



## ANGLAIS

### Student Savings Accounts in the Republic of Korea

Between 1971 and 1980, Korea increased its secondary school enrolment rate from 39% to 76%. Over the same period, the secondary school enrolment rate rose from 17% to 30% in Kenya and declined from 42% to 36% in Ghana, two countries that started out with a similar GDP per capita as Korea's. University enrolment rose from 7% to 12% in Korea, while it remained below 1% in Kenya and Ghana.

A government student savings account campaign helps to explain Korea's impressive enrolment performance. The campaign provided incentives to low-income households to start saving for their child's upper secondary education when the child was young. The Ministry of Education encouraged each school district to attain a certain yearly savings deposit and schools invited bank employees to visit classrooms to assist every student in opening a bank account. Account funds were tax free and had a high interest rate. The day after the bank visit, students were expected to return to school with a parent's letter of consent committing to monthly and annual deposit amounts. Bank staff collected the deposits monthly at each school.

Classrooms displayed charts showing each student's savings performance. At the end of each semester, students who saved the most received a "Best Saving Child" award from the School Principal or, if the deposit was unusually high, from the Minister of Education. After six years of regular savings and accumulated interests, students would have enough in their accounts by the time of their graduation from lower secondary school to pay for their upper secondary education. This wealth-building practice not only financed upper secondary education for children of low-income households, but it also gave them valuable experience in financial management and a lifetime habit of saving. To this day, adding to student savings accounts remains a popular choice among parents for their child's birthday gifts.

Adapted from "Developing Africa's Workforce for the Future," *African Economic Outlook*, 2020, p. 126.

### **I. READING COMPREHENSION:** (08.5 marks)

A) Read paragraph 1 and complete the following table about Korea, Kenya, and Ghana's enrolment rates. Write only **ONE** (1) word in your answer, as in the examples: *Progression*, *Regression*, or *Stagnation*. (02 marks)

Country	Remark on Secondary School Enrolment	Remark on University Enrolment
Korea	<i>Progression</i>	1.
Kenya	2.	3.
Ghana	4.	<i>Stagnation</i>

