ΥΠΟΥΡΓΕΙΟ ΠΑΙΔΕΙΑΣ ΚΑΙ ΠΟΛΙΤΙΣΜΟΥ ΔΙΕΥΘΎΝΣΗ ΜΕΣΉΣ ΕΚΠΑΙΔΕΎΣΗΣ ΚΡΑΤΙΚΑ ΙΝΣΤΙΤΟΎΤΑ ΕΠΙΜΟΡΦΩΣΗΣ

ΤΕΛΙΚΕΣ ΕΝΙΑΙΕΣ ΓΡΑΠΤΕΣ ΕΞΕΤΑΣΕΙΣ ΣΧΟΛΙΚΗ ΧΡΟΝΙΑ 2010-2011

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ΤΟ ΕΞΕΤΑΣΤΙΚΟ ΔΟΚΙΜΙΟ ΑΠΟΤΕΛΕΙΤΑΙ ΑΠΟ ΠΕΝΤΕ (5) ΣΕΛΙΔΕΣ ΟΛΕΣ ΟΙ ΑΠΑΝΤΗΣΕΙΣ ΝΑ ΔΟΘΟΥΝ ΣΤΟ ΤΕΤΡΑΔΙΟ

PART I: COMPOSITION (40 MARKS)

Write a composition of about 250 words on the following topic:

In your opinion, what are the reasons students stay away from school?

PART II: READING COMPOSITION (30 MARKS)

Read the text below and do ALL the exercises that follow:

Money Camp

Why would a group of kids want to spend their holidays learning about money? Our reporter finds out.

- When the school term ends, all that most kids have on their minds is relaxing, having fun and enjoying their leisure time. However, for a group of pupils aged 13 to 15 from the south of England, the summer break began in an unusual way. These young people took a course in personal finance, where they learnt how to budget, how to save and how to spend wisely.
- When I was a teenager, I was not in the least bit interested in these things and neither were my friends. I was happy to spend money, of course but I had much better things to do than worry about saving it. So I was curious to meet the young people on the course. Had they been sent there by their parents as some kind of punishment or had they signed up voluntarily?
 - Surprisingly, most of the students claimed that it was their idea entirely to attend the course Mum and Dad had had nothing to do with it. Moreover, those who were pushed into it by parental pressure admitted that for once, their parents had been right it was worth doing and they had gained a lot.

The course begins with a short test which reveals to the students how little they know about the world of finance. The average mark in the test is well under 50%. Questions

15

include *How do you fill in a cheque? How do credit cards work?* Students go on to learn the steps they must follow in managing a bank account and the importance of keeping accurate records. They are also made aware of the dangers of *paying by plastic* and how easy it is to get into debt if you can have a credit card. Through group discussions and workshops, students are taught the basics of budgeting, saving borrowing and investing. And by the end of the programme, the marks in the test similar to the initial one increased to 90%.

30

35

25

But how useful is this kind of knowledge to teenagers? The fact is that money plays a far bigger role in the lives of young people than ever before. Most parents say that their children have more income than they ever had themselves. Pocket money has risen by 7% in the last year alone, according to recent surveys carried out by a British bank. Teens also earn money outside home and by the time they reach 18, the majority of teenagers will have done some type of paid work, from delivering newspapers to working in supermarkets. Many go to great lengths to save up for something they consider important.

- Douglas (14) decided to take the course when he found out that some of his friends had over £300 in the bank. "I decided to have a go at it, as I get quite a lot of pocket money but there's always so much stuff I want to buy," he explained. With teens having a collective yearly spending power of around £70 million, it's no surprise that advertisers focus a lot of attention on the teen market. And it's not only advertising that encourages kids to part with their money; peer pressure also plays its role. Helen (15) wanted some financial education because she felt that spending was spinning out of control. "Every penny I have goes on clothes, shoes and beauty products. I do it to impress my friends," she admitted, "but I'm getting into debt now and it's got to stop."
- It would seem that now, more than ever before, young people need to learn how to manage their finances. They need to be aware of advertising tricks, learn how to compare prices and keep within a budget. Thanks to their introduction to the world of money, teenagers like Douglas and Helen have learnt some of these things and will hopefully save and spend more sensibly as a result. Holiday courses on money management are a good start but maybe it's time the subject became part of every school timetable.

