasm for the potential of AI. In the Democratic Republic of the Congo (DRC), for example, a nation riven by internal conflict, poverty and vast inequality, educators are seeing the impact of AI. "It is obvious that our country is lagging behind in terms of new technologies for one reason or another," says Benjamin Sivanzire, a teacher in Beni, North Kivu Province. "Many parts of the DRC do not even have traditional methods of communication, or even radio or television." However, even though Mr. Sivanzire and his students are not yet able to make use of AI in their classes, they are seeing it being used in the wider culture, often in a negative way, to manipulate public opinion. The teacher underlines the importance of educating people to distinguish between verifiable information and lies. "There are videos created by artificial intelligence that show images that are not real and have been created for propaganda purposes," he explains.

One concern that is frequently raised is the extent to which the development of AI tools is concentrated in the hands of a relatively small group of people. Farida Shahid, the independent Special Rapporteur on the right to education, shares these concerns. "AI algorithms are being made by individuals who often sit in a particular location, such as Silicon Valley, where the people who make and test them have their own biases," she says. "Often the algorithms don't do well at recognizing people with dark skin. They also have great problems with people who are autistic and don't like looking into cameras. "Another example is the UK where, recently, an AI program was used to grade exam papers. This led to decisions that were biased against people from certain ethnic backgrounds. We really need to look at this issue more closely, starting with the human rights perspective, and I think that's where the U.N. role comes in: if you increasingly rely on AI as the source of verification, you're going to have problems because you are using a framework which privileges white males, and doesn't reflect the whole gamut of people's lives and experiences".

The urgent need to expand the developer talent base has been identified by the UN as central to ensuring that a wide variety of voices are heard in the "EdTech" (educational technology) space. Shafika Isaacs, the head of technology and AI at the UN agency for science, technology and education (UNESCO), says that the number of African EdTech startups has been mushrooming in recent years, with entrepreneurs experimenting with the AI-enabled digital tools which could support learning and teaching across many different contexts, including in African languages, and local dialects. "I've personally engaged with a startup that matches high school students to career pathways, including choosing the right university, community college or even entrepreneurship program. They have seen strong results because of their focus on children in underprivileged contexts and schools. Tech startups have also looked at developing AI-enabled mobile apps, including chat bots, that can support teachers in teaching literacy or teaching mathematics. "The challenge is that there's often a disconnect between

the public education system and tech startups. We need educators to be proactive in engaging with those developing tools, and we encourage students and teachers to learn how to create and design technologies that are relevant to their linguistic and cultural contexts."

Many African governments are keen to adopt national AI strategies and integrate AI into their national policies on technologies in education. In Côte d'Ivoire, where AI is already being widely used in the private sector, Mariatou Koné, the Minister of Education, says that the country's education system is undergoing a transformation, following a 2022 review which recommended a digitalization strategy. "We have put in place initiatives to ensure that everyone is aware of the issue of AI. It can provide individual learning programs, and help struggling students to improve," said Ms. Koné. "However, we are worried about potential abuses. We have to be able to protect personal data and ensure that learners are aware of the potential dangers." The Minister agrees that, in order to guard against bias, the pool of engineers building AI tools needs to be expanded. "We need the right tools, adapted to the African context, to the Ivorian context. We have our own history, our own heritage. If we create our own industry, it has to be adapted to the realities of Côte d'Ivoire."

Available at: https://news.un.org/en/story/2025/01/1159621. Retrieved on: January 6, 2026. Adapted.

A high school English teacher in a public school in Salvador, Bahia, decides to integrate Artificial Intelligence (AI) into a project about "Local Heroes:" Students use free AI tools to generate draft biographies and then transform that data into multimodal outputs, such as short videos and social media posts. However, the teacher notices that the AI-generated images for "heroes" consistently depict individuals who do not reflect the diverse Afro-Brazilian population of their community.

Considering that situation, the pedagogical action that best aligns with the ideas discussed in Text I and the concepts of multiliteracies and critical literacy is:

(A) The teacher ignores the visual discrepancies, arguing that since the AI is a product of advanced ICTs from Silicon Valley, it represents a universal norm of English proficiency that students should emulate to become successful global citizens.

(B) The teacher assumes that because the students are digital natives, they will automatically recognize the machine's bias, and therefore the teacher focuses strictly on correcting any grammar mistakes in the AI-generated text.

(C) The teacher uses the AI's biased output as a contested site for critical inquiry, leading a debate on how algorithmic bias can privilege certain demographics while invisibilizing others, and encourages students to redesign the project to reflect their own cultural heritage and local linguistic repertoire.

(D) The teacher forbids the use of AI and digital tools entirely, returning to print-based textbooks and the blackboard to ensure that the students' pure English is not interfered with by the translingual practices or non-standard varieties often found in digital environments.

(E) The teacher defines multiliteracies solely as the teaching resource of using the AI tool itself, concluding that as long as the students are using high-tech ICTs, the goal of modern literacy has been fully achieved regardless of the content's cultural relevance.

02. CESGRANRIO/2026 (FUNDAÇÃO OSORIO)

African schools gear up for the AI revolution

The emergence of cheap or free AI tools is being eagerly embraced by those with smartphones and the ability to get online. As governments and legislators struggle to get their heads around the implications of this powerful technology and work out how to bring in regulations for its safe use, millions of people are enjoying its ability to save time, helping them to transforming raw data into essays, exam answers, or, with a bit more work, even videos and podcasts.

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Many African governments are keen to adopt national AI strategies and integrate AI into their national policies on technologies in education. In Côte d'Ivoire, where AI is already being widely used in the private sector, Mariatou Koné, the Minister of Education, says that the country's education system is undergoing a transformation, following a 2022 review which recommended a digitalization strategy. "We have put in place initiatives to ensure that everyone is aware of the issue of AI. It can provide individual learning programs, and help struggling students to improve," said Ms. Koné. "However, we are worried about potential abuses. We have to be able to protect personal data and ensure that learners are aware of the potential dangers." The Minister agrees that, in order to guard against bias, the pool of engineers building AI tools needs to be expanded. "We need the right tools, adapted to the African context, to the Ivorian context. We have our own history, our own heritage. If we create our own industry, it has to be adapted to the realities of Côte d'Ivoire."

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The main purpose of text is to

(A) highlight the success of UK-based AI programs in eliminating racial bias and ensuring fairness within international educational grading systems.

(B) argue that AI technology has already successfully bridged the digital divide and resolved infrastructure issues in countries like the Democratic Republic of the Congo.

(C) demand that African governments strictly prohibit the use of AI tools in classrooms until the 570 million people currently without electricity gain full power access.

(D) explain how Silicon Valley developers have successfully eliminated cultural and linguistic biases in the AI algorithms currently used by African EdTech startups.

(E) discuss the landscape of AI adoption in African schools, balancing its potential for educational transformation with concerns regarding bias, ethics, and the need for local development.

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03. CESGRANRIO/2026 (FUNDAÇÃO OSORIO)

De-encapsulated Bilingual Education in Brazil: Multicultural Breakfasts and Translanguaging Kids

In Brazil, when we talk about bilingual education, we are talking about two very different realities. Children and youth from minoritarian and underprivileged groups such as immigrant, indigenous or deaf communities make up one group, as Antonieta Megale (2019) points out. The other is children of wealthy people who learn another language to further enhance their privileged participation in society. Brazilians seem to cultivate a notion of monolingualism and, although there are more than 200 languages spoken in the country (Maher, 2013), they seem to be made invisible, which reinforces a denial of cultural diversity in the country (Monte Mór, 2002). We believe that education should provide expansive new modes of effective participation in society to offer students the chance to increasingly develop forms of insertion in the world and means to transform their mobility. The expansion of mobility should imply the creation of language practices at school which can lead to the reflection of life through a large range of possibilities of understanding concepts, content and knowledge through diverse sources as well as through various semiotic resources and multiple languages. As part of the Global

South, Brazilians must figure out ways of teaching in a multilingual perspective to lessen human suffering, as suggested by Ofelia García (2019). Thus, bilingual education in Brazil should involve breaking with modules imposed by educational parameters or cultural biases, which impose a mono-ideology that makes it difficult to move in the direction of a multi/ intercultural perspective. Turning to the challenges presented by globalization, especially in a country with extreme social differences such as Brazil, we must become critically aware of the ways in which schools position themselves regarding local and global issues. When teaching and learning practices enable connections between such issues and the learners' different realities and needs, change and transformation are more likely to occur.

Aiming at showing how some schools in Brazil are striving to implement multicultural and multilingual practices, distancing themselves from the prescribed curriculum and the traditional separation between languages, we will describe an example taken from *Multicultural Breakfasts*, a research project carried out at Esfera Escola Internacional, a bilingual school in São José dos Campos, São Paulo, Brazil. The methodology was based on critical collaborative research (Magalhães, 2011), in which researchers are included as active participants in the search for shared solutions. Discourse analysis was used to reveal how language was materialized in the of the students at Esfera are Brazilian, about 15% are from other countries, thus creating a diverse linguistic landscape. Four teachers, coordinators and students made up the research group for the year. The school follows an inquiry-based curriculum, which is organized through transdisciplinary projects in the primary years. To begin their inquiries and provoke questions for exploration, the students read migration stories of children from around the world. They later explored their own family stories of travel and change, and connected them to how the Brazilian people were formed. Making room for further questioning and critical thinking, the students also looked at how migration movements have been affecting people and places in Brazil and the world today. As a performance task, the students invited their parents to breakfast at school, with typical dishes from their countries of origin, and presented their new understandings using different resources and the languages of their preference.

The *Multicultural Breakfasts'* example helps us understand how dynamic language practices and de-encapsulation can support teaching and learning, while also enabling agency and social transformation. Ofelia García (2009, p. 9) asserts that "Bilingual education in the twenty-first century must be reimagined and expanded, as it takes its rightful place as a meaningful way to educate *all* children and language learners in the world today." She proposes that the dynamic language practices that take place in the social environment should have a place in bilingual schools, to enhance learning and transform conditions of social injustice. The complex networks of language practices in which children interact today are no longer supported by linear language instruction. Knowing how to interact dynamically and collaboratively in this new reality is a challenge faced by the new generations and, consequently, a goal for bilingual schools. The traditional notions of languages as distinct and pure systems should be replaced by fluid visions of language for a society in constant movement, as pointed out by Jan Blommaert (2012). When two or more people who don't share a common language interact, they sometimes rely on language fragments or diverse semiotic resources to communicate. There is a scenario of intense mixture of languages, in which different repertoires are necessary.

Similarly, the dynamic framework (García, 2009) considers language as repertoire, created through the lived experience of language (Busch, 2012; 2015). It presupposes language not as something one *owns*, but as something one does. In this perspective, interaction is based on the integration and not separation of languages and resources, an understanding associated with the notion of translanguaging. In the *Multicultural Breakfast* sessions, translanguaging is made visible through the

various resources mentioned by participants in their interaction with researchers, including, for instance, the use of technology to assist communication and understanding. Translanguaging is characterized by the interconnected ways in which individuals select and use their language resources from a unitary linguistic repertoire to negotiate and create meaning. Translanguaging can be understood both as a theoretical lens and a pedagogical approach, when teachers intentionally plan for and use fluid language practices in the classroom. In this sense, translanguaging also lends itself to *de-encapsulation*, according to Sara Vogel and Ofelia García (2017).

The distance between how the curriculum is presented in schools and how it can be explored in real life has motivated studies in the field of *de-encapsulation* (Liberali et al., 2015, Liberali, 2019b). Traditionally, schoolwork generates individual changes in ways of knowing and being. From the perspective of *de-encapsulation*, these changes occur collectively and through a variety of cultural artifacts. This process of *de-encapsulation* allows for school curriculum to be understood as opportunities for problem posing and solving, creating enhanced possibilities for learning outside of the disciplines, the teaching resources and the school itself (Liberali 2019a, 2019b). *De-encapsulation* builds on the notion of an *ecology of knowledges* (Santos, 2006) as central to environments where creativity, innovation and transformation flourish. *De-encapsulated* practices challenge pre-established truths and value multiculturalism, through an open and continuous process of construction and deconstruction, which results from the interactions between people of different cultural backgrounds. It is not limited to the acceptance of various cultures but is characterized by a movement of appreciation and approximation between them, a disposition which should also be addressed in schools (Freire, 2003). The *Multicultural Breakfasts* project can be viewed through the lens of *de-encapsulation*, as it aimed to approximate learners to the real world, through events that connected to the reasons for exploration and immigration. While exploring these concepts collaboratively, learners also learned about the formation of the Brazilian people and addressed national standards. *De-encapsulation* is not only about creating context and connection, but also how different perspectives are valued, in an intentional effort to create meaning and enable agency and transformation.

CLEMENSHA, S.; LIBERALI, F. De-encapsulated Bilingual Education in Brazil: Multicultural Breakfasts and Translanguaging Kids. **ReVista**, 19 (2), 2020. Available at: https:// revista.drclas.harvard.edu/de-encapsulated-bilingual-education -in-brazil. Retrieved on: January 6, 2026. Adapted.

In text, each paragraph has a clear intent.

Taking that into consideration, the correct match of a paragraph and its purpose is stated in:

(A) Paragraph 1 explains the concept of de-encapsulation as a way to bridge schoolwork with real-life problems through collective transformation and student agency.

(B) Paragraph 2 contrasts the bilingual education of marginalized communities with that of the wealthy, while critiquing the invisibility of Brazil's vast linguistic diversity.

(C) Paragraph 3 details the specific research methodology of critical collaborative research and the inquiry-based steps of the "Multicultural Breakfasts" project.

(D) Paragraph 4 defines translanguaging as an integrated linguistic repertoire and a pedagogical approach that allows for the creation of meaning and supports de-encapsulation.

(E) Paragraph 5 advocates for replacing traditional views of languages as distinct, pure systems with more fluid visions that reflect the complex interactions of a globalized society.

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04. CESGRANRIO/2026 (FUNDAÇÃO OSORIO)

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their countries of origin, and presented their new understandings using different resources and the languages of their preference.

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Translanguaging and code-switching differ from each other because

(A) translanguaging is an accidental error or interlanguage occurring when a student lacks vocabulary, while code-switching is a highly skilled pedagogical technique used only by teachers.

(B) code-switching is based on the idea that a bilingual possesses two separate and distinct monolingual codes, whereas translanguaging posits that speakers draw from a single, unitary linguistic repertoire.

(C) translanguaging is a concept developed specifically to describe the pure use of Portuguese in Brazil, while code-switching describes the hybrid Portunhol spoken in border regions.

(D) code-switching refers exclusively to the written translation of academic texts, whereas translanguaging is restricted to spontaneous oral interactions in the classroom.

(E) translanguaging is a structuralist theory focused on the internal grammar of a language, while code-switching is a decolonial philosophy focused on social transformation.

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05. CESGRANRIO/2026 (CAIXA ECONÔMICA FEDERAL)

How grocery shopping data is unlocking financial inclusion

Access to affordable credit is fundamental to personal resilience and economic advancement. It helps fund housing, education, small businesses, and insurance to protect against financial shocks. Globally, 1.4 billion adults have no access to formal financial services because they lack a credit history, which is only acquired once someone has been granted credit. This paradox means millions of people are financially excluded.

This is not only a problem in emerging and developing markets, but also in developed markets like the US and the UK where millions remain underserved: approximately 45 million Americans are either credit invisible or have unscorable credit files, and around 5 million UK residents lack a mainstream credit history. For financial institutions, this represents not just a moral imperative, but also a major opportunity to unlock a new and largely untapped market through innovative and ethical data use.

Grocery shopping data is emerging as one of the most powerful alternative data sources for understanding the financial behavior of “credit invisibles”. These four key characteristics highlight why grocery data is so insightful for credit scoring people with no credit history: universality, recency, granularity and frequency. Everyone buys groceries. Grocery shopping is a universal necessity that cuts across socioeconomic, geographic, and demographic boundaries. This makes grocery data uniquely representative of the broader population, which is a rare attribute among alternative data sources. Unlike many traditional data sources, grocery data is continually refreshed. Most consumers shop for

groceries weekly, if not more often. This regularity offers a real-time view into consumer behavior, enabling financial institutions to assess an individual's current financial situation with striking accuracy. Grocery shopping data captures detailed behavioral signals. For example, consistent purchasing of staple goods at the same time each month can indicate budgeting discipline. Price sensitivity and use of discounts may suggest cautious financial management. A high-percentage of healthy food items and lack of junk food can be an indicator of financial responsibility. The high frequency of grocery shopping offers a dense timeline of behavioral data, allowing models to detect consistent financial habits, patterns, and anomalies. Unlike once-off data points like loan applications, grocery data builds a behavioral track record over time.

Research by scholars at Rice University, the University of Notre Dame, and Northwestern University found that variables such as shopping frequency, consistency in spending, choice of products, and use of discount programs correlate strongly with credit risk profiles. Importantly, it demonstrated that these behavioral patterns could significantly improve the predictive power of credit models, particularly for consumers without formal credit histories.

Grocery shopping data is recent, frequent, universal, and rich in behavioral insights. Coupled with banking data within a privacy-preserving data collaboration environment, it's opening the path to financial inclusion and protection for millions. Financial inclusion has remained out of reach for far too many, for far too long. Grocery data, used responsibly and collaboratively, may be the innovation that changes that at scale.

Available at: <https://www.weforum.org/stories/2025/03/how-grocery-shopping-data-is-unlocking-financial-inclusion/>. Retrieved on: October 26, 2025. Adapted.

The main purpose of the text is to

(A) argue that customers should cultivate better buying habits so that their debt levels decrease and they can become eligible to receive credit from banking institutions.

(B) emphasize the need for more incisive measures to be taken by the government to curb the rise in popular debt related to monthly household purchases.

(C) illustrate how grocery shopping data can promote inclusion by providing insights into the financial health of individuals without a formal credit history.

(D) protest against the use of supermarket customers' personal data by banks and other credit institutions.

(E) report on the recent increase in debt among shopping center customers, due to habits that indicate consumerism.

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06. CESGRANRIO/2026 (CAIXA ECONÔMICA FEDERAL)

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In paragraph 5, the sentence "Financial inclusion has remained out of reach for far too many, for far too long" means that

(A) for many years, a large number of people have remained unable to access affordable credit.

(B) in a long time, banks and governmental administration were unable to collaborate systematically.

(C) many people have not been interested in becoming eligible for low-income credit access programs lately.

(D) despite the new technology, most people do not have access to e-commerce, because they are in debt.

(E) the increase in the credit card eligibility has contributed to higher profits for financial institutions.

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07. CESGRANRIO/2025 (BANESE)

Art and Banking: from the House of Medici to Deutsche Bank

An example in coexistence – that is how we might define the intersection between the banking sector and the art world since the Middle Ages. These two disparate fields gradually evolved a number of points of contact, many of which have persisted for centuries. In 2020, faced with the spread of Covid-19, people's interest in illiquid art investments has diminished, but, given the long history of interactions between bankers and people of art, we may conclude that the historical trend is bound to spring back.

