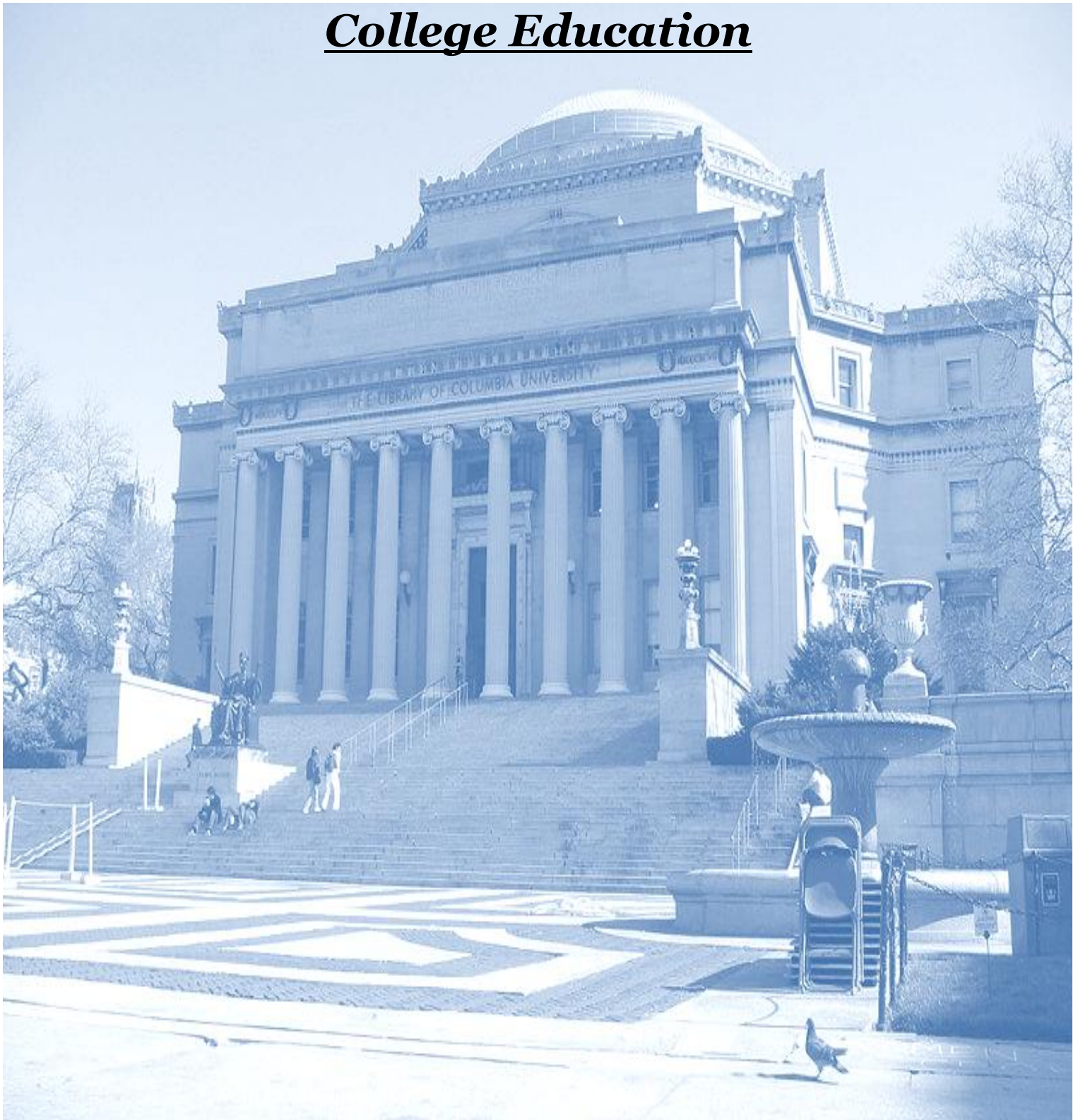


College Education



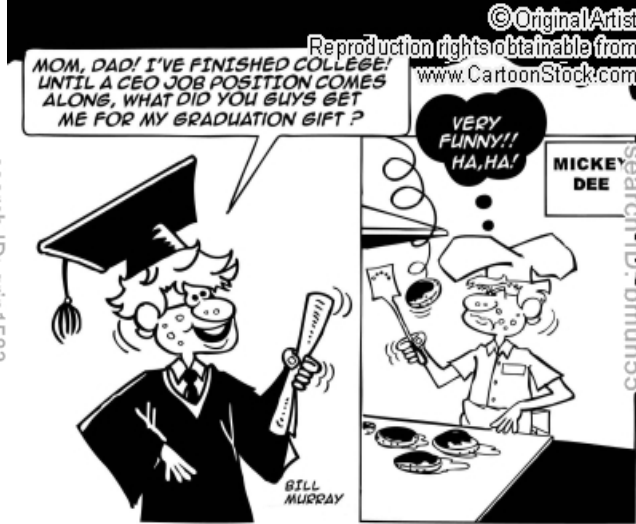
Warming-up: group discussion

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search ID: grin1583

"You mean I've got to pay £9000 and work."



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search ID: grin1532

"I'm not wasting my education - I can't afford the bus."

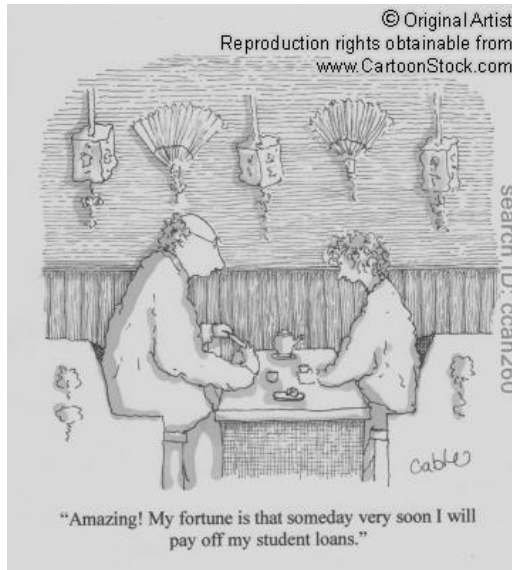
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sizelda

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search ID: ccan260

cablo

"Amazing! My fortune is that someday very soon I will pay off my student loans."

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search ID: llan99

"I'm glad I'm majoring in economics. I'm starting to realize what a burden my student loans are going to be."

I'M LOOKING FOR A SECOND JOB TO EARN ENOUGH TO PAY FOR MY COLLEGE TUITION...

BY WHEN KID?

UNEMPLOYMENT OFFICE

....2040!



search ID: bmun63

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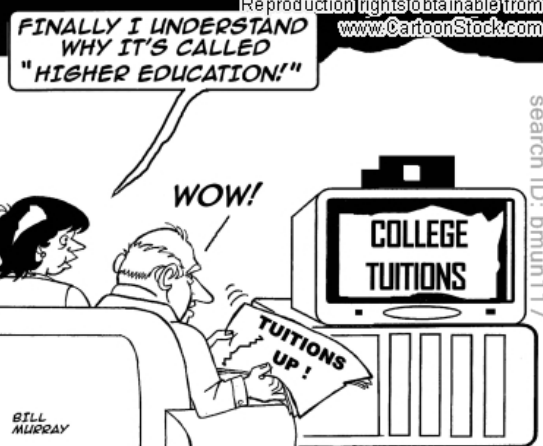
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Robston

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BILL MURRAY

search ID: bmun117

C.L.: The Hidden Costs of Higher Ed

By NOAH S. BERNSTEIN¹

August 21, 2011

§1. **OVER the next few weeks**, millions of Americans will be heading off to college, and more of them than ever will be **struggling** to pay for it. It's not just the economy's fault: colleges and universities are making it harder for **average** American families **to afford** higher education, while making it easier for the wealthy.

Over the next few weeks/months/days/hours	
To struggle	
Average	
To afford	

§2. In the past, families and students covered their **tuition** with lump payments at the beginning of each semester. **To ease the burden of** such large bills — recent data shows that tuition and fees have increased 439 percent from 1982 to 2007 — many colleges have instituted **monthly** payment plans, while **charging** zero interest.

