

READING COMPREHENSION

1. Cost of gaining a degree reaches £33,500

Students starting university this year expect to pay £33,512 for a three-year degree course, a rise of almost £5,000 on last year's projected figure, a survey says today.

Most of the rise is due to the increase in tuition fees of up to £3,000 a year from next month.

The survey by NatWest Student Money Matters found that students expected to graduate in 2009 with £14,779 of debt, an increase of £1,099 on last year's projected figure for 2008.

However, while graduate debt continues to rise, NatWest said there were signs that students were preparing to cut back on some of their social pleasures.

The survey found that undergraduates expected to spend more than they did now on almost every aspect of their life, including eating out, alcohol and buying clothes and on other items such as rent and books.

The only exception was cigarettes, indicating that students may be becoming more health conscious.

Students now spend an average weekly sum of £13.17 on cigarettes, but they expect the amount to drop to £12.56.

The survey also found that the amount students expected to spend over the next three years on day-to-day items was less than the predictions they made last year.

In 2005 they forecast spending £176.72 per week over the next three years. This year they have cut the figure to £158.75, a saving of £17.97 a week.

Mark Worthington, from NatWest, said that undergraduates were "clearly much more informed about the financial realities of university than in previous years".

He said: "Despite the expected cost of university rising by 17 per cent on 2005, students expect that by cutting back on spending they will graduate with only eight per cent more debt."

The survey found more students were doing part-time jobs to pay for their university life. A huge proportion (87 per cent) of this year's intake believed they would have to take a part-time job.

Forty-six per cent of students rely on income from term time work to get by, working an average of 14 hours a week. Students supplement their income by an average of £71.32 a week.

Two thirds of parents pay for their children's university education. Twenty-eight per cent give regular amounts. Twenty-six per cent receive money from their parents when they need it, eight per cent receive a lump sum at the beginning of each term and four per cent receive a one-off amount when they start university.

Despite worries about the higher costs, 79 per cent of this year's intake believed that going to university would help them with their future prospects and 53 per cent wanted to train for a specific career such as medicine or law.

Task 1

Read the text and complete the table with your notes based on the text with no more than 3 words, according to the example (0).

NUMBERS	WHAT THEY REFER TO	MARKING BOX	
		1.	2.
<i>14</i>	<i>(0.) students' average number of hours' work/week</i>	✓	✓
(1.)	students' current spending /week on cigarettes		
(2.)	maximum amount of growth of the tuition fee this year		
£33,512	(3.)		
17	(4.)		
(5.)	proportion of parents financing their children's studies		
£14,779	(6.)		
£5,000	(7.)		
(8.)	% of students expect to take up part-time jobs		
(9.)	expected saving on weekly costs		
(10.)	% of students getting money from relatives before each semester		
SCORE			

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.) The survey on student finances was conducted by NatWest.	<i>T</i>	✓	✓
11. The majority of students are optimistic about their future careers.			
12. Students have started to think more realistically about costs of studying.			
13. The only exception where they did not want to cut costs was cigarettes.			
14. Students usually combine money from their parents with part-time earnings.			
15. 79% of students worry about the increasing costs of their university studies.			
SCORE			

WRITING SKILLS

Task 1

Study the table and use the provided information to complete the sentences using 50-80 words, according to the example (0).

The performance of India’s top 500 companies in 2014 (in million rupees)

Export revenue and growth of export-oriented sectors

	Exports (Rs mn)	y-o-y change (%)	Export contribution to sector's revenue (%)
Oil - Refining and marketing	1,258,432	11.5	16.7
Software and ITeS	562,082	23.6	85.1
Pharmaceuticals	224,175	16.7	43.0
Iron and steel	186,435	25.2	13.9
Engineering / capital goods	174,600	76.2	16.7
Gems and jewellery	172,642	15.1	68.7
Non-ferrous metals	145,273	(20.5)	31.8
Power equipment	104,114	47.9	31.8
Textiles	94,254	9.5	31.4

0. The table shows data from 2009 on the performance of India’s top 500 companies.

1. In the rows we can see the various

.....