The first examples of cross-pollination between banking and art can be traced back to the 13th century, when wealthy financiers would acquire or commission masterpieces as a means of penitence for their sins and as a marker of social status. By the 16th century, as religious influences receded, bankers were motivated by the luxury of becoming patrons of the arts, mythologizing their individual power through art and architecture. The most well-known example of this trend was the Medici family, which sponsored the artistic development and posterity of Renaissance virtuosos such as Donatello, Michelangelo, Sandro Botticelli and Leonardo da Vinci. In the 17th century, art became a consumer commodity, and would often be used as currency; artists were also known to use their work as collateral for loans. In the 18th and 19th centuries, banks would provide immeasurable support to the founders of the earliest art academies and national museums.

The turning point in this journey for art and banking came in the 1940s, when the art world's centre of gravity suddenly shifted straight across the Atlantic, from Paris to Manhattan. In light of this tectonic shift, Chase Manhattan Bank president David Rockefeller launched the bank's art collection programme, which would define the future vision of nearly every finance institution globally. It became one of the first few commercial art collections, as we know them today.

Currently, one of the largest commercial collections of artworks is owned by Deutsche Bank. From humble beginnings with the acquisition of the first few paintings, sculptures, photographs and graphics in 1979, it now reaches an estimated value of 500 million U.S. dollars – perhaps a diminutive figure in the grand scheme of things, but Deutsche Bank prefers to feature young, promising artists. The most valuable pieces in the Deutsche Bank collection had been acquired well before their respective authors became household names. Thus, the bank purchased Abstraktes Bild (Faust), Gerhard Richter's 1981 triptych, for 12 million dollars; in February 2020, it was sold for triple the amount to an anonymous buyer.

Over time, but we may observe how the relationship between artists and bankers has grown increasingly transactional since the Medici era. Today, art is still a hallmark of socioeconomic status, even though most bankers also treat art both as a financial investment and interior decoration that shapes the organisational climate and inspires personnel. Art collecting is often included under the umbrella of a marketing strategy, as a peculiar language of broadcasting organisational values. Where the common journey of banking and art may lead in later decades or centuries is difficult to predict, but one thing remains clear: art will remain a point of interest for bankers.

Available at: https://signetbank.com/en/news/art-and-banking-from-the-house-of-medici-to-deutsche-bank/. Retrieved on: March, 8th, 2025. Adapted.

The main purpose of the text is to describe the association between banking and

(A) art

(B) politics

(C) education

(D) health care

(E) technological development

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"In 2020, faced with the spread of Covid-19, people's interest in illiquid art investments has diminished", one can conclude that, in 2020, Covid-19 pandemic was

(A) an incentive to art investments

(B) a profitable activity for bankers

(C) a solution to banking investments

(D) a new choice for banking activities

(E) a problematic factor to art Investments

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According to the text author, in paragraph 4, one can conclude that the art work Abstraktes Bild (Faust) was sold in 2020 for

(A) 12 million dollars

(B) 4 million dollars

(C) 36 million dollars

(D) 60 million dollars

(E) 24 million dollars

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10. CESGRANRIO/2024 (IPEA)

How good is the U.S. economy? It's beating pre-pandemic predictions.

Americans might be reluctant to believe it, but on paper, the U.S. economy is doing pretty well. So well, in fact, that we're performing better than forecasts made even before the pandemic began.

The nation's employers added another 199,000 jobs in November, the U.S. Bureau of Labor Statistics reported on Friday. This means that overall employment is now 2 million jobs higher than was expected by now in forecasts made way back in January 2020 by the nonpartisan Congressional Budget Office.

The job market isn't the only front on which we have bested forecasts made before the pandemic. The overall size of the economy, as measured by gross domestic product, is larger than it was expected to be around now. The International Monetary Fund says that U.S. gross domestic product is higher today, in inflation-adjusted terms, than it had expected at the beginning of 2020. The IMF ran these calculations for countries around the world, and found the United States was an outlier in beating the organization's pre-covid forecasts.

So why did well-regarded professional forecasters underestimate the strength of the economy? And how is it that jobs and GDP are doing better than they expected, even as inflation has been unmistakably worse?

To some extent, all these things are related. Forecasters obviously did not anticipate the pandemic. They also did not anticipate the unprecedentedly enormous government response to the coronavirus. When the public health crisis hit and disemployed millions of American workers, policymakers implemented unusually generous fiscal and monetary stimulus.

Such measures helped get people back to work sooner, and avoided the long, painful effort back to normal that had followed the Great Recession. Thus, faster job growth. They also massively amplified consumer demand, at a time when the productive capacity of the economy (i.e., companies' ability to make and deliver the things their customers want) couldn't keep up. Employers faced all kinds of shortages — of products, materials, workers — and consumers anxious to buy stuff raised the prices of whatever inventory companies actually had available. Thus, faster price growth.

If you had asked me back in January 2020 how Americans might feel about an economy with an "extra" 2 million jobs, unemployment less than 4 percent, and inflation just over 3 percent, I probably would have guessed the public would be pretty content. However people are still furious about the extra price growth they've already endured to date, and unimpressed by all that extra job growth. Maybe it's human nature for people to view better jobs or pay as things they've earned, while a painful price increase is something inflicted upon them — even if both are, to some extent, two sides of the same coin.

Available at: https://www.washingtonpost.com/opinions/ 2023/12/08/jobs-report-economy-beats-pandemic-predictions/. Retrieved on: Dec. 12, 2023. Adapted.

In text, in paragraph 4, one of the questions is "why did **well-regarded professional** forecasters underestimate the strength of the economy?".

The expression **well-regarded professional** forecasters can be rewritten, with no change in meaning, as

(A) respected and experienced forecasters

(B) enthusiastic and unskilled forecasters

(C) kind and pretentious forecasters

(D) strict and amateur forecasters

(E) laid back and intense forecasters

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According to text,

(A) although the job market and the GDP are getting worse, prices are decreasing.

(B) the increasing unemployment has contributed to people's positive perception of the U.S. economy.

(C) the current predictions about the U.S. economy indicate that the job market will worsen in the future.

(D) despite people's negative perception, the U.S. economy is doing well.

(E) excessively positive forecasts about the U.S. economy have pushed prices up.

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In the sentence “Maybe it’s human nature for people to view better jobs or pay as things they’ve earned, while a painful price increase is something inflicted upon them — even if **both** are, to some extent, two sides of the same coin.” (Text I, paragraph 7), the word **both** refers to

(A) “human nature” and “people”

(B) “better jobs and pay” and “human nature”

(C) “a painful price increase” and “people”

(D) “people” and “things they’ve earned”

(E) “better jobs and pay” and “a painful price increase”

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13. CESGRANRIO/2024 (CAIXA ECONÔMICA FEDERAL)

In 2017, Microsoft founder Bill Gates proposed introducing a “robot tax” that would temporarily slow the pace of automation and whose revenue could be used to “finance jobs taking care of elderly people or working with kids in schools, for which needs are unmet and to which humans are particularly well suited”. Since then, many researchers all over the world have weighed in on the idea, publishing proposals and findings on how such a tax might work in reality.

What gave rise to this novel proposal? The first factor was a growing sense of alarm that the development of robots and artificial intelligence could seriously alter our economy and society in the years to come. Indeed, some such changes are already unfolding. As technology develops, robots and AI may even be able to perform jobs that require specialized skills and knowledge, providing services like medical consultations and diagnosis, legal advice, and translation and interpreting. There is a growing sense of anxiety about what the future portends.

A second worry is the prospect of further social polarization. Wealth could become concentrated in the hands of those providing the ideas and capital for the development and use of AI, along with a small elite of managers with the skills to harness the technology, while the situation for the majority of other workers displaced by technology becomes increasingly bleak. The social divide could be exacerbated as disparities grow between the haves and the have-nots.

To prevent technological progress from tearing our societies apart, we must, in the short term, strengthen social safety nets to support workers who lose their jobs, and in the longer term, we will need to enhance educational and vocational training opportunities for work that only humans can perform.

Needless to say, expanding safety nets and offering retraining will both require considerable fiscal resources. There are already concerns about safety-net inadequacies for workers in the expanding gig economy, prompting some to call for a basic income that would guarantee a minimum standard of living to everyone.

This was the context that gave rise to the idea of a robot tax, which could slow down the pace of automation, at least temporarily, and give policymakers time to secure the resources for needed countermeasures. It is thus much more than just a tax proposal; it entails rethinking the role of public policy in an age when AI and robots are having an increasingly large impact on our lives. The issue goes to the heart of what we want public policy to address in the digital society of the future.

Available at: https://www.tokyofoundation.org/research/ detail.php?id=899. Retrieved on: Feb 29, 2024. Adapted.

The main purpose of the text is to

(A) criticize the possible results of robot tax.

(B) complain about the technological progress.

(C) describe the use of automation in everyday life.

(D) deny the possibility of robot tax's welcome revenue.

(E) advocate the application of robot tax in social welfare.

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14. CESGRANRIO/2024 (CAIXA ECONÔMICA FEDERAL)

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In the fragment in the second paragraph of the text "As technology develops, robots and AI may even be able to perform jobs that require specialized skills and knowledge", the author means that it is

(A) likely that robots and AI will accomplish skilled jobs.

(B) unfeasible that robots and AI will perform trained work.

(C) certain that robots and AI will execute complex activities.

(D) undesirable that robots and AI will develop intricate tasks.

(E) improbable that robots and AI will carry out specific chores.

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15. CESGRANRIO/2024 (CAIXA ECONÔMICA FEDERAL)

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From the fifth paragraph of the text, it can be concluded that the expanding gig economy will

(A) thrive on robot tax.

(B) hinder workers' safety nets.

(C) consolidate social safety nets.

(D) depend on educational improvement.

(E) guarantee workers' minimum standard of living.

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16. CESGRANRIO/2024 (CAIXA ECONÔMICA FEDERAL)

The new cost of living in New Mexico

ALBUQUERQUE, N.M. — Prices are going up in New Mexico, especially at the grocery store. A recent study found the average New Mexican family is spending up to $286 on groceries per week – and even more when children are involved.

According to the U.S. Bureau of Labor Statistics, the average price for a pound of ground beef was $5.56 last month. That's about 20 cents cheaper than back in July, but almost a full dollar more expensive than in January 2020 – right before the pandemic hit. It's a similar trend for milk, but a gallon is only about 50 cents more expensive than four years ago.

Eggs are half the price of what they were last winter, but that's because there was an avian flu outbreak. Most produce items, like tomatoes and bananas, have stayed around the same price for several years now. That's probably a good thing, because snacks are getting more expensive. Data shows the average bag of potato chips is almost $2 more expensive than four years ago. The price of chocolate chip cookies is also up almost 40%. All of those small increments add up.

While it's not likely there will be a major drop in grocery prices soon, there is some potentially good news when it comes to your housing budget. Officials with the Apartment Association of New Mexico say there are at least 40 housing projects under construction in the Albuquerque area. That is expected to bring at least 5,000 rental units to the market in the coming months. State leaders are pitching in too, with several new bills opening up millions of dollars in funding for even more housing projects. The average rent in Albuquerque is sitting at $1,340 a month – about $400 higher than in January 2020. Economists suggest an increased housing supply could reduce prices for everyone.

There is also evidence that wage growth is happening. Data from the U.S. Bureau of Labor Statistics showed average hourly earnings increased by 1.4% since last January. It's worth noting wage growth rates have surpassed inflation rates since last February.

Available at: <https://www.kob.com/new-mexico/the-new-cost-of-living-in-new-mexico/>. Retrieved on: Mar 1, 2024. Adapted.

Paragraphs 1 through 3 indicate that

(A) New Mexican families are now less numerous, therefore food provision is cheaper.

(B) the consumption of beef and vegetables has increased, along with their prices.

(C) an avian flu outbreak is affecting the prices of milk and eggs nowadays.

(D) some food items are now more expensive than they were before the pandemic.

(E) popular snacks have had the smallest price increase in the last four years.

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The excerpt of paragraph 5 “wage growth rates have surpassed inflation rates since last February” informs that

(A) inflation rates have enlarged people’s income.

(B) inflation rates are lower now than last February.

(C) salaries have increased beyond inflation.

(D) salaries have reduced because of inflation.

(E) salaries have been considerably affected by inflation.

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18. CESGRANRIO/2024 (CAIXA ECONÔMICA FEDERAL)

The new cost of living in New Mexico

ALBUQUERQUE, N.M. — Prices are going up in New Mexico, especially at the grocery store. A recent study found the average New Mexican family is spending up to $286 on groceries per week – and even more when children are involved.

According to the U.S. Bureau of Labor Statistics, the average price for a pound of ground beef was $5.56 last month. That’s about 20 cents cheaper than back in July, but almost a full dollar more expensive than in January 2020 – right before the pandemic hit. It’s a similar trend for milk, but a gallon is only about 50 cents more expensive than four years ago.

Eggs are half the price of what they were last winter, but that’s because there was an avian flu outbreak. Most produce items, like tomatoes and bananas, have stayed around the same price for several years now. That’s probably a good thing, because snacks are getting more expensive. Data shows the average bag of potato chips is almost $2 more expensive than four years ago. The price of chocolate chip cookies is also up almost 40%. All of those small increments add up.

While it’s not likely there will be a major drop in grocery prices soon, there is some potentially good news when it comes to your housing budget. Officials with the Apartment Association of New Mexico say there are at least 40 housing projects under construction in the Albuquerque area. That is expected to bring at least 5,000 rental units to the market in the coming months. State leaders are pitching in too, with several new bills opening up millions of dollars in funding for even more housing projects. The average rent in Albuquerque is sitting at $1,340 a month – about $400 higher than in January 2020. Economists suggest an increased housing supply could reduce prices for everyone.

There is also evidence that wage growth is happening. Data from the U.S. Bureau of Labor Statistics showed average hourly earnings increased by 1.4% since last January. It’s worth noting wage growth rates have surpassed inflation rates since last February.

Available at: <https://www.kob.com/new-mexico/the-new-cost-of-living-in-new-mexico/>. Retrieved on: Mar 1, 2024. Adapted.

In paragraph 4, the section "there are at least 40 housing projects **under construction**" means that new residential units

(A) have just been finished.

(B) are currently being built.

(C) might eventually be built.

(D) couldn't be finished.

(E) are temporarily suspended.

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Available at: <https://www.kob.com/new-mexico/the-new-cost-of-living-in-new-mexico/>. Retrieved on: Mar 1, 2024. Adapted.

In paragraph 4, the fragment “While it’s **not likely** there will be a major drop in grocery prices **soon**” conveys the idea that it is

(A) improbable for grocery items to become significantly cheaper in the near future.

(B) certain that grocery products will become much cheaper in the long term.

(C) mandatory that grocery prices be drastically reduced immediately.

(D) disadvantageous for grocery articles to become considerably cheaper eventually.

(E) imperceptible that grocery prices should be substantially reduced.

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20. CESGRANRIO/2024 (CNU)

Brazil: Online Learning Tools Harvest Children’s Data

“Educational websites directed at Brazilian students, including two created by state education secretariats, monitored children and collected their personal data”, Human Rights Watch said today. “The national government should revise Brazil’s data protection law by adding new safeguards to protect children online”.

Analysis conducted by Human Rights Watch in November 2022 and reviewed again in January 2023 found that seven educational websites extracted and sent children’s data to third-party companies, using tracking technologies designed for advertising. These websites not only watched children inside of their online classrooms, but followed them across the internet, outside school hours, and deep into their private lives.

“Children and their families in Brazil are being kept in the dark about the data monitoring conducted on children in online classrooms,” said Hye Jung Han, children’s rights and technology researcher and advocate at Human Rights Watch. “Instead of protecting children, state governments have willfully enabled anyone to monitor them and collect their personal information online.”

Human Rights Watch found that five websites deployed particularly intrusive tracking techniques to invisibly spy on children in ways that were impossible to avoid or protect against. One of these websites uses session recording, a technique that allows a third party to watch and record a user’s behavior on a webpage. That includes mouse clicks and movements around a webpage; the digital equivalent of logging video monitoring each time a child scratches their nose or grasps their pencil in class. Typically, the third party would then scrutinize the data on behalf of the website to guess a user’s personality, their preferences, and what they are likely to do next, or how they might be influenced. Advertisers might use these insights to target the child with personalized content and ads that follow them across the internet.

Profiling, targeting, and advertising to children in this way infringes on their privacy, as it is neither proportionate nor necessary for these websites to function or deliver educational content. It also risks violating children’s other rights if this information is used to guide them toward outcomes that are harmful or not in their best interest. Such practices also play an enormous role in shaping children’s online experiences and determining the information they see, at a time in their lives when their opinions and beliefs are at high risk of manipulative interference.

Brazil's data protection authority should stop these assaults on children's privacy. It should require these companies and state governments to delete children's data collected, and prevent them from further using children's data for any purpose unrelated to providing education.

Brazil's constitution protects the right to privacy. The country has also ratified the UN Convention on the Rights of the Child, which entitles children to special protections that guard their privacy. Brazil's data protection law, however, – the *Lei Geral de Proteção de Dados Pessoais*, or the General Personal Data Protection Law – does not provide sufficient protections for children. It does not explicitly prohibit actors from exploiting children's information or require them to provide high levels of safety and security for children. Lawmakers should amend the law to establish comprehensive child data protection rules, including bans on behavioral advertising and the use of intrusive tracking techniques on children. These rules should also require all actors offering online services to children – including online learning – to provide the highest levels of protection for children's data and their privacy.

Available at: https://www.hrw.org/news/2023/04/03/brazil-online-learning-tools-harvest-childrens-data. Retrieved on: Feb 15, 2024. Adapted.

The main purpose of the text is to

(A) criticize Human Rights Watch for not taking action in solving Brazilian children's challenges concerning their access to education.

(B) influence children's parents to watch and protect their children from digital crime by reducing their time of access to the internet.

(C) discourage excessive parental care as to what children access and how they use the internet during their school hours.

(D) advocate for the monitoring and data collection carried out by content companies, so that ads and the internet experience are shaped to influence children.

(E) report on the findings of Human Rights Watch regarding the inappropriate monitoring and collecting of children's data by educational websites.

GABARITO

01 - C

02 - E

03 - D

04 - B

05 - C

06 - A

07 - A

08 - E

09 - C

10 - A

11 - D

12 - E

13 - E

14 - A

15 - B

16 - D

17 - C

18 - B

19 - A

20 - E

QUESTÕES COMENTADAS

01. CESGRANRIO/2026 (FUNDAÇÃO OSORIO)

African schools gear up for the AI revolution

The emergence of cheap or free AI tools is being eagerly embraced by those with smartphones and the ability to get online. As governments and legislators struggle to get their heads around the implications of this powerful technology and work out how to bring in regulations for its safe use, millions of people are enjoying its ability to save time, helping them to transforming raw data into essays, exam answers, or, with a bit more work, even videos and podcasts.

Even in developing countries where electricity and internet access is limited (it's estimated that over 570 million people in Africa lack electricity), there is enthusiasm for the potential of AI. In the Democratic Republic of the Congo (DRC), for example, a nation riven by internal conflict, poverty and vast inequality, educators are seeing the impact of AI. "It is obvious that our country is lagging behind in terms of new technologies for one reason or another," says Benjamin Sivanzire, a teacher in Beni, North Kivu Province. "Many parts of the DRC do not even have traditional methods of communication, or even radio or television." However, even though Mr. Sivanzire and his students are not yet able to make use of AI in their classes, they are seeing it being used in the wider culture, often in a negative way, to manipulate public opinion. The teacher underlines the importance of educating people to distinguish between verifiable information and lies. "There are videos created by artificial intelligence that show images that are not real and have been created for propaganda purposes," he explains.

