READING
MATCHING FEATURES

TASK DESCRIPTION

- You are given a list of options, or "features" – for example, the names of people, publications, years – and you need to match them with the statements in the questions.
- You need to search the text to establish which part of the text correctly responds with the statements given in the questions.
- In this task type the questions **WILL NOT APPEAR IN THE SAME ORDER** as the answers are given in the text.

STRATEGIES

- Start with the items or options in the list because there are usually in passage order.
- Scan the text before you read the questions, putting boxes around options (names, etc) given in the list.
- Do not simple underline them – they might later get lost as you continue to underline more and more key phrases in your search for correct answers.
- Read around the first option (**A**) you have marked in the passage and read the list of statements to see whether any of them matches. Is (**A**) occurs in other parts of the passage, read around these parts too.
- Repeat this procedure with the next option in the boxed list.
- Be careful. The writer of a passage **DOES NOT ALWAYS USE "QUOTATION MARKS"** to report the opinions or arguments of another person.
- Sometimes, reporting these views will be introduced with a phrase such as "as writer X explains," but it can also be less explicit than this.

SAMPLE TASK

EXERCISE 1

EFFECTIVE ADVERTISING

A In recent years, advertising has been more preoccupied with grabbing attention and sustaining interest than with transferring persuasive message. According to Sean Brierley, this has largely been due to a perception that advertising needed to stand out and appeal through humorous, artistic or educational content in order to be well received by consumers. The agencies who produced these kinds of commercials argued that, because there was so little product difference, advertisers needed to provide difference through the advertising.

B Others attacked this view: 'Advertising used to be about persuading people to want your product. Now the task seems to be to make people admire your advertising,' complained one industry commentator (Wilkins 1998).

C This kind of debate is not new. Rosser Reeves called 'art' advertising on the TV in the 1950s 'vampire video', arguing that it distracts the viewer from the product and makes the commercial's selling message less effective.

D Brierley notes that the debate around 'effective' advertising became much more intense in the 1990s with increases in media costs and declining sales. Other experts also pointed out

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that consumers were less naïve and more professional and cynical than they had been. Being more aware of the process of manufacturing, marketing and communication, it was felt that 'a conclusion which the viewer has reached himself will last longer and be better internalized' (Lannon 1993).

Look at the following statements and the list of people below. Match each statement with the correct person ***A-D***

1. It is unfortunate that the focus of advertising has changed
2. Reduced profit was one reason why advertisements changed.
3. Consumers need to feel they have made their own decisions.
4. A heavy focus on the advertisement, rather than the product, is successful.
5. These days we expect advertisements to be attractive and entertain us.

List of people
A. Brierley
B. Wilkins
C. Reeves
D. Lannon

SKILL-BUILDING EXERCISES

EXERCISE 2

THE FINANCIAL CRASH – WHO WAS TO BLAME?

A

There was once a widely held belief that people who were in debt, but who could not afford to pay back that debt, should be punished severely. At the end of the 19th century, those unable to repay what they owed were arrested, taken to court, and ultimately sent to 'debtors' prisons', locked away until they had worked off what they owed. To be in debt, in the eyes of society, was unacceptable. And yet, by the time we reached the first years of the 21st century, the idea that owning debt was something positive, even productive, had become commonplace in many parts of the world. So much so, that the global financial crash of 2008, in the eyes of many observers, was entirely inevitable.

B

At the end of the 20th century, the general financial climate was stable and healthy. Commercial banks and investment banks for a number of years had mostly functioned separately from one another. When people put their income or savings into an investment, it was often done without a great deal of risk, and they tended not to make an astonishing amount of money. But this was soon to change in a disastrous way, writes Alicia Pillory in ***The Great Deception***. In the early 2000s, 'investment bankers devised an opportunity to make huge profits by buying mortgage loans from commercial banks and mortgage lenders'. She explains how the investment banks then created 'packages' of these loans and sold them to

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individual investors. 'The grand, misguided theory was that any repayments would have to be made to the companies or people who now owned the mortgages, and everyone would get rich.'

C Huge numbers of investors brought their money to the table. They were given confidence by the fact that the packages being offered to them had apparently been assessed and passed by the credit rating agencies. The main purpose of these organisations is to evaluate in a neutral way the amount of risk an individual or company might face in a potential investment. The fundamental problem, as Charles Vane sets out in ***The End of Innocence***, was that these credit rating agencies were actually paid by the investment banks themselves, and the agencies were happy to provide the first- class 'AAA' ratings which did so much to convince potential investors to part with their money: 'which is actually very far from being neutral'. It seems unthinkable now that this was the case, but it was not uncommon at the time. 'We have to take that into consideration before isolating and criticising the investment banks too harshly.'

