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Level 6

Students sell bodies and gamble to survive

3rd July, 2015

<http://www.breakingnewsenglish.com/1507/150703-students.html>

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Please try Levels 4 and 5 (they are easier).

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THE ARTICLE

From <http://www.BreakingNewsEnglish.com/1507/150703-students.html>

University students in the U.K. are having such a hard time making ends meet that they are resorting to desperate measures. Many have turned to gambling, taking out high-interest loans and even selling their body to cover their living costs. The financial website Save the Student (StS) questioned 1,900 students about their finances. It discovered that the average student received \$750 a month from the government in the form of a student loan. However, average living expenses amounted to \$1,170 a month. This leaves a monthly shortfall of \$420. Students have made up the difference in a variety of ways, some of which would cause parents a considerable amount of concern.

The StS poll found that 71 per cent of students relied on parents for extra income, while 65 per cent had a part-time job. Around 46 per cent turned to banks for an overdraft. Seven per cent of the students who took part in the survey said that they had "sold their body" to earn additional cash. Others reported taking part in medical trials for money. Twelve per cent of students said that they had tried gambling to supplement their income, while three per cent took out loans with extortionate interest rates. One student said: "It's frustrating when you're already paying off multiple credit cards at 19." Save the Student said the government loans were "out of touch with individual circumstances and student needs".

Sources: <https://www.timeshighereducation.co.uk/news/students-sell-body-and-gamble-make-ends-meet>
http://www.huffingtonpost.co.uk/2015/06/30/students-gambling-selling-bodies-meet-university-costs_n_7694292.html
<http://www.mirror.co.uk/money/personal-finance/skint-students-forced-use-rip-off-5976499>

WARM-UPS

1. STUDENTS: Students walk around the class and talk to other students about students. Change partners often and share your findings.

2. CHAT: In pairs / groups, talk about these topics or words from the article. What will the article say about them? What can you say about these words and your life?

university / students / desperate / measures / gambling / living costs / concern / income / overdraft / additional cash / income / interest rates / credit cards / needs

Have a chat about the topics you liked. Change topics and partners frequently.

3. BEING A STUDENT: What are the good and bad things about being a student? Complete this table with your partner(s). Change partners often and share what you wrote.

	Good	Bad
Studying		
Money		
Holidays		
Friends		
Social life		
The future		

4. PAID: Students A **strongly** believe people should be paid to be students like a regular job; Students B **strongly** believe this is silly. Change partners again and talk about your conversations.

5. EXPENSES: Rank these with your partner. Put the most important expenses for a student at the top. Change partners often and share your rankings.

- books
- mobile phone
- food
- entertainment
- travel
- hobbies
- presents
- chocolate

6. LOAN: Spend one minute writing down all of the different words you associate with the word "loan". Share your words with your partner(s) and talk about them. Together, put the words into different categories.

BEFORE READING / LISTENING

From <http://www.BreakingNewsEnglish.com/1507/150703-students.html>

1. TRUE / FALSE: Read the headline. Guess if a-h below are true (T) or false (F).

- a. The article says students are having a hard time making meetings end. T / F
- b. Students are gambling, getting loans and selling their body for cash. T / F
- c. The average U.K. student gets \$750 a month from the government. T / F
- d. The average U.K. student spends \$420 a month more than (s)he gets. T / F
- e. Around 71% of U.K. students had a part-time job. T / F
- f. Students paid doctors to do medical trials on their body. T / F
- g. A 19-year-old student complained about many credit card bills. T / F
- h. A website said the government was much in touch with student needs. T / F

2. SYNONYM MATCH: Match the following synonyms from the article.

- | | |
|---------------------|-----------------------|
| 1. making ends meet | a. get |
| 2. measures | b. sizeable |
| 3. cover | c. actions |
| 4. amounted to | d. situation |
| 5. considerable | e. tests |
| 6. poll | f. get by financially |
| 7. earn | g. sky-high |
| 8. trials | h. survey |
| 9. extortionate | i. pay for |
| 10. circumstances | j. added up to |

