



# GMAT3150

Gi fj Ym]b[ : ]Y`X`Dfc `YVWg

HYfa `C.bY`##`&\$&%

GWcc`cZ7 Jj J`UbX`9bj ]fcbaybU`9b[ ]bYYf]b[ ``##`I`BGK ``9b[ ]bYYf]b[

7ci fgY`Cj Yfj ]Yk

GHJZZ`7cbhJWñ8YHJ]`g

7cbj Ybcfg

B Ua Y	9a U]`	5j U]`UV]`]m	@cWñhcb	D\cbY
7fU][`F cVYfng	WfcVYfng4 i bgk "YXi "Ui	VmYa U]`	79(%&	Ž*%&-' , ) (( *(

@YWñ fYfg

B Ua Y	9a U]`	5j U]`UV]`]m	@cWñhcb	D\cbY
6fi W`<Ufj Ym	V"\Ufj Ym4 i bgk "YXi "Ui	VmYa U]`	79&\$+	Ž*%&-' , ) (% +,

@UV`GHJZZ

B Ua Y	9a U]`	5j U]`UV]`]m	@cWñhcb	D\cbY
M]bWU]`N\ci	mñn\ci 4 i bgk "YXi "Ui	VmYa U]`	79(%\$	Ž*%&-' , ) & ) &
DYñf`A i a ZcfX	d"a i a ZcfX4 i bgk "YXi "Ui	VmYa U]`	79(\$*	Ž*%&-' , )

GVXcc``7cbhJWññZcfa Uh]cb

[9b\[ \]bYYf\]b\[ `Gñ XYbhGi ddcfhGYfj \]Wg](#)

7ci fgY'8YHJ]`g

7fYX]hDc]bhtg`\*`

Gi a a UfmicZhY'7ci fgY

5b'cZlWJa di g'gi fj YmWJa d'zk \YfY'gi fj Ymidfc'YWtg'cZgi VghUbhU'YI h'bhUfY'WUff]YX'ci h]bj c'j ]b[ 'Wc'bfcc`  
gi fj YmXYg][ b'UbX'ja d'Ya YbU]h]cbzXYHJ]'gi fj Ymgz'Wc'bhci f'gi fj Ymgz'hY'XYg][ b'UbX'gYH]b[ !ci hcZU'fi fU`  
fcUXz'UbX'c'hYf'gY'YWYX'dfc'YWtg'"H\Y'dfc'Wgg]b[ 'cZ'hY'Z'Y'X'XUH'UbX'hY'dfYdUfU]h]cb'cZd'Ubg'UbX`  
fYdcfhg]'g'XcbY'Xi f]b[ 'gYgg]cb"'Gh XYbhtg'UfY'fYei ]fYX'hc'UH'Y'bx'U'(!XUmifYg]XYbh]U'gi fj YmWJa d'Uh'hY`  
ghUfhcZHYfa`%Yei ]j U'Ybhic'h'fY'Wc'bhUWh\ci fg'dYf'k YY\_z'Zc`ck YX'Vm'k c'\ci fg'dYf'k YY\_dfc'YWh'XUH`  
dfc'Wgg]b[ 'Xi f]b[ 'gYgg]cb"

7ci fgY'5]a g

Hc'VfcUXYb'UbX'XYdYb'hY'\_bck'YX[ Y'cZgi fj Ym]b[ 'b]ghfi a YbU]h]cbzZ'Y'X'a Y'h'cXgz'UbX'gi fj Ym]b[`  
gcZk UfYz'Vmghi XYbhtg'Wc'bx'W]b[ 'hY]f'ck b'Z'Y'X'gi fj Ymcj Yf'U'(!XUm]b]h]bg]j Y'dYf]cX'UhU'g]h'fYa c'hY`  
Zca`I B'GK`WJa di g'"H\Y'U]a ]g'hc' ]bj c'j Y'gh XYbhtg' ]b'a YUgi fYa Ybht'gi fj YmXYg][ b'z'UbX'UbU'mg]g'z'UbX`  
hc' ]j Y'hYa`Wc'bZ'XYbW' ]b'hY]f'UV']]m]hc'WUffmci h'Z'Y'X'gi fj Ymg"

7ci fgY'@YUfb]b[ 'Ci hWca Yg

%"; U]b'YI dYf]YbW'k ]h'\UbX'\Y'X'UbX'F H?;!; BGGz'fcUX'gi fj Ymgz'XYHJ]'gi fj Ymgz'Yb[ ]bYYf]b[`  
gi fj Ymgz'UbX'Wc'gy'fUb[ Y'd\c'hc[ fUa a Yf'fm`  
&" ; U]b'Wc'bg]XYfUV'Y'YI dYf]YbW'Uha UbU[ ]b[ 'U'ga U'''[ fci d`