D The investment banks, now free to offer home loans to anyone, regardless of how much that person earned or was even likely to earn, began offering mortgages to new borrowers: people who were in low-paid employment, and who had no savings at all. Huge levels of debt were provided to those who, within two or three years, would have no way of meeting the monthly repayments. 'So many people were taken advantage of,' writes Pillory, and 'this irresponsible lending behaviour was never made to stop, with no ultimate consequences for the bankers, who simply became very, very rich'. She maintains that the authorities could, and should, have put a stop to it earlier. Instead, 'at this point, another industry saw the potential for profit and greedily stepped in'.

E Insurance companies commonly offer protection against personal debt (for example, when somebody takes out a mortgage but wants to make sure that, if they suffer an unexpected accident and cannot work, the debt will be paid not by themselves, but by that company). However, in the early part of the 21st century, people suddenly became able to buy insurance for properties they did not even own. In other words, when a family could no longer afford the repayments on their home and had to leave, another person - who they had never met, maybe even living on the other side of the country could claim a huge amount of money from the insurance company, simply because they had bought a policy for that particular property. In ***The Crash: Reasons and Repercussions***, Dr Alfred Moran writes, 'The AAA ratings gave everyone a dishonest guarantee that the system could not collapse. Unfortunately for the world's economy, the insurance companies followed those ratings blindly.' Eventually, in 2008, the system did indeed collapse, on a devastating scale.

F Despite this, he emphasises, it should not be overlooked that it was actually the investment banks who paid the ratings agencies in the first place, and so the AAA rating was essentially funded by those who would exploit it- it is they who are most to blame. Pillory contends, however, that we should vent our strongest anger towards the dangerously 'hands-off' approach of western governments at the time, while Vane avoids placing the entire blame at the feet of either the banks, or their governments and regulators. He maintains that, in the western world, the attitude towards debt is careless. 'Chinese people, for example, often put

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30% of their income into saving; this sensible attitude to money is commonly seen in Asian countries. In comparison, in Europe and the US, you rarely see anyone putting aside more than 5% of their earnings. This is extremely unwise.' By extension, those people who borrowed money to buy a house, knowing that they could never afford to pay that money back in their entire lifetimes, must take the major share of the blame.

G As Alicia Pillory laments, 'We are living through the worst recession for 80 years, all because a comparatively small number of people working in the financial sector could not control their greed.' Whatever the root causes of this highly devastating period in our history, the one thing that experts seem to agree on is that our shared financial wellbeing is unlikely to return to full health at any point soon. Perhaps it is even time to reconsider some 19th-century notions of how we are supposed to feel about debt.

2.1. *Look at the exam task and focus on the options below. Scan the passage and put a box around the names where they are mentioned in the text. Do not try to match the statements yet.*

Look at the following statements and the list of people below. Match each statement with the correct person, ***A-C****.*

1. The plan to make a greater number of people wealthy from mortgage repayments was foolish.
2. The credit ratings agencies did not fulfil their essential reason for existing.
3. The investment banks are not solely responsible for the problems that caused the crash.
4. The bankers' careless way of working was essentially a form of exploitation from which they got more wealthy.
5. Accepting the false assurance of AAA credit ratings without question badly damaged the global economy.
6. Government failure to bring the problem to an end led to another profit-driven industry becoming involved.

List of people
A. Alicia Pillory
B. Dr Alfred Moran
C. Charles Vane

2.2. *Read paragraphs* ***A – C****. The opinions below come from either Alice Pillory or Charles Vane. Discuss with a partner who is responsible for each argument, and explain where in the text you found the answer.*

1. The plan to make a greater number of people wealthy from mortgage repayments was foolish.
2. The credit ratings agencies did not fulfil their essential reason for existing.
3. Investment banks are not solely responsible for the problems that caused the crash.

2.3. *Referring to paragraphs D and E, decide whose opinion is being paraphrased here.*

4. The bankers' careless way of working was essentially a form of exploitation from which they got more wealthy.

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5. Accepting the false assurance of AAA credit ratings without question badly damaged the global economy.
6. Government failure to bring the problem to an end led to a new profit-driven industry becoming involved.

2.4. *Look again at this sentence from paragraph F. Whose view is being given: the writer of the passage, Alicia Pillory, Charles Vane or Dr Alfred Moran?*

"... those people who borrowed money to buy a house, knowing that they could never afford to pay that money back in their entire lifetimes, must take the major share of the blame."

❖ FURTHER PRACTICE ON MCQs (Global Multiple-Choice Questions)

→ This task asks you to reflect on or summarise ***the text as a whole***. Typically, this task will ask you to **identify the main idea of the passage** (a sentence which summarises the writer's position), **its purpose** (why the author wrote it) or **the most suitable title** (a simple statement that summarises the content of the text for the reader).

2.5. *Use the hints given below the options to help you answer this question.*

Choose the correct letter, A, B, C or D.
What is the writer's main idea in the Reading passage?