One concern that is frequently raised is the extent to which the development of AI tools is concentrated in the hands of a relatively small group of people. Farida Shahid, the independent Special Rapporteur on the right to education, shares these concerns. "AI algorithms are being made by individuals who often sit in a particular location, such as Silicon Valley, where the people who make and test them have their own biases," she says. "Often the algorithms don't do well at recognizing people with dark skin. They also have great problems with people who are autistic and don't like looking into cameras. "Another example is the UK where, recently, an AI program was used to grade exam papers. This led to decisions that were biased against people from certain ethnic backgrounds. We really need to look at this issue more closely, starting with the human rights perspective, and I think that's where the U.N. role comes in: if you increasingly rely on AI as the source of verification, you're going to have problems because you are using a framework which privileges white males, and doesn't reflect the whole gamut of people's lives and experiences".

The urgent need to expand the developer talent base has been identified by the UN as central to ensuring that a wide variety of voices are heard in the "EdTech" (educational technology) space. Shafika Isaacs, the head of technology and AI at the UN agency for science, technology and education (UNESCO), says that the number of African EdTech startups has been mushrooming in recent years, with entrepreneurs experimenting with the AI-enabled digital tools which could support learning and teaching across many different contexts, including in African languages, and local dialects. "I've personally engaged with a startup that matches high school students to career pathways, including choosing the right university, community college or even entrepreneurship program. They have seen strong results because of their focus on children in underprivileged contexts and schools. Tech startups have also looked at developing AI-enabled mobile apps, including chat bots, that can support teachers in teaching literacy or teaching mathematics. "The challenge is that there's often a disconnect between

the public education system and tech startups. We need educators to be proactive in engaging with those developing tools, and we encourage students and teachers to learn how to create and design technologies that are relevant to their linguistic and cultural contexts."

Many African governments are keen to adopt national AI strategies and integrate AI into their national policies on technologies in education. In Côte d'Ivoire, where AI is already being widely used in the private sector, Mariatou Koné, the Minister of Education, says that the country's education system is undergoing a transformation, following a 2022 review which recommended a digitalization strategy. "We have put in place initiatives to ensure that everyone is aware of the issue of AI. It can provide individual learning programs, and help struggling students to improve," said Ms. Koné. "However, we are worried about potential abuses. We have to be able to protect personal data and ensure that learners are aware of the potential dangers." The Minister agrees that, in order to guard against bias, the pool of engineers building AI tools needs to be expanded. "We need the right tools, adapted to the African context, to the Ivorian context. We have our own history, our own heritage. If we create our own industry, it has to be adapted to the realities of Côte d'Ivoire."

Available at: https://news.un.org/en/story/2025/01/1159621. Retrieved on: January 6, 2026. Adapted.

A high school English teacher in a public school in Salvador, Bahia, decides to integrate Artificial Intelligence (AI) into a project about "Local Heroes:" Students use free AI tools to generate draft biographies and then transform that data into multimodal outputs, such as short videos and social media posts. However, the teacher notices that the AI-generated images for "heroes" consistently depict individuals who do not reflect the diverse Afro-Brazilian population of their community.

Considering that situation, the pedagogical action that best aligns with the ideas discussed in Text I and the concepts of multiliteracies and critical literacy is:

(A) The teacher ignores the visual discrepancies, arguing that since the AI is a product of advanced ICTs from Silicon Valley, it represents a universal norm of English proficiency that students should emulate to become successful global citizens.

(B) The teacher assumes that because the students are digital natives, they will automatically recognize the machine's bias, and therefore the teacher focuses strictly on correcting any grammar mistakes in the AI-generated text.

(C) The teacher uses the AI's biased output as a contested site for critical inquiry, leading a debate on how algorithmic bias can privilege certain demographics while invisibilizing others, and encourages students to redesign the project to reflect their own cultural heritage and local linguistic repertoire.

(D) The teacher forbids the use of AI and digital tools entirely, returning to print-based textbooks and the blackboard to ensure that the students' pure English is not interfered with by the translingual practices or non-standard varieties often found in digital environments.

(E) The teacher defines multiliteracies solely as the teaching resource of using the AI tool itself, concluding that as long as the students are using high-tech ICTs, the goal of modern literacy has been fully achieved regardless of the content's cultural relevance.

Comentários: Nesta questão, você precisa aplicar os conceitos discutidos no Texto I a um cenário pedagógico concreto: uma professora de inglês em Salvador percebe que as imagens geradas por Inteligência Artificial para o projeto "Heróis Locais" não refletem a diversidade da população afro-

brasileira de sua comunidade. Esse cenário dialoga diretamente com a fala de **Farida Shahid**, Relatora Especial da ONU, que alerta para o fato de que os algoritmos de IA são desenvolvidos por pessoas situadas em locais como o **Silicon Valley**, carregando **vieses (biases)** que frequentemente prejudicam o reconhecimento de pessoas de pele escura. Além disso, a questão exige que você compreenda dois conceitos centrais do letramento crítico contemporâneo: **multiliteracies** (multiletramentos, isto é, a capacidade de lidar criticamente com múltiplas linguagens, mídias e culturas) e **critical literacy** (letramento crítico, ou seja, a habilidade de questionar, contestar e reconstruir discursos e representações, e não apenas recebê-los passivamente).

(A) Esta alternativa está **incorreta**. Ela propõe que a professora ignore as discrepâncias visuais, partindo do pressuposto de que, por ser produto de tecnologias avançadas do Silicon Valley, a IA representaria uma norma universal de proficiência em inglês. Essa postura contraria frontalmente o que Farida Shahid afirma no texto: *"AI algorithms are being made by individuals who often sit in a particular location, such as Silicon Valley, where the people who make and test them have their own biases."* Perceba que o texto não apresenta o Silicon Valley como um centro neutro e universal, mas justamente como um espaço geograficamente e culturalmente situado, cujos produtos carregam vieses específicos. Tratar a IA como norma a ser emulada, portanto, é o oposto de uma postura crítica.

(B) Esta alternativa está **incorreta**. Ela sugere que, por serem "nativos digitais", os alunos identificariam automaticamente o viés da máquina, permitindo que a professora se concentre apenas na correção gramatical do texto gerado pela IA. Esse raciocínio é problemático por dois motivos. Primeiro, familiaridade com tecnologia não equivale a **consciência crítica** sobre como essa tecnologia opera e discrimina; são competências distintas. Segundo, reduzir a intervenção pedagógica à correção gramatical ignora completamente a dimensão de **representatividade cultural**, que é justamente o problema central levantado no enunciado (as imagens não refletem a população afro-brasileira). O texto, ao trazer a fala da Relatora da ONU, deixa claro que o problema da IA vai muito além de erros técnicos ou linguísticos, atingindo a esfera dos **direitos humanos e da representação**.

(C) Esta é a alternativa **correta**. Ela propõe que a professora transforme o próprio viés algorítmico em **objeto de investigação crítica** ("contested site for critical inquiry"), promovendo um debate sobre como o viés algorítmico privilegia certos grupos demográficos e invisibiliza outros, e incentivando os alunos a redesenharem o projeto de acordo com sua própria herança cultural e repertório linguístico local. Essa é exatamente a postura pedagógica alinhada ao **letramento crítico**: em vez de aceitar passivamente o produto da IA, o professor o utiliza como ponto de partida para uma reflexão sobre poder, representação e cultura. Essa abordagem também dialoga com a fala de Shafika Isaacs (UNESCO), que defende que educadores sejam proativos ao engajar-se com o desenvolvimento de tecnologias relevantes para seus **contextos linguísticos e culturais**, e com a fala da Ministra Mariatou Koné, que insiste que as ferramentas precisam ser "adapted to the African context." A alternativa C é a única que une a crítica ao viés tecnológico com uma ação pedagógica construtiva e culturalmente situada, o que é a essência dos **multiletramentos**.

(D) Esta alternativa está **incorreta**. Ela propõe a proibição total do uso de IA e ferramentas digitais, retomando o livro impresso e o quadro-negro para preservar um suposto "inglês puro", livre de práticas translíngues ou variedades não padrão. Essa postura é problemática sob duas óticas. Em primeiro lugar, ela representa um retrocesso pedagógico diante de um recurso que, segundo o próprio texto, está sendo amplamente adotado e traz benefícios potenciais, como programas de aprendizagem individualizados, conforme menciona a Ministra Koné: *"It can provide individual learning programs, and help struggling students to improve."* Em segundo lugar, a ideia de um "inglês puro" a ser protegido

contradiz diretamente os pressupostos do letramento crítico e dos multiletramentos, que reconhecem e valorizam a **variação linguística e as práticas translíngues** como parte legítima da comunicação contemporânea, e não como uma ameaça a ser evitada.

(E) Esta alternativa está **incorreta**. Ela reduz o conceito de multiletramentos ao simples uso da ferramenta de IA em si, concluindo que o objetivo do letramento moderno estaria plenamente atingido apenas pelo uso de tecnologia de ponta, independentemente da relevância cultural do conteúdo produzido. Esse é um equívoco conceitual grave: multiletramentos não se resume ao acesso ou manuseio técnico de ferramentas digitais, mas envolve a capacidade de **produzir sentido de forma crítica e culturalmente situada** a partir delas. O próprio cenário da questão evidencia esse problema: os alunos estão usando uma ferramenta de alta tecnologia, mas o resultado (imagens que não refletem a população afro-brasileira) mostra que o uso da tecnologia, por si só, não garante representatividade nem letramento crítico.

GABARITO: C

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02. CESGRANRIO/2026 (FUNDAÇÃO OSORIO)

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comes in: if you increasingly rely on AI as the source of verification, you're going to have problems because you are using a framework which privileges white males, and doesn't reflect the whole gamut of people's lives and experiences".

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Available at: https://news.un.org/en/story/2025/01/1159621. Retrieved on: January 6, 2026. Adapted.

The main purpose of text is to

(A) highlight the success of UK-based AI programs in eliminating racial bias and ensuring fairness within international educational grading systems.

(B) argue that AI technology has already successfully bridged the digital divide and resolved infrastructure issues in countries like the Democratic Republic of the Congo.

(C) demand that African governments strictly prohibit the use of AI tools in classrooms until the 570 million people currently without electricity gain full power access.

(D) explain how Silicon Valley developers have successfully eliminated cultural and linguistic biases in the AI algorithms currently used by African EdTech startups.

(E) discuss the landscape of AI adoption in African schools, balancing its potential for educational transformation with concerns regarding bias, ethics, and the need for local development.

Comentários: Esta questão pede que você identifique o **propósito central do texto**, ou seja, a ideia que perpassa e organiza toda a argumentação, e não apenas um detalhe pontual mencionado em um ou outro parágrafo. O Texto I traça um panorama da adoção da Inteligência Artificial nas escolas africanas, equilibrando o entusiasmo com o potencial transformador dessa tecnologia e as preocupações levantadas por especialistas quanto a viés algorítmico, ética e a necessidade de desenvolvimento local. Alternativas que isolam um único exemplo do texto e o transformam em conclusão geral tendem a estar erradas, pois desvirtuam o equilíbrio argumentativo que o texto de fato apresenta.

(A) Esta alternativa está **incorreta**. O texto não elogia o sucesso do programa de IA usado no Reino Unido para correção de provas. Pelo contrário, ele é citado por Farida Shahid como um exemplo de **falha**: *"an AI program was used to grade exam papers. This led to decisions that were biased against people from certain ethnic backgrounds."* Note que a alternativa inverte completamente o sentido da informação apresentada no texto, transformando um exemplo de viés discriminatório em um suposto sucesso na eliminação de vieses.

(B) Esta alternativa está **incorreta**. Ela afirma que a IA já teria superado com sucesso a exclusão digital e resolvido os problemas de infraestrutura em países como a República Democrática do Congo (RDC). O texto contradiz diretamente essa ideia ao mencionar que mais de 570 milhões de pessoas na África não têm acesso à eletricidade *("over 570 million people in Africa lack electricity")* e ao trazer o depoimento do professor Benjamin Sivanzire, que afirma que ele e seus alunos ainda **não conseguem usar a IA em suas aulas**: *"even though Mr. Sivanzire and his students are not yet able to make use of AI in their classes."* Esses trechos deixam claro que os desafios de infraestrutura permanecem sem solução, e não que já teriam sido superados.

(C) Esta alternativa está **incorreta**. Ela propõe que o texto defenderia a proibição total do uso de IA nas salas de aula até que todos tenham acesso pleno à eletricidade. Essa leitura é equivocada, pois o texto apresenta justamente o movimento contrário: **entusiasmo e adoção crescente da IA**, inclusive por parte de governos africanos, como se observa na fala da Ministra Mariatou Koné, que descreve iniciativas concretas de integração da IA à educação em Côte d'Ivoire. O texto não defende uma proibição, mas sim uma **regulação cuidadosa e um desenvolvimento mais inclusivo** da tecnologia.

(D) Esta alternativa está **incorreta**. Ela afirma que os desenvolvedores do Silicon Valley teriam eliminado com sucesso os vieses culturais e linguísticos dos algoritmos de IA usados por startups africanas de EdTech. Essa afirmação é diretamente contrariada pela fala de Farida Shahid, já citada anteriormente, segundo a qual os algoritmos são desenvolvidos por pessoas com vieses próprios, situadas em locais como o Silicon Valley, e que *"often the algorithms don't do well at recognizing people with dark skin."* O texto, portanto, aponta para a **persistência**, e não para a eliminação, desses vieses.

(E) Esta é a alternativa **correta**. Ela descreve com precisão o propósito central do texto: discutir o panorama da adoção da IA nas escolas africanas, equilibrando seu potencial transformador com as preocupações relativas a viés, ética e a necessidade de desenvolvimento tecnológico local. Esse equilíbrio fica evidente ao longo de todo o texto: de um lado, há entusiasmo genuíno, como o expresso por Shafika Isaacs ao descrever o crescimento das startups africanas de EdTech; de outro, há preocupações claras, como as levantadas por Farida Shahid sobre viés algorítmico e pela Ministra Mariatou Koné sobre a proteção de dados pessoais e os riscos de abuso: *"we are worried about potential abuses. We have to be able to protect personal data and ensure that learners are aware of the potential dangers."* Essa alternativa é a única que capta essa dupla dimensão do texto, sem distorcer nenhum exemplo específico em conclusão absoluta.

GABARITO: E

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03. CESGRANRIO/2026 (FUNDAÇÃO OSORIO)

De-encapsulated Bilingual Education in Brazil: Multicultural Breakfasts and Translanguaging Kids

In Brazil, when we talk about bilingual education, we are talking about two very different realities. Children and youth from minoritarian and underprivileged groups such as immigrant, indigenous or deaf communities make up one group, as Antonieta Megale (2019) points out. The other is children of wealthy people who learn another language to further enhance their privileged participation in society. Brazilians seem to cultivate a notion of monolingualism and, although there are more than 200 languages spoken in the country (Maher, 2013), they seem to be made invisible, which reinforces a denial of cultural diversity in the country (Monte Mór, 2002). We believe that education should provide expansive new modes of effective participation in society to offer students the chance to increasingly develop forms of insertion in the world and means to transform their mobility. The expansion of mobility should imply the creation of language practices at school which can lead to the reflection of life through a large range of possibilities of understanding concepts, content and knowledge through diverse sources as well as through various semiotic resources and multiple languages. As part of the Global South, Brazilians must figure out ways of teaching in a multilingual perspective to lessen human suffering, as suggested by Ofelia García (2019). Thus, bilingual education in Brazil should involve breaking with modules imposed by educational parameters or cultural biases, which impose a mono-ideology that makes it difficult to move in the direction of a multi/ intercultural perspective. Turning to the challenges presented by globalization, especially in a country with extreme social differences such as Brazil, we must become critically aware of the ways in which schools position themselves regarding local and global issues. When teaching and learning practices enable connections between such issues and the learners' different realities and needs, change and transformation are more likely to occur.

Aiming at showing how some schools in Brazil are striving to implement multicultural and multilingual practices, distancing themselves from the prescribed curriculum and the traditional separation between languages, we will describe an example taken from *Multicultural Breakfasts*, a research project carried out at Esfera Escola Internacional, a bilingual school in São José dos Campos, São Paulo, Brazil. The methodology was based on critical collaborative research (Magalhães, 2011), in which researchers are included as active participants in the search for shared solutions. Discourse analysis was used to reveal how language was materialized in the of the students at Esfera are Brazilian, about 15% are from other countries, thus creating a diverse linguistic landscape. Four teachers, coordinators and students made up the research group for the year. The school follows an inquiry-based curriculum, which is organized through transdisciplinary projects in the primary years. To begin their inquiries and provoke questions for exploration, the students read migration stories of children from around the world. They later explored their own family stories of travel and change, and connected them to how the Brazilian people were formed. Making room for further questioning and critical thinking, the students also looked at how migration movements have been affecting people and places in Brazil and the world today. As a performance task, the students invited their parents to breakfast at school, with typical dishes from

their countries of origin, and presented their new understandings using different resources and the languages of their preference.

The *Multicultural Breakfasts'* example helps us understand how dynamic language practices and de-encapsulation can support teaching and learning, while also enabling agency and social transformation. Ofelia García (2009, p. 9) asserts that "Bilingual education in the twenty-first century must be reimagined and expanded, as it takes its rightful place as a meaningful way to educate *all* children and language learners in the world today." She proposes that the dynamic language practices that take place in the social environment should have a place in bilingual schools, to enhance learning and transform conditions of social injustice. The complex networks of language practices in which children interact today are no longer supported by linear language instruction. Knowing how to interact dynamically and collaboratively in this new reality is a challenge faced by the new generations and, consequently, a goal for bilingual schools. The traditional notions of languages as distinct and pure systems should be replaced by fluid visions of language for a society in constant movement, as pointed out by Jan Blommaert (2012). When two or more people who don't share a common language interact, they sometimes rely on language fragments or diverse semiotic resources to communicate. There is a scenario of intense mixture of languages, in which different repertoires are necessary.

Similarly, the dynamic framework (García, 2009) considers language as repertoire, created through the lived experience of language (Busch, 2012; 2015). It presupposes language not as something one *owns*, but as something one does. In this perspective, interaction is based on the integration and not separation of languages and resources, an understanding associated with the notion of translanguaging. In the *Multicultural Breakfast* sessions, translanguaging is made visible through the various resources mentioned by participants in their interaction with researchers, including, for instance, the use of technology to assist communication and understanding. Translanguaging is characterized by the interconnected ways in which individuals select and use their language resources from a unitary linguistic repertoire to negotiate and create meaning. Translanguaging can be understood both as a theoretical lens and a pedagogical approach, when teachers intentionally plan for and use fluid language practices in the classroom. In this sense, translanguaging also lends itself to *de-encapsulation*, according to Sara Vogel and Ofelia García (2017).