HYUWk ]b[ 'GhfUH[ ]Yg'

H\Y'Z'Y'X'gi fj Ymg'k ]''VY'Wc'bx'WYX'Ug'[ fci d'k cf\_"#]g'bchdcgg]V'Y'Z'f'cbY'dYfgcb'hc'Xc'a cg'hcZ'hY`  
k cf\_'UbX''WUffm'hY'c'hYfg' ]b'hY' [ fci d''': c`ck ]b[ 'hY'(!XUm]b]h]bg]j Y'WJa d'z'cb'WJa di g'dfc'Wgg]b[ 'cZ`  
hY'Z'Y'X'XUH]z]bW'X]b[ 'd'Ub'dfc'Xi W]cb'UbX'fYdcfhg'z'Ug' ]bX]j ]Xi U'g'k ]''VY'fYei ]fYX'"5b'YI fU'YI YfW]gY'k ]`  
VY'WUff]YX'ci hcb'WJa di g'UZ'Yf'hY'WJa d'"H\YfY'UfY'bc''YWh'fYg' ]b'h]g'Wc'i fgY'"<ck Yj Yfz'hYfY'UfY`  
Vf]Y]Zb[ 'UbX'XYVf]Y]Zb[ 'gYgg]cbg'Uh'hY'Z'Y'X'WJa d'g]h'UbX'fU]b]b[ 'gYgg]cbg'"H\ ]g'Wc'i fgY'\Ug'VYYb'j Yfm`  
gi WYggz'`mi'Wc'bx'WYX'Uh'UbchYf'g]h'f'A cfdY'h'g]bW'%+\* 'UbX'6Yffmg]bW'&\$\$, z'k ]h'Wc'bh]bi U`  
a cX]Z'WU]h]cbg'hc'hY'YI YfW]gYg'Ug' ]b]ghfi a Ybh'UbX'gcZk UfY'\Uj Y'XYj Y'cdYX'"#&\$&%z'Z'f'hY'Z'fgh]ja Yz'k Y`  
k ]''a c'j Y'hY'WJa d'hc'hY'7UH'fUWh'GWc'i hDUf\_"K Y'k ]''g\c'fhYb'hY'WJa d'Vm'cbY'XUm'za cX]Z'mgca Y'cZ`  
hY'dfYj ]ci g'YI YfW]gYg'UW'c'fX]b[ 'mi'UbX' ]b]h'fc'Xi W'gca Y'bYk 'cb!WJa di g'YI YfW]gYg'hc'VY'Wc'bx'WYX'UZ'Yf`  
hY'WJa d'k YY\_"9UWk'm'Uf'k Y'a U\_Y'ja d'fcj Ya Ybht'hc'hY'gi fj Ym'YI YfW]gYg'UbX'fYei ]fYa Ybhtg"

H\YfY'UfY'U'gYhcZVUW'!i d'YI YfW]gYg'h'Uh'WU]b'VY'WUff]YX'ci h]Z'hYfY' ]g'\YUj m'fU]b'UbX'ZccX]b[ 'h'Uh`  
dfYj Ybhtg'gh XYbhtg'Zca`Wc'bx'W]b[ 'hY'd'UbbYX'Z'Y'X'k cf\_"`

5XX]h]cbU'7ci fgY'z'Zcfa Uh]cb

Gh XYbhtg'UfY'YI dYWYX'hc'\Uj Y'Wca d'YH'X'; A 5H%%\$z; A 5H&) \$\$'UbX'; 5A H&) ) \$'Ug'dfYI'fYei ]g]h'Y'hc`  
h' ]g'Wc'i fgY'" ; A 5H&+\$\$'UbX'; A 5H&%&\$'UfY'\][ '\m'fY'Wca a YbXYX'hc'\Uj Y'Wca d'YH'X'Ug'k Y''D'YUgY`  
X]gW'gg'k ]h'hY'Wc'i fgY'Wc'c'fX]bU'hc'f'df]c'f'hc'Yb'fc'' ]b[ ' ]Zi bgi fY"