3. PHRASE MATCH: (Sometimes more than one choice is possible.)

- | | |
|-----------------------------------|----------------------|
| 1. having such a hard time making | a. touch |
| 2. resorting to desperate | b. interest loans |
| 3. taking out high- | c. on parents |
| 4. cover their living | d. of ways |
| 5. in a variety | e. credit cards |
| 6. students relied | f. ends meet |
| 7. taking part | g. costs |
| 8. paying off multiple | h. circumstances |
| 9. out of | i. measures |
| 10. individual | j. in medical trials |

GAP FILL

From <http://www.BreakingNewsEnglish.com/1507/150703-students.html>

University students in the U.K. are having such a (1) _____ time making ends meet that they are resorting to (2) _____ measures. Many have turned to gambling, taking out high-interest loans and even selling their body to (3) _____ their living costs. The financial website Save the Student (StS) questioned 1,900 students about their (4) _____. It discovered that the average student received \$750 a month from the government in the (5) _____ of a student loan. However, average living expenses (6) _____ to \$1,170 a month. This leaves a monthly (7) _____ of \$420. Students have made up the difference in a variety of ways, some of which would cause parents a considerable (8) _____ of concern.

cover
form
desperate
shortfall
hard
amount
amounted
finances

The StS poll found that 71 per cent of students (9) _____ on parents for extra income, while 65 per cent had a part-time job. Around 46 per cent turned to banks for an (10) _____. Seven per cent of the students who took part in the survey said that they had "sold their body" to earn (11) _____ cash. Others reported taking part in medical (12) _____ for money. Twelve per cent of students said that they had tried gambling to (13) _____ their income, while three per cent took out loans with (14) _____ interest rates. One student said: "It's frustrating when you're already paying off (15) _____ credit cards at 19." Save the Student said the government loans were "out of (16) _____ with individual circumstances and student needs".

additional
trials
multiple
relied
supplement
touch
overdraft
extortionate

LISTENING – Guess the answers. Listen to check.

From <http://www.BreakingNewsEnglish.com/1507/150703-students.html>

- 1) University students in the U.K. are having such a hard time _____
 - a. making mends meet
 - b. making sends meet
 - c. making ends meet
 - d. making tends meet
- 2) the average student received \$750 a month from the government _____ student loan
 - a. in the frame of a
 - b. in the form of a
 - c. in the farm of a
 - d. in the firm of a
- 3) This leaves a monthly _____ \$420.
 - a. shortfall for
 - b. shortfall off
 - c. shortfall oft
 - d. shortfall of
- 4) Students have made up the difference in _____
 - a. a variety of ways
 - b. a various of ways
 - c. a varies of ways
 - d. a varied of ways
- 5) ...some of which would cause parents a considerable _____
 - a. amount of concerns
 - b. amount of concerned
 - c. amount of concerning
 - d. amount of concern
- 6) The StS poll found that 71 per cent of students relied on parents _____
 - a. for extra outcome
 - b. for extra income
 - c. for extra incoming
 - d. for extra outgoing
- 7) Others reported taking part in medical _____
 - a. trials for money
 - b. trails for money
 - c. trolls for money
 - d. trills for money
- 8) three per cent took out loans with extortionate _____
 - a. interest rate
 - b. interest rates
 - c. interest rated
 - d. interest ratios
- 9) It's frustrating when you're already paying off _____ 19
 - a. multiple credit cards at
 - b. multiply credit cards at
 - c. multiples credit cards at
 - d. multiplying credit cards at
- 10) the government loans were "out of touch with _____"
 - a. individually circumstances
 - b. individual circumstance
 - c. individual circumstances
 - d. individually circumstance

LISTENING – Listen and fill in the gaps

From <http://www.BreakingNewsEnglish.com/1507/150703-students.html>

University students in the U.K. are having (1) _____ time making ends meet that they are resorting to (2) _____. Many have turned to gambling, taking out high-interest loans and even selling their (3) _____ their living costs. The financial website Save the Student (StS) questioned 1,900 students about their finances. It discovered that the (4) _____ received \$750 a month from the government (5) _____ student loan. However, average living expenses amounted to \$1,170 a month. This leaves a monthly shortfall of \$420. Students have made up the difference in a (6) _____, some of which would cause parents a considerable amount of concern.