The distance between how the curriculum is presented in schools and how it can be explored in real life has motivated studies in the field of *de-encapsulation* (Liberali et al., 2015, Liberali, 2019b). Traditionally, schoolwork generates individual changes in ways of knowing and being. From the perspective of *de-encapsulation*, these changes occur collectively and through a variety of cultural artifacts. This process of *de-encapsulation* allows for school curriculum to be understood as opportunities for problem posing and solving, creating enhanced possibilities for learning outside of the disciplines, the teaching resources and the school itself (Liberali 2019a, 2019b). *De-encapsulation* builds on the notion of an *ecology of knowledges* (Santos, 2006) as central to environments where creativity, innovation and transformation flourish. *De-encapsulated* practices challenge pre-established truths and value multiculturalism, through an open and continuous process of construction and deconstruction, which results from the interactions between people of different cultural backgrounds. It is not limited to the acceptance of various cultures but is characterized by a movement of appreciation and approximation between them, a disposition which should also be addressed in schools (Freire, 2003). The *Multicultural Breakfasts* project can be viewed through the lens of *de-encapsulation*, as it aimed to approximate learners to the real world, through events that connected to the reasons for exploration and immigration. While exploring these concepts collaboratively, learners also learned about the formation of the Brazilian people and addressed

national standards. *De-encapsulation* is not only about creating context and connection, but also how different perspectives are valued, in an intentional effort to create meaning and enable agency and transformation.

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In text, each paragraph has a clear intent.

Taking that into consideration, the correct match of a paragraph and its purpose is stated in:

(A) Paragraph 1 explains the concept of de-encapsulation as a way to bridge schoolwork with real-life problems through collective transformation and student agency.

(B) Paragraph 2 contrasts the bilingual education of marginalized communities with that of the wealthy, while critiquing the invisibility of Brazil's vast linguistic diversity.

(C) Paragraph 3 details the specific research methodology of critical collaborative research and the inquiry-based steps of the "Multicultural Breakfasts" project.

(D) Paragraph 4 defines translanguaging as an integrated linguistic repertoire and a pedagogical approach that allows for the creation of meaning and supports de-encapsulation.

(E) Paragraph 5 advocates for replacing traditional views of languages as distinct, pure systems with more fluid visions that reflect the complex interactions of a globalized society.

Comentários: Esta questão exige que você identifique com precisão a **função ou propósito de cada parágrafo** dentro da estrutura argumentativa do texto. Esse tipo de questão testa sua capacidade de fazer uma leitura organizacional do texto, ou seja, entender não apenas o que cada trecho diz, mas qual papel ele desempenha na progressão das ideias. Antes de comentar as alternativas, é importante você visualizar a estrutura do texto: o **parágrafo 1** apresenta as duas realidades da educação bilíngue no Brasil e a questão do monolinguismo; o **parágrafo 2** descreve o projeto Multicultural Breakfasts e sua metodologia; o **parágrafo 3** introduz o conceito de de-encapsulação e a visão fluida da linguagem, citando García e Blommaert; o **parágrafo 4** define especificamente o conceito de translinguagem (translanguaging); e o **parágrafo 5** aprofunda a discussão sobre de-encapsulação, com base nos estudos de Liberali.

(A) Esta alternativa está **incorreta**. Ela atribui ao parágrafo 1 a explicação do conceito de de-encapsulação. No entanto, o parágrafo 1 trata, na verdade, do contraste entre as duas realidades da educação bilíngue no Brasil (grupos minoritários versus elite) e da invisibilização da diversidade linguística do país, como se observa em: *"Brazilians seem to cultivate a notion of monolingualism and, although there are more than 200 languages spoken in the country (Maher, 2013), they seem to be made invisible."* O conceito de de-encapsulação, por sua vez, é apresentado com profundidade apenas a partir do parágrafo 3 e, principalmente, no parágrafo 5.

(B) Esta alternativa está **incorreta**. Ela associa ao parágrafo 2 o conteúdo que, na realidade, pertence ao parágrafo 1: o contraste entre a educação bilíngue de comunidades marginalizadas e de pessoas privilegiadas, além da crítica à invisibilidade da diversidade linguística brasileira, conforme o trecho: *"Children and youth from minoritarian and underprivileged groups such as immigrant, indigenous or deaf communities make up one group (...) The other is children of wealthy people who learn another language to further enhance their privileged participation in society."* O parágrafo 2, por sua vez, é

dedicado a apresentar o projeto Multicultural Breakfasts e a escola Esfera, e não a essa discussão inicial sobre desigualdade linguística.

(C) Esta alternativa está **incorreta**. Embora o parágrafo 3 mencione o projeto Multicultural Breakfasts, ele não detalha a metodologia de pesquisa nem as etapas investigativas do projeto; esse detalhamento metodológico ocorre no **parágrafo 2**, no trecho: *"The methodology was based on critical collaborative research (Magalhães, 2011) (...) Four teachers, coordinators and students made up the research group for the year."* O parágrafo 3, na verdade, discute como o projeto exemplifica práticas dinâmicas de linguagem e de-encapsulação, além de trazer a citação de García sobre a reinvenção da educação bilíngue.

(D) Esta é a alternativa **correta**. O parágrafo 4 define, de fato, o conceito de translinguagem como um repertório linguístico integrado (e não separado por línguas distintas), tanto como lente teórica quanto como abordagem pedagógica, associando-o também à de-encapsulação. Isso fica evidente em: *"Translanguaging is characterized by the interconnected ways in which individuals select and use their language resources from a unitary linguistic repertoire to negotiate and create meaning. Translanguaging can be understood both as a theoretical lens and a pedagogical approach (...) translanguaging also lends itself to de-encapsulation, according to Sara Vogel and Ofelia García (2017)."* Veja como a alternativa capta com exatidão os três elementos centrais do parágrafo: a definição do conceito, sua dupla natureza (teórica e pedagógica) e sua conexão com a de-encapsulação.

(E) Esta alternativa está **incorreta**. A defesa de que as visões tradicionais de línguas como sistemas distintos e puros devem ser substituídas por visões mais fluidas está presente no **parágrafo 3**, não no parágrafo 5, como se vê em: *"The traditional notions of languages as distinct and pure systems should be replaced by fluid visions of language for a society in constant movement, as pointed out by Jan Blommaert (2012)."* O parágrafo 5, por sua vez, é dedicado a aprofundar teoricamente o conceito de de-encapsulação, com base nos estudos de Liberali, e não a discutir a fluidez das línguas.

GABARITO: D

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04. CESGRANRIO/2026 (FUNDAÇÃO OSORIO)

De-encapsulated Bilingual Education in Brazil: Multicultural Breakfasts and Translanguaging Kids

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South, Brazilians must figure out ways of teaching in a multilingual perspective to lessen human suffering, as suggested by Ofelia García (2019). Thus, bilingual education in Brazil should involve breaking with modules imposed by educational parameters or cultural biases, which impose a mono-ideology that makes it difficult to move in the direction of a multi/ intercultural perspective. Turning to the challenges presented by globalization, especially in a country with extreme social differences such as Brazil, we must become critically aware of the ways in which schools position themselves regarding local and global issues. When teaching and learning practices enable connections between such issues and the learners' different realities and needs, change and transformation are more likely to occur.

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The *Multicultural Breakfasts'* example helps us understand how dynamic language practices and de-encapsulation can support teaching and learning, while also enabling agency and social transformation. Ofelia García (2009, p. 9) asserts that "Bilingual education in the twenty-first century must be reimagined and expanded, as it takes its rightful place as a meaningful way to educate *all* children and language learners in the world today." She proposes that the dynamic language practices that take place in the social environment should have a place in bilingual schools, to enhance learning and transform conditions of social injustice. The complex networks of language practices in which children interact today are no longer supported by linear language instruction. Knowing how to interact dynamically and collaboratively in this new reality is a challenge faced by the new generations and, consequently, a goal for bilingual schools. The traditional notions of languages as distinct and pure systems should be replaced by fluid visions of language for a society in constant movement, as pointed out by Jan Blommaert (2012). When two or more people who don't share a common language interact, they sometimes rely on language fragments or diverse semiotic resources to communicate. There is a scenario of intense mixture of languages, in which different repertoires are necessary.

Similarly, the dynamic framework (García, 2009) considers language as repertoire, created through the lived experience of language (Busch, 2012; 2015). It presupposes language not as something one *owns*, but as something one does. In this perspective, interaction is based on the integration and not separation of languages and resources, an understanding associated with the notion of translanguaging. In the *Multicultural Breakfast* sessions, translanguaging is made visible through the

various resources mentioned by participants in their interaction with researchers, including, for instance, the use of technology to assist communication and understanding. Translanguaging is characterized by the interconnected ways in which individuals select and use their language resources from a unitary linguistic repertoire to negotiate and create meaning. Translanguaging can be understood both as a theoretical lens and a pedagogical approach, when teachers intentionally plan for and use fluid language practices in the classroom. In this sense, translanguaging also lends itself to *de-encapsulation*, according to Sara Vogel and Ofelia García (2017).

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Translanguaging and code-switching differ from each other because

(A) translanguaging is an accidental error or interlanguage occurring when a student lacks vocabulary, while code-switching is a highly skilled pedagogical technique used only by teachers.

(B) code-switching is based on the idea that a bilingual possesses two separate and distinct monolingual codes, whereas translanguaging posits that speakers draw from a single, unitary linguistic repertoire.

(C) translanguaging is a concept developed specifically to describe the pure use of Portuguese in Brazil, while code-switching describes the hybrid Portunhol spoken in border regions.

(D) code-switching refers exclusively to the written translation of academic texts, whereas translanguaging is restricted to spontaneous oral interactions in the classroom.

(E) translanguaging is a structuralist theory focused on the internal grammar of a language, while code-switching is a decolonial philosophy focused on social transformation.

Comentários: Esta questão pede que você diferencie dois conceitos centrais nos estudos de bilinguismo e educação bilíngue: **translanguaging** (translinguagem) e **code-switching** (alternância de código). Embora o termo *code-switching* não apareça literalmente no Texto I, o texto define com clareza o conceito de translinguagem, e essa definição é a chave para você identificar corretamente o contraste com a noção mais tradicional de alternância de código, amplamente discutida na literatura da área (por autores como Ofelia García e Ricardo Otheguy). Entender essa diferença é fundamental: trata-se de uma distinção conceitual, e não apenas terminológica, sobre como concebemos o repertório linguístico de uma pessoa bilíngue.

(A) Esta alternativa está **incorreta**. Ela descreve a translinguagem como um erro acidental ou uma interlíngua decorrente da falta de vocabulário, e o code-switching como uma técnica pedagógica sofisticada usada apenas por professores. Essa caracterização inverte e distorce os dois conceitos. O texto deixa claro que a translinguagem não é um erro, mas sim uma prática legítima e intencional de uso da linguagem, tanto em contextos espontâneos quanto pedagógicos: *"Translanguaging can be understood both as a theoretical lens and a pedagogical approach, when teachers intentionally plan for and use fluid language practices in the classroom."* Não há, portanto, qualquer indício de que ela seria vista como falha linguística.

(B) Esta é a alternativa **correta**. Ela apresenta a distinção conceitual central entre os dois termos: o *code-switching* parte da ideia de que o falante bilíngue possui dois códigos linguísticos separados e distintos (ou seja, duas línguas que existem como sistemas independentes na mente do falante, que alterna entre um e outro), enquanto a translinguagem propõe que o falante utiliza um **único repertório linguístico unitário**. Essa é exatamente a base teórica apresentada no texto ao explicar o *dynamic framework* de García: *"the dynamic framework (García, 2009) considers language as repertoire, created through the lived experience of language (...) It presupposes language not as something one owns, but as something one does. In this perspective, interaction is based on the integration and not separation of languages and resources, an understanding associated with the notion of translanguaging."* Note que o texto opõe explicitamente a ideia de **integração** (translinguagem) à ideia de **separação** de línguas, que é justamente o pressuposto por trás do conceito tradicional de code-switching. Vale destacar que esse é um conceito amplamente consolidado na literatura sociolinguística contemporânea, especialmente nos trabalhos de García e Otheguy, que você pode aprofundar caso tenha interesse.

(C) Esta alternativa está **incorreta**. Ela afirma que a translinguagem descreveria especificamente o uso puro do português no Brasil, enquanto o code-switching descreveria o portunhol falado em regiões de fronteira. Essa afirmação não tem qualquer respaldo no texto e, além disso, contradiz a própria essência do conceito de translinguagem, que é justamente a **negação da ideia de "pureza" linguística**, como se observa em: *"The traditional notions of languages as distinct and pure systems should be replaced by fluid visions of language."* Não há, portanto, associação entre translinguagem e uso "puro" de uma única língua.

(D) Esta alternativa está **incorreta**. Ela restringe o code-switching à tradução escrita de textos acadêmicos e a translinguagem a interações orais espontâneas em sala de aula. Essa limitação não encontra respaldo no texto, que apresenta a translinguagem de forma muito mais ampla, incluindo o uso de diversos recursos semióticos e tecnológicos: *"translanguaging is made visible through the various resources mentioned by participants in their interaction with researchers, including, for instance, the use of technology to assist communication and understanding."* Ou seja, a translinguagem não se restringe à oralidade, mas abrange múltiplos recursos e modalidades de comunicação.

(E) Esta alternativa está **incorreta**. Ela classifica a translinguagem como uma teoria estruturalista voltada à gramática interna da língua, e o code-switching como uma filosofia decolonial voltada à transformação social. Essa caracterização inverte por completo a lógica dos conceitos: é justamente a translinguagem que se afasta do estruturalismo tradicional (que separa as línguas em sistemas fechados) e que se conecta a uma perspectiva de **transformação social e agência**, como indica o texto ao afirmar que a de-encapsulação, intimamente ligada à translinguagem, visa *"enable agency and social transformation."* O code-switching, por outro lado, é o conceito historicamente associado a uma visão mais estruturalista, exatamente o oposto do que a alternativa propõe.

GABARITO: B

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05. CESGRANRIO/2026 (CAIXA ECONÔMICA FEDERAL)

How grocery shopping data is unlocking financial inclusion

Access to affordable credit is fundamental to personal resilience and economic advancement. It helps fund housing, education, small businesses, and insurance to protect against financial shocks. Globally, 1.4 billion adults have no access to formal financial services because they lack a credit history, which is only acquired once someone has been granted credit. This paradox means millions of people are financially excluded.

This is not only a problem in emerging and developing markets, but also in developed markets like the US and the UK where millions remain underserved: approximately 45 million Americans are either credit invisible or have unscorable credit files, and around 5 million UK residents lack a mainstream credit history. For financial institutions, this represents not just a moral imperative, but also a major opportunity to unlock a new and largely untapped market through innovative and ethical data use.

Grocery shopping data is emerging as one of the most powerful alternative data sources for understanding the financial behavior of “credit invisibles”. These four key characteristics highlight why grocery data is so insightful for credit scoring people with no credit history: universality, recency, granularity and frequency. Everyone buys groceries. Grocery shopping is a universal necessity that cuts across socioeconomic, geographic, and demographic boundaries. This makes grocery data uniquely representative of the broader population, which is a rare attribute among alternative data sources. Unlike many traditional data sources, grocery data is continually refreshed. Most consumers shop for groceries weekly, if not more often. This regularity offers a real-time view into consumer behavior, enabling financial institutions to assess an individual’s current financial situation with striking accuracy. Grocery shopping data captures detailed behavioral signals. For example, consistent purchasing of staple goods at the same time each month can indicate budgeting discipline. Price sensitivity and use of discounts may suggest cautious financial management. A high-percentage of healthy food items and lack of junk food can be an indicator of financial responsibility. The high frequency of grocery shopping offers a dense timeline of behavioral data, allowing models to detect consistent financial habits, patterns, and anomalies. Unlike once-off data points like loan applications, grocery data builds a behavioral track record over time.

Research by scholars at Rice University, the University of Notre Dame, and Northwestern University found that variables such as shopping frequency, consistency in spending, choice of products, and use of discount programs correlate strongly with credit risk profiles. Importantly, it demonstrated that these

behavioral patterns could significantly improve the predictive power of credit models, particularly for consumers without formal credit histories.

Grocery shopping data is recent, frequent, universal, and rich in behavioral insights. Coupled with banking data within a privacy-preserving data collaboration environment, it's opening the path to financial inclusion and protection for millions. Financial inclusion has remained out of reach for far too many, for far too long. Grocery data, used responsibly and collaboratively, may be the innovation that changes that at scale.

Available at: <https://www.weforum.org/stories/2025/03/how-grocery-shopping-data-is-unlocking-financial-inclusion/>. Retrieved on: October 26, 2025. Adapted.

The main purpose of the text is to

(A) argue that customers should cultivate better buying habits so that their debt levels decrease and they can become eligible to receive credit from banking institutions.

(B) emphasize the need for more incisive measures to be taken by the government to curb the rise in popular debt related to monthly household purchases.

(C) illustrate how grocery shopping data can promote inclusion by providing insights into the financial health of individuals without a formal credit history.

(D) protest against the use of supermarket customers' personal data by banks and other credit institutions.

(E) report on the recent increase in debt among shopping center customers, due to habits that indicate consumerism.

Comentários: Assim como na questão sobre o texto africano, aqui você precisa identificar o **propósito central** do texto, e não se prender a um detalhe isolado. O texto trata de como os dados de compras de supermercado (grocery shopping data) podem ser utilizados como uma **fonte alternativa de dados** para avaliar o perfil de crédito de pessoas que não possuem histórico financeiro formal, os chamados "credit invisibles". É importante você perceber que o texto tem um tom claramente **propositivo e otimista** em relação ao uso responsável desses dados, e não um tom de denúncia, protesto ou crítica.

(A) Esta alternativa está **incorreta**. Ela sugere que o texto defenderia que os próprios consumidores deveriam cultivar melhores hábitos de compra para reduzir seus níveis de dívida e se tornarem elegíveis ao crédito. Esse não é o foco do texto. O texto não está preocupado em orientar o comportamento do consumidor, mas sim em explicar como as **instituições financeiras** podem utilizar os dados já existentes de compras para avaliar o risco de crédito de quem não tem histórico formal, como fica claro em: *"Grocery shopping data is emerging as one of the most powerful alternative data sources for understanding the financial behavior of 'credit invisibles'."*

(B) Esta alternativa está **incorreta**. Ela afirma que o texto defenderia medidas governamentais mais incisivas para conter o crescimento do endividamento popular relacionado a compras domésticas mensais. O texto, entretanto, não menciona em nenhum momento uma preocupação com o **endividamento crescente** da população nem propõe qualquer tipo de intervenção governamental nesse sentido. O foco está inteiramente na questão da **inclusão financeira** por meio do uso de dados alternativos, e não no controle de dívidas.

(C) Esta é a alternativa **correta**. Ela sintetiza com precisão o propósito do texto: mostrar como os dados de compras de supermercado podem promover a inclusão financeira, oferecendo informações sobre a saúde financeira de indivíduos sem histórico de crédito formal. Isso é evidenciado logo no início do texto, ao apresentar o problema da exclusão financeira: *"1.4 billion adults have no access to formal financial services because they lack a credit history (...) This paradox means millions of people are financially excluded"*, e reforçado ao final, quando o texto conclui: *"it's opening the path to financial inclusion and protection for millions."* Todo o desenvolvimento textual, incluindo as quatro características dos dados de supermercado (universalidade, recência, granularidade e frequência) e a pesquisa acadêmica citada, converge para sustentar exatamente essa ideia central.