A. The global financial crisis would not have happened if people were still imprisoned for being in debt.
B. Certain nationalities should follow the lead of others in order to become financially stable.
C. The global financial crisis was created by a number of groups and has had only negative effects.
D. Worldwide attitudes to financial responsibility are to blame for the global crisis.

Hints

A. Which parts of the text mention debtors' prisons? Why are they mentioned?
B. Who exactly is suggesting that certain nationalities are failing to take care of their finances adequately?
C. How many different groups of people are said to have been involved in the financial crisis? Does the writer put forward any positive effects of the crisis?
D. Which 'attitudes to financial responsibility' are described in a negative way? Are there any people in today's societies whose approach to financial responsibility is mentioned in a positive light?

2.6. *Look at options A-D and answer the global multiple-choice question. Check that the information in both parts of the sentence (*UPPERCASE *and* **bold***) is correct to help you decide.*

Choose the correct letter, A, B, C or D.
What is the writer's purpose in the Reading passage?

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A. TO COMPARE **approaches to savings and investment in the 19th and the 21st centuries**
B. TO SUMMARISE **different interpretations of the main causes of the global financial crisis**
C. TO CRITICISE **investment banks' unhealthy concept of debt**
D. TO DETAIL **which processes caused the global financial crisis to happen**

→ **For "purpose" questions**, make sure that both parts of the question are correct

2.7. *Answer the following question using the underlined key words to help you*

What is the best title for this Reading passage?

A. The History of Debt in the Modern Era
B. How the Banks created a Global Recession
C. Disasters in Finance and Investment
D. The Crash: is there anyone to blame?

→ **For "choose a title" questions, ask yourself:**

- If I saw this title, what would I expect to read in the passage? What arguments or evidence might be given? How much does the passage differ from these predictions?
- Does the option give the main idea of the whole passage, or just a section/ paragraph from it?
- Is the option too general or abstract to be correct?

EXERCISE 3

A

The accepted concept of a career path followed a similar pattern for decades. After completing their education, people would enter the adult world of work, settling down to a job in which they would likely remain from that point onward. Not only would this occupation provide their income for their entire working life, it would also allow them a healthy pension when they retired and moved into old age. Over the past twenty years, however, the relationship between a wage earner and their chosen profession has changed enormously. Today, the idea of a 'job-for-life' has all but disappeared, to be replaced by an unforgiving world of unstable employment. Some observers even argue that current society appears to pit old against young in a constant battle to find work of some description, all against a backdrop of increasing debt and economic difficulties.

B

At the same time, the government regularly releases figures that suggest that the economy is prospering, evidencing this claim with the fact that the unemployment rate continues to fall annually. Given this claim, logic would seem to dictate that, since there are fewer people out of work, an increasing number of people are enjoying a regular income. To dispute this, Frank Thomas's 2016 study on the nature of work, ***Employment as a Myth***, revealed an interesting and contradictory interpretation. There are indeed more jobs available. However, a huge number of these are casual, temporary or short-term positions, all of which are low-paid and create little in the way of tax income for the government. This has a number of debilitating long-term effects, not least because this assurance of a growing economy is based more in

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myth than fact. Thomas explains, 'Without tax income, the economy cannot grow; if the economy stays weak, new jobs will not be created.'

C

He also illustrates how, around the world, increases in life expectancy have created a problem for a huge number of retired workers, who are starting to find that the sum of money they have saved for their retirement does not stretch far enough to provide the financial security that they had expected. As a result, there has been a widespread return of these workers to the job market, very often in search of the type of casual employment that was once the preserve of people in their late teens and early 20s. Lois Lawrence expands on this view in ***Unfair Returns***: 'Older people are taking opportunities away from their grandchildren. Post-education, those new to the world of work are not able to earn any sort of living wage, nor are they getting the opportunity to develop the 'soft skills', e.g. social intelligence, that will enable them to flourish in the job market.'

D

For Lawrence, the days of the salaried worker -comfortable, assured, financially secure - are coming to an end, and are being replaced by a new model: the exploited worker. Instead, these are the days of the 'zero-hours' contract, where an employee is told by an employer to be available for work, but is not necessarily given any, and so earns nothing for their time simply spent waiting. She argues that this is causing even more inequality in the employment market, as business leaders realise that they have no obligation to provide their staff with a full- or part-time contract, and can therefore avoid additional expenditure. The 'zero-hours' worker receives no holiday or sick pay, and is considered to be self¬employed, so has to pay their own taxes. They also have no hope of stability, and can be instantly dismissed without any hope of recourse. Employment laws, written decades ago at a time when the vast majority of the country's workforce benefitted from permanent positions, do not protect the new breed of worker from being unfairly dismissed at a moment's notice by their manager.