2. In the first column the values of the exports

.....

3. The second column

.....

4. The third column

.....

5. The biggest volume of exports

.....

6. The second largest export share is due to the

.....

7. This sector accounts for the largest

.....

8. The pharmaceutical sector has also

.....

9. The following four categories reach

.....

10. Companies belonging to the final two categories

.....

10 things a single woman should know about retirement planning.

1. Only about 35% of single women are planning for retirement.
2. To have the right for social security on your own, you must have 10 years of earnings when you paid contribution.
3. Women need the same monthly income to live as men.
4. Women traditionally earn less than men.
5. Women are more likely to have part time jobs than men.
6. Its your decision to become financially literate.
7. The US has the highest poverty rate of older women of all post-industrial nations.
8. Older, unmarried women are most at risk for poverty.
9. Women tend to live longer than men and have lower lifetime earnings than men.
10. Last, keep healthy. One of the most important things for a happy retirement is good health.

READING COMPREHENSION

1. Cost of gaining a degree...

Task 1

	14	(0.) <i>students' average number of hours' work/week</i>
(1.)	£13.17	students' current spending /week on cigarettes
(2.)	£3,000	maximum amount of growth of the tuition fee this year
	£33,512	(3.) cost of a 3-year degree course
	17	(4.) expected percent growth of university costs in 2005
(5.)	2/3	proportion of parents financing their children's studies
	£14,779	(6.) expected debt on graduation in 2009
	£5,000	(7.) rise of total cost of gaining a degree this year
(8.)	87	% of students expect to take up part-time jobs
(9.)	£17.97	expected saving on weekly costs
(10.)	8	% of students getting money from relatives before each semester

Task 2

11. The majority of students are optimistic about their future careers.	T
12. Students have started to think more realistically about costs of studying.	T
13. The only exception where they did not want to cut costs was cigarettes.	F
14. Students usually combine money from their parents with part-time earnings.	T
15. 79% of students worry about the increasing costs of their university studies.	T

Sample table description

1. **In the rows we can see the various export-oriented sectors in India, such as oil refining and marketing or pharmaceuticals.**
2. **In the first column the values of the exports are given in million rupees.**
3. **The second column shows the year-on-year change in percent.**
4. **The third column represents the export contribution to sector's revenue.**
5. **The biggest value of exports can be seen in oil refining and marketing, namely 1,258,432 million rupees.**
6. **The second largest export share is due to the revenues of software and IT sector.**
7. **The gems and jewellery sector accounts for 68.7% of export contribution.**
8. **The pharmaceutical sector also has a large export contribution with 43%.**
9. **The following four categories reach more than 100,000 million rupees in export revenue.**
10. **Companies belonging to the final two categories operate in the power equipment and the textiles sectors.**

(mintafordítás)

10 dolog, amit egy egyedülálló nőnek tudnia kell a nyugdíjba vonulás előkészítéséről

1. Az egyedülálló nők mindössze 35%-a tervez nyugdíjba vonulni.
2. Társadalombiztosításra akkor jogosult valaki, ha (legalább) 10 év munkaviszonya van és fizette a járulékot.
3. A nőknek ugyanannyi havi bevételre van szüksége a megélhetéshez, mint a férfiaknak.
4. A nők általában kevesebbet keresnek, mint a férfiak.
5. A nők jellemzően nagyobb arányban dolgoznak részmunkaidőben, mint a férfiak.
6. Saját döntése mindenkinek, hogy pénzügyi kérdésekben tájékozott legyen.
7. Az USA-ban a legnagyobb az idős nők szegénységi rátája az iparosodott országokat tekintve.
8. Az idős, egyedülálló nőket nagyobb mértékben fenyegeti a szegénység.
9. A nők jellemzően tovább élnek, mint a férfiak és kevesebb bevételük van a munkaviszonyukból.
10. Végül, vigyázzunk az egészségünkre. A jó egészség az egyik legfontosabb dolog ahhoz, hogy boldog nyugdíjas éveink legyenek.