(D) Esta alternativa está **incorreta**. Ela afirma que o texto protestaria contra o uso de dados pessoais de clientes de supermercado por bancos e instituições de crédito. Essa leitura vai na direção **oposta** ao que o texto realmente propõe. O texto defende esse uso de forma favorável, desde que feito de maneira ética e responsável, como indicam as expressões *"innovative and ethical data use"* e *"used responsibly and collaboratively"*. Não há, portanto, qualquer tom de protesto ou crítica ao uso desses dados, mas sim uma defesa de seu potencial positivo.

(E) Esta alternativa está **incorreta**. Ela afirma que o texto relataria um aumento recente do endividamento entre consumidores de shopping centers, devido a hábitos que indicariam consumismo. Essa afirmação não encontra respaldo nenhum no texto, que em momento algum discute consumismo ou aumento de dívidas relacionadas a compras em shopping centers. Pelo contrário, os hábitos de compra mencionados no texto (como a preferência por itens saudáveis e o uso de descontos) são apresentados como **indicadores positivos** de disciplina financeira, e não de consumismo excessivo: *"A high-percentage of healthy food items and lack of junk food can be an indicator of financial responsibility."*

GABARITO: C

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06. CESGRANRIO/2026 (CAIXA ECONÔMICA FEDERAL)

How grocery shopping data is unlocking financial inclusion

Access to affordable credit is fundamental to personal resilience and economic advancement. It helps fund housing, education, small businesses, and insurance to protect against financial shocks. Globally, 1.4 billion adults have no access to formal financial services because they lack a credit history, which is only acquired once someone has been granted credit. This paradox means millions of people are financially excluded.

This is not only a problem in emerging and developing markets, but also in developed markets like the US and the UK where millions remain underserved: approximately 45 million Americans are either credit invisible or have unscorable credit files, and around 5 million UK residents lack a mainstream credit history. For financial institutions, this represents not just a moral imperative, but also a major opportunity to unlock a new and largely untapped market through innovative and ethical data use.

Grocery shopping data is emerging as one of the most powerful alternative data sources for understanding the financial behavior of “credit invisibles”. These four key characteristics highlight why grocery data is so insightful for credit scoring people with no credit history: universality, recency, granularity and frequency. Everyone buys groceries. Grocery shopping is a universal necessity that cuts

across socioeconomic, geographic, and demographic boundaries. This makes grocery data uniquely representative of the broader population, which is a rare attribute among alternative data sources. Unlike many traditional data sources, grocery data is continually refreshed. Most consumers shop for groceries weekly, if not more often. This regularity offers a real-time view into consumer behavior, enabling financial institutions to assess an individual's current financial situation with striking accuracy. Grocery shopping data captures detailed behavioral signals. For example, consistent purchasing of staple goods at the same time each month can indicate budgeting discipline. Price sensitivity and use of discounts may suggest cautious financial management. A high-percentage of healthy food items and lack of junk food can be an indicator of financial responsibility. The high frequency of grocery shopping offers a dense timeline of behavioral data, allowing models to detect consistent financial habits, patterns, and anomalies. Unlike once-off data points like loan applications, grocery data builds a behavioral track record over time.

Research by scholars at Rice University, the University of Notre Dame, and Northwestern University found that variables such as shopping frequency, consistency in spending, choice of products, and use of discount programs correlate strongly with credit risk profiles. Importantly, it demonstrated that these behavioral patterns could significantly improve the predictive power of credit models, particularly for consumers without formal credit histories.

Grocery shopping data is recent, frequent, universal, and rich in behavioral insights. Coupled with banking data within a privacy-preserving data collaboration environment, it's opening the path to financial inclusion and protection for millions. Financial inclusion has remained out of reach for far too many, for far too long. Grocery data, used responsibly and collaboratively, may be the innovation that changes that at scale.

Available at: <https://www.weforum.org/stories/2025/03/how-grocery-shopping-data-is-unlocking-financial-inclusion/>. Retrieved on: October 26, 2025. Adapted.

In paragraph 5, the sentence "Financial inclusion has remained out of reach for far too many, for far too long" means that

(A) for many years, a large number of people have remained unable to access affordable credit.

(B) in a long time, banks and governmental administration were unable to collaborate systematically.

(C) many people have not been interested in becoming eligible for low-income credit access programs lately.

(D) despite the new technology, most people do not have access to e-commerce, because they are in debt.

(E) the increase in the credit card eligibility has contributed to higher profits for financial institutions.

Comentários: Esta questão pede que você interprete o sentido de uma frase específica dentro do seu contexto, uma habilidade fundamental de leitura que vai além da simples tradução literal. A frase em análise, *"Financial inclusion has remained out of reach for far too many, for far too long"*, aparece no fechamento do texto, funcionando como uma espécie de **síntese conclusiva** do problema apresentado ao longo de todo o desenvolvimento textual. Para interpretá-la corretamente, você precisa entender o significado da expressão **"out of reach"** (fora de alcance, inacessível) e da estrutura **"for far**

too many, for far too long", que indica, respectivamente, uma grande quantidade de pessoas afetadas e um longo período de tempo.

(A) Esta é a alternativa **correta**. Ela traduz com precisão o sentido da frase: por muitos anos, um grande número de pessoas permaneceu incapaz de acessar crédito acessível. Essa interpretação está em total consonância com o problema central apresentado desde o início do texto: *"Globally, 1.4 billion adults have no access to formal financial services because they lack a credit history (...) This paradox means millions of people are financially excluded."* A frase final do texto retoma exatamente essa ideia, reforçando que se trata de um problema **de longa duração** ("for far too long") e que **afeta um grande contingente de pessoas** ("for far too many"), o que é perfeitamente capturado pela alternativa A.

(B) Esta alternativa está **incorreta**. Ela desloca o foco da frase para uma suposta incapacidade de colaboração sistemática entre bancos e a administração governamental ao longo do tempo. No entanto, a frase em questão não menciona colaboração entre instituições, mas sim a exclusão de **pessoas** do acesso ao sistema financeiro. Vale notar que, embora o texto mencione a colaboração como parte da solução ("within a privacy-preserving data collaboration environment"), essa não é a ideia expressa na frase analisada.

(C) Esta alternativa está **incorreta**. Ela afirma que a frase indicaria uma falta de interesse das pessoas em se tornarem elegíveis a programas de crédito de baixa renda. Essa leitura inverte completamente o sentido da frase: o problema apresentado pelo texto não é a **falta de interesse** das pessoas, mas sim a **falta de acesso**, decorrente da ausência de histórico de crédito formal, uma barreira estrutural e não uma escolha pessoal, como evidenciado por toda a argumentação anterior sobre os "credit invisibles".

(D) Esta alternativa está **incorreta**. Ela relaciona a frase à falta de acesso ao comércio eletrônico (e-commerce) por parte da população, devido ao endividamento. Esse é um tema que **não é mencionado em nenhum momento** no texto. O texto trata especificamente de acesso a **crédito formal**, e não de acesso a plataformas de comércio eletrônico, o que torna essa alternativa uma distorção sem qualquer base textual.

(E) Esta alternativa está **incorreta**. Ela afirma que o aumento da elegibilidade a cartões de crédito teria contribuído para maiores lucros das instituições financeiras. Além de não ser mencionada no texto, essa ideia contraria o próprio sentido da frase analisada, que expressa justamente o **oposto**: a persistência da exclusão financeira, e não um cenário de aumento de elegibilidade ou lucratividade já consolidado.

GABARITO: A

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07. CESGRANRIO/2025 (BANESE)

Art and Banking: from the House of Medici to Deutsche Bank

An example in coexistence – that is how we might define the intersection between the banking sector and the art world since the Middle Ages. These two disparate fields gradually evolved a number of points of contact, many of which have persisted for centuries. In 2020, faced with the spread of Covid-19, people's interest in illiquid art investments has diminished, but, given the long history of interactions between bankers and people of art, we may conclude that the historical trend is bound to spring back.

The first examples of cross-pollination between banking and art can be traced back to the 13th century, when wealthy financiers would acquire or commission masterpieces as a means of penitence for their sins and as a marker of social status. By the 16th century, as religious influences receded, bankers were motivated by the luxury of becoming patrons of the arts, mythologizing their individual power through art and architecture. The most well-known example of this trend was the Medici family, which sponsored the artistic development and posterity of Renaissance virtuosos such as Donatello, Michelangelo, Sandro Botticelli and Leonardo da Vinci. In the 17th century, art became a consumer commodity, and would often be used as currency; artists were also known to use their work as collateral for loans. In the 18th and 19th centuries, banks would provide immeasurable support to the founders of the earliest art academies and national museums.

The turning point in this journey for art and banking came in the 1940s, when the art world's centre of gravity suddenly shifted straight across the Atlantic, from Paris to Manhattan. In light of this tectonic shift, Chase Manhattan Bank president David Rockefeller launched the bank's art collection programme, which would define the future vision of nearly every finance institution globally. It became one of the first few commercial art collections, as we know them today.

Currently, one of the largest commercial collections of artworks is owned by Deutsche Bank. From humble beginnings with the acquisition of the first few paintings, sculptures, photographs and graphics in 1979, it now reaches an estimated value of 500 million U.S. dollars – perhaps a diminutive figure in the grand scheme of things, but Deutsche Bank prefers to feature young, promising artists. The most valuable pieces in the Deutsche Bank collection had been acquired well before their respective authors became household names. Thus, the bank purchased Abstraktes Bild (Faust), Gerhard Richter's 1981 triptych, for 12 million dollars; in February 2020, it was sold for triple the amount to an anonymous buyer.

Over time, but we may observe how the relationship between artists and bankers has grown increasingly transactional since the Medici era. Today, art is still a hallmark of socioeconomic status, even though most bankers also treat art both as a financial investment and interior decoration that shapes the organisational climate and inspires personnel. Art collecting is often included under the umbrella of a marketing strategy, as a peculiar language of broadcasting organisational values. Where the common journey of banking and art may lead in later decades or centuries is difficult to predict, but one thing remains clear: art will remain a point of interest for bankers.

Available at: https://signetbank.com/en/news/art-and-banking-from-the-house-of-medici-to-deutsche-bank/. Retrieved on: March, 8th, 2025. Adapted.

The main purpose of the text is to describe the association between banking and

(A) art

(B) politics

(C) education

(D) health care

(E) technological development

Comentários: Esta questão pede que você identifique o **propósito central** do texto de forma bastante direta, já completando a lacuna "the association between banking and ___". O título do texto, "Art and

Banking: from the House of Medici to Deutsche Bank", já sinaliza claramente o eixo temático central: a relação histórica entre o setor bancário e o mundo das artes, desde a Idade Média até os dias atuais. Ao longo de todo o texto, essa relação é ilustrada por exemplos concretos, desde os banqueiros medievais e renascentistas até coleções contemporâneas, como a do Deutsche Bank.

(A) Esta é a alternativa **correta**. O texto descreve, do início ao fim, a associação entre o setor bancário e as artes, como se observa já na primeira frase: *"An example in coexistence – that is how we might define the intersection between the banking sector and the art world since the Middle Ages."* Essa relação é desenvolvida cronologicamente ao longo de todo o texto, passando pela família Medici, por David Rockefeller e pela coleção do Deutsche Bank, sempre girando em torno do eixo **banking and art**.

(B) Esta alternativa está **incorreta**. O texto não trata da relação entre bancos e política. Embora mencione questões de **status social** (*"as a marker of social status"*) e de poder pessoal dos banqueiros (*"mythologizing their individual power through art and architecture"*), essas referências estão sempre a serviço da discussão sobre arte, e não configuram uma discussão sobre política propriamente dita.

(C) Esta alternativa está **incorreta**. Embora o texto mencione, de passagem, o apoio dos bancos à fundação de academias de arte e museus nacionais nos séculos XVIII e XIX (*"banks would provide immeasurable support to the founders of the earliest art academies and national museums"*), essa menção é pontual e serve apenas para ilustrar mais uma faceta da relação entre bancos e arte, não configurando o tema central do texto, que continua sendo a arte, e não a educação.

(D) Esta alternativa está **incorreta**. O texto não faz nenhuma referência à área de saúde, exceto pela menção à pandemia de Covid-19 no primeiro parágrafo, que serve apenas como marco temporal para contextualizar uma queda no interesse por investimentos em arte ilíquida, e não como um tema desenvolvido ao longo do texto.

(E) Esta alternativa está **incorreta**. Embora o desenvolvimento tecnológico esteja implicitamente relacionado a mudanças históricas mencionadas no texto, como o deslocamento do centro artístico mundial de Paris para Manhattan na década de 1940, esse não é o foco temático do texto. O texto não discute avanços tecnológicos, mas sim a evolução da relação entre banqueiros e o mundo das artes ao longo dos séculos.

GABARITO: A

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08. CESGRANRIO/2025 (BANESE)

Art and Banking: from the House of Medici to Deutsche Bank

An example in coexistence – that is how we might define the intersection between the banking sector and the art world since the Middle Ages. These two disparate fields gradually evolved a number of points of contact, many of which have persisted for centuries. In 2020, faced with the spread of Covid-19, people's interest in illiquid art investments has diminished, but, given the long history of interactions between bankers and people of art, we may conclude that the historical trend is bound to spring back.

The first examples of cross-pollination between banking and art can be traced back to the 13th century, when wealthy financiers would acquire or commission masterpieces as a means of penitence for their sins and as a marker of social status. By the 16th century, as religious influences receded, bankers were motivated by the luxury of becoming patrons of the arts, mythologizing their individual power through

art and architecture. The most well-known example of this trend was the Medici family, which sponsored the artistic development and posterity of Renaissance virtuosos such as Donatello, Michelangelo, Sandro Botticelli and Leonardo da Vinci. In the 17th century, art became a consumer commodity, and would often be used as currency; artists were also known to use their work as collateral for loans. In the 18th and 19th centuries, banks would provide immeasurable support to the founders of the earliest art academies and national museums.

The turning point in this journey for art and banking came in the 1940s, when the art world's centre of gravity suddenly shifted straight across the Atlantic, from Paris to Manhattan. In light of this tectonic shift, Chase Manhattan Bank president David Rockefeller launched the bank's art collection programme, which would define the future vision of nearly every finance institution globally. It became one of the first few commercial art collections, as we know them today.

Currently, one of the largest commercial collections of artworks is owned by Deutsche Bank. From humble beginnings with the acquisition of the first few paintings, sculptures, photographs and graphics in 1979, it now reaches an estimated value of 500 million U.S. dollars – perhaps a diminutive figure in the grand scheme of things, but Deutsche Bank prefers to feature young, promising artists. The most valuable pieces in the Deutsche Bank collection had been acquired well before their respective authors became household names. Thus, the bank purchased Abstraktes Bild (Faust), Gerhard Richter's 1981 triptych, for 12 million dollars; in February 2020, it was sold for triple the amount to an anonymous buyer.

Over time, but we may observe how the relationship between artists and bankers has grown increasingly transactional since the Medici era. Today, art is still a hallmark of socioeconomic status, even though most bankers also treat art both as a financial investment and interior decoration that shapes the organisational climate and inspires personnel. Art collecting is often included under the umbrella of a marketing strategy, as a peculiar language of broadcasting organisational values. Where the common journey of banking and art may lead in later decades or centuries is difficult to predict, but one thing remains clear: art will remain a point of interest for bankers.

Available at: https://signetbank.com/en/news/art-and-banking-from-the-house-of-medici-to-deutsche-bank/. Retrieved on: March, 8th, 2025. Adapted.

"In 2020, faced with the spread of Covid-19, people's interest in illiquid art investments has diminished", one can conclude that, in 2020, Covid-19 pandemic was

(A) an incentive to art investments

(B) a profitable activity for bankers

(C) a solution to banking investments

(D) a new choice for banking activities

(E) a problematic factor to art Investments

Comentários: Esta questão exige que você faça uma **inferência lógica** a partir de uma informação explícita no texto. A frase em análise, *"faced with the spread of Covid-19, people's interest in illiquid art investments has diminished"*, estabelece uma relação de causa e efeito: a pandemia (causa) resultou na diminuição do interesse por investimentos em arte ilíquida (efeito). Você precisa identificar qual

alternativa capta corretamente essa relação, entendendo que a Covid-19 é apresentada como o **fator responsável** pela queda desse tipo de investimento.

(A) Esta alternativa está **incorreta**. Ela afirma que a pandemia teria sido um incentivo aos investimentos em arte. Essa leitura contraria diretamente o sentido da frase, que indica justamente uma **diminuição** do interesse por esses investimentos: *"people's interest in illiquid art investments has diminished."* Note que o verbo **"diminish"** significa reduzir, diminuir, o que é o oposto de incentivar.

(B) Esta alternativa está **incorreta**. Não há no texto qualquer indicação de que a pandemia tenha sido uma atividade lucrativa para os banqueiros. Essa afirmação não encontra respaldo nenhum na frase analisada nem no restante do parágrafo, que trata exclusivamente do impacto negativo da pandemia sobre o interesse em investimentos artísticos.

(C) Esta alternativa está **incorreta**. A pandemia não é apresentada como uma solução para investimentos bancários; pelo contrário, ela é descrita como um fator que **reduziu** o interesse em um tipo específico de investimento (arte ilíquida). Não há, portanto, qualquer relação de "solução" associada à Covid-19 no texto.

(D) Esta alternativa está **incorreta**. Não há no texto nenhuma menção à pandemia como uma nova escolha ou alternativa para atividades bancárias. Essa afirmação é uma distorção sem qualquer base textual, uma vez que o foco da frase está exclusivamente no impacto negativo sobre os investimentos em arte, e não em novas oportunidades para o setor bancário.

(E) Esta é a alternativa **correta**. Ela expressa corretamente a relação de causa e efeito presente na frase: a pandemia de Covid-19 representou um fator problemático para os investimentos em arte, uma vez que fez com que o interesse por esse tipo de investimento diminuísse: *"people's interest in illiquid art investments has diminished."* O termo **"problematic factor"** capta com precisão o efeito negativo atribuído à pandemia no contexto dos investimentos ilíquidos em arte.

GABARITO: E

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09. CESGRANRIO/2025 (BANESE)

Art and Banking: from the House of Medici to Deutsche Bank

An example in coexistence – that is how we might define the intersection between the banking sector and the art world since the Middle Ages. These two disparate fields gradually evolved a number of points of contact, many of which have persisted for centuries. In 2020, faced with the spread of Covid-19, people's interest in illiquid art investments has diminished, but, given the long history of interactions between bankers and people of art, we may conclude that the historical trend is bound to spring back.

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for loans. In the 18th and 19th centuries, banks would provide immeasurable support to the founders of the earliest art academies and national museums.

The turning point in this journey for art and banking came in the 1940s, when the art world's centre of gravity suddenly shifted straight across the Atlantic, from Paris to Manhattan. In light of this tectonic shift, Chase Manhattan Bank president David Rockefeller launched the bank's art collection programme, which would define the future vision of nearly every finance institution globally. It became one of the first few commercial art collections, as we know them today.

