

Reading

1 Read the story and choose the best title.

- 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.

2 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? 500K
- 3 How long did he study for? 25 y.
- 4 Why did John Francis have a car? to drive to univ.
- 5 Why does he think it is going to be difficult for him to find a job? He's too old and has no exp.
- 6 Why can't Francis continue studying? Banks refuse to lend him more \$

Vocabulary | money in education

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

In debt a grant a loan a prize
a scholarship fees a reward scheme



b Complete the sentences with the correct verbs from exercise 3a. You may have to change the form of the verb.

- 1 It took me a long time to pay back the loan that I got when I started university.
- 2 He was so good at tennis he got a sporting scholarship to study in the US.
- 3 She was lucky – her parents paid 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 got a grant which helped me pay my university education.
- 6 She won several prizes at school for being top of her class.
- 7 Do you think it is a good idea for youngsters to take part in reward schemes at school?
- 8 When I was at college I was always in debt – I never had money to do anything!

Grammar | reported speech

4 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.

- 1 Lola: You can go and buy some bread.
Lola told Mick he could go and buy some bread. (tell)
- 2 Mick: I don't have any money.
Mick said he had no money. (say)
- 3 Lola: That's nothing new.
Lola told him that was nothing new. (tell)
- 4 Mick: I'll go to the bank.
Mick said he would go to the bank. (say)
- 5 Lola: You don't have a bank account.
Lola told him he had no bank acc.. (tell)
- 6 Mick: I'm going to open a bank account.
Mick said he would open one. (say)
- 7 Lola: You're going to need a job first.
Lola told him he would need a job first. (tell)
- 8 Mick: I'm not hungry any more.
Mick said he wasn't hungry any more. (say)

5 Read the messages. What exact words did the speakers say?

John said he couldn't come tonight

'I can't come tonight.'

1 Rupesh said he would meet John at home at 6:00.

I'm going to meet John

2 Mary told me that her sister wasn't going to Germany.

My sis isn't going to Germany

3 Rob said that my dinner was in the oven.

My dinner is in the oven

4 Katia Scarfoni said she had been too busy to visit Renzo yesterday.

I was too busy to visit it

5 Stephanie told me she had a meeting at 10:30.

I have a meeting

6 Dad said he had taken the keys.

He took the keys

7 Mum said we could buy some milk.

We will buy some milk

8 Suleiman told me the car was ready.

The car is ready

How to... I report back on discussions

6 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.
Most of us thought that extra homework was a good idea,' said the student.
- Everybody in the department took holiday that month.
All of us in 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, None of us wanted to go to France that summer.'
- All of the teachers said it was a good idea to buy the flat.
All of us We all agreed that it was a good idea to buy the flat,' said the teacher.
- The secretaries didn't agree about the holiday dates.
We disagree about the holiday dates,' said the secretary.
- A few of the students went home early.
Some of us went home early,' said the student.
- Every person in the office took the afternoon off to watch the World Cup final.
All of us wanted to watch the game,' said Mr Jones, the boss.
- Not one player played a good game on Friday.
None of us played well,' said the captain.