The StS poll found that 71 per cent of students (7) _____ for extra income, while 65 per cent had a part-time job. Around 46 per cent turned to banks (8) _____. Seven per cent of the students who took part (9) _____ said that they had "sold their body" to earn additional cash. Others reported taking part in medical trials for money. Twelve per cent of students said that they had tried gambling to (10) _____, while three per cent took out loans with extortionate interest rates. One student said: "(11) _____ you're already paying off multiple credit cards at 19." Save the Student said the government loans were "(12) _____ individual circumstances and student needs".

COMPREHENSION QUESTIONS

From <http://www.BreakingNewsEnglish.com/1507/150703-students.html>

1. What are university students having a hard time doing?

2. What are students trying to cover by taking out high-interest loans?

3. How many students took part in the survey?

4. By how much did the average student overspend?

5. Who might be worried by the ways students are making money?

6. What did 65% of the students have?

7. What kind of trials did some students take part in to get extra money?

8. What percentage of the students had gambled to try to get extra cash?

9. How old was the student who was paying off multiple credit cards?

10. What did students say was out of touch with individual circumstances?

MULTIPLE CHOICE - QUIZ

From <http://www.BreakingNewsEnglish.com/1507/150703-students.html>

1. What are university students having a hard time doing?
 - a) making ends meet
 - b) passing exams
 - c) getting Internet access
 - d) making friends
2. What are students trying to cover by taking out high-interest loans?
 - a) their debts
 - b) their desks
 - c) living costs
 - d) themselves
3. How many students took part in the survey?
 - a) 19,000
 - b) 1,900
 - c) 190
 - d) 190,000
4. By how much did the average student overspend?
 - a) \$400
 - b) \$430
 - c) \$410
 - d) \$420
5. Who might be worried by the ways students are making money?
 - a) students' parents
 - b) banks
 - c) the government
 - d) students themselves
6. What did 65% of the students have?
 - a) more than \$1,000 in the bank
 - b) confidence
 - c) an A-grade
 - d) a part-time job
7. What kind of trials did some students take part in to get extra money?
 - a) banking trials
 - b) medical trials
 - c) military trials
 - d) intelligence testing
8. What percentage of the students had gambled to try to get extra cash?
 - a) 9
 - b) 10
 - c) 11
 - d) 12
9. How old was the student who was paying off multiple credit cards?
 - a) 17
 - b) 18
 - c) 19
 - d) 20
10. What did students say was out of touch with individual circumstances?
 - a) reality
 - b) government loans
 - c) university life
 - d) banking

ROLE PLAY

From <http://www.BreakingNewsEnglish.com/1507/150703-students.html>

Role A – Books

You think books are the most important things students should spend money on. Tell the others three reasons why. Tell them why their things aren't so good. Also, tell the others which is the least important of these (and why): mobile phone charges, travel or chocolate.

Role B – Mobile phone charges

You think mobile phone charges are the most important things students should spend money on. Tell the others three reasons why. Tell them why their things aren't so good. Also, tell the others which is the least important of these (and why): books, travel or chocolate.

Role C – Travel

You think travel is the most important thing students should spend money on. Tell the others three reasons why. Tell them why their things aren't so good. Also, tell the others which is the least important of these (and why): mobile phone charges, books or chocolate.

Role D – Chocolate

You think chocolate is the most important thing students should spend money on. Tell the others three reasons why. Tell them why their things aren't so good. Also, tell the others which is the least important of these (and why): mobile phone charges, travel or books.

AFTER READING / LISTENING

From <http://www.BreakingNewsEnglish.com/1507/150703-students.html>

1. WORD SEARCH: Look in your dictionary / computer to find collocates, other meanings, information, synonyms ... for the words 'university' and 'student'.

university	student
-------------------	----------------

- Share your findings with your partners.
- Make questions using the words you found.
- Ask your partner / group your questions.

2. ARTICLE QUESTIONS: Look back at the article and write down some questions you would like to ask the class about the text.

