

SAMPLE PAPER - USAT COMMERCE

FULLY SOLVED VERSION

With Correct Answers Highlighted & Detailed Explanations

This document contains the complete solved version of the USAT Commerce sample paper, covering Verbal Reasoning, Quantitative Reasoning, Accounting, Commerce and Economics MCQs, followed by fully written solved essays.

VERBAL REASONING

1. I _____ him to pray to God.

✓ A. asked (Correct Answer)

B. demanded

C. said

D. told

Explanation:

The verb '**ask**' correctly follows the pattern 'ask + object + to + infinitive' (ask him to pray). 'Demanded' would require 'that' clause, 'said' cannot take an object directly before an infinitive in this way, and while 'told' can take this structure too, 'asked' best fits the gentle, requesting tone implied by praying to God.

2. The final research paper is _____ the library.

A. at

B. by

✓ C. in (Correct Answer)

D. with

Explanation:

The preposition '**in**' is used to show that something is located inside an enclosed place such as a library. 'At' would suggest a point/location generally, 'by' suggests nearness, and 'with' suggests accompaniment — none of which fit as precisely as 'in' for describing a paper kept inside the library.

3. LIVELY : DULL :: (Select the pair with the same relationship)

A. emotional : sensitive

✓ **B. employed : jobless (Correct Answer)**

C. flower : bud

D. happy : joy

Explanation:

LIVELY and DULL are **antonyms** (opposite in meaning). Similarly, EMPLOYED and JOBLESS are antonyms — having work versus having no work. The other pairs are synonyms (A, D) or a whole-to-stage relationship (C), not opposites.

4. MAD : INSANE :: (Select the pair with the same relationship)

A. brave : timid

B. healthy : ill

C. red : green

✓ **D. slim : thin (Correct Answer)**

Explanation:

MAD and INSANE are **synonyms** — both mean mentally unstable. SLIM and THIN are likewise synonyms, both describing a lean body. The remaining options (A, B) are antonym pairs, and (C) is simply a pair of unrelated colours.

5. A RECKLESS person is not a _____ person.

A. confident

B. happy

✓ C. responsible (Correct Answer)

D. wicked

Explanation:

'Reckless' means acting without thinking of consequences or being careless. Its opposite is '**responsible**', someone who acts carefully and is accountable for their actions. The other options do not express the opposite meaning of reckless.

6. The news made the public ANGRY and _____ them up.

✓ A. annoyed (Correct Answer)

B. give

C. keep

D. put

Explanation:

'Annoyed' is closest in meaning to 'angry', so 'annoyed them up' works with the idiom sense of stirring people's anger (as in 'worked them up'/'annoyed them up'). The other options ('give up', 'keep up', 'put up') form common phrasal verbs but do not carry the meaning of anger required by the sentence.

Reading Passage (for Questions 7–8)

Empires generate huge amounts of information. Beyond laws, empires have to keep accounts of transactions and taxes, inventories of military supplies, and merchant vessels, and calendars of festivals and victories. For millions of years people stored information in a single place: their brains. Unfortunately,

the human brain is not a good storage device for empire-sized databases, for three main reasons.

First, its capacity is limited. Some people have astonishing memories, and in ancient times there were memory professionals who could store in their heads the topographies of whole provinces and the law codes of entire states, yet there remains a limit that even master mnemonists cannot transcend.

Secondly, humans die and their brains die with them; information stored in a brain is erased within a century, and even when passed on, it tends to become garbled after a few transmissions.

Thirdly, the human brain evolved to store only particular kinds of information — botanical, zoological, topographical and social data useful to hunter-gatherers — but not large quantities of numerical data, which became essential only after the Agricultural Revolution.

7. The central idea of the paragraph is _____.

A. as empires grow, they need more human beings

B. empires are complex structures

✓ C. human brain has limited capacity for storing information (Correct Answer)

D. human brains if used properly can serve great empires

Explanation:

The whole passage explains three reasons why the human brain is a poor storage device for the vast amount of information an empire produces — this makes '**human brain has limited capacity for storing information**' the main/central idea. The other options either misrepresent the passage or are not directly stated.

8. The 'topography' of a province tells about its _____.

A. government

B. history

✓ C. land (Correct Answer)

D. people

Explanation:

'Topography' refers to the physical features and layout of a region — its **land**, such as mountains, rivers, and terrain — not its government, history, or population.

QUANTITATIVE REASONING

9. $28 - [36 - 2\{5 + 7 - 6\}] \div 4 = \underline{\hspace{2cm}}$.

A. -4

B. 1

✓ C. 22 (Correct Answer)

D. 34

Explanation:

Solve step by step using BODMAS: $\{5+7-6\} = 6$. Then $2 \times 6 = 12$. $36 - 12 = 24$. $24 \div 4 = 6$. Finally, $28 - 6 = 22$.

