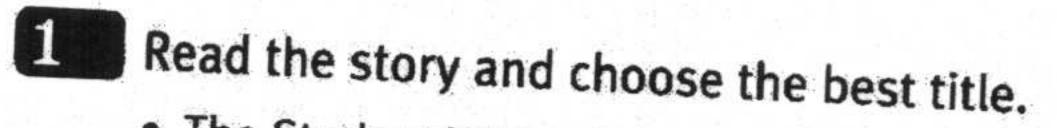


Reading



- The Student With a Car.
- Paying for Accommodation as a Student.
- · A Student With a Serious Debt.

A man from New Jersey who has finally passed his final university exams will not be able to start working as a lawyer. This is because John Francis, who is forty-six, owes more than half a million dollars in student loans. Yes, that's right - more than \$500,000!

How did he get in debt for such a large amount of money? Well, he was studying at university for twenty-five years! In that time he studied various university courses, one of which was law. He also had to pay for accommodation all this time as a student. Part of the student debt went on a car as he had to drive to university from where he lived.

The bad news is that to start to pay back the student loan he needs a job that will pay him more than \$250,000 a year. He said that he was going to do his best to find a job like this but that he thought it would be difficult. 'Who's going to give me a job like that when I don't have any experience?' he complained. 'I'm also too old for a lot of companies.' He said that he really wanted to continue studying but that he couldn't find a bank that would lend him any more money.

Read the story again and answer the questions (1-6).

- 1 How old is John Francis? 46
- 2 How much money does John Francis owe? TOOK
- How long did he study for? 25 y.

 Why did John Francis have a car? to trive to univ.
- Why does he think it is going to be difficult for him to find a job? He is too old and hor no exp. 3

6 Why can't Francis continue studying? Banks requise

Vocabulary | money in education

a. Put the phrases in the box in the correct circles to make complete expressions.

in debt a grant a loan a scholarship fees a reward scheme pay back pay get take part in

b Complete the sentences with the correct verbs from exercise 3a. You may have to change the form of the verb.
It took me a long time to hay lack the loan that I got when I started university.
2 He was so good at tennis he soft a sporting scholarship to study in the US.
3 She was lucky – her parents hed her university fees for her for four years.
4 She found it really difficult to get a loan from the bank to study in Paris.
5 When I was eighteen I 30 f a grant which helped me pay my university and a grant which
top of her class.
Do you think it is a good idea for youngsters to Compart / reward schemes at school? 8 When I was at college to find the school?
When I was at college I always in debt —I never had money to do anything!
Grammar reported speech
Mick and Lola are talking. Put the sentences into reported speech. Use the verbs in brackets and that.
MICK: Lola, I'm hungry! (tell)
Mick told Lola that he was hungry.
Lola: You can go and buy some bread. Lola fold Mick he con I so and
buy some Great. (tell)
Mick: I don't have any money. Mick SQL Shall he hall he mades
Lola: That's nothing new. Lola fold him that was nothing new
4 Mick: I'll go to the bank.
Mick stald He would go to the louch
5 Lola: You don't have a bank account. Lola fold him he had no bounh acc
(toll)
6 Mick: I'm going to open a bank account. Mick Sould he would open one
7 Lola: You're going to need a job first.
Lola told her he would need a
8 Mick: I'm not hungry any more. // / (tell)

Read the messages. What exact words did the speakers say? John said he couldn't come tonight 'I can't come tonight.' Rupesh said he would meet John at home at 6:00. 2 Mary told me that her sister washit going to Germany, Rob said that my dinner was in the oven. Katia Scarfoni said she had been too busy to visit Renzo yesterday. bas 700 Dad said he had taken the keys. took Mum said we could buy some milk. will bust some milk 8 Suleiman told me the car was ready.

How to... I report back on discussions

Use the expressions in the box to complete the second sentences so that they have the same meaning as the first sentences.

All of us (x2) Most of us None of us (x2)
Some of us We all agreed We disagree about

The majority of the students thought that extra homework was a good idea.

Mosfof Whought that extra homework was

a good idea,' said the student.

Everybody in the department took holiday that

month.

All of Sin the department took holiday that month,' the head of department said.

Nobody in the team wanted to go to France that summer.

The captain said, Noce of wanted to go to France that summer.

All of the teachers said it was a good idea to buy the flat.

That it was a good idea to buy the flat,' said the teacher.

The secretaries didn't agree about the holiday dates.

We did the holiday dates,' said the secretary.

6. A few of the students went home early.

went home early,' said the student.

The Every person in the office took the afternoon off to watch the World Cup final.

Swanted to watch the game,' said Mr Jones, the boss.

Not one player played a good game on Friday. Our whole team was terrible in Friday's game.