E

Less pessimistic interpretations of today's employment market do exist elsewhere. A 2015 study by William Haroldson, ***How the Market Adjusts to Opportunity***, advocated a definition of a new type of multi-skilled worker: the model employee who not only refuses to age, but also does not want to work in the same office every day, or even to be an employee in the first place. In such a progressive, forward-looking environment, young and old are supposed to collaborate extensively, sharing the benefits of each other's talents and prior knowledge. Furthermore, although younger people are traditionally thought to be more willing to try any number of routes into work before deciding on an industry in which they want to develop, such an approach to employment no longer excludes workers of a more advanced age. Thomas agrees: 'Most of today's self-starters believe that the job market offers a vast array of potential opportunities from which they can learn and gain experience. Whether they have a wide range of existing experience, or none at all, is irrelevant to them.'

F

Moving from job to job is no longer seen in a negative way, he goes on to argue. In the past, anyone with a series of short-term positions on their CV was seen as unreliable or disloyal. Most of today's self-starters, however, approach the job market as a vast source of possibilities, while employers themselves are more likely to be entrepreneurs who are willing to accept job mobility without question, and less likely to punish potential staff for doing so. One positive

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result of this development is that 'soft skills' such as social intelligence can therefore be learnt in a new way, and through a greater number of person-to-person encounters than used to be available. This has been made possible through the fact that so much of human contact today now takes place in one enormous meeting room - the internet. Even if it means that the people in contact are not actually present together in the same room, the encounter still happens.

Questions 1 – 7

Look at the following statements and the list of studies below. Match each statement with the correct study, ***A-C****.*

1. Unlike in previous years, a willingness to experiment with a wide range of possible roles is visible in all groups of job-seekers.
2. Younger people are being denied the chance to develop the social skills necessary for the modern office environment.
3. Many modern positions can be more easily terminated than ever before.
4. Claims of economic expansion are demonstrably incorrect.
5. An unforeseen problem has led to an increase in the number of people available to work.
6. Much of today's workforce do not feel constrained by a lack of familiarity with a new position.
7. Refusal to conform to traditional behaviour models at work is a positive step.

List of studies

A. Employment as a Myth
B. Unfair Returns
C. How the Market Adjusts to Opportunity

Question 8

What is the best title for this passage?

A. The Conflict between Young and Old in the Workplace
B. Modern Employment: the Need for Adaptability
C. The Changing Face of Working Life
D. What Today's Workforce Really Wants

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EXAM PRACTICE

EXERCISE 4

GIFTED CHILDREN AND LEARNING

A

Internationally, 'giftedness' is most frequently determined by a score on a general intelligence test, known as an IQ test, which is above a chosen cut-off point, usually at around the top 2-5%. Children's educational environment contributes to the IQ score and the way intelligence is used. For example, a very close positive relationship was found when children's IQ scores were compared with their home educational provision (Freeman, 2010). The higher the children's IQ scores, especially over IQ 130, the better the quality of their educational backup, measured in terms of reported verbal interactions with parents, number of books and activities in their home etc. Because IQ tests are decidedly influenced by what the child has learned, they are to some extent measures of current achievement based on age-norms; that is, how well the children have learned to manipulate their knowledge and know-how within the terms of the test. The vocabulary aspect, for example, is dependent on having heard those words. But IQ tests can neither identify the processes of learning and thinking nor predict creativity.

B

Excellence does not emerge without appropriate help. To reach an exceptionally high standard in any area very able children need the means to learn, which includes material to work with and focused challenging tuition - and the encouragement to follow their dream. There appears to be a qualitative difference in the way the intellectually highly able think, compared with more average-ability or older pupils, for whom external regulation by the teacher often compensates for lack of internal regulation. To be at their most effective in their self-regulation, all children can be helped to identify their own ways of learning - metacognition - which will include strategies of planning, monitoring, evaluation, and choice of what to learn. Emotional awareness is also part of metacognition, so children should be helped to be aware of their feelings around the area to be learned, feelings of curiosity or confidence, for example.

C

High achievers have been found to use self-regulatory learning strategies more often and more effectively than lower achievers, and are better able to transfer these strategies to deal with unfamiliar tasks. This happens to such a high degree in some children that they appear to be demonstrating talent in particular areas. Overviewing research on the thinking process of highly able children, (Shore and Kanevsky, 1993) put the instructor's problem succinctly: 'If they [the gifted] merely think more quickly, then we need only teach more quickly. If they merely make fewer errors, then we can shorten the practice'. But of course, this is not entirely the case; adjustments have to be made in methods of learning and teaching, to take account of the many ways individuals think.

D

Yet in order to learn by themselves, the gifted do need some support from their teachers. Conversely, teachers who have a tendency to 'overdirect' can diminish their gifted pupils' learning autonomy. Although ' spoon-feeding ' can produce extremely high examination results, these are not always followed by equally impressive life successes. Too much

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