10. Factors of $x^2 - 6x + 5 = 0$ are .

A. -1, -5

B. 1, -5

C. -1, 5

✓ D. 1, 5 (Correct Answer)

Explanation:

We need two numbers that multiply to give +5 and add to give -6: these are -1 and -5, so $x^2 - 6x + 5 = (x - 1)(x - 5) = 0$. This gives $x = 1$ and $x = 5$.

11. Find the largest angle of the octagon if its angles are in the ratio 2 : 3 : 5 : 6 : 7 : 3 : 2 : 8.

A. 30°

B. 200°

✓ C. 240° (Correct Answer)

D. 320°

Explanation:

Sum of interior angles of an octagon = $(8 - 2) \times 180^\circ = 1080^\circ$.
Sum of the ratio parts = $2+3+5+6+7+3+2+8 = 36$. So each part = $1080 \div 36 = 30^\circ$. The largest ratio value is 8, so the largest angle = $8 \times 30^\circ = 240^\circ$.

12. The cost of 2 bats and 3 balls is Rs. 1000 and the cost of 5 bats and 1 ball is Rs. 1850. Find the cost of 1 ball.

✓ A. Rs. 100 (Correct Answer)

B. Rs. 150

C. Rs. 350

D. Rs. 450

Explanation:

Let bat = b , ball = x . $2b + 3x = 1000$... (i) and $5b + x = 1850 \Rightarrow x = 1850 - 5b$... (ii). Substituting (ii) into (i): $2b + 3(1850 - 5b) = 1000 \Rightarrow 2b + 5550 - 15b = 1000 \Rightarrow -13b = -4550 \Rightarrow b = 350$. Then $x = 1850 - 5(350) = 1850 - 1750 = \text{Rs. 100}$.

13. The mode in the data 2, 3, 4, 4, 5, 6, 8, 8, 6, 5, 2, 3, 5, 8, 8 is _____.

A. 2

B. 5

✓ C. 8 (Correct Answer)

D. No mode

Explanation:

Counting frequencies: 2 appears 2 times, 3 appears 2 times, 4 appears 2 times, 5 appears 3 times, 6 appears 2 times, and 8 appears 4 times — the highest frequency. So the mode is 8.

14. The sale price of an article is Rs. 1045 with a loss of 5%. What is the cost price of the article?

A. Rs. 992.75

B. Rs. 1097.25

✓ C. Rs. 1100 (Correct Answer)

D. Rs. 1150

Explanation:

When there is a loss of 5%, Sale Price = 95% of Cost Price, i.e. $SP = 0.95 \times CP$. So $CP = SP \div 0.95 = 1045 \div 0.95 = \text{Rs. 1100}$.

ACCOUNTING

15. In Accounting, things which have been purchased for resale purpose are called _____.

A. capital

B. debentures

✓ C. goods (Correct Answer)

D. liabilities

Explanation:

Items bought specifically with the intention of reselling them for profit are called '**goods**' in accounting terminology. Capital refers to the owner's investment, debentures are a form of long-term loan, and liabilities are amounts owed by the business.

16. Which of the following equations is correct?

A. $\text{Assets} + \text{Capital} = \text{Liabilities}$

B. $\text{Assets} + \text{Liabilities} = \text{Capital}$

C. $\text{Assets} = \text{Liabilities} - \text{Capital}$

✓ D. $\text{Assets} = \text{Liabilities} + \text{Capital}$ (Correct Answer)

Explanation:

This is the fundamental **Accounting Equation**: $\text{Assets} = \text{Liabilities} + \text{Capital}$ (Owner's Equity). It shows that everything a business owns (assets) is financed either by outsiders (liabilities) or by the owner (capital).

17. Cash sales are recorded in which of the following books?

✓ **A. Cash Book (Correct Answer)**

B. General Journal

C. Sales Day Book

D. Sales Returns Day Book

Explanation:

Cash sales involve an immediate exchange of cash, so they are recorded directly in the **Cash Book**. The Sales Day Book is used only for recording credit sales, not cash sales.

COMMERCE

18. That part of business that is connected with the production of goods and services is called _____.

- A. commerce
- B. employment
- ✓ C. industry (Correct Answer)
- D. trade

Explanation:

'Industry' refers to the branch of business activity concerned with the production or manufacture of goods and services. Commerce and trade deal with the distribution and exchange of goods, not their production.

19. Selling of goods in small quantities to the ultimate consumers is called _____ trade.

- A. entrepot
- B. foreign
- ✓ C. retail (Correct Answer)
- D. wholesale

Explanation:

'Retail' trade involves selling goods in small quantities directly to the final consumer. Wholesale trade, by contrast, involves selling in bulk to retailers, not directly to consumers.

20. Which of the following is NOT a content of a partnership deed?

A. Name of Business

B. Name of Firm

✓ C. Names of Directors (Correct Answer)

D. Names of Partners

Explanation:

A partnership deed lists details relevant to a **partnership**, such as the name of the business/firm and the names of the partners. 'Directors' belong to the structure of a company, not a partnership, so 'Names of Directors' is **not** a content of a partnership deed.