- Share your questions with other classmates / groups.
- Ask your partner / group your questions.

3. GAP FILL: In pairs / groups, compare your answers to this exercise. Check your answers. Talk about the words from the activity. Were they new, interesting, worth learning...?

4. VOCABULARY: Circle any words you do not understand. In groups, pool unknown words and use dictionaries to find their meanings.

5. TEST EACH OTHER: Look at the words below. With your partner, try to recall how they were used in the text:

<ul style="list-style-type: none">• such• taking• questioned• 750• amounted• concern	<ul style="list-style-type: none">• relied• job• medical• rates• 19• needs
---	---

STUDENTS SURVEY

From <http://www.BreakingNewsEnglish.com/1507/150703-students.html>

Write five GOOD questions about students in the table. Do this in pairs. Each student must write the questions on his / her own paper. When you have finished, interview other students. Write down their answers.

	STUDENT 1 _____	STUDENT 2 _____	STUDENT 3 _____
Q.1.			
Q.2.			
Q.3.			
Q.4.			
Q.5.			

- Now return to your original partner and share and talk about what you found out. Change partners often.
- Make mini-presentations to other groups on your findings.

STUDENTS DISCUSSION

STUDENT A's QUESTIONS (Do not show these to student B)

- 1) What did you think when you read the headline?
- 2) What springs to mind when you hear the word 'student'?
- 3) What is it like being a student?
- 4) Is it better to be a student at elementary school or university?
- 5) Should students have to get part-time jobs?
- 6) What is the worst thing about being a student?
- 7) How bad is it that students are gambling or selling themselves?
- 8) How are / were your student days?
- 9) How can governments help students more?
- 10) How important are students?

Students sell bodies and gamble to survive – 3rd July, 2015
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STUDENTS DISCUSSION

STUDENT B's QUESTIONS (Do not show these to student A)

- 11) Did you like reading this article? Why/not?
- 12) Would you take part in medical trials to get extra cash?
- 13) What are the pros and cons of gambling to get extra cash?
- 14) Should students get paid for studying?
- 15) What would you study if you were a student again?
- 16) Would students study harder if they had more money?
- 17) Should there be laws to stop students borrowing money?
- 18) In what ways are governments out of touch with students?
- 19) What do you think of students having large credit card bills?
- 20) What questions would you like to ask a student in the U.K.?

DISCUSSION (Write your own questions)

STUDENT A's QUESTIONS (Do not show these to student B)

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____

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DISCUSSION (Write your own questions)

STUDENT B's QUESTIONS (Do not show these to student A)

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____

LANGUAGE - CLOZE

From <http://www.BreakingNewsEnglish.com/1507/150703-students.html>

University students in the U.K. are having (1) _____ a hard time making ends meet that they are resorting to desperate measures. Many have (2) _____ to gambling, taking out high-interest loans and even selling their body to (3) _____ their living costs. The financial website Save the Student (StS) questioned 1,900 students about their finances. It discovered that the average student received \$750 a month from the government in the (4) _____ of a student loan. However, average living expenses amounted to \$1,170 a month. This leaves a (5) _____ shortfall of \$420. Students have made up the difference in a variety of ways, some of which would cause parents a considerable amount (6) _____ concern.

The StS poll found that 71 per cent of students relied (7) _____ parents for extra income, while 65 per cent had a part-time job. Around 46 per cent turned to banks for an overdraft. Seven per cent of the students who (8) _____ part in the survey said that they had "sold their body" to earn additional cash. Others reported taking part in medical (9) _____ for money. Twelve per cent of students said that they had tried gambling to supplement their income, while three per cent took (10) _____ loans with extortionate interest rates. One student said: "It's frustrating when you're already paying (11) _____ multiple credit cards at 19." Save the Student said the government loans were "out of (12) _____ with individual circumstances and student needs".

Put the correct words from the table below in the above article.