A. Choose the best answer A, B, C or D according to the text. (5x3=15 marks)

1. The summer course at the camp ...

- A. offered a relaxing way to spend the summer.
- B. appealed to teenagers aged 13 to 15.
- C. was for teenagers interested in working in a bank.
- D. was available to teenagers in the south of England.

2. The writer considered surprising the fact that ...

- A. students had learnt a lot from a summer course.
- B. parents had pushed their children to do the course.
- C. students whose parents had pushed them to do the course were grateful to their parents.
- D. most parents had not wanted their children to attend the course, because they considered it useless for them.

3. One reason teenagers have more money today is that ...

- A. their parents give them more.
- B. they are encouraged to save.
- C. they have higher paid jobs.
- D. their parents have a higher income.

4. Douglas took the course because he wanted ...

- A. more money in the bank.
- B. to manage his money better.
- C. to study the effects of advertising on teenage spending.
- D. to earn more money for his summer holidays.

5. The writer ...

- A. wants all teenagers to take this course.
- B. thinks there should be more holiday courses.
- C. believes the topic should be taught more widely.
- D. is sure that Helen and Douglas will save money.

B. Answer the following questions according to the text. (3x3=9 marks)

- 1. What was the writer's attitude towards money before he attended the course?
- 2. Mention three (3) things students learn at the money camp.
- 3. What influences teenagers to spend money?

C. Find words in the text which have the same or similar meaning as the following: (6x1=6 marks)

- 1. manage money =
- 2. interested =
- 3. exact=
- 4. studies =
- 5. amaze =
- 6. wisely =

PART III: USE OF ENGLISH (30 MARKS)

A. Complete the second sentence so that it has a similar meaning to the first sentence, using the word given. Do not change the word given. (5x2=10 marks)
You were ill because you ate so much. (have) You if you hadn't eaten so much.
Please don't copy my answers. (rather) I copy my answers.
3. I wouldn't steal money, no matter what happened. (would) Under steal money.
 They say the escaped criminal is carrying a gun. (believed) The escaped criminal a gun.
5. I don't want to study for the exam next week. (feel) I don't for the exam next week.
B. Use the word given in brackets to form words that fit the blanks.
(10x1=10 marks) Criminology
If you are considering becoming a lawyer or thinking of joining the police service, a

(1) ... (KNOW) of criminology is very useful. It includes learning how (2) ... (EVIDENT) is collected and how (3) ... (TRY) are conducted, but it also involves learning about the psychology of crime, how (4) ... (CRIME) think. This is very important in understanding why someone becomes an (5) ... (OFFENCE) and what makes them do what they do. Someone might commit (6) ... (THIEF) for example, for a number of reasons, ranging from poverty to seeking attention. Knowing what motivates a (7) ... (ROB) or a murderer might help in the (8) ... (PREVENT) of crime and a reduction in (9) ... (VIOLENT) on the streets. The next time you hear about a crime on TV or in the newspapers, look at the (10) ... (ACCUSE) and ask yourself what led this person to a life of crime.

C. Complete the gaps with ONE suitable word.

(10x1=10 marks)

Think Positive

How often have you heard people say "If only I were younger, or prettier or (1) ... intelligent, I'd..."? It seems strange to me (2) ... people regret past actions and worry about things (3) ... cannot be changed. They wish they had gone to university, or travelled more. (4) ... it's too late to change now, so it's no use regretting (5) ... having done something. If people would only think (6) ... a more positive way, the world would be a happier place. There is not much point in worrying (7) ... what might happen tomorrow. Deal with problems as they come up, but don't prepare for (8) ... before they happen. If people were more positive, they might (9) ... surprised at the difference it (10) ... make to their lives.