ECONOMICS

21. Which of the following branches of economics analyzes small units of the economy?

A. Applied Economics

B. Macroeconomics

✓ C. Microeconomics (Correct Answer)

D. Welfare Economics

Explanation:

Microeconomics studies individual units of the economy — such as households, firms, and single markets — whereas macroeconomics studies the economy as a whole (national income, inflation, etc.).

22. The benefit which we have to give up in order to obtain something is called _____ cost.

A. accounting

B. historical

✓ C. opportunity (Correct Answer)

D. sunk

Explanation:

Opportunity cost is the value of the next best alternative that is sacrificed when a choice is made. It represents what is given up, not an actual monetary expenditure like accounting or sunk costs.

23. The ability of a good to satisfy human wants is called

- A. durability
- B. scarcity
- C. usefulness

✓ D. utility (Correct Answer)

Explanation:

Utility is the economic term for the want-satisfying power of a good or service — the satisfaction a consumer derives from consuming it.

SOLVED ESSAYS

Below are complete, fully written model essays for Question 24 (Argumentative Essay) and Question 25 (Narrative Essay). One topic has been selected and fully solved for each question, as instructed on the paper ('select any one').

Question 24 (15 Marks) — Argumentative Essay

Topic Chosen: Can we reduce poverty in Pakistan?

Poverty remains one of the most pressing challenges facing Pakistan today, with a large portion of the population struggling to meet basic needs such as food, shelter, education and healthcare. While the scale of the problem is undeniably vast, it is both possible and necessary to argue that poverty in Pakistan can indeed be reduced through sustained, well-planned efforts from the government, private sector and society at large.

Firstly, investment in education is one of the most powerful tools for reducing poverty. When children, especially those from low-income families, receive quality education, they are far more likely to secure stable employment and break the cycle of poverty that often passes from one generation to the next. Expanding access to free and quality schooling in rural and underserved urban areas would equip the next generation with the skills needed to compete in a modern economy.

Secondly, creating employment opportunities through the growth of small and medium enterprises (SMEs) can significantly reduce poverty. The government can support this

by offering low-interest loans, tax relief, and vocational training programs to young entrepreneurs and workers. A thriving SME sector not only generates jobs but also strengthens local economies, particularly in smaller towns and villages where formal employment is scarce.

Thirdly, targeted social safety net programs, such as conditional cash transfers to the poorest households, have already shown promising results in Pakistan. Programs of this nature help families meet immediate needs while encouraging school attendance and healthcare visits, creating longer-term benefits alongside short-term relief.

Critics may argue that corruption, poor governance, and limited resources make meaningful poverty reduction unrealistic in the short term. It is true that these are serious obstacles; however, they are not insurmountable. Improved transparency, accountability mechanisms, and the involvement of independent audits can ensure that resources allocated for poverty alleviation actually reach those who need them most.

In conclusion, while poverty in Pakistan is a deep-rooted and complex issue, it is not an unsolvable one. Through a combined focus on education, employment generation, targeted social support, and improved governance, meaningful progress toward reducing poverty is achievable. What is required is consistent political will and the cooperation of all segments of society to turn these strategies into lasting change.

Question 25 (10 Marks) — Narrative Essay

Topic Chosen: A Day at the Amusement Park

A Day at the Amusement Park

The morning sun had barely risen when my friends and I set off for the amusement park, our excitement impossible to contain. We had been planning this trip for weeks, and as the tall roller coasters and colourful Ferris wheel came into view from a distance, our chatter turned into cheerful shouting.

As soon as we entered through the main gate, the air was filled with the aroma of popcorn and cotton candy, mixed with the distant screams of thrilled riders on the roller coaster. We decided to begin with the more thrilling rides before the lines grew too long. The roller coaster was our first stop, and as the cart clicked slowly up the first steep incline, my heart pounded with a mixture of fear and excitement. The moment we plunged down the other side, all of us screamed at the top of our lungs, laughing uncontrollably once the ride came to an end.

After catching our breath, we wandered toward the water rides to cool off in the midday heat. We got soaked from head to toe, but no one seemed to mind — it only added to the fun. By early afternoon, we took a break to eat lunch at a small food stall inside the park, sharing stories about which ride had been the scariest and laughing about how loud one of my friends had screamed.

As evening approached, the park lit up with thousands of twinkling lights, transforming into an entirely different, magical place. We ended our day with a slow, peaceful ride on the Ferris wheel, watching the sun set over the horizon from high above the park. Looking down at the glittering lights and hearing distant laughter below, I felt an overwhelming sense of happiness and gratitude for such a wonderful day spent with my closest friends.

As we finally made our way home, tired but smiling, I realized that it was not just the rides that had made the day special, but the memories and laughter shared with the people I cared about most. It was a day I knew I would remember for a very long time.