- | | | | | |
|-----|-------------|-------------|-------------|-------------|
| 1. | (a) true | (b) much | (c) so | (d) such |
| 2. | (a) tuning | (b) turning | (c) tuned | (d) turned |
| 3. | (a) coat | (b) cover | (c) fill | (d) place |
| 4. | (a) forum | (b) firm | (c) form | (d) frame |
| 5. | (a) months' | (b) month | (c) monthly | (d) months |
| 6. | (a) of | (b) for | (c) about | (d) from |
| 7. | (a) in | (b) on | (c) of | (d) about |
| 8. | (a) took | (b) gave | (c) did | (d) had |
| 9. | (a) trails | (b) trials | (c) trills | (d) thrills |
| 10. | (a) in | (b) to | (c) out | (d) down |
| 11. | (a) up | (b) on | (c) off | (d) as |
| 12. | (a) hold | (b) hand | (c) feel | (d) touch |

SPELLING

From <http://www.BreakingNewsEnglish.com/1507/150703-students.html>

Paragraph 1

1. resorting to aedertspe measures
2. The afciilnan website
3. the average student viecreed \$750
4. This leaves a monthly hfshtaorl of \$420
5. in a yaiertv of ways
6. cause parents a enrdoabseilc amount of concern

Paragraph 2

7. students ielder on parents for extra income
8. turned to banks for an rveadofrt
9. tried gambling to smpultpene their income
10. oeirttoaxnet interest rates
11. paying off tpliulme credit cards
12. indiulvaid circumstances

PUT THE TEXT BACK TOGETHER

From <http://www.BreakingNewsEnglish.com/1507/150703-students.html>

Number these lines in the correct order.

()	resorting to desperate measures. Many have turned to gambling, taking out high-interest loans and even selling
()	shortfall of \$420. Students have made up the difference in a variety of ways, some
()	their body to cover their living costs. The financial website Save the Student (StS) questioned 1,900 students
()	rates. One student said: "It's frustrating when you're already paying off multiple credit cards at
()	cash. Others reported taking part in medical trials for money. Twelve per cent of students said that they had
()	of which would cause parents a considerable amount of concern.
()	part in the survey said that they had "sold their body" to earn additional
()	about their finances. It discovered that the average student received \$750 a month from the government in the
()	The StS poll found that 71 per cent of students relied on parents for extra income, while 65 per cent had a
()	19." Save the Student said the government loans were "out of touch with individual circumstances and student needs".
()	form of a student loan. However, average living expenses amounted to \$1,170 a month. This leaves a monthly
(1)	University students in the U.K. are having such a hard time making ends meet that they are
()	tried gambling to supplement their income, while three per cent took out loans with extortionate interest
()	part-time job. Around 46 per cent turned to banks for an overdraft. Seven per cent of the students who took

PUT THE WORDS IN THE RIGHT ORDER

From <http://www.BreakingNewsEnglish.com/1507/150703-students.html>

1. time Having making such ends a meet hard .

2. their living body costs to cover Selling their .

3. It the received that student \$750 discovered average .

4. expenses living Average month a to amounted \$1,170 .

5. made have Students ways of variety a in difference the up .

6. taking medical money reported in for Others part trials .

7. supplement had their tried income gambling to They .

8. loans with extortionate interest rates . Three per cent took out

9. off cards paying credit 19 already multiple at You're .

10. touch' Loans with were individual 'out circumstances of .

CIRCLE THE CORRECT WORD (20 PAIRS)

From <http://www.BreakingNewsEnglish.com/1507/150703-students.html>

University students in the U.K. are *had* / *having* such a hard time making ends meet that they are resorting to desperate measures. Many have *tuned* / *turned* to gambling, taking out high-interest loans and *even* / *ever* selling their body to cover their living costs. The financial website Save the Student (StS) *questioning* / *questioned* 1,900 students about their *finance* / *finances*. It discovered that the *average* / *averaged* student received \$750 a month from the government in the *form* / *frame* of a student loan. However, average living expenses *abounded* / *amounted* to \$1,170 a month. This leaves a *monthly* / *month* shortfall of \$420. Students have made up the difference in a variety of ways, some of which would cause parents a considerable amount of *concern* / *concerning*.