# 5ggYgga Ybh

## 5ggYgga YbhHUg\_g

5ggYgga YbhHUg_g	K Y][ \h	8i Y'8UH	Gh XYbh@YUfb]b[ Ci hWta Yg'5ggYggYX
7cbhfc`Gi fj YmF Ydcfh	&%	%- #\$( #&\$&%\$(. \$\$'DA	%ž&
8YHU]`Gi fj YmDfc YW	&,	\$- #\$( #&\$&%\$(. \$\$'DA	%ž&
F cUX`Gi fj YmDfc YW	' *	&' #\$( #&\$&%\$(. \$\$'DA	%ž&
C hYf`gi fj Ym	%)	&' #\$( #&\$&%\$(. \$\$'DA	%ž&

## 5ggYgga Ybh8YHU]`g

### 5ggYgga Ybh%`7cbhfc`Gi fj YmF Ydcfh

GHUfhXUH. '\$&# '\$&\$&%%\$. \$\$'5A

8YHU]`g.

Gh XYbhg`Xc`U`Wcbhfc`gi fj YmUg`U`[ fci d`cZ' "H\]g]bW XYg`h`gh]b[ `cZ\UbX`\Y`X'; DG`UbX`]hg`i gY`Zcf  
 ZbX]b[ `gi fj Yma Uf\_g/Wcbhfc`gi fj YmZY`Xk cf`UbX`fYW`j Yfmig\_YhWYg`UbX`UbU`mg]g`UbX`fYdcfhcZhY  
 Wcbhfc`gi fj Ym'8Yg][ b`UbX`a YUgi fY`Ug`U`[ fci d`z`h`Yb`UbU`mg]g`UbX`fYdcfhUg`]bX]j ]Xi U`g`"Gh XYbhg`UFY  
 [ ] Yb`ZYXVUW`]b`hY`ZY`X`UZf`f`h`YmXYg][ b`hY]f`bYk cf`UbX`VYZcfY`a YUgi fYa Ybhg`"A cfY`ZYXVUW`]g  
 [ ] Yb`Xi f]b[ `hY`cZZW]a di g`XUH`UbU`mg]g`"5Zf`a Uf\_]b[ `cZ`hY]f`fYdcfhg`gh XYbhg`UFY`]bj ]hX`tc`]bX]j ]Xi U`  
 ZYXVUW`Zca`hY`"YW`fYf`"

@UH`gi Va ]gg]cbg`k ]`VY`dYbU`]gYX`Uh`hY`fUH`cZ%\$| `dYf`XUmUZf`f`hY`Xi Y`h]a Y`UbX`XUH`\Uj Y`YI d]fYX

### 5ggYgga Ybh&`8YHU]`Gi fj YmDfc YW

GHUfhXUH. '\$&# '\$&\$&%%\$. \$\$'5A

8YHU]`g.

Gh XYbhg`Xc`U`XYHU]`hcdc[ fUd\]WUbX`Wcbhfc`f`gi fj YmcZdUfhcZhY`g]hY`Ug`U`[ fci d`cZ' "H\]g`dfc`YW  
 Vi ]Xg`cb`hY`ci hdi hcZ`hY`Wcbhfc`gi fj Ymdfc`YW`"8Yg][ b`UbX`a YUgi fY`Ug`U`[ fci d`z`h`Yb`UbU`mg]g`d`Ub  
 UbX`fYdcfhUg`]bX]j ]Xi U`g`"Gh XYbhg`UFY`[ ] Yb`ZYXVUW`]b`hY`ZY`X`UZf`f`h`YmXYg][ b`hY]f`bYk cf`UbX`  
 VYZcfY`a YUgi fYa Ybhg`"A cfY`ZYXVUW`]g`[ ] Yb`Xi f]b[ `hY`cZZW]a di g`XUH`UbU`mg]g`"5Zf`a Uf\_]b[ `cZ`  
 hY]f`fYdcfhg`gh XYbhg`UFY`]bj ]hX`tc`fYeI`Ygh]bX]j ]Xi U`ZYXVUW`Zca`hY`"YW`fYf`"

@UH`gi Va ]gg]cbg`k ]`VY`dYbU`]gYX`Uh`hY`fUH`cZ%\$| `dYf`XUmUZf`f`hY`Xi Y`h]a Y`UbX`XUH`\Uj Y`YI d]fYX

### 5ggYgga Ybh'`F cUX`Gi fj YmDfc YW

GHUfhXUH. '\$&# '\$&\$&%%\$. \$\$'5A

8YHJ]g.