Tuition / fees	
To ease the burden of	
Monthly/daily/yearly	
To charge the doctor charged her \$90 for a visit how much would you charge to take us to the airport? they didn't charge us for the coffee	

¹ http://www.nytimes.com/2011/08/22/opinion/the-hidden-costs-of-higher-ed.html?_r=1&src=me&ref=general

Texte simplifié

§3. **Though** such plans have **undoubtedly** allowed a greater number of modest-income students to go to college, they can actually end up unintentionally **raising tuition costs**. While the plans typically don't charge a fee for payments made by check or direct deposit, they tack on a hefty charge for credit card payments.

Though/ although	
Undoubtedly	
To raise the costs	

§4. Why? Because most institutions outsource the management of their plans to private companies, which have **to make a profit**. They charge universities a fee for processing credit card payments, and the schools pass those costs on to students and families, **amounting to** over a thousand dollars or more per year in some cases.

To make a profit	
To make a loss	
To amount to	

§5. This hits the middle and working classes particularly hard. Struggling families often **face rough patches** during which they don't have enough cash on hand to make such payments, and so have to go to their credit cards — and pay the fees. **Meanwhile**, wealthy families that can afford to simply write a check upfront each month avoid both credit card fees and interest payments.

To face a rough patch/to go through a rough patch	
Meanwhile	

§6. To be fair, monthly payment plans intend to help lower-income families afford college. But they have also **had the unintentional consequence of creating** bonuses for the wealthy and added impediments to the less **well-off**.

To have the consequence of (+gerund)	
The well-off	
The less well-off	

§7. Why do colleges and universities even have programs like this? The original justification was **to bolster** their revenues quickly, so they could invest them in the stock market. But with the **current** economic malaise and **unreliable** financial markets, colleges can no longer **depend on** consistent or high returns.

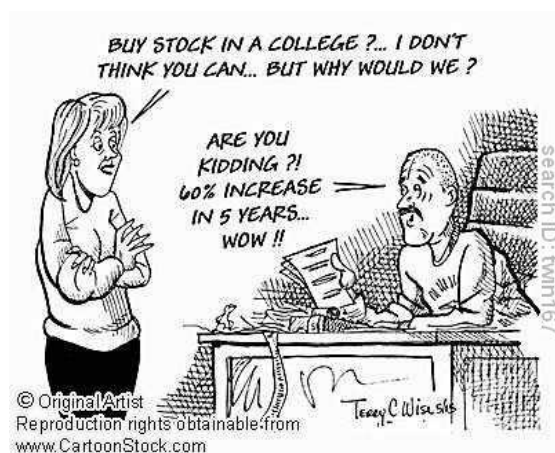
To bolster	
Current	
Reliable	
Unreliable	
To depend on	

§10. Monthly payment plans, and prepayment plans, thus pack a double punch. **On one hand**, they make it more expensive for struggling families to send their children to college. **On the other hand**, they make it cheaper for wealthy families to do so. And given how long it takes these days to pay off college debt, these disparities will have ramifications long after students have graduated from college.

On the one hand...On the other hand...	
----------------------------------------	--

§11. Our institutions of higher learning cannot continue to offer their best deals to a privileged few. Our country needs colleges and universities to recruit and cultivate talented young people from diverse backgrounds. **To do so, we must ensure that** children from working families have the mechanisms **not only** to obtain college admission and afford to attend without compromising their studies, **but also** to be free to enter the economy relatively unburdened by debt.

To do so	
We must ensure that	
Not only...but also...	



C.A. « University Degree »

Choisis la bonne réponse parmi les solutions proposées.²

/5 (3 écoutes)

1. What will happen if the woman doesn't pay her tuition by the due date?

- A. She'll have to pay a significant late fee.
- B. She'll be required to register again for school.
- C. She'll need to wait a semester to take classes.

2. What is the woman planning to take with her to school from home?

- A. some food
- B. warm clothing
- C. her game system

3. Based on her major, where will she most likely work?

- A. at a bank
- B. for a school
- C. in a national park

4. The father suggests a specific major based on the possibility of _____.

- A. earning a decent living
- B. traveling to different countries
- C. moving up in the company

5. The man is surprised by the fact that his daughter _____.

- A. already has a part-time job at school
- B. has earned a scholarship for the first year
- C. is involved in a serious relationship

² source : <http://www.esl-lab.com/universitydegree/universitydegreerd1.htm>

!! Une seule réponse par question → si plusieurs réponses sont choisies pour une seule question, il est évident qu'aucun point ne sera attribué...

