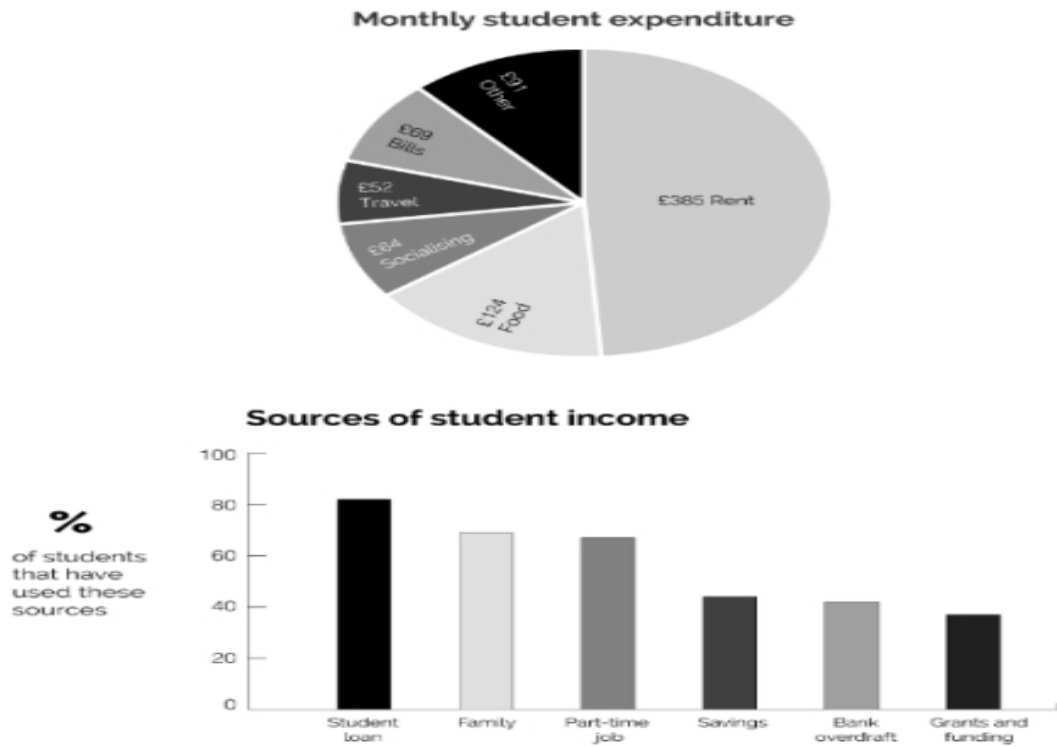


## Task 1: Pie Chart

**Subject:** The pie chart shows average monthly student expenditure in the UK in 2016. The bar chart shows sources of student income in the same year.



## Answer #1

### Response:

The visual data presents a comprehensive overview of student financial habits in the UK in 2016, focusing on both expenditure and sources of income. The pie chart illustrates that rent was the most significant monthly expense for students, accounting for £385, more than half of their total outgoings. Food followed at a significantly lower figure of £124. Other notable expenses included socializing (£64), bills (£69), travel (£52), and miscellaneous items (£91). These figures highlight the financial burden posed primarily by accommodation costs, with essential living costs such as food and bills also consuming a considerable portion of students' monthly budgets.

In contrast, the bar chart outlines the various income sources students relied on. Student loans were the most commonly used, with over 80% of students depending on them. Family contributions and part-time employment were also significant, each aiding roughly 65-70% of students. Fewer students relied on personal savings or bank overdrafts, both just above 40%, while only a minority turned to grants or funding options.

A clear discrepancy emerges between high living costs and the diversified but often limited income streams students depend upon. This indicates that many students likely face financial strain, necessitating multiple sources of support to manage basic monthly expenses. The dominance of student loans underscores the pivotal role of government assistance, though the widespread need for part-time jobs and family support suggests loans alone are insufficient.

### Scores:

Overall Band Score: 9

Task Response: 9 - Excellent overview of both charts. Addresses the task completely and accurately.

Coherence & Cohesion: 9 - The report flows effortlessly. Paragraphing is well-managed, and the comparisons are smoothly integrated.

Lexical Resource: 8.5 - Sophisticated vocabulary used accurately and appropriately. A wide range is demonstrated.

Grammatical Range & Accuracy: 9 - Grammatically flawless. A wide range of structures is used with complete accuracy and control.

## Answer #2

### Response:

The provided diagrams illustrate the average monthly expenditures of students in the United Kingdom for the year 2016, alongside the various sources of income that contribute to their financial sustenance.

A significant portion of student expenditure is allocated to housing costs, while student loans emerge as the predominant source of income, highlighting the financial pressures faced by this demographic.

In terms of expenditures, the pie chart indicates that the average monthly spending of students amounted to £785. A substantial 49% (£385) of this expenditure was attributed to rent, thereby constituting the most significant financial obligation. Following this, students dedicated £124 to food, although this figure is not explicitly represented in the pie chart, it contributes to overall living expenses. Additionally, students spent £64 on socializing, which may encompass activities such as dining out or entertainment, illustrating the importance of social interactions for this group. Travel expenditure was notably modest at £52, possibly reflecting the competing demands of academic commitments, which may limit opportunities for travel.

Examining sources of income depicted in the bar chart, it is evident that student loans were the principal financial support for approximately 87% of individuals surveyed. Family contributions followed closely behind, with around 55% of students receiving financial assistance from their families. Furthermore, approximately 60% of students engaged in part-time employment, which enables them to supplement their income without significantly interrupting their academic responsibilities. Savings represented around 50% of income sources, while bank overdrafts were utilized by nearly 40% of students. Conversely, grants and funding accounted for approximately 25%, indicating that while these financial aids are available, they are less frequently accessed, likely due to stringent eligibility criteria and competitive application processes.

### Scores:

Overall Band Score: 9

Task Response: 9 - The report provides a comprehensive summary of both charts, accurately identifying and comparing key features. The analysis is insightful and well-structured.

Coherence & Cohesion: 9 - The report flows smoothly and logically. The use of cohesive devices is seamless and enhances the clarity of the message.

Lexical Resource: 8.5 - A wide range of sophisticated vocabulary is used accurately and appropriately. The language is precise and natural.

Grammatical Range & Accuracy: 9 - The grammar is impeccable. A wide range of complex grammatical structures is used with complete accuracy and fluency.