

BREVET PROFESSIONNEL

BANQUE

EXPRESSION EN LANGUE ETRANGERE

ANGLAIS

L'USAGE DES DICTIONNAIRES BILINGUES ET UNILINGUES
EST AUTORISE

L'USAGE DE LA CALCULATRICE N'EST PAS AUTORISE

Les candidats rédigeront directement leurs réponses sur le présent dossier .

CODE EPREUVE XXXXX		EXAMEN : BREVET PROFESSIONNEL	SPECIALITE : BANQUE
Session 2004	SUJET	EPREUVE : expression en langue étrangère anglais	
Durée : 1H	Coefficient : 1		Code sujet : 19YD04 Page : 1/5

I'm 28 and on good money – so why do things feel so bad?

For a 28-year-old, Rachel Hart earns a decent income – a recent pay rise pushed her salary up to £35,000 a year. But because she is still **paying off** student debts and lives and works in London, she has **precious little to show for it** in savings and **assets**.

She **graduated** in 1996 with £8,000 in debt, but has managed to reduce that to £5,000, consolidating her various debts into a personal loan which she pays off at £150 a month. She spends £800 a month on rent and about £200 on household bills. The salary increase leaves her a surplus at the end of the month, but having spare cash is such a novelty she has spent most of it – leaving her with cash savings of just £1,000.

But she plans to cut her spending and save up a deposit for her own home: “I was looking in the Finsbury Park and Stoke Newington areas of north London, but it’s almost impossible to find anywhere I can **afford**. So I’m looking outside London now – in St Albans. You can get a nice one- or two-bedroom flat there for £120,000, or a cottage for a bit more. Sharing with a friend to keep costs down is an option.”

Rachel is also worried about her lack of pension. The firm she works for is small and doesn't offer a company scheme, so she will have to fund her own retirement, which she finds **daunting**.

“There’s not enough **advice** for people of my generation. You spend most of your twenties paying off student debt. I haven't the foggiest idea where to start.”

From The Observer, July 14, 2002

Vocabulary :	Pay off: rembourser
	Precious little to show for it : cela ne lui laisse pas grand chose
	Assets : biens
	Graduate : obtenir son examen
	Afford: avoir les moyens de se payer
	Daunting : décourageant
	Advice : conseil

COMPREHENSION

1. Retrouvez en anglais dans le texte les expressions précises signifiant: (1 pt)

- a) réduire ses dépenses:
- b) financer sa propre retraite:

**2. Associez les sommes d'argent ci-dessous à ce qu'elles représentent:
Inscrivez la lettre correspondante dans le tableau: (3 pts)**

<u>Montants en £</u>	<u>revenus et dépenses de Rachel</u>
1. 35,000	A. ses dettes d'étudiante
2. 8,000	B. son loyer mensuel
3. 150	C. son salaire annuel
4. 800	D. ses économies en fin de mois
5. 200	E. son remboursement mensuel d'emprunt
6. 1,000	F. ses charges domestiques mensuelles

1	2	3	4	5	6

3. D'après le texte, répondez en anglais par des phrases complètes aux questions suivantes: (4 pts)

a) Why is Rachel looking for a home in St Albans?

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b) How can she pay less for a flat or a cottage?

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c) Why is she anxious about the future?

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COMPETENCE LINGUISTIQUE

4. Mettez les verbes suivants à la forme qui convient: (4 pts)

- a) After (graduate), Rachel went to London.
b) A few years ago she (find) a job.
c) She (work) in the same firm since 1996.
d) At the moment she (visit) a flat with her friend.

5. Complétez les phrases suivantes en choisissant la bonne réponse parmi les différentes solutions proposées: (3 pts)

- a) Spending money is than saving money!
a) the easiest b) easier c) easy d) as easy
- b) is St Albans from London?
a) How much b) How long c) How far d) How tall
- c) We are sure that electricity bill has increased.
a) our b) ours c) us d) ourselves
- d) Rachel has a salary is very decent.
a) who b) which c) what d) whose
- e) She always goes to work bus because it is less expensive.
a) at b) in c) on d) by
- f) she earns quite a lot of money, she has difficulties to pay off her debts.
a) Moreover b) In fact c) Although d) In spite of

EXPRESSION ECRITE

6. Répondez en anglais à la question suivante en 60 mots minimum: (5 pts)

Do you spend your money or do you save it? How? Why? What for?

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