Group discussion: What do all these guys have in common? (and it has nothing to do with computers here...)³



[Bill Gates](#)



[Lawrence Ellison](#)



[Mark Zuckerberg](#)



[Steve Jobs](#)

³ Most famous college dropout billionaires

C.A. *TheResident.Net*: Is it worth spending thousands of dollars for a college education?





The bottom line is that

C.A. *TheResident.Net*: Student Loan Bubble



Quelle(s) comparaison(s) peut-on faire avec le monde de l'immobilier ?

Quelles sont les choses dénoncées dans cette vidéo ?

Quelles solutions sont envisagées ?

Reading Comprehension : 2 opinions

Is it worth spending thousands of dollars on a college education??	
<i>YES because...</i>	<i>No because...</i>

Student debt is a good reason to avoid university⁴

guardian.co.uk, Friday 19 August 2011 23.02 BST

Polly Benson, 18, **wonders why** she should saddle herself with debt when a degree does little **to improve** her job prospects



Polly Benson reckons university is no stairway to heaven.
Photograph: Graham Turner for the Guardian

§1 In my family we have a pot-pourri of successful careers, **including** a fashion designer, a rock musician, a helicopter pilot, a chef and a City trader. Yet not one of them went to university.

§2 When I first told the careers adviser that, well, university might not actually appeal, **the look on her face said it all**. Just go, Polly, she said. You can worry about what comes next once you have a degree in your pocket.

⁴ <http://www.guardian.co.uk/money/2011/aug/19/student-debt-avoid-university>

§3 From the age of 16, I studied the International Baccalaureate at a small, all-girls' school and from the beginning **I was comfortably under the impression that**, by doing so, I might even have the upper hand to my A-level peers when it came to applying for a place at university. However, two years later, with results in hand and uni offers met, I am now wondering if this really is the right direction for me.

§4 The norm for students **of my age** and attainment is to move straight from school into university **in pursuit of** that ticket to the future that is a degree, and, out of the eight of us doing the IB at my school, I am alone in my choice to put it off for a few years – if I go at all.

§5 **A massive amount of** pressure is placed on 18-year-olds such as myself **to apply for** further education, particularly this year, given the fast-approaching rise in fees and, as much as anyone, **I felt the strain**. Of course, my school just wants what's best for me and for me to achieve my full potential. **Nevertheless**, as a pupil at a conventional girls' school, I can't help but feel that they want me to achieve said potential in a conventional girls' school way. In layman's terms: finish school, get a degree, get a job, succeed at job. **To stray from** this line is rare, and certainly a cause for concern. Yes, I'm rather good at music but I have little to no intention of pursuing it further, and have not shown

any signs of, or desire to be, the world's next Richard Branson or Lord Sugar.

§6 I've done some research, and from what I can see, **on average**, the starting salary for a graduate is £16,000, or between £23,000 and 26,000 in a blue-chip company. **Interestingly**, the starting salary for a non-graduate is the same and, generally speaking, rises each year **depending on** how well the employee does their job. It would seem the problem is more about getting the job in the first place. So what is the point, then? Uni is famously acknowledged for providing students with the best few years of their social lives; **but other than that**, will I actually miss out at all?

§7 Theoretically, a school-leaver with enough drive and ambition could work from the bottom of a company up to the level of a newly-hired graduate, or possibly even higher, in the three years the graduate spent obtaining their degree. But the non-graduate has no student **loan** to repay and already has a job, **whereas** the graduate walks out of university searching for that one job that was snapped up three years ago by a classmate who followed a different path.

§8 So I find it hard to understand why so many people subject themselves to the stress that is a Ucas application for a degree in a social science or humanity. I spent last week asking various companies about **their views on degrees**. I found that British Gas, for example, is known to encourage apprenticeships, and claims that some of its senior managers began as apprentices before progressing through the company.