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Over time, but we may observe how the relationship between artists and bankers has grown increasingly transactional since the Medici era. Today, art is still a hallmark of socioeconomic status, even though most bankers also treat art both as a financial investment and interior decoration that shapes the organisational climate and inspires personnel. Art collecting is often included under the umbrella of a marketing strategy, as a peculiar language of broadcasting organisational values. Where the common journey of banking and art may lead in later decades or centuries is difficult to predict, but one thing remains clear: art will remain a point of interest for bankers.

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According to the text author, in paragraph 4, one can conclude that the art work Abstraktes Bild (Faust) was sold in 2020 for

(A) 12 million dollars

(B) 4 million dollars

(C) 36 million dollars

(D) 60 million dollars

(E) 24 million dollars

Comentários: Esta questão exige que você faça um **cálculo matemático simples a partir de uma informação numérica explícita no texto**, testando sua atenção aos detalhes durante a leitura. O parágrafo 4 informa que o Deutsche Bank adquiriu a obra *Abstraktes Bild (Faust)*, de Gerhard Richter, por 12 milhões de dólares, e que, em fevereiro de 2020, ela foi revendida por **o triplo** desse valor: *"the bank purchased Abstraktes Bild (Faust), Gerhard Richter's 1981 triptych, for 12 million dollars; in February 2020, it was sold for triple the amount."* Para responder corretamente, basta multiplicar 12 milhões por três.

(A) Esta alternativa está **incorreta**. O valor de 12 milhões de dólares corresponde ao preço de **aquisição** da obra pelo Deutsche Bank, e não ao valor pelo qual ela foi revendida em 2020. Essa

alternativa confunde o valor de compra com o valor de venda, ignorando a informação de que a obra foi vendida por "triple the amount" (o triplo do valor).

(B) Esta alternativa está **incorreta**. O valor de 4 milhões de dólares não corresponde a nenhuma operação matemática coerente com a informação do texto. Se alguém dividisse os 12 milhões por três, em vez de multiplicar, chegaria a esse valor, mas essa operação inverte o sentido da expressão "triple the amount", que indica multiplicação, e não divisão.

(C) Esta é a alternativa **correta**. O texto informa que a obra foi vendida por **o triplo** do valor de aquisição, ou seja, três vezes 12 milhões de dólares, o que resulta em **36 milhões de dólares**: 12 x 3 = 36. Esse é o valor pelo qual a obra foi revendida a um comprador anônimo em fevereiro de 2020: *"in February 2020, it was sold for triple the amount to an anonymous buyer."*

(D) Esta alternativa está **incorreta**. O valor de 60 milhões de dólares corresponderia a cinco vezes o valor original (12 x 5), o que não condiz com a informação do texto, que especifica claramente **o triplo**, e não cinco vezes o valor de aquisição.

(E) Esta alternativa está **incorreta**. O valor de 24 milhões de dólares corresponderia ao dobro do valor original (12 x 2), o que também não condiz com a informação do texto. É importante você ficar atenta à diferença entre os termos **"double"** (dobro) e **"triple"** (triplo) em inglês, pois essa é justamente a pegadinha explorada por essa alternativa.

GABARITO: C

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10. CESGRANRIO/2024 (IPEA)

How good is the U.S. economy? It's beating pre-pandemic predictions.

Americans might be reluctant to believe it, but on paper, the U.S. economy is doing pretty well. So well, in fact, that we're performing better than forecasts made even before the pandemic began.

The nation's employers added another 199,000 jobs in November, the U.S. Bureau of Labor Statistics reported on Friday. This means that overall employment is now 2 million jobs higher than was expected by now in forecasts made way back in January 2020 by the nonpartisan Congressional Budget Office.

The job market isn't the only front on which we have bested forecasts made before the pandemic. The overall size of the economy, as measured by gross domestic product, is larger than it was expected to be around now. The International Monetary Fund says that U.S. gross domestic product is higher today, in inflation-adjusted terms, than it had expected at the beginning of 2020. The IMF ran these calculations for countries around the world, and found the United States was an outlier in beating the organization's pre-covid forecasts.

So why did well-regarded professional forecasters underestimate the strength of the economy? And how is it that jobs and GDP are doing better than they expected, even as inflation has been unmistakably worse?

To some extent, all these things are related. Forecasters obviously did not anticipate the pandemic. They also did not anticipate the unprecedentedly enormous government response to the coronavirus. When the public health crisis hit and disemployed millions of American workers, policymakers implemented unusually generous fiscal and monetary stimulus.

Such measures helped get people back to work sooner, and avoided the long, painful effort back to normal that had followed the Great Recession. Thus, faster job growth. They also massively amplified consumer demand, at a time when the productive capacity of the economy (i.e., companies' ability to make and deliver the things their customers want) couldn't keep up. Employers faced all kinds of shortages — of products, materials, workers — and consumers anxious to buy stuff raised the prices of whatever inventory companies actually had available. Thus, faster price growth.

If you had asked me back in January 2020 how Americans might feel about an economy with an "extra" 2 million jobs, unemployment less than 4 percent, and inflation just over 3 percent, I probably would have guessed the public would be pretty content. However people are still furious about the extra price growth they've already endured to date, and unimpressed by all that extra job growth. Maybe it's human nature for people to view better jobs or pay as things they've earned, while a painful price increase is something inflicted upon them — even if both are, to some extent, two sides of the same coin.

Available at: https://www.washingtonpost.com/opinions/ 2023/12/08/jobs-report-economy-beats-pandemic-predictions/. Retrieved on: Dec. 12, 2023. Adapted.

In text, in paragraph 4, one of the questions is "why did **well-regarded professional** forecasters underestimate the strength of the economy?".

The expression **well-regarded professional** forecasters can be rewritten, with no change in meaning, as

(A) respected and experienced forecasters

(B) enthusiastic and unskilled forecasters

(C) kind and pretentious forecasters

(D) strict and amateur forecasters

(E) laid back and intense forecasters

Comentários: Esta questão trabalha com **paráfrase de vocabulário em contexto**, uma habilidade essencial para provas de inglês instrumental. Você precisa identificar uma expressão equivalente a *"well-regarded professional forecasters"*, sem alterar o sentido original. Para isso, é fundamental compreender o significado de cada elemento da expressão: **"well-regarded"** significa bem conceituado, respeitado, e **"professional"**, nesse contexto, remete à ideia de alguém experiente e capacitado em sua área de atuação, e não apenas a "alguém que trabalha com isso profissionalmente" no sentido genérico.

(A) Esta é a alternativa **correta**. A expressão **"respected and experienced forecasters"** (previsores respeitados e experientes) capta com precisão o sentido de *"well-regarded"* (bem conceituados, respeitados) e de *"professional"* (aqui entendido como experiente, capacitado, e não amador). O contexto do parágrafo reforça essa leitura: o autor está justamente questionando por que **especialistas de renome**, e não previsores inexperientes ou amadores, subestimaram a força da economia americana. Manter essa noção de competência e credibilidade é essencial para preservar o sentido original da frase.

(B) Esta alternativa está **incorreta**. A expressão **"enthusiastic and unskilled"** (entusiasmados e sem habilidade) contradiz diretamente o sentido de *"well-regarded professional"*, que remete a competência e reconhecimento, e não à falta de habilidade. Não haveria coerência textual em o autor

questionar por que profissionais **sem qualificação** teriam errado uma previsão, uma vez que o texto trata de instituições reconhecidas, como o **Congressional Budget Office** e o **International Monetary Fund**.

(C) Esta alternativa está **incorreta**. A expressão **"kind and pretentious"** (gentis e pretensiosos) não guarda nenhuma relação semântica com *"well-regarded professional"*. O termo "pretentious" carrega, inclusive, uma conotação negativa de arrogância ou presunção, sentido que não está presente na expressão original, que é neutra e elogiosa.

(D) Esta alternativa está **incorreta**. A expressão **"strict and amateur"** (rígidos e amadores) é contraditória em si mesma no que se refere ao sentido pretendido, já que "amateur" (amador) é justamente o oposto de "professional" no sentido de competência e experiência exigido pela expressão original. Não há também qualquer indicação no texto de que os previsores fossem rígidos.

(E) Esta alternativa está **incorreta**. A expressão **"laid back and intense"** (tranquilos e intensos) é, além de semanticamente incoerente entre si (são adjetivos quase opostos), completamente distante do sentido de *"well-regarded professional"*, que remete a reconhecimento profissional e competência técnica, e não a características de temperamento ou personalidade.

GABARITO: A

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11. CESGRANRIO/2024 (IPEA)

How good is the U.S. economy? It's beating pre-pandemic predictions.

Americans might be reluctant to believe it, but on paper, the U.S. economy is doing pretty well. So well, in fact, that we're performing better than forecasts made even before the pandemic began.

The nation's employers added another 199,000 jobs in November, the U.S. Bureau of Labor Statistics reported on Friday. This means that overall employment is now 2 million jobs higher than was expected by now in forecasts made way back in January 2020 by the nonpartisan Congressional Budget Office.

The job market isn't the only front on which we have bested forecasts made before the pandemic. The overall size of the economy, as measured by gross domestic product, is larger than it was expected to be around now. The International Monetary Fund says that U.S. gross domestic product is higher today, in inflation-adjusted terms, than it had expected at the beginning of 2020. The IMF ran these calculations for countries around the world, and found the United States was an outlier in beating the organization's pre-covid forecasts.

So why did well-regarded professional forecasters underestimate the strength of the economy? And how is it that jobs and GDP are doing better than they expected, even as inflation has been unmistakably worse?

To some extent, all these things are related. Forecasters obviously did not anticipate the pandemic. They also did not anticipate the unprecedentedly enormous government response to the coronavirus. When the public health crisis hit and disemployed millions of American workers, policymakers implemented unusually generous fiscal and monetary stimulus.

Such measures helped get people back to work sooner, and avoided the long, painful effort back to normal that had followed the Great Recession. Thus, faster job growth. They also massively amplified

consumer demand, at a time when the productive capacity of the economy (i.e., companies' ability to make and deliver the things their customers want) couldn't keep up. Employers faced all kinds of shortages — of products, materials, workers — and consumers anxious to buy stuff raised the prices of whatever inventory companies actually had available. Thus, faster price growth.

If you had asked me back in January 2020 how Americans might feel about an economy with an "extra" 2 million jobs, unemployment less than 4 percent, and inflation just over 3 percent, I probably would have guessed the public would be pretty content. However people are still furious about the extra price growth they've already endured to date, and unimpressed by all that extra job growth. Maybe it's human nature for people to view better jobs or pay as things they've earned, while a painful price increase is something inflicted upon them — even if both are, to some extent, two sides of the same coin.

Available at: https://www.washingtonpost.com/opinions/ 2023/12/08/jobs-report-economy-beats-pandemic-predictions/. Retrieved on: Dec. 12, 2023. Adapted.

According to text,

(A) although the job market and the GDP are getting worse, prices are decreasing.

(B) the increasing unemployment has contributed to people's positive perception of the U.S. economy.

(C) the current predictions about the U.S. economy indicate that the job market will worsen in the future.

(D) despite people's negative perception, the U.S. economy is doing well.

(E) excessively positive forecasts about the U.S. economy have pushed prices up.

Comentários: Esta questão exige que você identifique a alternativa que está em conformidade com as informações apresentadas no texto como um todo, uma habilidade de **compreensão global**. É importante você não se apegar a informações isoladas, mas sim considerar a **tese central** defendida pelo autor: a de que a economia americana está indo bem, superando inclusive previsões feitas antes da pandemia, mas que a **percepção popular** sobre essa economia é negativa, principalmente por conta da inflação.

(A) Esta alternativa está **incorreta**. Ela afirma que o mercado de trabalho e o PIB estariam piorando, enquanto os preços estariam diminuindo. Essa informação contraria diretamente o texto, que afirma justamente o contrário: o mercado de trabalho está mais forte do que o previsto (*"overall employment is now 2 million jobs higher than was expected"*), o PIB está maior do que o esperado (*"U.S. gross domestic product is higher today (...) than it had expected"*), e a inflação está, na verdade, **mais alta**, e não mais baixa, do que o previsto: *"even as inflation has been unmistakably worse."*

(B) Esta alternativa está **incorreta**. Ela afirma que o aumento do desemprego teria contribuído para uma percepção positiva da população sobre a economia americana. Essa afirmação é duplamente equivocada: primeiro, porque o texto não relata **aumento** do desemprego, mas sim uma taxa de desemprego baixa (*"unemployment less than 4 percent"*); segundo, porque o texto deixa claro que a percepção popular sobre a economia é, na verdade, **negativa**, e não positiva, como você verá no comentário da alternativa D.

(C) Esta alternativa está **incorreta**. Ela afirma que as previsões atuais indicariam uma piora futura do mercado de trabalho. O texto não faz nenhuma projeção futura nesse sentido; pelo contrário, ele descreve um cenário **presente** de desempenho econômico positivo, superando inclusive as previsões feitas antes da pandemia, sem qualquer menção a uma piora futura do mercado de trabalho.

(D) Esta é a alternativa **correta**. Ela sintetiza com precisão a tese central do texto: apesar da percepção negativa da população, a economia americana está indo bem. Essa ideia é explicitada logo no início do texto: *"Americans might be reluctant to believe it, but on paper, the U.S. economy is doing pretty well"*, e reforçada ao final, quando o autor descreve a reação da população diante de dados objetivamente positivos: *"people are still furious about the extra price growth they've already endured to date, and unimpressed by all that extra job growth."* Esse contraste entre dados objetivos favoráveis e percepção popular desfavorável é exatamente o fio condutor de todo o texto.

(E) Esta alternativa está **incorreta**. Ela afirma que previsões excessivamente positivas sobre a economia americana teriam impulsionado o aumento dos preços. Essa relação de causa e efeito não é estabelecida pelo texto. O texto atribui o aumento dos preços ao **estímulo fiscal e monetário** implementado durante a pandemia, que amplificou a demanda dos consumidores em um momento de escassez de produtos, e não a previsões econômicas otimistas: *"they also massively amplified consumer demand, at a time when the productive capacity of the economy (...) couldn't keep up (...) Thus, faster price growth."*

GABARITO: D

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12. CESGRANRIO/2024 (IPEA)

How good is the U.S. economy? It's beating pre-pandemic predictions.

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shortages — of products, materials, workers — and consumers anxious to buy stuff raised the prices of whatever inventory companies actually had available. Thus, faster price growth.

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In the sentence “Maybe it’s human nature for people to view better jobs or pay as things they’ve earned, while a painful price increase is something inflicted upon them — even if **both** are, to some extent, two sides of the same coin.” (Text I, paragraph 7), the word **both** refers to

(A) “human nature” and “people”

(B) “better jobs and pay” and “human nature”

(C) “a painful price increase” and “people”

(D) “people” and “things they’ve earned”

(E) “better jobs and pay” and “a painful price increase”

Comentários: Esta questão trabalha com **referência pronominal**, ou seja, você precisa identificar a que elementos do texto a palavra **"both"** (ambos) se refere na frase analisada. Esse tipo de questão exige uma leitura atenta da estrutura sintática da frase, identificando quais dois elementos, mencionados anteriormente, estão sendo retomados pelo pronome. A frase completa é: *"Maybe it's human nature for people to view better jobs or pay as things they've earned, while a painful price increase is something inflicted upon them, even if both are, to some extent, two sides of the same coin."*

(A) Esta alternativa está **incorreta**. Ela propõe que "both" se referiria a *"human nature"* e *"people"*. No entanto, essas duas expressões não formam um par comparável ao qual o pronome "both" possa se referir de forma coerente; "human nature" é o sujeito da oração principal, e "people" é o agente da ação descrita, mas nenhum dos dois representa um dos lados da comparação estabelecida na frase.

(B) Esta alternativa está **incorreta**. Ela propõe que "both" se referiria a *"better jobs and pay"* e *"human nature"*. Embora "better jobs and pay" seja de fato um dos elementos corretos, "human nature" não é o segundo elemento comparado na frase; trata-se, na verdade, do conceito geral que a frase está tentando explicar (a tendência humana de ver as coisas de determinada forma), e não um dos "lados da mesma moeda".

(C) Esta alternativa está **incorreta**. Ela propõe que "both" se referiria a *"a painful price increase"* e *"people"*. Embora "a painful price increase" seja, de fato, um dos elementos corretos, "people" não é o segundo elemento da comparação; "people" é quem realiza a percepção descrita na frase, e não um dos itens comparados entre si.

(D) Esta alternativa está **incorreta**. Ela propõe que "both" se referiria a *"people"* e *"things they've earned"*. Nenhuma dessas duas expressões representa corretamente os elementos comparados na

frase. "Things they've earned" é uma descrição de como as pessoas enxergam os empregos e salários melhores, e não um item independente da comparação.

(E) Esta é a alternativa **correta**. O pronome **"both"** retoma os dois elementos explicitamente contrastados na primeira parte da frase: **"better jobs or pay"** (que as pessoas veem como algo que conquistaram) e **"a painful price increase"** (que as pessoas veem como algo imposto a elas). A frase conclui que, apesar dessa percepção diferente, ambos são, de certa forma, **"two sides of the same coin"** (dois lados da mesma moeda), ou seja, consequências do mesmo fenômeno econômico descrito ao longo do texto: o forte estímulo fiscal e monetário que gerou, ao mesmo tempo, mais empregos e mais inflação.

GABARITO: E

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13. CESGRANRIO/2024 (CAIXA ECONÔMICA FEDERAL)

In 2017, Microsoft founder Bill Gates proposed introducing a “robot tax” that would temporarily slow the pace of automation and whose revenue could be used to “finance jobs taking care of elderly people or working with kids in schools, for which needs are unmet and to which humans are particularly well suited”. Since then, many researchers all over the world have weighed in on the idea, publishing proposals and findings on how such a tax might work in reality.

What gave rise to this novel proposal? The first factor was a growing sense of alarm that the development of robots and artificial intelligence could seriously alter our economy and society in the years to come. Indeed, some such changes are already unfolding. As technology develops, robots and AI may even be able to perform jobs that require specialized skills and knowledge, providing services like medical consultations and diagnosis, legal advice, and translation and interpreting. There is a growing sense of anxiety about what the future portends.

A second worry is the prospect of further social polarization. Wealth could become concentrated in the hands of those providing the ideas and capital for the development and use of AI, along with a small elite of managers with the skills to harness the technology, while the situation for the majority of other workers displaced by technology becomes increasingly bleak. The social divide could be exacerbated as disparities grow between the haves and the have-nots.

To prevent technological progress from tearing our societies apart, we must, in the short term, strengthen social safety nets to support workers who lose their jobs, and in the longer term, we will need to enhance educational and vocational training opportunities for work that only humans can perform.

Needless to say, expanding safety nets and offering retraining will both require considerable fiscal resources. There are already concerns about safety-net inadequacies for workers in the expanding gig economy, prompting some to call for a basic income that would guarantee a minimum standard of living to everyone.

This was the context that gave rise to the idea of a robot tax, which could slow down the pace of automation, at least temporarily, and give policymakers time to secure the resources for needed countermeasures. It is thus much more than just a tax proposal; it entails rethinking the role of public policy in an age when AI and robots are having an increasingly large impact on our lives. The issue goes to the heart of what we want public policy to address in the digital society of the future.

