

# Lösungen

# Bewertungen

Name: \_\_\_\_\_

Vorname: \_\_\_\_\_

Kandidatennummer: \_\_\_\_\_

Datum der Prüfung: \_\_\_\_\_

Punkte (von max. 25): \_\_\_\_\_

### Erlaubte Hilfsmittel

Wörterbuch, gedruckt oder elektronisch

### Zeit

40 Minuten

Die Experten:

\_\_\_\_\_  
\_\_\_\_\_

Read the instructions on the opposite page and find the answers from the text below.

# OAP\* with debts of £180,000 on 33 credit cards

By Khushwant Sachdave

Short of money and desperate for a foot operation, old-age pensioner Gerard Rock decided to get private medical care. This decision put him into debt and left him owing nearly £180,000 on 33 credit cards. The case will renew calls for card companies to collaborate to control how many cards a person can have and how much money they owe. Surprisingly, Mr Rock has more than one card with some companies.

“I can’t sleep because all I can think about is how I am going to get out of this trouble,” he said yesterday. “I’ve thought about suicide, but I can’t do it because I’m really a coward.”

Retired teacher Mr Rock’s problems started in 1987, when he stopped working because of poor health and paid for private medical foot treatment. Since then he has had more than 50 operations, including more treatment on his feet and surgery on his back, wrists, eyes and ears. He faced long waiting lists and was told he was not a priority. Mr Rock, who lives in Kent, decided to pay privately each time. So he signed up to a number of private healthcare schemes to get full insurance cover for his operations.

The monthly premiums for these came to £380 – nearly half of the £800 he received every month in pension benefits. He paid cash for his living costs and tried to pay his debts by getting more cards for his monthly minimum payments. But they now are as high as £4,000 and the pensioner – who owes a total of £176,210.30 on cards – says he can no longer pay anyone. He owes more than £12,000 each on two cards and more than £10,000 on a card from Beneficial Finance.

Mr Rock, a single man, blamed the card companies. “They have made it so easy for me to get into debt by increasing my credit limits on the cards,” he said. He had asked why they increased his limit and was told that a computer decided. “It’s wrong that a computer can decide like that,” said Mr Rock. “I hope my case shows how easy it is to get into a difficult financial situation.” He admitted that he had exaggerated his income when applying for cards to get a higher credit limit. Mr Rock said: “I’ve not spent the money on luxuries and I’ve not been on holiday for more than 30 years. It’s been for these operations. I was in terrible pain and private treatment was my only choice.”

The Prudential insurance company says that out of a total number of 11.1 million pensioners in the UK, more than one million pensioners have average debts of £15,500 and as many as 100,000 have debts of between £50,000 and £70,000.

Keith Tondeur, of **Credit Action**, said the case showed why card companies should share information. He said “The fact that somebody of Mr Rock’s age with nearly no income can get so many cards is a scandal.”



Gerard Rock

\*OAP = old-age pensioner

**Task A1** (12 points) (2 points for each correct answer)

Which statement is best - A, B or C? Tick the box  to indicate your answer!

1) Mr Rock ...

- A  saw private treatment paid with cards as the answer to his health problems.
- B  has debts of £180,000 on each of his 33 credit cards.
- C  owes credit card companies more than £180,000.

2) Mr Rock ...

- A  might find the answer to his financial problems if he could sleep.
- B  will not commit suicide if he can find a solution.
- C  cannot end his life because he is not very brave.

3) A  Mr Rock's health problems started when he retired.

- B  Mr Rock retired from work because his health prevented him from working.
- C  Mr Rock retired from work because he did not like the job.

4) Mr Rock ...

- A  also used his credit cards to pay for his food and accommodation.
- B  used his credit cards to pay for the financial costs of his cards.
- C  had no income so he used credit cards for everything.

5) Mr Rock ...

- A  doesn't know why he got into debt.
- B  says his debts are the fault of the credit companies' computers.
- C  found it very difficult to get higher credit limits.

6) A  Almost one tenth of all British pensioners have average debts of £15,000 and more.

- B  Pensioners would have no debts at all if card companies shared information.
- C  It is a scandal that credit card companies give credit cards to pensioners.

**Task A2** (8 points) (1 point for each correct answer)

Read the article below.

Which is the best expression for each gap – A, B or C?  
Put the correct letter on the line on the right.