§9 Rod Aldridge, founder and former executive chairman of Capita, **strongly believes in** teaching young people about entrepreneurship at school **in order to** help those who struggle in academia to make it in the business world.

§10 Aldridge left school at 16 and had no business **experience** when he **set up** Capita. What he did have, however, are the qualities that he believes are crucial for success: "We look at the attributes for an entrepreneur, which are risk-taking, determination, passion and looking at life differently."

§11 My research has confirmed, in my mind, that I won't apply for university in September. **Who knows**, maybe one day I will go, and maybe it will only take a year for me to work out that that is what I really want. But, until then, I think I'll risk starting at the bottom and work my way up – and without £50,000 of debt hanging round my neck.

A university education should be about mind over money⁵

The value of going to university was questioned in a recent Guardian Money article. Student journalist of the year Simon Murphy replies.

- Simon Murphy
- guardian.co.uk Friday 26 August 2011 23.01 BST



Making the grade ... Simon Murphy in his university graduation gown. Photograph: Mike Smith

§1 My mum is still the only person from her immediate family to go to university, and few of my cousins have stayed in education after their GCSEs; they are now builders, decorators, labourers, plumbers, window cleaners, etc – the kind of jobs where you don't have to worry about feigning interest in post-feminist literature to fill a few lines on your Ucas form.

⁵ <http://www.guardian.co.uk/money/2011/aug/26/university-education-mind-over-money?INTCMP=ILCNETTXT3487>

§2 When she went to Sussex in the 70s, she opened the door for me. By breaking a generational **trend** of escaping school at 15, and instead **taking the bold step of** going to university, she raised the aspirations of her children. Suddenly university wasn't a place where know-it-all, bookish types, whose fathers were doctors and lawyers, went – it was where my mum went. It wasn't for "other people", as my nan was known to say, it was for us too.

§3 And so I went. I **made the journey from Brighton to Newcastle**, my home for the next three years. I didn't go to university **to get a job** at the end of it. I didn't go so I could one day **earn more money**. I didn't go so my mum could collect the graduation picture. And I certainly didn't go because that's what all my peers did. I went to learn. Does that sound **odd**?

§4 And I did learn, lots – not only about politics, which I studied, but about myself. I made friends, I learned to cook and, sometimes, even clean. For me, university was *too good an opportunity to waste* on a few cheap shots at bars.

§5 We don't really live in a meritocratic society, **although** most well-meaning people like to think we do. The barriers for people who don't have financial clout are numerous. **Unfortunately**, the Bank of Mum and Dad didn't offer me much credit during my degree – not because they didn't want to help but because, financially, they could only do so much. That's part of why university is so great – education is, after all, the great leveller.

§6 Money is the problem though. Any number of **polls, surveys** or politicians will tell you that graduates will earn, **on average**, much more over the span of their working life than those who choose to skip higher education. The problem is the debt you rack up at the outset. I'm saddled with more than £20,000 of it and while that sounds somewhat daunting I still think that it's probably worth it.

§7 But double or triple that? **Is that worth it?** I suppose it depends what you want out of university. If you see it purely as a financial investment, a first-class ticket to that nice house in the country with a sports car parked in the drive, then possibly not. But if, like I did, you want to go to learn – about pretty much everything – then can you really put a price on that knowledge? I don't know if you can.

§8 More people go to university now than ever before, and it's surely a good thing that **the door remains open to more school leavers**. The chance for young people to learn in this country is enormous. There is a strong case, I feel, for choosing mind over money **when it comes to** higher education. My mum taught me that, and her generation provides a lesson for all of us.

Simon Murphy has just graduated from Newcastle University and is starting an MA in newspaper journalism at City University on the Guardian's Scott Trust Bursary scheme. In June he won NUS Student Journalist of the Year.

Role Play

You are a student and you want to convince your parents to let you go to college...

My arguments:

You are the father/mother. How would you answer your son/daughter's request? Where do you stand on this issue?

You are a dropout who has made a fortune nonetheless.

My views on this issue:

You are a College Professor. For you, education is priceless...