The StS poll found that 71 per cent of students *relayed* / *relied* on parents for extra income, while 65 per cent had a part-time job. Around 46 per cent turned *to* / *for* banks for an overdraft. Seven per cent of the students who took part *on* / *in* the survey said that they had "sold their body" to *yearn* / *earn* additional cash. Others reported taking part in medical *trials* / *trails* for money. Twelve per cent of students said that they had *tired* / *tried* gambling to supplement their income, while three per cent took out loans with *extortionate* / *extortionately* interest rates. One student said: "It's frustrating when you're already paying off *multiply* / *multiple* credit cards at 19." Save the Student said the government loans were "*out* / *over* of touch with individual circumstances and student *needy* / *needs*".

Talk about the connection between each pair of words in italics, and why the correct word is correct.

INSERT THE VOWELS (a, e, i, o, u)

From <http://www.BreakingNewsEnglish.com/1507/150703-students.html>

_n_v_rs_ty st_d_nts _n th_ .K. _r_ h_v_ng s_ch _
h_rd t_m_ m_k_ng _nds m__t th_t th_y _r_r_s_rt_ng
t_ d_sp_r_t_ m__s_r_s. M_ny h_v_ t_rn_d t_
g_mbl_ng, t_k_ng __t h_gh-_nt_r_st l__ns _nd _v_n
s_ll_ng th__r b_dy t_ c_v_r th__r l_v_ng c_sts. Th_
f_n_nc__l w_bs_t_ S_v_ th_ St_d_nt (StS) q__st__n_d
1,900 st_d_nts _b__t th__r f_n_nc_s. _t d_sc_v_r_d
th_t th_ _v_r_g_ st_d_nt r_c__v_d \$750 _ m_nth fr_m
th_ g_v_rnm_nt _n th_ f_rm _f _ st_d_nt l__n.
H_w_v_r, _v_r_g_ l_v_ng _xp_ns_s _m__nt_d t_ \$1,170
_ m_nth. Th_s l__v_s _ m_nthly sh_rtf_ll _f \$420.
St_d_nts h_v_ m_d_ _p th_ d_ff_r_nc_ _n _v_r__ty _f
w_ys, s_m_ _f wh_ch w__ld c__s_ p_r_nts _
c_ns_d_r_bl_ _m__nt _f c_nc_rn.

Th_ StS p_ll f__nd th_t 71 p_r c_nt _f st_d_nts r_l__d
_n p_r_nts f_r_xtr__nc_m_, wh_l_ 65 p_r c_nt h_d _
p_rt-t_m_ j_b. _r__nd 46 p_r c_nt t_rn_d t_ b_nks f_r
_n _v_rdr_ft. S_v_n p_r c_nt _f th_ st_d_nts wh_ t_k
p_rt _n th_ s_rv_y s__d th_t th_y h_d "s_ld th__r
b_dy" t_ __rn__dd_t__n_l c_sh. _th_rs r_p_rt_d t_k_ng
p_rt _n m_d_c_l tr__ls f_r m_n_y. Tw_lv_ p_r c_nt _f
st_d_nts s__d th_t th_y h_d tr__d g_mbl_ng t_
s_ppl_m_nt th__r _nc_m_, wh_l_ thr__ p_r c_nt t_k
__t l__ns w_th _xt_rt__n_t_ _nt_r_st_r_t_s. _n_
st_d_nt s__d: "_t's fr_str_t_ng wh_n y__'r_ _lr__dy
p_y_ng _ff m_lt_pl_ cr_d_t c_rds _t 19." S_v_ th_
St_d_nt s__d th_ g_v_rnm_nt l__ns w_r_ "_t_f_t__ch
w_th _nd_v_d__l c_rc_mst_nc_s _nd st_d_nt n__ds".

