

## READING COMPREHENSION

### 1. It takes a degree of planning to get the cheapest deals

Graduates who have just left university this summer face an average debt of £13,500, according to the National Union of Students.

Those emerging into the world of work in future are likely to face even higher debts, with tuition fees increasing to up to £3,000 a year from September. The burden of mounting interest and starting to repay loans can be a daunting prospect once your degree is awarded.

Even those fortunate enough to find employment will face additional costs, from buying suitable clothes for your chosen career to finding the money for a deposit and advance rent on new accommodation.

Donna Bradshaw from independent financial advisers (IFAs) IFG Group said: "When you get your first pay packet, you might think it is a lot of money, but you will have accommodation, travel, food and other costs.

"The worst thing you can do is bury your head in the sand and get carried away by the 'going out after work' culture. It is a good discipline to sit down and do a budget. Look at what is coming in, what you have to pay out, and see what is left over."

For students graduating with a degree of debt, 86 per cent owe money to the Student Loans Company, 53 per cent owe money to banks, 48 per cent owe money to their credit card companies and 24 per cent owe money to their parents, according to the Barclays Graduate Debt Survey.

Graduates at least benefit from a little breathing space before the Student Loans Company comes calling. You only start repayments in the April after graduation, and only then if you are earning more than £15,000 a year, or the equivalent of £1,250 a month. Repayments will be deducted from your pay packet at nine per cent of any earnings above the £15,000 threshold. So for example a graduate earning £1,500 a month, which is £250 over the repayment threshold, would have to repay nine per cent of £250, or £22, a month.

Going bankrupt will no longer clear your student loans, after the Government closed this loophole in 2004, but any money still owing 25 years after graduation will be written off. While student loans represent the largest chunk of debt for graduates, interest is charged at a low level linked to inflation, currently set at 2.6 per cent. Credit and store card debts, on the other hand, could be mounting up at annual percentage rates from 5.9 per cent up to 30 per cent, depending on the card.

Vivienne Starkey from IFAs Equal Partners advised graduates to prioritise their debts, and pay off the most expensive first. Ms Starkey said: "If you owe some money on credit cards, look around for an interest-free credit card offer. Aim to get your debts on to the lowest rate possible, and then pay them off. Student loans probably charge the lowest rates, so they should be the last to go."

If you cannot clear any credit card debt immediately, you can at least set up a direct debit to cover the minimum payment each month to avoid penalty charges if you forget to pay the bill. One way to ease your debt burden is to take advantage of the interest-free overdrafts on graduate accounts offered by many high street banks.

Most banks will automatically switch your account once you finish your degree, but it is worth looking around to see if you can get a better deal elsewhere. Rather than being tempted by any incentives, such as shopping discounts or mobile phone insurance, check that the account itself provides the facilities you need.

Ms Starkey said: "Choose an account with online banking, so you can keep track of your spending and stop yourself going into an overdraft that will cost you money."

**Task 1**

Read the text and complete the table with your notes based on the text with no more than 6 words, according to the example (0).

	NOTES	MARKING BOX	
		1.	2.
Annual tuition fee from September 2006	0. £3,000	✓	✓
Main sources of borrowing money for students in Britain	1.		
	2.		
	3.		
	4.		
Regular expenses after graduation	5.		
	6.		
	7.		
Interest rate on student loans in 2006	8.		
The main rule of managing debt after graduation	9.		
The type of commercial debt which should be paid last	10.		
<b>SCORE</b>			

**Task 2**

Read the text again and use it to decide if the statements are true (T) or false (F). Write your answers in the table below according to the example (0). Please note that if all your answers are marked as true or as false, your answers will be disqualified.

STATEMENTS	TRUE OR FALSE	MARKING BOX	
		1.	2.
0. Each graduate has at least £13,500 debt on student loan.	<i>F</i>	✓	✓
11. Online banking is a recommended tool to avoid overdrafts on graduate accounts.			
12. Banks are trying to make students stay with them after graduation by offering extra services and discounts.			
13. Students have to start paying back their loans straight after graduation.			
14. The compulsory instalment on student loans is 9% on the student's earnings.			
15. If you go bankrupt, you do not have to pay back your student loan, according to the measure introduced in 2004.			
<b>SCORE</b>			

## 2. Under the Hole in the Sky

**0** Maria Alvarado can tell whether it's a green-light day or an orange-light day or, as happens more frequently these days in the Chilean town of Punta Arenas, the world's most southerly city, a red-light day. Alvarado, 35, works 12-hour shifts in the streets of Punta Arenas keeping track of parked cars. She knows what it means when the sky turns white and the windows and the sea becomes blinding. It means the hole in the Earth's ozone layer is right overhead: it's a red-light day.