Gi fj Ymb[ 'gh XYbhg'Xc'U'fi fU'fcUX'XYg][ b'UbX'gYHci hgi fj YmUg'U' [ fci d'cZ' "8Yg][ b'UbX'a YUgi fY'Ug'U [ fci d"; fci d'gi Va ]gg]cb'cZd'Ubgz'jbxj] ]Xi U'fYdcfngi Va ]gg]cb'"Gh XYbhg'UFY' [ ]j Yb'ZYXVUW' ]b'h'Y'Zj'X UZf'f'h'YmXYg][ b'h'Y]f'bYk cf\_'UbX'VYzcfY'a YUgi fYa Ybhg"A cfY'ZYXVUW' ]g' [ ]j Yb'Xi f]b[ 'h'Y'cZZWJa di g XUf'UbU'mg]g"5Zf'f'a Uf\_]b[ 'cZ'h'Y]f'fYdcfng'gh XYbhg'UFY' ]bj ]h'X'hc' ]bxj] ]Xi U'ZYXVUW'Zfca 'h'Y'YWh' fYf"

@UH'gi Va ]gg]cbg'k ]''VY'dYbU' ]gYX'Uh'h'Y'fUH'cZ%\$i 'dYf'XUmUZf'f'h'Y'Xi Y'hja Y'UbX'XUH'\Uj Y'YI d]fYX

5ggYgga Ybh(. 'C'h'Yf'gi fj Ym

GHUfhXUH. '\$&#'\$ #&\$&%%\$. \$\$'5A

8YHJ]g.

GYj YfU'ga U'Yf'UggYgga YbhUg\_g'UFY' ]bWi XYX' ]b'h' ]g'WUH' [ cfm'Gi fj Ymgh XYbhg'i bXYfU\_Y'U'h' bbY' gi fj Ymicb'l B'GK 'WJa di g/U'WcgY'fUb[ Y'd\c'hc[ fUa a Y'fmg'gi fj Ym'UbX'U'gi fj YmicZU" \$\$a 'WUH'bUfm WJ'Y'UbX'gi VgYei Ybh'YUghgei UfYg'W fj Y'Z'h'UbU'mg]g" bXj] ]Xi U'fYdcfng'UFY'gi Va ]h'X"

@UH'gi Va ]gg]cbg'k ]''VY'dYbU' ]gYX'Uh'h'Y'fUH'cZ%\$i 'dYf'XUmUZf'f'h'Y'Xi Y'hja Y'UbX'XUH'\Uj Y'YI d]fYX

5XX]h]cbU'XYHJ]g.

H\Y'j Uf]ci g'YI YfWgYg'k ]''\Uj Y'X]ZYfYbhXi Y'XUH'g'XYdYbX]b[ 'cb'W'fW a ghUbW'g"H\Y'YWh' fYf'k ]''\_YYd gh XYbhg' ]bZ'fa YX'Xi f]b[ 'h'fa "

5 HbXUbW F Yei ]fYa Ybhg

Gh XYbhg Ufy ghfcbl mYbWci fu[ YX'hc UHbX'U''WUggYg UbX'fYj ]Yk ''YWhi fy'fYWcfX]b[ g"

7 ci fgY'GWXYXi `Y

[J Yk WUgg'ha YhUVY](#)

H]a YhUV`Y`

8 UhY	HmdY	7 cblmth
C`K YY_'; : YVfi Ufm!`%& : YVfi Ufm		
K YY_%`%) : YVfi Ufm!`%& : YVfi Ufm	Hi h@UV	<p>7`Ugg'gWXYXi`YX`]b`7 9&amp;\$%!`"UV" H\]g`]g`U Wca di`gcfmVf]Y]b[ `WUgg`[ ]j ]b[ `]bZcfa Uhcb`UVci h h`Y`Gi fj YmWJa d`k \]W`k ]`VY`Y`X`h.]g mYUf`Uh`h`Y 7 UfUW`h`GWci hDUf_]b`k YY_` "</p> <p>5Xa ]b]ghfUh] Y`]ggi Yg`gi W`Ug`dUma Ybhg`UbX`Zcfa g k ]`bYX`hc`VY`Z]bU`]gYX`Vm`h`Y`YbX`cZ]h.]g`gYgg]cb"</p> <p>H\]g`WUgg`k ]`U`gc`VY`dfYgYb`h`X`]j Y`cb`]bY`i g]b[ 6 6 7! "</p> <p>5Zf`h`Y`Vf]Y]b[ `UbX`ei YghcbgZ`gh XYbhg`k ]`h`Yb dfUW]W`i d`cUX`#ck b`cUX`cZGc_]U`]oghfi a Ybhg`]b dfYdUfU]cb`Zc`f`h`Y`WJa d"</p> <p>F cUX`WU`W`X`W` <span style="float: right;">%</span></p>