My arguments:

Quiz⁷

1. Where does the conversation most likely take place?
 - A. in a college dormitory
 - B. in a university classroom
 - C. at the school's library
2. What year is the woman in college?
 - A. second year
 - B. third year
 - C. fourth year
3. Which statement is NOT true about her paying for college?
 - A. She is currently repaying student loans.
 - B. She has worked to earn college tuition.
 - C. She received a scholarship.
4. What is her future job situation?
 - A. She will work in her father's business after she graduates.
 - B. She wants to go on to graduate school the following month.
 - C. She hopes to have interviews with different companies soon.
5. What surprising information do we find out at the end of the conversation?
 - A. The woman is dating the man's business teacher.
 - B. Paul Jones, a college teacher, is the woman's father.
 - C. The man and woman are actually long-lost relatives.

⁷ 1. in a university classroom

2. fourth year

3. She is currently repaying student loans.

4. She hopes to have interviews with different companies soon.

5. Paul Jones, a college teacher, is the woman's father.

Man: I wonder if this is going to be an interesting class.

Woman: Yeah. Me too. [So](#), what's your major?

Man: Well, I've been [batting around](#) the idea of going into business, but I haven't decided yet. And my dad keeps telling me I have to choose a major, but I'm undeclared at the moment.

Woman: Ah, that's what happened to me my freshman year.

Man: Oh, so what year are you in school?

Woman: I'm a senior, and I only have to take 10 more credits to graduate. Yeah!

Man: Well. That must feel great to be almost finished with school.

Woman: [You can say that again](#), but once I graduate, I have to start repaying a student loan, so I'm not looking forward to that.

Man: But didn't your parents [help you out](#) with your college tuition?

Woman: No. My dad said he wasn't made of money, so he thought I should earn my own education, so I worked like crazy in the summer and part-time during the school year to cover most of my costs. [*Well, that's parents for you.*] And, I received some financial aid and a scholarship one year, which really saved me. [*Ah, that's nice.*] But this past year, school has been more demanding, so I haven't been able to work as much.

Man: Well, you know, at least you [see the light at the end of the tunnel](#).

Woman: That's true.

Man: Well, have you [lined up](#) a job yet?

Woman: Not yet, but I'm trying to line up a few interviews at the job fair next month.

Man: Well, at least you have some ideas on your future. I mean, I'm taking a business class right now, and the teacher always lectures us by saying that life is difficult, and we should prepare for our futures by [setting realistic](#) goals. And the only place that success comes before . . .

Woman: . . . work is in the dictionary. {*Yeah!?*} Yeah. I've heard that all before. Let me guess. Is your teacher Paul Jones?

Man: Yeah. How do you know? I mean, did you have him too? I mean, the guy is, you know, he's just really . . .

Woman: He's my dad. Yeap.

Man: Your dad? I mean, I didn't mean anything by what I said. I wasn't [bad-mouthing](#)

him or anything. I mean he's a good teacher and all. It's just that . . .

Woman: . . . he's a dad. That's what dads do. Lecture. He has about a thousand [sermons](#) on life, and he always shares them in his classes.

Man: Yeah. Well, um . . . , nice talking with you. I have . . . I have to go.

Woman: Same here. Bye. I'll tell Mr. Jones you said hello, and maybe we can study together at my house? [*Nah, nah, nah . . .*]

Key Vocabulary [\[Top\]](#)

- **so:** often used when changing the topic of the conversation
 - So, what do you want to do after you graduate?
- **bat around (idiom):** consider different choices, including the positive and negative points of each option
 - My daughter batted around a few ideas on where to travel over the holidays until she settled on Hawaii.
- **you can say that again (idiom):** used when completely agreeing with someone
 - So, you think the teacher is too difficult? You can say that again.
- **help out (phrasal verb):** help someone who is in need, especially when they have problems
 - Because my parents are old, I try to help them out whenever I can.
- **see the light at the end of the tunnel (idiom):** something that gives you hope for the future after a period of difficult problems or challenges
 - College life was difficult, but by my last semester, I felt more relaxed because I could see the light at the end of the tunnel!: graduation was just around the corner.
- **line up (phrasal verb):** arrange
 - I need to line up an appointment with my school advisor by the end of the week.
- **realistic (realistic):** actually possible
 - My younger brother isn't very realistic; he thinks he can get a great-paying job right out of high school without any training.
- **bad-mouth (idiom):** criticize
 - He always bad-mouths people behind their backs. If you have anything to say about people, it's best to say it to their faces.
- **sermon (noun):** a talk with moral advice about life
 - The minister gave an interesting sermon at church this past week about serving others in need.