## The dangers of credit cards



When you are growing up, credit cards are part of life. Once you become eighteen, it all starts. You receive **1)** ..... in your daily post and there are commercials on TV, too. This starts to interest you. So you think: “I’m responsible enough to get a credit card, I’ll only use it for emergencies.” Then you apply and it may take two or three times to get one. This only makes it **2)** ....., of course, because you realize how long you have waited and now you can buy anything you want. After all you don’t have to pay it back for a month. The year is 2007, more and more teens **3)** ..... credit cards and are already building their credit history. Credit cards seem to be the easy way to buy things. If you want a pair of jeans but don’t have the cash, you can just pay by credit card. In reality, credit cards are not that easy. Once you have a card, the company gives you a credit limit, which is based on your **4)** ..... . On average, an eighteen-year-old would have about a \$250 limit. This is good because it means teenagers cannot buy products for more than this maximum amount of money. When a credit card’s limit is used **5)** ....., it means that you have reached the highest amount of money you can spend and it won’t let you buy any more. A month later – when you receive your bill – the full amount is shown and the minimum amount that you must pay. The minimum amount is a feature on a credit card that allows the buyer to pay only a certain small sum of the money. For example, the bill is \$222 and the minimum amount you can pay is \$15-\$25. If you choose to pay the minimum, the **6)** ..... that you have to pay starts now. Each time you do not pay in full, interest rates **7)** ..... paid on the debt on your credit card. This is how people with credit cards run into debt. People only pay the **8)** ..... each month, but also keep buying things until the card reaches its limit again. This can have terrible effects on your credit history as well. “Your credit history is very important, as it stays with you wherever you go. Your credit history lists the credit cards, how much you owe, and how punctual your payments were.”

Put the letter here



1	A application forms	B free credit cards	C money	<u>A</u>
2	A bad	B worse	C cheaper	<u>B</u>
3	A own	B owe	C would like	<u>A</u>
4	A personal savings	B pocket money	C income	<u>C</u>
5	A down	B out	C to the full	<u>C</u>
6	A attraction	B interest	C rest	<u>B</u>
7	A have	B have to be	C had to be	<u>B</u>
8	A maximum	B average	C minimum	<u>C</u>

**Bitte wenden!**

**Task B** (5 points) (1 point for each correct answer)

Look at the list of apprenticeships offered by companies for August 2007.  
Decide which apprenticeship (A – H) would be suitable for each applicant.  
Do not use any letter more than once.  
Write the letter on the line on the right.

Openings for trade apprenticeships	
<b>A</b>	<b>Sunset Valley Winery</b> needs an apprentice winemaker on its team. Familiar with winemaking? From a winemaking family? We can't promise a fantastic salary but it's interesting work. Contact us at 941 505 1249!
<b>B</b>	<b>Blue Ridge Dairy:</b> openings for apprentice cheesemakers, working 50 hours weekly. Excellent pay and conditions. Contact Paul Stephan at 703 727 4928.
<b>C</b>	<b>Electronics apprentice</b> – a great career with good pay and conditions. 4-year apprenticeship, with an Advanced Diploma in Electrical and Electronic Technology.
<b>D</b>	<b>Llangefni Ford</b> has an opening for an apprentice mechanic (must speak Welsh and English). Ask for Huw Llewellyn at the garage reception.
<b>E</b>	Cruise the world with <b>Cunard Shipping Line</b> . Train as an apprentice ship's engineer! Each year, apprentices spend one month on-shore and one month off-shore (4-year apprenticeship). Call Cunard HR Dept. on 0151 684 3232.
<b>F</b>	Attention school-leavers! <b>Prestwich Bakeries</b> want trainee bakers. It's a job with lots of dough in future! Night shifts. Full training given. Contact Ivor Crust on 740 2315.
<b>G</b>	<b>Apex Building Co.</b> now hiring apprentices for all aspects of construction work. Must be willing to work outside in all weathers. Good pay. Applications to ABC, HR Dept., Winsford.
<b>H</b>	<b>Tornado Airconditioning Inc.</b> is offering apprenticeships in its factory. Training in the production of metal cabinets and cases. Tel. 980 403 1655.

Put the letter here



1 Maureen would love a job in which she could see the world – she loves travelling and finds life at home boring. Unlike many other girls of her age, she's really talented with mechanical things.

E

2 Craig is a farmer's son. He likes the work but there's no money in looking after a herd of cows. He wants work in which he can use his farming skills and earn some big money but he's only interested in a day job.

B

3 Sarah would hate a job as a hairdresser or a secretary. She likes computers and technical things – physics and maths were her favourite subjects at school. A technical qualification would be great, too.

C

4 Very good with his hands, Rodney is a strong, fresh-air guy who works well in a team but indoor office or factory jobs are not for him. Money is also important to him, however.

G

5 Bernie's elder brother is a pâtissier with his own cake and chocolate shop in Liverpool. He has promised Bernie a secure job if Bernie learns something he could use in the shop. Bernie can work days or nights.

F