

National Accident Helpline After Reading



The Real Thing

Here's a copy of the online claim form. Work in pairs or threes and fill a claim for an imaginary accident to one of you. Try to be convincing. Once you have completed the form, discuss how you would work together to convince others that this claim was genuine. Think of being an eye witness or of evidence you might be able to produce.

Once you are ready, exchange your claim with another team. Their job is to try and convince you their claim is genuine. You also have to convince them that your claim is believable. Both teams do this by thinking of questions, and answering questions as a team

Claim Online

Start your No Win No Fee Claim today in 4 easy steps and you could be talking to a solicitor within minutes!!

1. Enter your personal details

Title *

Name *

Postcode **Find Address**

UK address

Preferred contact number *

Alternative contact number

E-mail address

2. Enter the best time for us to call

3. Tell us briefly about your accident and injury

Date of accident (DD/MM/YYYY)

Type of accident

Tell us briefly what happened

4. Click on submit to make your claim

Submit

National Accident Helpline

Context

Debt Management

1. The poem is actually about debt and debt management. It is also about responsibility. Who is responsible for what happens to people? Is the fault of companies, advertisers and a national consumerist mentality, or is it the fault of individuals who don't control their impulses? Read about what happened to Alice, and then ask the questions that follow.

"Seven years ago, I moved to Wales for a change of lifestyle," says Alice Douglas, 42, a writer from Snowdonia. "I bought a 4,000 sq ft church for £54,000, which was incredibly cheap, because it needed renovation work, but I had never done a big building project before. I thought I'd be able to do the structural work for £80,000 but I've had to spend £300,000. I didn't think of the cost, and even things like floor tiles for the kitchen ended up costing £5,000 because they were limestone, and I spent £25,000 on windows.

"I used every credit card I could get. At one point, I had 10 different credit cards with £8,000 on most of them, so that my debt was up to £60,000. It was all about to collapse until my mortgage company valued my property, which has massively increased in price.

"I still have about £30,000 on my credit cards, but I've just learned to juggle them. Once you've got them, there's too much temptation and you get used to a lifestyle where you want to have lots of things. We used to be happy with a £60 television set, but now we spend £1,500 on a 38-inch LCD.

"You get sucked into it, and get used to spending large amounts without thinking about it, because it's on a card. It does make a difference because it doesn't feel like real money. If it did feel real, it would feel obscene. I went to London recently and spent £3,000 in Whistles, on clothes. I'm about to buy another property with an 85 per cent mortgage and I'll get the deposit on credit card.

"It's a gamble but it could pay off. If you're shrewd, you can use it to your advantage. My credit rating is very good because I borrow a lot but I'm able to make my payments. It used to stress me out but now I think, if I lose everything, it wouldn't be the end of the world."

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Answer these questions from the text:

1. What started Alice's slide into debt?
2. Why did she end up with so many credit cards?
3. What has happened to her lifestyle?
4. What doesn't it 'feel like real money'?
5. Why doesn't she feel worried about the situation any more?

Now answer these questions by discussing them in class:

1. Is a credit card acting responsibly by giving a card to people already in debt?
2. Why do some people feel that credit card debt isn't about 'real' money?
3. If a bank or a company lends someone money to buy and renovate a house, should they advise on the cost implications before lending?

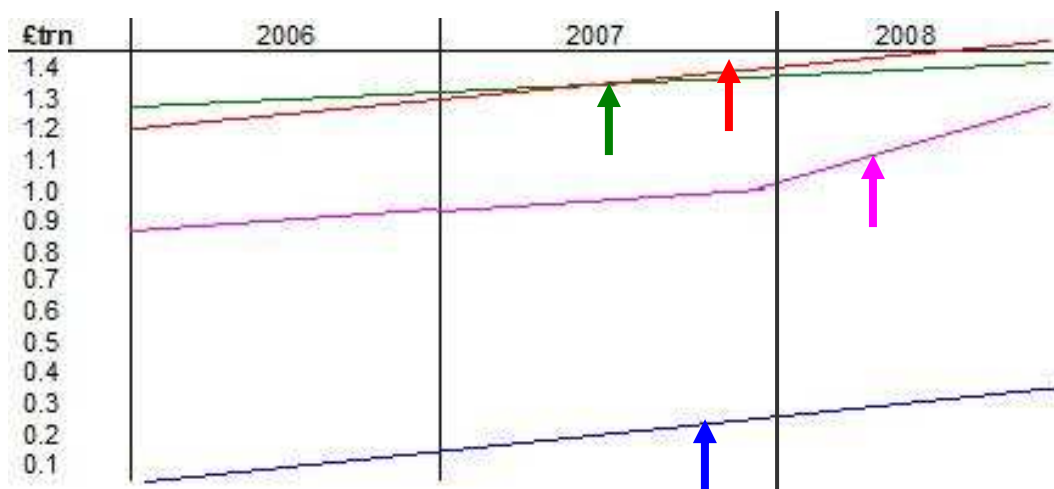
2.1 Make a note of the numbers in this article.

Britons have racked up so much debt on loans and credit cards that the total borrowed now exceeds the entire value of the economy, new research shows today. The financial consultant Grant Thornton is forecasting that gross domestic product (GDP) will hit £1.33 trillion this year, less than the £1.35trn which was outstanding on mortgages, credit cards and personal loans in June.

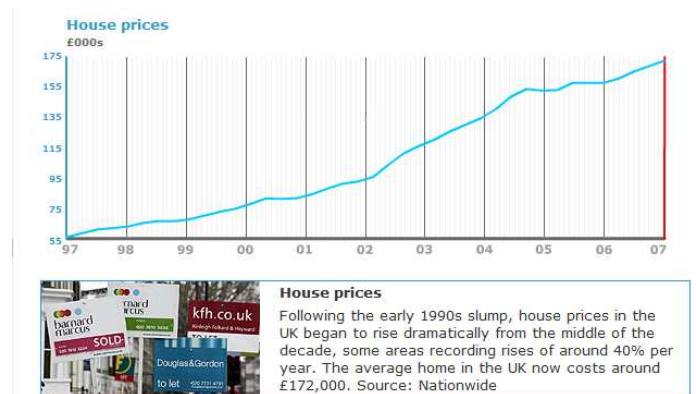
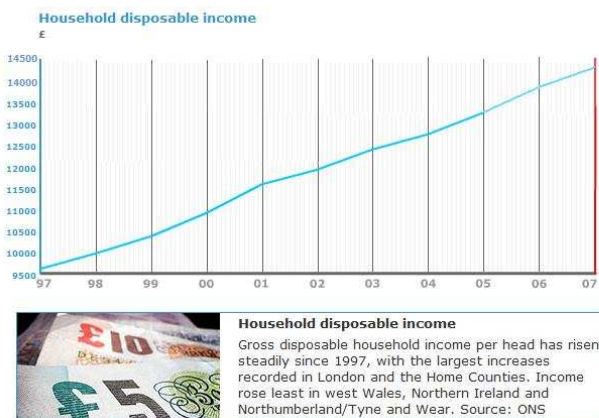
The symbolic overtaking is the first time that the country's 60 million people owe more to the banks than the value of everything made by every office and factory in the country. It prompted a warning that personal borrowing was so out of control that many more people would be pushed over the "financial edge". The runaway housing market is the biggest reason why consumer debt has spiralled, totalling £1.131trn. Debt on personal loans and credit cards totals £214bn. Overall, individuals owe the staggering sum of £1,344,721,000,000.

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Now label this graph according to the information in the article.



2.2 Compare these two graphs.



1. How would you describe the similarities between the rises in Household Disposable Income (HDI) and Houses Prices?
2. How would you describe the differences between the two?
3. Which has risen the most?
4. What is the ratio between HDI and House Prices in 1997 and 2007?