Available at: https://www.tokyofoundation.org/research/ detail.php?id=899. Retrieved on: Feb 29, 2024. Adapted.

The main purpose of the text is to

(A) criticize the possible results of robot tax.

(B) complain about the technological progress.

(C) describe the use of automation in everyday life.

(D) deny the possibility of robot tax's welcome revenue.

(E) advocate the application of robot tax in social welfare.

Comentários: Esta questão pede, mais uma vez, que você identifique o **propósito central** do texto. O texto apresenta a proposta do "robot tax" (imposto sobre robôs), sugerida por Bill Gates em 2017, discutindo as motivações que a originaram (o avanço da automação e da IA, o risco de polarização social) e defendendo, ao final, a necessidade de repensar as políticas públicas diante desse cenário. É fundamental você perceber o **tom argumentativo** do texto, que não se limita a descrever a proposta, mas constrói um raciocínio favorável a ela ao longo de todos os parágrafos.

(A) Esta alternativa está **incorreta**. Ela afirma que o texto criticaria os possíveis resultados do robot tax. No entanto, o texto não apresenta nenhuma crítica aos efeitos dessa proposta; pelo contrário, ele a apresenta como uma solução necessária diante dos riscos gerados pela automação, conforme o trecho final: *"This was the context that gave rise to the idea of a robot tax, which could slow down the pace of automation, at least temporarily, and give policymakers time to secure the resources for needed countermeasures."*

(B) Esta alternativa está **incorreta**. Ela sugere que o texto se limitaria a reclamar do progresso tecnológico. Embora o texto de fato exponha preocupações relacionadas ao avanço da automação e da IA, como o risco de polarização social, ele não adota um tom de simples lamentação; ao contrário, ele avança para uma **proposta concreta de solução** (o robot tax), o que vai muito além de uma simples queixa.

(C) Esta alternativa está **incorreta**. Ela afirma que o texto descreveria o uso da automação no cotidiano. Embora o texto mencione, de forma pontual, algumas funções que robôs e IA poderiam desempenhar, como consultas médicas, aconselhamento jurídico e tradução, essas menções servem apenas para **contextualizar o problema**, e não constituem o foco central do texto, que é a proposta do imposto sobre robôs.

(D) Esta alternativa está **incorreta**. Ela afirma que o texto negaria a possibilidade de uma receita bem-vinda proveniente do robot tax. Essa leitura é o oposto do que o texto realmente defende: o autor apresenta a receita gerada pelo imposto como algo **positivo e necessário**, capaz de financiar redes de proteção social e capacitação profissional, como fica claro em: *"Needless to say, expanding safety nets and offering retraining will both require considerable fiscal resources."*

(E) Esta é a alternativa **correta**. O texto defende, do início ao fim, a aplicação do robot tax como instrumento de política de bem-estar social, capaz de financiar redes de segurança para trabalhadores desempregados e programas de capacitação profissional. Essa defesa fica evidente já na proposta original de Bill Gates, citada no primeiro parágrafo (*"whose revenue could be used to 'finance jobs taking care of elderly people or working with kids in schools'"*), e é reforçada ao longo de todo o texto,

culminando na conclusão de que o imposto é *"much more than just a tax proposal"*, representando uma forma de repensar as políticas públicas diante dos desafios trazidos pela IA.

GABARITO: E

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14. CESGRANRIO/2024 (CAIXA ECONÔMICA FEDERAL)

In 2017, Microsoft founder Bill Gates proposed introducing a “robot tax” that would temporarily slow the pace of automation and whose revenue could be used to “finance jobs taking care of elderly people or working with kids in schools, for which needs are unmet and to which humans are particularly well suited”. Since then, many researchers all over the world have weighed in on the idea, publishing proposals and findings on how such a tax might work in reality.

What gave rise to this novel proposal? The first factor was a growing sense of alarm that the development of robots and artificial intelligence could seriously alter our economy and society in the years to come. Indeed, some such changes are already unfolding. As technology develops, robots and AI may even be able to perform jobs that require specialized skills and knowledge, providing services like medical consultations and diagnosis, legal advice, and translation and interpreting. There is a growing sense of anxiety about what the future portends.

A second worry is the prospect of further social polarization. Wealth could become concentrated in the hands of those providing the ideas and capital for the development and use of AI, along with a small elite of managers with the skills to harness the technology, while the situation for the majority of other workers displaced by technology becomes increasingly bleak. The social divide could be exacerbated as disparities grow between the haves and the have-nots.

To prevent technological progress from tearing our societies apart, we must, in the short term, strengthen social safety nets to support workers who lose their jobs, and in the longer term, we will need to enhance educational and vocational training opportunities for work that only humans can perform.

Needless to say, expanding safety nets and offering retraining will both require considerable fiscal resources. There are already concerns about safety-net inadequacies for workers in the expanding gig economy, prompting some to call for a basic income that would guarantee a minimum standard of living to everyone.

This was the context that gave rise to the idea of a robot tax, which could slow down the pace of automation, at least temporarily, and give policymakers time to secure the resources for needed countermeasures. It is thus much more than just a tax proposal; it entails rethinking the role of public policy in an age when AI and robots are having an increasingly large impact on our lives. The issue goes to the heart of what we want public policy to address in the digital society of the future.

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In the fragment in the second paragraph of the text “As technology develops, robots and AI may even be able to perform jobs that require specialized skills and knowledge”, the author means that it is

(A) likely that robots and AI will accomplish skilled jobs.

(B) unfeasible that robots and AI will perform trained work.

(C) certain that robots and AI will execute complex activities.

(D) undesirable that robots and AI will develop intricate tasks.

(E) improbable that robots and AI will carry out specific chores.

Comentários: Esta questão exige que você interprete o sentido modal de uma construção gramatical em inglês, especificamente o verbo modal **"may"** combinado com **"even be able to"**, na frase: *"As technology develops, robots and AI may even be able to perform jobs that require specialized skills and knowledge."* É fundamental você compreender que o verbo modal **"may"**, nesse contexto, expressa **possibilidade** ou **probabilidade**, e não certeza absoluta nem impossibilidade. Trata-se de um conteúdo gramatical clássico em provas de inglês instrumental: a distinção entre os diferentes graus de certeza expressos pelos modais em língua inglesa.

(A) Esta é a alternativa **correta**. A expressão **"likely"** (provável) capta corretamente o sentido de possibilidade expresso pelo modal **"may"** na frase original. O autor não afirma com certeza absoluta que robôs e IA **vão** desempenhar trabalhos especializados, mas sim que isso é uma **possibilidade real e provável**, dado o ritmo de desenvolvimento tecnológico descrito ao longo do texto. Essa é exatamente a força semântica do modal "may" em inglês: indicar uma probabilidade, sem chegar ao grau de certeza que seria expresso, por exemplo, pelo modal "will" ou pela expressão "be certain to".

(B) Esta alternativa está **incorreta**. A expressão **"unfeasible"** (inviável, impraticável) contradiz diretamente o sentido de possibilidade expresso pelo modal "may". Se o autor considerasse essa possibilidade inviável, ele não a mencionaria como parte do "growing sense of alarm" (crescente sensação de alarme) descrito no início do parágrafo, que pressupõe que essa mudança é, de fato, uma ameaça real e possível.

(C) Esta alternativa está **incorreta**. A expressão **"certain"** (certo, garantido) atribui à frase um grau de certeza absoluta que o modal "may" não expressa. Note que "may" é significativamente mais fraco do que modais como "will" ou expressões como "is certain to", que indicariam uma previsão definitiva, e não apenas uma possibilidade.

(D) Esta alternativa está **incorreta**. A expressão **"undesirable"** (indesejável) introduz um julgamento de valor que não está presente no modal "may". O verbo "may" expressa exclusivamente uma noção de **possibilidade**, e não uma avaliação sobre se essa possibilidade seria desejável ou não. Trata-se de uma confusão entre a categoria gramatical de modalidade epistêmica (possibilidade) e modalidade avaliativa/deôntica (desejabilidade).

(E) Esta alternativa está **incorreta**. A expressão **"improbable"** (improvável) representa o sentido **oposto** ao expresso pelo modal "may" no contexto da frase. O trecho, inserido em um parágrafo que discute um "growing sense of alarm" quanto aos avanços tecnológicos, sugere que essa possibilidade é vista como bastante **real e crescente**, e não como algo improvável de acontecer.

GABARITO: A

15. CESGRANRIO/2024 (CAIXA ECONÔMICA FEDERAL)

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From the fifth paragraph of the text, it can be concluded that the expanding gig economy will

(A) thrive on robot tax.

(B) hinder workers’ safety nets.

(C) consolidate social safety nets.

(D) depend on educational improvement.

(E) guarantee workers’ minimum standard of living.

Comentários: Esta questão exige que você faça uma **inferência lógica** a partir das informações apresentadas no quinto parágrafo do texto, relacionando a expansão da "gig economy" (economia de trabalhos avulsos, geralmente por meio de plataformas digitais) às redes de segurança social (safety nets) mencionadas anteriormente no texto. É importante você identificar a relação de causa e efeito estabelecida no trecho: *"There are already concerns about safety-net inadequacies for workers in the expanding gig economy, prompting some to call for a basic income that would guarantee a minimum standard of living to everyone."*

(A) Esta alternativa está **incorreta**. Ela afirma que a economia gig prosperaria com o robot tax. O parágrafo em questão não estabelece nenhuma relação direta entre a expansão da gig economy e o robot tax; o robot tax é apresentado no texto como uma proposta voltada para o financiamento de redes de segurança social diante da automação de forma geral, e não especificamente como um mecanismo de fortalecimento da gig economy.

(B) Esta é a alternativa **correta**. O parágrafo afirma que já existem preocupações quanto à **inadequação das redes de segurança social** (safety-net inadequacies) para os trabalhadores da crescente economia gig, o que evidencia que essa expansão está, de fato, **prejudicando ou enfraquecendo** a eficácia dessas redes de proteção, e não as fortalecendo. É exatamente essa inadequação que motiva o surgimento de propostas alternativas, como a renda básica universal, mencionada na sequência: *"prompting some to call for a basic income that would guarantee a minimum standard of living to everyone."* O verbo **"hinder"** (dificultar, prejudicar) capta com precisão essa relação de enfraquecimento indicada no texto.

(C) Esta alternativa está **incorreta**. Ela afirma que a gig economy consolidaria as redes de segurança social, ou seja, o **oposto** do que o texto realmente indica. O trecho analisado aponta justamente para **inadequações** (insuficiências) dessas redes diante da expansão da gig economy, e não para uma consolidação ou fortalecimento delas.

(D) Esta alternativa está **incorreta**. Ela afirma que a gig economy dependeria de melhorias educacionais. Embora o texto mencione, em outro momento (parágrafo 4), a necessidade de aprimorar oportunidades de educação e treinamento vocacional, essa menção não está diretamente relacionada, no parágrafo 5, à expansão da gig economy, mas sim à necessidade de qualificar trabalhadores para funções que apenas humanos podem desempenhar, de forma mais ampla.

(E) Esta alternativa está **incorreta**. Ela afirma que a gig economy garantiria um padrão mínimo de vida aos trabalhadores. Essa afirmação inverte o sentido do texto: é justamente a **falta** dessa garantia, evidenciada pelas inadequações das redes de segurança social para os trabalhadores da gig economy, que motiva o apelo por uma renda básica universal, e não o contrário.

GABARITO: B

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16. CESGRANRIO/2024 (CAIXA ECONÔMICA FEDERAL)

The new cost of living in New Mexico

ALBUQUERQUE, N.M. — Prices are going up in New Mexico, especially at the grocery store. A recent study found the average New Mexican family is spending up to $286 on groceries per week – and even more when children are involved.

According to the U.S. Bureau of Labor Statistics, the average price for a pound of ground beef was $5.56 last month. That's about 20 cents cheaper than back in July, but almost a full dollar more expensive than in January 2020 – right before the pandemic hit. It's a similar trend for milk, but a gallon is only about 50 cents more expensive than four years ago.

Eggs are half the price of what they were last winter, but that's because there was an avian flu outbreak. Most produce items, like tomatoes and bananas, have stayed around the same price for several years now. That's probably a good thing, because snacks are getting more expensive. Data shows the average bag of potato chips is almost $2 more expensive than four years ago. The price of chocolate chip cookies is also up almost 40%. All of those small increments add up.

While it's not likely there will be a major drop in grocery prices soon, there is some potentially good news when it comes to your housing budget. Officials with the Apartment Association of New Mexico say there are at least 40 housing projects under construction in the Albuquerque area. That is expected to bring at least 5,000 rental units to the market in the coming months. State leaders are pitching in too, with several new bills opening up millions of dollars in funding for even more housing projects. The average rent in Albuquerque is sitting at $1,340 a month – about $400 higher than in January 2020. Economists suggest an increased housing supply could reduce prices for everyone.

There is also evidence that wage growth is happening. Data from the U.S. Bureau of Labor Statistics showed average hourly earnings increased by 1.4% since last January. It's worth noting wage growth rates have surpassed inflation rates since last February.

Available at: <https://www.kob.com/new-mexico/the-new-cost-of-living-in-new-mexico/>. Retrieved on: Mar 1, 2024. Adapted.

Paragraphs 1 through 3 indicate that

(A) New Mexican families are now less numerous, therefore food provision is cheaper.

(B) the consumption of beef and vegetables has increased, along with their prices.

(C) an avian flu outbreak is affecting the prices of milk and eggs nowadays.

(D) some food items are now more expensive than they were before the pandemic.

(E) popular snacks have had the smallest price increase in the last four years.

Comentários: Esta questão pede que você faça uma **síntese das informações apresentadas nos três primeiros parágrafos** do texto, que tratam da alta nos preços dos alimentos em Novo México, comparando valores atuais com os de janeiro de 2020, período imediatamente anterior à pandemia. É importante você identificar o fio condutor comum a esses três parágrafos: a comparação entre os preços de hoje e os preços pré-pandêmicos, destacando quais itens subiram, quais caíram e por quais motivos específicos.

(A) Esta alternativa está **incorreta**. Ela afirma que as famílias do Novo México seriam menos numerosas atualmente, o que tornaria a alimentação mais barata. Essa informação não aparece em nenhum momento no texto. Pelo contrário, o texto indica que os gastos das famílias com supermercado estão **subindo**, e não caindo: *"the average New Mexican family is spending up to $286 on groceries per week."* Não há qualquer menção à redução do número de integrantes das famílias.

(B) Esta alternativa está **incorreta**. Ela afirma que o consumo de carne bovina e vegetais teria aumentado, juntamente com seus preços. O texto não menciona, em nenhum momento, um aumento no **consumo** desses itens; ele trata exclusivamente da variação de **preços**. Além disso, quanto aos vegetais (produce), o texto informa justamente o oposto de um aumento expressivo: *"Most produce items, like tomatoes and bananas, have stayed around the same price for several years now."*

(C) Esta alternativa está **incorreta**. Ela afirma que um surto de gripe aviária estaria afetando os preços do leite e dos ovos. O texto associa o surto de gripe aviária exclusivamente à variação no preço dos **ovos**, que caiu pela metade por esse motivo: *"Eggs are half the price of what they were last winter, but that's because there was an avian flu outbreak."* O leite, por sua vez, é mencionado separadamente, com uma tendência de leve alta ao longo de quatro anos, sem qualquer relação com a gripe aviária: *"It's a similar trend for milk, but a gallon is only about 50 cents more expensive than four years ago."*

(D) Esta é a alternativa **correta**. Os três primeiros parágrafos, de fato, indicam que diversos itens alimentícios estão mais caros hoje do que estavam antes da pandemia. Isso é evidenciado por múltiplos exemplos ao longo do texto: a carne bovina, que está *"almost a full dollar more expensive than in January 2020"*; o leite, *"about 50 cents more expensive than four years ago"*; as batatas fritas (potato chips), que estão *"almost $2 more expensive than four years ago"*; e os biscoitos de chocolate, cujo preço subiu quase 40%: *"The price of chocolate chip cookies is also up almost 40%."* Esse conjunto de exemplos sustenta com solidez a afirmação de que os preços atuais superam os praticados no período pré-pandêmico.

(E) Esta alternativa está **incorreta**. Ela afirma que os salgadinhos (snacks) teriam tido o **menor** aumento de preço nos últimos quatro anos. O texto indica exatamente o **contrário**: os salgadinhos, como as batatas fritas e os biscoitos, estão entre os itens que mais subiram de preço, conforme destacado no parágrafo 3: *"snacks are getting more expensive (...) All of those small increments add up."* Não há, portanto, qualquer indicação de que esses itens tiveram os menores aumentos.

GABARITO: D

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17. CESGRANRIO/2024 (CAIXA ECONÔMICA FEDERAL)

The new cost of living in New Mexico

ALBUQUERQUE, N.M. — Prices are going up in New Mexico, especially at the grocery store. A recent study found the average New Mexican family is spending up to $286 on groceries per week – and even more when children are involved.

According to the U.S. Bureau of Labor Statistics, the average price for a pound of ground beef was $5.56 last month. That's about 20 cents cheaper than back in July, but almost a full dollar more expensive than in January 2020 – right before the pandemic hit. It's a similar trend for milk, but a gallon is only about 50 cents more expensive than four years ago.

Eggs are half the price of what they were last winter, but that's because there was an avian flu outbreak. Most produce items, like tomatoes and bananas, have stayed around the same price for several years now. That's probably a good thing, because snacks are getting more expensive. Data shows the average bag of potato chips is almost $2 more expensive than four years ago. The price of chocolate chip cookies is also up almost 40%. All of those small increments add up.

While it's not likely there will be a major drop in grocery prices soon, there is some potentially good news when it comes to your housing budget. Officials with the Apartment Association of New Mexico say there are at least 40 housing projects under construction in the Albuquerque area. That is expected to bring at least 5,000 rental units to the market in the coming months. State leaders are pitching in too, with several new bills opening up millions of dollars in funding for even more housing projects. The average rent in Albuquerque is sitting at $1,340 a month – about $400 higher than in January 2020. Economists suggest an increased housing supply could reduce prices for everyone.

There is also evidence that wage growth is happening. Data from the U.S. Bureau of Labor Statistics showed average hourly earnings increased by 1.4% since last January. It's worth noting wage growth rates have surpassed inflation rates since last February.

Available at: <https://www.kob.com/new-mexico/the-new-cost-of-living-in-new-mexico/>. Retrieved on: Mar 1, 2024. Adapted.

The excerpt of paragraph 5 "wage growth rates have surpassed inflation rates since last February" informs that

(A) inflation rates have enlarged people's income.

(B) inflation rates are lower now than last February.

(C) salaries have increased beyond inflation.

(D) salaries have reduced because of inflation.

(E) salaries have been considerably affected by inflation.

Comentários: Esta questão pede que você interprete o sentido da frase *"wage growth rates have surpassed inflation rates since last February"*, extraída do parágrafo 5. O ponto-chave aqui é o verbo **"to surpass"**, que significa **superar, ultrapassar**. Você precisa entender que a frase estabelece uma comparação entre duas taxas de crescimento (a dos salários e a da inflação), afirmando que a primeira tem sido **maior** do que a segunda desde fevereiro do ano anterior.