F Ygci fWg

DfYgWf]VYX`F Ygci fWg`

Gh XYbhg\g\ci `X`fYZf`hc`hY`XcW`a Ybhg`a UXY`Uj U]UV`Y`cb`hY`A`ccX`Y`g]Hr`"Gh XYbhg\g\ci `X`U`gc`fYZf`hc`  
`YVh`fY`bchYg`Zca`dfYj]ci g`Wci fgYg`YgdYW]U`m; A 5H&) \$\$`UbX`; A 5H&) ) \$"

F YWca a YbXYX`F Ygci fWg

7ci fgY`9j U`i Uh]cb`UbX`8Yj Y`cda Ybh

H\]g`Wci fgY`\Ug`Yj`c`j`YX`c`j`Yf`a`UbminYUfg`" `h]g`Ub`]bhYbg]j`Y`Z]Y`X`WJa`d`YI`dYf]YbW`UbX`\Ug`VYYb`  
dfYj]ci g`mVcbXi`WYX`]b`A`cfdYh`UbX`6Yffm`H\]g`]g`hY`Zfgh]a`Y`]hk`]`H]\_Y`d`UW`Uh7`UfUW`hGWci`hDUf`\_`  
K`YY`\_%k`]`dfcj`]XY`U`Wca`di`gcfmgh`XYbhVf]YZ]b[ "`H\]g`k`]`U`gc`VY`fYWcfXYX`"Gh XYbhg`k`]`VY`YI`dYW`X`  
hc`dfUW]W`i`g]b[ `Yei`]da`YbhfY[ `i`d`cUX]b[ `UbX`Xck`b`cUX]b[ `Zca`hc]U`g]h]cbzi`g]b[ `F`H?`YhW`]b`k`YY`\_%`  
/`&`]b`dfYdUfU]cb`Zcf`hY`gi`fj`YmWJa`d`"

8i`f]b[ `hY`gi`fj`YmWJa`d`hYfY`k`]`VY`Ub`]b]h]U`K`<G`Vf]YZ]b[ `UbX`cf]Ybh]cb`VYZcfY`Wca`a`YbW]b[ `gi`fj`Ym`  
hUg\_g`"H\YfY`k`]`VY`Vf]YZ]b[ `gYgg]cbg`VYZcfY`YUW`hUg\_`UbX`#cf`YUW`b][ `h`H\]g`]g`Uj`U`i`UV`Y`h]a`Y`k`\YfY`



Gi Va ]gg]cb 'cZ'5ggYgga YbhiHUg\_g

D`YUgY`fYZf`h`h`Y`A ccX`Y`dU[ `Y`cZ`h`Y`W`i fgY`Z`f`Z` f`h`Y`f`[ `i ]XUbW`'cb`UggYgga YbhiGi Va ]gg]cb"

## 5 WUXYa ]W< cbYgmiUbX`D`U[ ]Uf]ga

6Yk UFY`5b`Ugg][ ba YbhUUh]bWm XYg`d`U[ ]Uf]gYX`a UHf]U`k ]`fYW]j Y`U`\$i : U]žUbX`gh XYbfg`k \c  
d`U[ ]Uf]gY`a UmZU]`hY`Vci fgY`Gh XYbfg`k \c`d`U[ ]Uf]gY`UfY`U`gc`]UV`Y`hc`X]gW]d`]bUfmiUW]cbž]bWm X]b[  
YI Wm g]cb`Zca`Ybfc`a Ybh`

D`U[ ]Uf]ga`]g`hY`i gY`cZUbchYf`dYfgcb`g`k cf`\_`cf`]XYUg`Ug`]ZhYmk YfY`mci f`ck`b`K \Yb`]h]g`bYW]ggUfmcf  
XYg]fUV`Y`hc`i gY`chYf`dYcd`Y`g`a UHf]U`mci`g`lci`X`UXYeI UH`mUW]bck`YX[ Y`k \cgY`k cfXg`cf`]XYUg`hYm  
UfY`UbX`k \YfY`mci`Zci`bX`hYa`f[ ]j ]b[`hY`Vca`d`YH`fYZYfYbW`XYH]`gž]bWm X]b[`dU[ Y`bi`a`VYffg]H`H`Y  
@YUfb]b[`7YbHfY`dfcj ]XYg`Z`fH`Yf`]bZc`fa`U]cb`cb`k \UhVcbgh]h`hYg`D`U[ ]Uf]ga`Uh`

[\hdg.#gh XYbhi bgk "YXi "Ui #d`U\[ \]Uf\]ga`](#)