**1** To the rest of the world, the ominously expanding Antarctic ozone hole was dispatched with the worldwide ban on the use of ozone-depleting substances in 1987. To the 120,000 residents of Punta Arenas, the ozone-hole is a local nightmare. Each spring it still swells to about the size of North America. As variable as the weather, the hole makes sudden visits to the city. For days at a time, the sun's harsh ultraviolet rays, with no ozone shield to stop them, beat directly down on residents.

**2** A few decades ago sunburns and skin cancer were virtually non-existent in this cloudy, windy region. The expanding ozone hole changed all that. Skin cancer has soared 66 percent in the past seven years. Since UV-related disorders take decades to surface, the true impact may not be known for decades. "It's like being placed on top of a high mountain without any time to acclimatize." says the city's only dermatologist.

**3** In 1998 health department officials devised the "solar stoplight" to give residents warning of intense periods of UV radiation. From September to December they activate actual stoplights in schools and businesses and issue updates to newspapers, television and radio stations. The solar stoplight has four colors: green (normal), yellow (wear a hat and sunglasses), orange (apply sunscreen) and red (stay in the shade "as much as possible"). But the vast majority of residents ignore the color-coded warnings. A recent survey revealed that more than 60 percent of residents have never used sunscreen and only 42 percent even own sunglasses.

**4** To raise awareness, local authorities have organized workshops for people who work outdoors. The health department's ozone education program tells citizens that they should learn to live with the ozone hole as if "it's our friend." "There is nothing else they can do," says director Lidia Amarales. More stoplights and education projects are planned, but resources are limited.

**5** Chilean government officials and environmental groups are calling on the international community to dole out funds for monitoring of and research on the ozone's impact on the region's people and the ecosystems. "The world definitely owes some of these countries economic relief," says Marco Pinzon, coordinator of the UN's Latin America ozone program. Industrial nations, after all, caused the ozone loss in the first place with their use of refrigerants, aerosol sprays made with CFCs and other ozone-depleting substances. Although worldwide consumption of CFCs has fallen by 80 or 90 percent, the ozone hole won't begin shrinking for at least another five years and won't recover fully until 2050, scientists say. It may take longer still, say environmentalists, if the protocol isn't modified to include new ozone-depleting substances not covered in the treaty, or if the worst-case predictions of global warming are true.

**Task 1**

Read the text and match the summaries with the correct paragraphs. Write your answers in the table according to the example (0).

There is one extra summary you don't need to use.

SUMMARIES					
<b>A. Training for the locals</b>					
<b>B. A car park attendant's observations</b>					
<b>C. The responsibility of the developed world</b>					
<b>D. The establishment of a warning system</b>					
<b>E. Chile's special geographical situation</b>					
<b>F. The health impacts of the ozone hole</b>					
<b>G. Consumption of CFCs in Chile</b>					

0	1	2	3	4	5	
<i>B</i>						
MARKING BOX						
1.✓						
2.✓						
SCORE						

**Task 2**

Read the text and provide short answers to the questions according to the example (0), in no more than 7 words.

QUESTIONS	ANSWERS	MARKING BOX	
		1.	2.
Why is it dangerous to go out in Punta Arenas on a red-light day?	<i>0. the ozone hole is over the city</i>	✓	✓
What harmful health effect of the radiation can be seen today in Chile?	6.		
What measures has the health department taken to make residents better-informed?	7. 8.		
How does the population react to the advice issued by the authorities?	9.		
What should the developed countries do to help Chile and countries in a similar position?	10.		
SCORE			

## WRITING SKILLS

### Task 1

Study the table, and describe it in about 120-160 words, using the 10 given words or expressions in their right forms. You may include numerical data as well to support your description, which should contain comparisons.