(A) Esta alternativa está **incorreta**. Ela afirma que a inflação teria ampliado a renda das pessoas. Essa leitura inverte completamente a relação estabelecida na frase, que trata do crescimento **salarial** superando a inflação, e não de a inflação sendo responsável por um aumento de renda. A inflação, no texto, é tratada como um fator de **pressão sobre os preços**, e não como fonte de aumento de renda.

(B) Esta alternativa está **incorreta**. Ela afirma que as taxas de inflação estariam mais baixas agora do que em fevereiro. A frase analisada não faz nenhuma comparação temporal da inflação **consigo mesma**; ela compara a taxa de **crescimento salarial** com a taxa de **inflação**, ambas referentes ao mesmo período, e não a inflação de um momento com a de outro.

(C) Esta é a alternativa **correta**. A expressão **"salaries have increased beyond inflation"** (os salários aumentaram além da inflação) traduz com precisão o sentido do verbo "surpass" na frase original: o crescimento dos salários superou o crescimento da inflação desde fevereiro do ano anterior. Essa informação é reforçada pela frase anterior do mesmo parágrafo, que menciona um crescimento de 1,4% nos rendimentos médios por hora: *"average hourly earnings increased by 1.4% since last January."*

(D) Esta alternativa está **incorreta**. Ela afirma que os salários teriam **reduzido** por causa da inflação. Essa leitura contraria diretamente o sentido da frase original, que indica um **crescimento** dos salários, e não uma redução. O verbo "surpass" indica superação, avanço, e não diminuição.

(E) Esta alternativa está **incorreta**. Ela afirma que os salários teriam sido consideravelmente **afetados** pela inflação, em um sentido vago que sugere impacto negativo. A frase original, no entanto, expressa uma relação de **superioridade** dos salários em relação à inflação, um dado positivo para o poder de compra das famílias, e não um efeito negativo genérico da inflação sobre os salários.

GABARITO: C

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18. CESGRANRIO/2024 (CAIXA ECONÔMICA FEDERAL)

The new cost of living in New Mexico

ALBUQUERQUE, N.M. — Prices are going up in New Mexico, especially at the grocery store. A recent study found the average New Mexican family is spending up to $286 on groceries per week – and even more when children are involved.

According to the U.S. Bureau of Labor Statistics, the average price for a pound of ground beef was $5.56 last month. That's about 20 cents cheaper than back in July, but almost a full dollar more expensive than in January 2020 – right before the pandemic hit. It's a similar trend for milk, but a gallon is only about 50 cents more expensive than four years ago.

Eggs are half the price of what they were last winter, but that's because there was an avian flu outbreak. Most produce items, like tomatoes and bananas, have stayed around the same price for several years now. That's probably a good thing, because snacks are getting more expensive. Data shows the average bag of potato chips is almost $2 more expensive than four years ago. The price of chocolate chip cookies is also up almost 40%. All of those small increments add up.

While it's not likely there will be a major drop in grocery prices soon, there is some potentially good news when it comes to your housing budget. Officials with the Apartment Association of New Mexico say there are at least 40 housing projects under construction in the Albuquerque area. That is expected to bring at least 5,000 rental units to the market in the coming months. State leaders are pitching in too, with several new bills opening up millions of dollars in funding for even more housing projects. The average rent in Albuquerque is sitting at $1,340 a month – about $400 higher than in January 2020. Economists suggest an increased housing supply could reduce prices for everyone.

There is also evidence that wage growth is happening. Data from the U.S. Bureau of Labor Statistics showed average hourly earnings increased by 1.4% since last January. It's worth noting wage growth rates have surpassed inflation rates since last February.

Available at: <https://www.kob.com/new-mexico/the-new-cost-of-living-in-new-mexico/>. Retrieved on: Mar 1, 2024. Adapted.

In paragraph 4, the section “there are at least 40 housing projects **under construction**” means that new residential units

(A) have just been finished.

(B) are currently being built.

(C) might eventually be built.

(D) couldn’t be finished.

(E) are temporarily suspended.

Comentários: Esta questão exige que você compreenda o significado da expressão **"under construction"**, presente no trecho *"there are at least 40 housing projects under construction"*, no parágrafo 4. Trata-se de uma expressão bastante comum em inglês, utilizada para indicar que algo está em processo de edificação, ainda não finalizado, mas já em andamento.

(A) Esta alternativa está **incorreta**. Ela afirma que as novas unidades residenciais teriam acabado de ser finalizadas. A expressão "under construction" indica exatamente o oposto: uma obra **em andamento**, ainda não concluída, e não uma obra já finalizada. O próprio contexto do parágrafo reforça essa leitura, ao afirmar que esses projetos **trarão** unidades ao mercado nos próximos meses: *"That is expected to bring at least 5,000 rental units to the market in the coming months."*

(B) Esta é a alternativa **correta**. A expressão **"are currently being built"** (estão atualmente sendo construídas) traduz com exatidão o sentido de "under construction": trata-se de obras em pleno andamento no momento presente. Essa leitura é corroborada pela expectativa de que essas unidades cheguem ao mercado apenas nos próximos meses, o que confirma que a construção ainda está em curso, e não finalizada.

(C) Esta alternativa está **incorreta**. Ela afirma que as unidades **poderiam eventualmente** ser construídas, atribuindo à frase um tom de possibilidade futura incerta. A expressão "under construction", no entanto, indica um fato **presente e concreto**: as obras já estão, de fato, em andamento no momento em que o texto foi escrito, e não são apenas uma possibilidade especulativa.

(D) Esta alternativa está **incorreta**. Ela afirma que as unidades **não poderiam ser concluídas**. Essa leitura não encontra respaldo no texto, que trata a construção dessas unidades como um processo em andamento e com expectativa positiva de conclusão, associada, inclusive, a uma possível melhora no cenário de preços de moradia: *"Economists suggest an increased housing supply could reduce prices for everyone."*

(E) Esta alternativa está **incorreta**. Ela afirma que as construções estariam **temporariamente suspensas**. Não há no texto nenhuma indicação de suspensão das obras; pelo contrário, o texto descreve um cenário de investimento ativo e crescente em novos projetos habitacionais, inclusive com apoio de novas leis estaduais que abrem financiamento para mais projetos: *"State leaders are pitching in too, with several new bills opening up millions of dollars in funding for even more housing projects."*

GABARITO: B

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19. CESGRANRIO/2024 (CAIXA ECONÔMICA FEDERAL)

The new cost of living in New Mexico

ALBUQUERQUE, N.M. — Prices are going up in New Mexico, especially at the grocery store. A recent study found the average New Mexican family is spending up to $286 on groceries per week – and even more when children are involved.

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Available at: <https://www.kob.com/new-mexico/the-new-cost-of-living-in-new-mexico/>. Retrieved on: Mar 1, 2024. Adapted.

In paragraph 4, the fragment "While it's **not likely** there will be a major drop in grocery prices **soon**" conveys the idea that it is

(A) improbable for grocery items to become significantly cheaper in the near future.

(B) certain that grocery products will become much cheaper in the long term.

(C) mandatory that grocery prices be drastically reduced immediately.

(D) disadvantageous for grocery articles to become considerably cheaper eventually.

(E) imperceptible that grocery prices should be substantially reduced.

Comentários: Esta questão pede que você interprete o sentido da expressão **"not likely"**, presente no trecho *"While it's not likely there will be a major drop in grocery prices soon"*, no parágrafo 4. É fundamental você reconhecer que **"not likely"** é uma forma de negar a probabilidade de algo acontecer, equivalendo a dizer que esse evento é **improvável**, e não impossível, proibido ou imperceptível.

(A) Esta é a alternativa **correta**. A expressão **"improbable"** (improvável) corresponde exatamente ao sentido de **"not likely"** no trecho analisado: o autor afirma que não é provável que haja uma queda significativa nos preços dos alimentos em um futuro próximo. Essa leitura está em consonância com todo o panorama de preços em alta descrito nos parágrafos anteriores do texto, que reforça a expectativa de que essa situação não deve se reverter rapidamente.

(B) Esta alternativa está **incorreta**. Ela afirma que seria **certo** que os produtos de supermercado ficariam muito mais baratos a longo prazo. Essa leitura contraria diretamente o sentido de "not likely", que expressa justamente a **negação** dessa possibilidade, ao menos no curto prazo mencionado pelo advérbio "soon". Além disso, a alternativa insere a ideia de "longo prazo", que não está presente na frase original, que se refere especificamente a uma queda **próxima** ("soon").

(C) Esta alternativa está **incorreta**. Ela afirma que seria **obrigatório** que os preços dos alimentos fossem reduzidos imediatamente. A expressão "not likely" não carrega nenhum sentido de obrigatoriedade ou imperativo; trata-se puramente de uma expressão de **probabilidade**, e não de uma ordem ou exigência.

(D) Esta alternativa está **incorreta**. Ela afirma que seria **desvantajoso** que os produtos de supermercado ficassem consideravelmente mais baratos eventualmente. Essa leitura introduz uma noção de valor (vantagem ou desvantagem) que não está presente na expressão "not likely", a qual expressa apenas uma avaliação sobre a **probabilidade** de um evento, e não sobre se esse evento seria bom ou ruim.

(E) Esta alternativa está **incorreta**. Ela afirma que seria **imperceptível** que os preços dos alimentos fossem substancialmente reduzidos. O termo "imperceptible" (imperceptível) não corresponde ao sentido de "not likely"; a frase original trata da **probabilidade** de um evento ocorrer, e não da capacidade de percebê-lo caso ele de fato ocorresse.

GABARITO: A

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20. CESGRANRIO/2024 (CNU)

Brazil: Online Learning Tools Harvest Children's Data

"Educational websites directed at Brazilian students, including two created by state education secretariats, monitored children and collected their personal data", Human Rights Watch said today. "The national government should revise Brazil's data protection law by adding new safeguards to protect children online".

Analysis conducted by Human Rights Watch in November 2022 and reviewed again in January 2023 found that seven educational websites extracted and sent children's data to third-party companies, using tracking technologies designed for advertising. These websites not only watched children inside of their online classrooms, but followed them across the internet, outside school hours, and deep into their private lives.

"Children and their families in Brazil are being kept in the dark about the data monitoring conducted on children in online classrooms," said Hye Jung Han, children's rights and technology researcher and advocate at Human Rights Watch. "Instead of protecting children, state governments have willfully enabled anyone to monitor them and collect their personal information online."

Human Rights Watch found that five websites deployed particularly intrusive tracking techniques to invisibly spy on children in ways that were impossible to avoid or protect against. One of these websites uses session recording, a technique that allows a third party to watch and record a user's behavior on a webpage. That includes mouse clicks and movements around a webpage; the digital equivalent of logging video monitoring each time a child scratches their nose or grasps their pencil in class. Typically, the third party would then scrutinize the data on behalf of the website to guess a user's personality, their preferences, and what they are likely to do next, or how they might be influenced. Advertisers might use these insights to target the child with personalized content and ads that follow them across the internet.

Profiling, targeting, and advertising to children in this way infringes on their privacy, as it is neither proportionate nor necessary for these websites to function or deliver educational content. It also risks violating children's other rights if this information is used to guide them toward outcomes that are harmful or not in their best interest. Such practices also play an enormous role in shaping children's online experiences and determining the information they see, at a time in their lives when their opinions and beliefs are at high risk of manipulative interference.

Brazil's data protection authority should stop these assaults on children's privacy. It should require these companies and state governments to delete children's data collected, and prevent them from further using children's data for any purpose unrelated to providing education.

Brazil's constitution protects the right to privacy. The country has also ratified the UN Convention on the Rights of the Child, which entitles children to special protections that guard their privacy. Brazil's data protection law, however, – the *Lei Geral de Proteção de Dados Pessoais*, or the General Personal Data Protection Law – does not provide sufficient protections for children. It does not explicitly prohibit actors from exploiting children's information or require them to provide high levels of safety and security for children. Lawmakers should amend the law to establish comprehensive child data protection rules, including bans on behavioral advertising and the use of intrusive tracking techniques on children. These rules should also require all actors offering online services to children – including online learning – to provide the highest levels of protection for children's data and their privacy.

Available at: https://www.hrw.org/news/2023/04/03/brazil-online-learning-tools-harvest-childrens-data. Retrieved on: Feb 15, 2024. Adapted.

The main purpose of the text is to

(A) criticize Human Rights Watch for not taking action in solving Brazilian children's challenges concerning their access to education.

(B) influence children's parents to watch and protect their children from digital crime by reducing their time of access to the internet.

(C) discourage excessive parental care as to what children access and how they use the internet during their school hours.

(D) advocate for the monitoring and data collection carried out by content companies, so that ads and the internet experience are shaped to influence children.

(E) report on the findings of Human Rights Watch regarding the inappropriate monitoring and collecting of children's data by educational websites.

Comentários: Mais uma vez, você precisa identificar o **propósito central** do texto, distinguindo-o de leituras que distorcem ou invertem o sentido original. O texto reproduz um relatório da organização **Human Rights Watch**, denunciando que sites educacionais brasileiros, incluindo alguns criados por secretarias estaduais de educação, monitoraram crianças e coletaram seus dados pessoais por meio de tecnologias de rastreamento voltadas para publicidade. É essencial você perceber o tom **denunciativo e crítico** do texto, que expõe uma prática considerada abusiva e defende mudanças legislativas para proteger as crianças.

Comentário das alternativas

(A) Esta alternativa está **incorreta**. Ela afirma que o texto criticaria a Human Rights Watch por não agir na solução dos desafios enfrentados pelas crianças brasileiras quanto ao acesso à educação. Essa leitura inverte completamente o papel da organização no texto: a Human Rights Watch não é alvo de crítica, mas sim a **autora da denúncia** e da análise que embasa todo o texto, como se observa logo na abertura: *"'Educational websites directed at Brazilian students (...) monitored children and collected their personal data', Human Rights Watch said today."*

(B) Esta alternativa está **incorreta**. Ela afirma que o texto buscaria influenciar os pais a reduzirem o tempo de acesso das crianças à internet, como forma de protegê-las de crimes digitais. O texto não propõe, em nenhum momento, uma solução baseada na **restrição do acesso à internet** por parte das famílias; a solução defendida está centrada na necessidade de mudanças **legislativas e regulatórias**, especialmente por meio da revisão da lei de proteção de dados, e não em uma mudança de comportamento parental.

(C) Esta alternativa está **incorreta**. Ela afirma que o texto desencorajaria o cuidado parental excessivo em relação ao que as crianças acessam e como usam a internet durante o horário escolar. Essa afirmação não tem qualquer respaldo textual; o texto, na verdade, alerta para os **riscos** aos quais as crianças estão expostas, e não sugere que os pais devam ser menos cuidadosos ou atentos a essa questão.

(D) Esta alternativa está **incorreta**. Ela afirma que o texto defenderia o monitoramento e a coleta de dados realizados por empresas de conteúdo, a fim de moldar anúncios e a experiência de internet das crianças. Essa leitura é diretamente **contrária** à posição defendida pelo texto, que classifica essas práticas como uma violação à privacidade infantil: *"Profiling, targeting, and advertising to children in this way infringes on their privacy, as it is neither proportionate nor necessary for these websites to function or deliver educational content."* O texto condena, e não defende, esse tipo de monitoramento.

(E) Esta é a alternativa **correta**. Ela descreve com precisão o propósito do texto: relatar as descobertas da Human Rights Watch sobre o monitoramento e a coleta inadequada de dados de crianças por sites educacionais. Esse é exatamente o eixo estrutural do texto, que apresenta a denúncia da organização (*"Analysis conducted by Human Rights Watch (...) found that seven educational websites extracted and sent children's data to third-party companies"*), detalha as práticas identificadas, como a gravação de sessões (*session recording*), e conclui com recomendações para que a legislação brasileira seja aprimorada, sempre com base nas descobertas apresentadas pela organização.

GABARITO: E

CONSIDERAÇÕES FINAIS

Parabéns pela nossa primeira aula concluída, um passo a mais até a sua aprovação!

Eu sei que a prova exige que você saiba muitas estruturas, vocábulos e interpretação de textos em inglês. Mas, dia após dia, você vai se acostumando com o ritmo das aulas, que preparei de maneira equilibrada para cada conteúdo a ser estudado. E, adaptando-se às aulas dinâmicas aqui apresentadas, você ficará cada vez mais confiante e seguro dos seus resultados. Vai dar certo e levará à sua aprovação!

Outro detalhe importante para seu sucesso nos estudos, é fazer listas de vocabulário das palavras que você achou difíceis a cada aula, em cada exercício, a fim de reescrevê-las e então, recordá-las nos momentos de pausa entre as aulas.

Minha sugestão é que você faça a leitura dessas palavras consideradas “novas” para vê-las novamente. Isso te ajudará nas questões em que esses vocábulos reaparecem. Acontece muito com a classe dos verbos, por exemplo.

A cada lista de exercício resolvida ou mesmo a cada exercício que você faça, perceberá como fica mais fácil identificar um verbo já visto no tempo passado ou particípio. É sua conquista de etapas e que tornará você, um candidato mais bem preparado e confiante para realizar uma excelente prova.

É importante lembrar também do nosso **Fórum de Dúvidas**, exclusivo do **Estratégia Concursos**. Será minha forma de responder o que mais você precise saber para que os conteúdos fiquem ainda mais claros em seus estudos, certo?

INSTAGRAM: https://www.instagram.com/teacherandreabelo/

TELEGRAM: https://t.me/teacherandreabelo

YOUTUBE: https://www.youtube.com/@teacherandreabelo

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ESSA LEI TODO MUNDO CONHECE:
PIRATARIA É CRIME.

Mas é sempre bom revisar o porquê e como você pode ser prejudicado com essa prática.

1. 

Professor investe seu tempo para elaborar os cursos e o site os coloca à venda.

2. 

Pirata divulga ilicitamente (grupos de rateio), utilizando-se do anonimato, nomes falsos ou laranjas (geralmente o pirata se anuncia como formador de "grupos solidários" de rateio que não visam lucro).

3. 

Pirata cria alunos fake praticando falsidade ideológica, comprando cursos do site em nome de pessoas aleatórias (usando nome, CPF, endereço e telefone de terceiros sem autorização).

4. 

Pirata compra, muitas vezes, clonando cartões de crédito (por vezes o sistema anti-fraude não consegue identificar o golpe a tempo).

5. 

Pirata fere os Termos de Uso, adultera as aulas e retira a identificação dos arquivos PDF (justamente porque a atividade é ilegal e ele não quer que seus fakes sejam identificados).

6. 

Pirata revende as aulas protegidas por direitos autorais, praticando concorrência desleal e em flagrante desrespeito à Lei de Direitos Autorais (Lei 9.610/98).

7. 

Concurseiro(a) desinformado participa de rateio, achando que nada disso está acontecendo e esperando se tornar servidor público para exigir o cumprimento das leis.

8. 

O professor que elaborou o curso não ganha nada, o site não recebe nada, e a pessoa que praticou todos os ilícitos anteriores (pirata) fica com o lucro.



Deixando de lado esse mar de sujeira, aproveitamos para agradecer a todos que adquirem os cursos honestamente e permitem que o site continue existindo.