Vocabulaire supplémentaire

Should you study something you love or a degree that will get you a job?⁸

Two students debate **whether** you should follow your head **or** your heart **when it comes to** pick^{ing} your degree

-
- [Aimee Wragg](#) and [Kerry Provenzano](#)
 - theguardian.com, Wednesday 27 August 2014 10.40 BST
-

§1 Choosing what to study at university is one of the biggest decisions you'll make as a young person. So how do you decide what's right for you? **Should** you follow your heart and study something you're really passionate about, **regardless of** where it might lead you, or should you instead opt for a degree with a more secure career route? Here two students argue both sides of the debate.

'Study what you love,' says Aimee Wragg



§2 Ask a student what they'd study if guaranteed their dream job and **it's likely that** the answer won't **correspond with** what they **actually** choose. This is often because their aspirations **have been diminished** by **those who** "know best".

§3 Most **advice** on which degree to study is concentrated purely on obtain^{ing} a job in the future. We are **discouraged by many from** pursu^{ing} abstract interests because, apparently, the prospects are **unrealistic**.

§4 But **is it** really **worth tak^{ing}** an unappealing route **on the basis that** it could possibly **increase** your chance of secur^{ing} a job? It's difficult to enter employment from any angle, so why not try_{with} a subject you enjoy?

§5 The concept of standing by what you love **despite** the risks is **dismissed** by some - **namely** disapproving parents and teachers - but I believe it to be more **sensible** than focus^{ing} solely on a job.

§6 **Having a genuine interest in** something can't be **faked** and it's the surest way to succeed. As Steve Jobs famously said, "the only way to do great work is to love what you do".

⁸ <http://www.theguardian.com/education/2014/aug/27/study-what-you-love-or-what-will-get-you-a-job>

§7 **In the long term**, deciding to study the subject of your choice is generally more beneficial. Simple factors such as a person's happiness and sense of fulfilment are **overlooked** in this argument, **even though** they are largely affected by career choices. These factors aren't just **based on income**, either - **studies have shown that** there is little **correlation between** people's salaries and their job satisfaction.

The fact is, there are few reasons not to study what you genuinely want to. **Achieving** in the subject area that **appeals to** you is always possible and if you don't do it, other people will. I believe you have **to make the right decisions** for yourself, because no argument against this will **counteract** your regrets when you see people of the same age and ability as you excelling in your dream job.

'Be realistic' says Kerry Provenzano



§8 University is all about doing something you love, right? Well, not quite. Choosing to study something you are passionate about **might** not be as beneficial as you think.

§9 When you study at university essentially you are making an investment: one **worth up to** (and sometimes **over**) £30,000. That's a lot of money.

§10 You don't have to know much about investments to know that the **purpose** of them is **to make a profit**. Your **degree** is a **long term** investment in which you are profited with knowledge. **However**, investing money that will some day need to be **paid back** means that your profit needs to be financial, not just academic.

§11 **So** if you are naturally **gifted with** numbers but **have a real passion for** travel, opting to study geography at university **might** be a mistake. You **may** find you aren't quite sure what to do with your degree **once** you **graduate**, and find yourself knowing you're capable of the mathematical jobs you see **advertised**, but have no qualification to prove it.

§12 There is a difference between your interests and your career **strengths**. If you think you could really crack the world of modern art then great, but if art is just something you enjoy on a weeknight, perhaps **reconsider your choice** to study fine art.

§13 If you are **currently** choosing a course at university, or thinking of changing your course, **my advice to you is** simple: don't **confuse your hobby with** your **career prospects**. Play to your strengths, not your passions. If you are lucky enough to have the two overlap then great. But **bear in mind that** with the right

job there will always be time for the things you enjoy, **regardless of whether** you studied them at university **or not**.

- **What do you think: should you do a degree you love or should you be more realistic about what will lead to a career? Share your thoughts in the comments section below. (blog)**

How I met your mother: Marshall's graduation + Marshall's career...