ESTIMATED DIRECT AND INDIRECT JOBS IN RENEWABLE ENERGY WORLDWIDE, BY INDUSTRY								
Technologies	Global	China	EU-27	Brazil	United States	India	Germany	Spain
	Thousand Jobs							
Biomass <sup>a</sup>	753	266	274		152 <sup>f</sup>	58	57	39
Biofuels	1,379	24	109	804 <sup>e</sup>	217 <sup>e</sup>	35	23	4
Biogas	266	90	71			85	50	1
Geothermal <sup>a</sup>	180		51		35		14	0.3
Hydropower (Small) <sup>b</sup>	109		24		8	12	7	2
Solar PV	1,360	300 <sup>d</sup>	312		90	112	88	12
CSP	53		36		17		2	34 <sup>i</sup>
Solar Heating/ Cooling	892	800	32		12	41	11	1
Wind Power	753	267	270	29	81	48	118	28
<b>Total<sup>c</sup></b>	<b>5,745</b>	<b>1,747</b>	<b>1,179</b>	<b>833</b>	<b>611</b>	<b>391</b>	<b>378<sup>h</sup></b>	<b>120</b>

(\*CSP= [Concentrating Solar Power Technology](#))

Source: www. solar.com, 2014

### Words and expressions to use:

available	fewest	row
column	find	significant
data	highest	<b>table</b>
employ	provide	

0. This is a **table** showing the number of estimated direct and indirect jobs in renewable energy industries, in thousands.

**Task 2**

You have bought a printer, but you have some problems with the delivery. (Your name and address in this role: Joó György/Györgyi, sole proprietor, 12 Wall Street, Manchester, MR6 7T2)

Write a letter to the manufacturer, (Celetron System, 15 Tulip Street London SW3 NE2), in 140-160 words.

In the letter you should

- complain about:
  - being overcharged
  - late delivery
  - a missing part (lead)
- write about
  - the action you want them to take

**LISTENING COMPREHENSION****Text 1**

Listen to the text about the way the selling of bottled water is regulated in the American city of Concord.

Based on the text, decide if the statements are true (T) or false (F). Write your answers in the table below, according to the example (0). *Please note that if all your answers are marked as true or as false, your answers will be disqualified.*

STATEMENTS	TRUE OR FALSE	MARKING BOX	
		1.	2.
0. <i>It is forbidden to sell water in bottles smaller than 1 litre</i>	<i>I</i>	✓	✓
1. The new law was initiated by the authorities.			
2. Jean Hill thinks bottled water is harmful to people's health.			
3. The new law came into force on 1 January.			
4. Shops are allowed to sell soft drinks in small bottles.			
5. Local shops expect the new law will help their business.			
6. Anna Davidson is against the new law.			
7. The consumption of bottled water in the U.S. is 50 billion litres per year.			
<b>SCORE</b>			

**Text 2**

Listen to a part of a lecture about unemployment. Use what you heard to complete the table with your notes of no more than 3 words each, according to the example (0).

**Notes on unemployment**

.....*Macroeconomic problem* ..... discussed in this lecture 0. (Example)

In many ways the most important problem

**Unemployment**

Calculated: number of unemployed / number of people on the  
 ..... (1) Great Depression, 1930s: proportion of  
 unemployed (“idle”): ..... (2)

1970s, US: unemployment up together with inflation and  
 ..... (3) Normal unemployment rate: about  
 .....% (4)

**Three kinds of unemployment**

**1. Frictional type**  
 Natural part of ..... (5)

**2. Cyclical type**  
 When the economy is in ..... (6) A lot of time spent on  
 trying to solve it

**3. .... type (7)**  
 When ..... makes jobs unnecessary (8)  
 Autoworker replaced by ..... (9)  
 Telephone exchange operator replaced by ..... (10)

This type is the most difficult to cure

Big problems for developed countries:  
 ..... (11) and ..... of jobs (12)

Indian well-educated work-forces work for relatively ..... (13)

MARKING BOX													
0	1	2	3	4	5	6	7	8	9	10	11	12	13
1. ✓													
2. ✓													
<b>SCORE</b>													

## **SPEAKING SKILLS**

### **Task 1: Professional discussion**

### **Task 2:**

#### **Situation 51**

#### **Examiner's copy**

### **THE EXAMINEE'S ROLE**

You and your colleagues are at a meeting, discussing a serious problem.

- Ask about the purpose of the meeting
- Suggest solutions:
  - how to motivate staff to fight the problem
  - new security measures (e.g. close circuit TV, restricted access to stock room, store detective)

### ***THE EXAMINER'S ROLE***

*You and your colleagues are at a meeting, discussing a serious problem.*

*When asked,*

- *introduce the problem: there is a significant stock loss at the company due to shoplifting, staff theft, internal errors and delivery problems.*
- *Ask for suggestions for solutions*
- *Ask for suggestions on how to inform staff about the new regulations (newsletter, noticeboard or general meeting for whole staff)*

Task 3:

