



【第二阶段】【第 8 周】考研英语同源阅读

Student loans are based on a simple idea: that a graduate's future flow of earnings will more than cover the costs of doing a degree. But with unemployment rates in parts of the rich world at post-war highs, that may no longer hold true for many people. The consequences will be felt by everybody.

All over the world student indebtedness is causing problems—witness this month's violent protests in Chile. In Britain, rising university fees mean that student debt is likely to treble to £ 70 billion by 2015. But, partly because higher education there is so expensive, the scale of the problem is far greater in America. When the next official estimates of outstanding student debt there are published, it is expected to be close to \$1 trillion, higher than credit-card borrowing. Credit quality in other classes of consumer debt has been improving; delinquency rates on student loans are rising.

Student-loan systems in America and elsewhere are often badly designed for an extended period of high unemployment. In contrast to the housing crash, the risk from student debt is not of a sudden explosion in losses but of gradual financial suffocation. The pressure needs to be eased.

One option is to change the bankruptcy laws. In America, Britain and elsewhere, these treat student debt as a special case: unlike other forms of debt, it cannot be wiped out. If student debt is not to shackle existing graduates and put off future ones, the rules could be changed so that it is dischargeable in bankruptcy. Yet the reasoning behind the current bankruptcy provisions is logical enough: education is an asset that cannot be repossessed and that keeps on benefiting the individual through his or her lifetime. Some worry that graduates would rush to declare bankruptcy, handing losses to taxpayers.

So a second option is preferable. Many countries, America included, have designed student debt primarily as a mortgage-like obligation: it is repaid to a fixed schedule. Other places, like Britain and Australia, make student-loan repayments contingent on reaching an income threshold so that the prospect of taking on debt is more palatable to people from poorer backgrounds. That approach makes sense, especially when jobs are scarce. Income-based repayment ought to become the norm.

Both changes would lead to a repricing of student debt. That would be a bad thing for taxpayers, but a good thing overall. Just as borrowers need to understand the risks they are exposing themselves to, voters need to understand the liabilities that governments are taking on when they subsidise students.



新东方《考研英语阅读理解基础进阶 88 篇》

1. The idea supporting student loans _____.
[A] illustrates the way the money serves graduates
[B] shows the difficulty of wiping out the debts
[C] correctly estimates graduates' future earnings
[D] fails to expect the current condition of indebted students
2. What can we learn from the second paragraph?
[A] The violent protests in Chile caused many students to get into debt.
[B] British graduates are facing the severest debt burden.
[C] Credit-card borrowing has caused a wide range of problems.
[D] high college tuition contribute to rising delinquency rates.
3. Which of the following may be the reason for the heavy student debt?
[A] High unemployment among graduates.
[B] The strict student-loan systems.
[C] The serious housing crash.
[D] The explosion of student loans.
4. The pressure of student debt can be eased by _____.
[A] new bankruptcy rules [B] income-based repayment policy
[C] clear student obligation [D] a better tax system
5. Which of the following is the best title for the text?
[A] The Serious Debt Problems [B] Graduates' Unemployment
[C] The Indebted Graduates [D] Ways to Forgive Students' Debts



新东方《考研英语阅读理解基础进阶 88 篇》

【答案速查】

1. D 2. D 3. A 4. B 5. C

【试题透析】

1. D

【解题思路】 根据题干关键词 the idea 以及 student loans 定位至文章第一段。该段首句指出，提供学生贷款是基于这样一个简单的理念 (a simple idea): 毕业生将来能赚的钱会多于他们攻读学位的花费 (a graduate's future flow of earnings will more than cover the costs of doing a degree), 即学生肯定有能力偿还贷款。接着第二句指出, 目前的高失业率使这种理念不再适用 (...unemployment rates... at post-war highs, that may no longer hold true for many people), 即高失业率可能会使很多人还不起贷款, 由此可推知, 支撑学生贷款的理念对现在负债大学生的实际情况估计不足, 故选项 [D] 正确。

【干扰排除】 学生贷款背后的理念是学生未来有能力偿还贷款, 但并没有提及贷款如何为学生服务, 由此可排除选项 [A]。支撑学生贷款的理念是学生将来能还上贷款, 并没有提到还清贷款的艰难性, 故可排除选项 [B]。这种理念只提到了学生未来的收入会高于学费, 但并没有准确预测学生未来的收入, 故排除选项 [C]。

2. D

【解题思路】 根据题干关键词 the second paragraph 定位至文章第二段, 该段举例说明了学生无法偿还贷款的现状, 第三句以美国为例, 指出高昂的大学学费使美国学生的债务问题更加严重 (partly because higher education there is so expensive, the scale of the problem is far greater...), 接着作者指出未偿还的学生贷款数额将高于信用卡欠款数额, 同时, 学生拖欠贷款的比率上升, 即高额的学费造成了学生贷款拖欠率的上升, 故选项 [D] 正确。

【干扰排除】 第二段第一句指出“学生债务造成了一系列的问题, 如本月发生在智利的暴力抗议活动 (...witness this month's violent protests in Chile)”, 由此可知, 学生债务问题造成智利的抗议活动, 而不是“抗议活动使学生负债”, 故排除选项 [A]。由第二段第二、三句可知, 美国学生贷款的债务问题比英国要严重 (the scale of the problem is far greater in America), 故选项 [B] 错误。第二段第四句虽然提到了 credit-card borrowing, 但只是将其与学生欠款进行比较, 以说明后者数额之大, 并没有提到信用卡债务引发了诸多问题, 故选项 [C] 也可排除。

3. A

【解题思路】 本题就学生还不起贷款的原因进行提问, 故可联系第三段首句, 该句指出, 美国和其他地方的学生贷款制度并没有考虑到学生长期待业的情况 (Student-loan systems... badly designed for an extended period of high unemployment), 由此可推知, 学生贷款制度的缺陷以及高失业率影响了贷款的偿还。同时, 第一段第二句指出, 发达国家失业率持续走



新东方《考研英语阅读理解基础进阶 88 篇》

高使许多学生无法偿还贷款 (with unemployment rates... at post-war highs... no longer hold true for many people), 可见, 高失业率是学生贷款得不到及时偿还、学生负债累累的原因之一, 故选项 [A] 正确。

【干扰排除】 文章提到了学生贷款体制存在的缺陷: 没有考虑到毕业生们长期待业的情况, 但并没有提到该体制有多么严格, 故选项 [B] 无中生有, 可排除。选项 [C] 中的 housing crash 出现在第三段第二句, 该句意为“学生负债所带来的风险与房地产市场暴跌的风险不同”, 并不是说“房地产的暴跌造成学生沉重的债务”, 故选项 [C] 错误。同样这句话中 a sudden explosion in losses 是指房地产暴跌时爆发性的损失, 而不是指学生贷款数额的猛增 (explosion of student loans), 选项 [D] 也不符合题意, 故排除。

4. B

【解题思路】 本题就缓解学生债务压力的方式提问, 故可定位至文章第四、五段。这两段说明了缓解学生欠款的两种方式。其中, 第五段首句指出第二种方法更可取。第三句又指出: 在英国和澳大利亚等国, 学生偿还贷款是以其收入水平为基础的 (... student-loan repayments contingent on reaching an income threshold), 这使来自贫穷家庭的学生更容易承担贷款 (taking on debt is more palatable to people from poorer backgrounds)。最后, 在第四句作者更对此种方法表示认可: 在工作机会较少的情况下, 这种方法切实可行, 应该成为常规方法。故选项 [B] 正确。

【干扰排除】 第四段中虽然提到了改革破产法规, 建议在学生宣告破产后, 可免除其贷款 (the rules could be changed so that it is dischargeable in bankruptcy), 但第四句指出, 目前破产政策不免除学生贷款具有其合理性 (the reasoning behind the current bankruptcy provisions is logical enough), 即教育是一种不可回收的财产, 它会让学生终身受益, 由此可知, 学生有义务偿还贷款, 且第五句继续指出, 该项改革还可能存在一个潜在的弊端, 即学生争相宣布破产, 将损失转嫁给纳税人, 故改革破产法规并非合理之举, 排除选项 [A]。选项 [C] 根据第五段第二句中的 obligation 设置干扰, 原文意为“在美国等许多国家, 学生偿还贷款与履行抵押贷款义务一样”, 此处并不是说明确学生义务就可以缓解学生债务压力, 故排除选项 [C]。文章第四段最后一句指出, 改革破产法规可能将免除学生贷款造成的损失转嫁给纳税人 (... handing losses to taxpayers), 但文中并无改革税收制度有助于缓解学生债务压力的相关信息, 故排除选项 [D]。

5. C

【解题思路】 本题要求选出文章的最佳标题, 故需要概括各段落的主要内容。首段指出了目前很多学生还不起贷款的事实。第二段说明学生无法偿还贷款的现状。而第三段则分析造成学生还贷压力的原因, 并呼吁采取措施缓解学生还贷压力。紧接着第四和第五段则提出了缓解学生债务压力的两种方式: 改革破产制度及以收入为基础还贷, 第六段则对这两项措施作出评价: 虽对纳税人不利, 但总体上是件好事; 同时呼吁人们在学生贷款问题上给



