

2 The cost of a good education



BEFORE YOU WATCH

- 1 SPEAKING** Describe a typical university student from your country. How do they spend their time? Is life easy or difficult for them? In what ways?
- 2** Explain these words and phrases to your partner. Use a dictionary if necessary.

financial assistance/support maintenance loan
student loan to cover costs tuition fees
to earn above an agreed threshold

WHILE YOU WATCH

- 3** **2** What problems are students Ben and Tuni facing at university? Ben will have to pay higher rent and will have to work or take a loan. Tuni can't get a maintenance loan to help finance her costs.
- 4** **2** Watch the video again. Complete the sentences with up to three words from the recording.

Ben was ¹made homeless after leaving school and is aware that studying at university is not going to be easy. He is going to attend Stoke University where 25 percent of students come from ²deprived areas. Ben's ³(new) student accommodation is much more expensive than his current one but he's not going to give up this time. He sees university as a ⁴make or break opportunity. Students like Ben can take a loan, but another way to help them would be ⁵reducing tuition fees. Unfortunately, this could result in universities spending less money on resources and mean students won't be able to use ⁶the leading technology in the workplace once they graduate. To find a solution to this problem it may help to investigate what support students are offered in ⁷other countries.

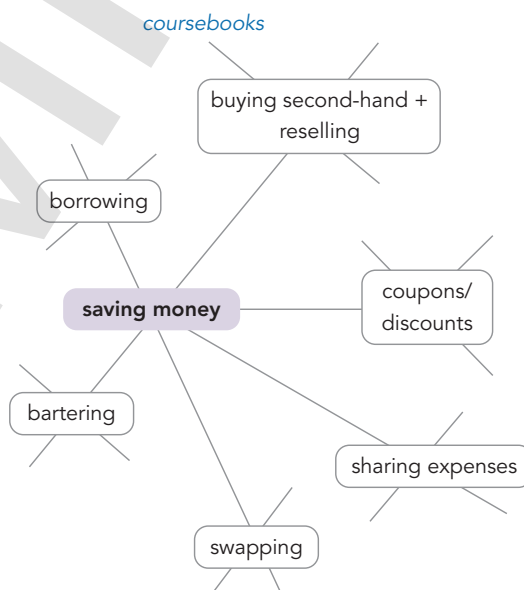
AFTER YOU WATCH

- 5 SPEAKING** Discuss the questions.
 - Should education be free for everyone? Why/Why not?
 - What three things would you like to change about university education in your country?
 - Should students be paid to attend university like they would a job?

FOCUS ON LIFE SKILLS

Self-management: managing money responsibly

- 6 SPEAKING** Discuss the questions.
 - How would you feel about borrowing money to attend university?
 - What does the saying 'money doesn't grow on trees' mean? Do you agree?
 - Are you good at saving money? What things do you save for?
- 7 SPEAKING** Look at the examples of students' poor money management below. What consequences do these behaviours have on students' financial situations?
 - Not paying bills on time
 - Using an overdraft
 - Not keeping a spending log
 - Buying only the cheapest products
 - Spending money because of peer pressure
 - Buying things on impulse
 - Borrowing money from friends
- 8 SPEAKING** There are ways in which students can avoid buying or paying full price for things. Discuss with a partner what each method entails and how it can help students save money. Complete the spidergram. Which ideas do you think you will try when you go to university?



- 9 SPEAKING** 'University tuition fees should be dependent on the prospective income of the profession you're studying for – the statistically better-paid profession, the higher the fees.' Have a class debate.

Exercise 2

Financial assistance or support means you are helped by someone who gives you money which you may have to pay back at a future time.

A maintenance loan and a student loan are money you borrow while studying and pay back after graduation.

When you **cover costs** you earn enough to pay for all your basic spending.

Tuition fees are the money you pay for instruction or teaching, usually for higher education.

Earning above an agreed threshold means earning more than an agreed amount of money.

REFERENCES

Videoscript pp. 201–202