**B) Are these statements TRUE or FALSE? Quote passages from paragraph 2 to justify your answers. (03 marks)**

5. The student savings account campaign encouraged poor families to invest in their children.

☞ \_\_\_\_\_

6. Students who participated in the program were advised by banking professionals.

☞ \_\_\_\_\_

7. The only problem was that students were obliged go to the bank to make payments.

☞ \_\_\_\_\_

**C) Complete the following statements with information from paragraph 3. (01.5 marks)**

8. In Korea, it was possible to verify how much students had saved because \_\_\_\_\_

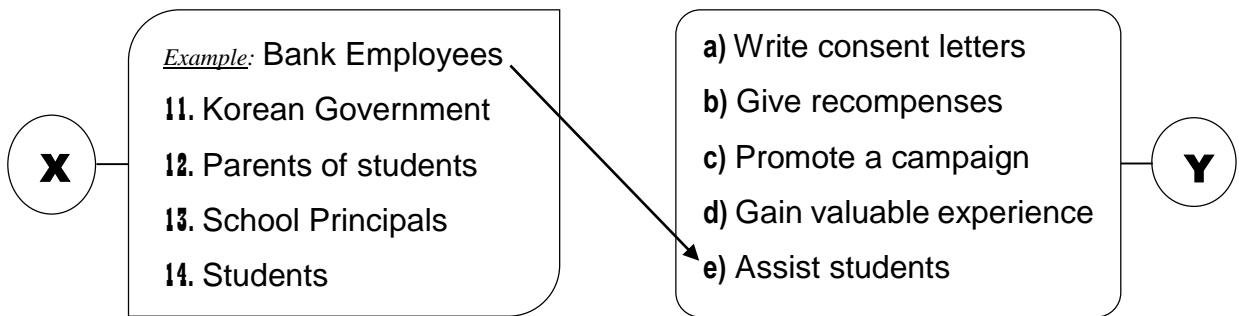
\_\_\_\_\_

9. To pay for their upper secondary education, students needed to save money during a period of \_\_\_\_\_.

10. Gaining experience in financial management is one of the advantages of \_\_\_\_\_

\_\_\_\_\_

**D) Read paragraphs 2 and 3 again. Then match the ACTORS in Box 'X' with their ACTIONS in Box 'Y'. (02 marks)**



**II. LINGUISTIC and COMMUNICATIVE COMPETENCE: (06.5 marks)**

**E) Rewrite these sentences without changing their initial meaning. (01.5 marks)**

15. It is very important for students to have access to funding and savings opportunities.

☞ *Students should be \_\_\_\_\_ to funding and savings opportunities.*

16. According to the World Bank, the school enrolment rate is higher in Mauritius than in any other Sub-Saharan African country.

☞ *Mauritius has the h\_\_\_\_\_ school enrolment rate in Sub-Saharan Africa.*

17. Kenya and Ghana no longer have a similar GDP per capita as Korea's.

☞ *Kenya and Ghana u\_\_\_\_\_ have a similar GDP per capita as Korea's.*

F) Fill in the blanks with expressions from the box.

(02 marks)

pay any fees ☹ don't have ☹ That way ☹ are investing ☹ open an account

Student savings accounts are a banking option that has been traditionally neglected. The reason is that many students (18) \_\_\_\_\_ much to save... However, over the past few years, banks have started to realize that students and young adults are vital to future growth. So, progressively, more banks (19) \_\_\_\_\_ in this area by offering top saving accounts for student savers. When students look for their first bank, they want easy access to their money from anywhere; they don't want to (20) \_\_\_\_\_. As a client, it is great to have a bank that specializes in online banking. (21) \_\_\_\_\_, you know you can check or spend your money anytime, even from your room on campus.

Adapted from [www.thecollegeinvestor.com/22015/best-savings-accounts-students/](http://www.thecollegeinvestor.com/22015/best-savings-accounts-students/)

G) Choose the correct word or expression from the 3 options in parentheses to complete the following telephone conversation between a bank cashier and a customer.

(03 marks)

Cashier: Hello, this is *EasyLoan Banking*. How can I help you?

Customer: Hi, Ma'am. This is Malang Dabo from UASZ University. May I speak with Mrs. Dembelé, please? She is my (22) \_\_\_\_\_ (*account manager* ☹ *teller* ☹ *accountant*).

Cashier: She's in a meeting right now. Would you like to leave a message?

Customer: Can you tell her to call me back when she is (23) \_\_\_\_\_ (*off* ☹ *available* ☹ *on leave*), please? She can reach me at 72.221.00.00.

Cashier: Yes, Sir. It is Malang Dabo at 72.221.00.00. Copied! Can I tell her what your call is (24) \_\_\_\_\_ (*regardful* ☹ *regarded* ☹ *regarding*)?

Customer: Yes, Ma'am. She sent me a/an (25) \_\_\_\_\_ (*credit card* ☹ *account statement* ☹ *currency*) but the second page is not very clear. I need her to resend the fax to me.

Cashier: I will let (26) \_\_\_\_\_ (*her* ☹ *to her* ☹ *for her*) know. Anything else?

Customer: That's all, Ma'am. This is kind (27) \_\_\_\_\_ (*from* ☹ *of* ☹ *to*) you.

Cashier: Thank you for calling *EasyLoan Banking*.

Customer: Bye!

Adapted from <https://www.talkenglish.com/lessonpractice.aspx?ALID=483>

### III. WRITING: Choose ONE topic and write about it. (05 marks)

**Topic 1:** Some people say that vocational training in private institutes like ISM, Supdeco, ESP, etc., is for children from rich families. What solutions would you suggest to give more opportunities for access to quality education to all students?

**Topic 2:** The quality of education has declined a lot in your country. Write a letter to the Minister of Education in which you list the causes of this decline and propose measures that can help restore quality in the education system. (NB: Use the following addresses in your letter)

Mamadou TALLA  
Education Minister  
Immeuble Yoro Lam, 59 Avenue Pompidou, Dakar

Adama DIANGO  
Terminale G3B, LTAP  
Avenue Moustapha Malick Gaye, Saint-Louis