新东方《考研英语阅读理解基础进阶 88 篇》

予政府更多的理解与支持。由以上分析可知，全文主要围绕学生欠款问题展开，先说明问题的严重性，后给出对策，纵观四个选项，[C] 项最全面，故为正确答案。

【干扰排除】 选项 [A] 概括不准确，文章特别说明的是学生债务问题 (student loan)，而不是宽泛的所有债务问题 (debt problems)，故排除。选项 [B] 是学生欠款的原因之一，不能全面概括文章的内容，故排除。文章提出了减轻学生还贷压力的两种方式，并不是免除学生债务的方式 (forgive students' debts)，故排除选项 [D]。

【词汇突破】 (标有*号的词汇为超纲词)

flow /fləʊ/ n. 某事物的持续或连续的供应 (量): *the constant flow of information* 源源不断的信息

high /haɪ/ n. (最) 高水平; (最) 高数值: *Inflation has sent the living cost to a new high.* 通货膨胀使生活费用达到了一个新的最高纪录。

***indebtedness** /ɪn'detɪdnəs/ n. 债务; 负债

witness /wɪtnəs/ v. 瞧瞧, 看看 (用于证明前面论述的正确性): *The nuclear family is a vulnerable institution—witness the rates of marital breakdown.* 核心家庭是一种脆弱的组织形式——看看婚姻破裂的比率就知道了。

***treble** /trebl/ v. (使某事物) 增加到三倍或增加两倍

outstanding /aʊt'stændɪŋ/ adj. (款项等) 未偿付的: *outstanding debts* 未偿清的债务

***delinquency** /drɪ'lɪŋkwənsi/ n. 拖欠债务

***suffocation** /sʌfə'keɪʃn/ n. 压制; 窒息

wipe out sth 除去或取消某物: *wipe out one's debts* 还清债务

***shackle** /'ʃækl/ v. 束缚; 限制

put sb off 使某人对……反感或失去兴趣: *His manner tends to put people off.* 他的态度容易使人产生反感。

dischargeable /dɪs'tʃɑ:dʒəbl/ adj. 可解除的: *Why not make student loans dischargeable in bankruptcy proceedings seven years after graduation?* 在学生毕业七年之后, 用破产程序将其未还贷款解除怎么样?

reasoning /'ri:znɪŋ/ n. 论据; 推理: *Your reasoning on this point is faulty.* 你在这一点上的推论是错误的。

provision /prə'vɪʒn/ n. (法律文件中的) 规定, 条款: *under the provision of the agreement* 根据协议的条文

***repossess** /rɪ'pɒ'zes/ v. 收回

repay /rɪ'peɪ/ v. 付 (还) 钱; 偿还欠款: *The loans were to be repaid over a 20-year period.*



subsidise /ˈsʌbsɪdaɪz/ v. 给……津贴或补贴；资助或补助……: *The housing project are subsidized by the government.* 这个住宅项目得到了政府的补贴。



新东方《考研英语阅读理解基础进阶 88 篇》

用。而其后果也许会影响到每个人。

学生债务在世界范围内引起各类问题——看看本月发生在智利的暴力抗议活动就知道了。在英国，不断攀升的大学学费意味着学生的债务到 2015 年可能会增长两倍，达到 700 亿英镑。而在美国，这一问题将更为严重，部分原因是美国高等教育的学费极其高昂。到下一次官方估计数据发布时，未偿还的学生贷款数额将有可能接近 1 万亿美元，远高于信用卡的借款额。其他种类的消费者债务的信用质量一直在改善；但学生贷款的拖欠率却在不断攀升。

美国以及其他地方的学生贷款制度，通常都没有考虑到较长的高失业率时期。与房地产暴跌相反，学生贷款所产生的风险并不是突然爆发的，而是渐进式的财务透支。这种压力亟待缓解。

方法之一是改变现有的破产法规。在美国、英国以及其他国家，学生贷款被当做一种特殊的债务来处理：与其他形式的债务不同，学生债务不可以被免除。如果不想让学生债务束缚现在的学生和使未来的学生反感，就需要改革破产政策，使学生贷款债务在破产的情况下可被解除。然而，支撑目前破产条款的论据却是合乎逻辑的：教育是一种不可收回的财产，它能使人终生受益。有些人担心（破产政策的此种改革）会使学生们争相宣布破产，从而将债务造成的损失转嫁给纳税人。

这么说来，另一种方法似乎更可取。包括美国在内的许多国家已规定，学生贷款与抵押贷款一样，根据固定的时间表定期偿还。在英国、澳大利亚等其他地方，学生贷款的偿还还要依据是否达到了最低收入水平，这对于贫困家庭的学生而言，承担债务变得不那么沉重。这种方法切实可行，尤其在工作机会较少的时候。以收入为基础的贷款偿还政策应该成为一种惯例。

以上两种改革都会带来学生贷款债务的重新评估。这对纳税人而言不是件好事，但在总体上却是有益的。就像借款的学生应当了解自己所面临的风险一样，选民们也应当理解政府在补贴学生时所担负的债务。