PUNCTUATE THE TEXT AND ADD CAPITALS

From <http://www.BreakingNewsEnglish.com/1507/150703-students.html>

university students in the uk are having such a hard time making ends meet that they are resorting to desperate measures many have turned to gambling taking out high-interest loans and even selling their body to cover their living costs the financial website save the student (sts) questioned 1900 students about their finances it discovered that the average student received \$750 a month from the government in the form of a student loan however average living expenses amounted to \$1170 a month this leaves a monthly shortfall of \$420 students have made up the difference in a variety of ways some of which would cause parents a considerable amount of concern

the sts poll found that 71 per cent of students relied on parents for extra income while 65 per cent had a part-time job around 46 per cent turned to banks for an overdraft seven per cent of the students who took part in the survey said that they had "sold their body" to earn additional cash others reported taking part in medical trials for money twelve per cent of students said that they had tried gambling to supplement their income while three per cent took out loans with extortionate interest rates one student said "it's frustrating when you're already paying off multiple credit cards at 19" save the student said the government loans were "out of touch with individual circumstances and student needs"

PUT A SLASH (/) WHERE THE SPACES ARE

From <http://www.BreakingNewsEnglish.com/1507/150703-students.html>

University students in the U.K. are having such a hard time making ends meet that they are resorting to desperate measures. Many have turned to gambling, taking out high-interest loans and even selling their bodies to cover their living costs. The financial website Save the Student (St S) questioned 1,900 students about their finances. It discovered that the average student received \$750 a month from the government in the form of a student loan. However, average living expenses amounted to \$1,170 a month. This leaves a monthly shortfall of \$420. Students have made up the difference in a variety of ways, some of which would cause parents a considerable amount of concern. The St S poll found that 71 percent of students relied on parents for extra income, while 65 percent had a part-time job. Around 46 percent turned to banks for an overdraft. Seven percent of the students who took part in the survey said that they had "sold their body" to earn additional cash. Others reported taking part in medical trials for money. Twelve percent of students said that they had tried gambling to supplement their income, while three percent took out loans with extortionate interest rates. One student said: "It's frustrating when you're already paying off multiple credit cards at 19." Save the Student said the government loans were "out of touch with individual circumstances and student needs".

ACADEMIC WRITING

From <http://www.BreakingNewsEnglish.com/1507/150703-students.html>

Students should be given interest-free loans. Discuss.

HOMework

1. VOCABULARY EXTENSION: Choose several of the words from the text. Use a dictionary or Google's search field (or another search engine) to build up more associations / collocations of each word.

2. INTERNET: Search the Internet and find out more about how students make money. Share what you discover with your partner(s) in the next lesson.

3. STUDENTS: Make a poster about students. Show your work to your classmates in the next lesson. Did you all have similar things?

4. STUDENT LOANS: Write a magazine article about student loans. Include imaginary interviews with people who are for and against them.

Read what you wrote to your classmates in the next lesson. Write down any new words and expressions you hear from your partner(s).

5. WHAT HAPPENED NEXT? Write a newspaper article about the next stage in this news story. Read what you wrote to your classmates in the next lesson. Give each other feedback on your articles.

6. LETTER: Write a letter to an expert on student loans. Ask him/her three questions about them. Give him/her three ideas on how to help students survive. Read your letter to your partner(s) in your next lesson. Your partner(s) will answer your questions.

ANSWERS

TRUE / FALSE (p.4)

a F b T c T d T e F f F g T h F

SYNONYM MATCH (p.4)

- | | |
|---------------------|---------------------------|
| 1. making ends meet | a. getting by financially |
| 2. measures | b. actions |
| 3. cover | c. pay for |
| 4. amounted to | d. added up to |
| 5. considerable | e. sizeable |
| 6. poll | f. survey |
| 7. earn | g. get |
| 8. trials | h. tests |
| 9. extortionate | i. sky-high |
| 10. circumstances | j. situation |

COMPREHENSION QUESTIONS (p.8)

1. Making ends meet
2. Living costs
3. 1,900
4. \$420
5. Students' parents
6. A part-time job
7. Medical trials
8. 12%
9. 19
10. Government loans

MULTIPLE CHOICE - QUIZ (p.9)

1. a 2. c 3. b 4. d 5. a 6. d 7. b 8. d 9. c 10. b

ALL OTHER EXERCISES

Please check for yourself by looking at the Article on page 2.
(It's good for your English ;-)