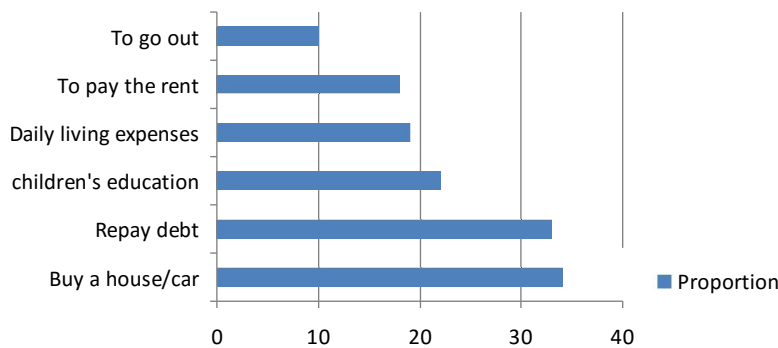


The chart below shows the results of a survey about the reasons given by people who borrowed money in a European country in 2010.

Summarise the information by selecting and reporting the main features, and make comparisons where relevant.

Reasons given by people who borrowed money



Before you read my answer, answer the following questions:

- What is question about? This should give you the introduction ie *The chart shows...*
- What are the main features ie – what will you mention in the overview? *Overall, ...*
- Decide what information you'll mention in your answer

Then

- Write an introduction
- Write an overview – mention at least 2 features for a clear overview
- For the main body – start at the beginning with a suitable time phrase
- Decide which features you can group together

Then write an answer, without looking at mine

### **Model answer**

*Work out why it will get a high band score, and then read the comments about the different criteria below*

The chart shows the reasons why people borrowed money in a particular country in 2010.

Overall, the most popular reason given was to buy a car or a house, while paying off debt owed to other lenders was the second most popular.

Looking first at the most widely given reasons, around a third of people surveyed said they borrowed the money in order to buy a car or a house, while a similar proportion did so to be able to pay back debt. Meanwhile, just over a fifth of borrowers surveyed said that they needed the money to pay for their children's education.

Of the less popular reasons given, paying for basic living costs was cited by around 18% of people in the survey, and a similar number took out a loan to pay for their accommodation. Finally, around 10% of people asked said they needed the money to go out with their friends.

**(154 words)**

## Task Achievement

The chart shows the reasons why people borrowed money in a particular country in 2010.

Overall, the most popular reason given was to buy a car or a house, while paying off debt owed to other lenders was the second most popular.

Looking first at the most widely given reasons, around a third of people surveyed said they borrowed the money in order to buy a car or a house, while a similar proportion did so to be able to pay back debt. Meanwhile, just over a fifth of borrowers surveyed said that they needed the money to pay for their children's education.

Of the less popular reasons given, paying for basic living costs was cited by around 18% of people in the survey, and a similar number took out a loan to pay for their accommodation. Finally, around 10% of people asked said they needed the money to go out with their friends.

**Comment [Tony1]:** All the relevant information is presented.

No key features are ignored.

There is no inaccurate, irrelevant, or inappropriate information

**Comment [Tony2]:** Simple introduction. I've changed the structure but it's not necessary to change every word.

**Comment [Tony3]:** For a clear overview, **mention at least 2 features**. Don't hide it in the introduction – **put it in a separate paragraph**. Use the ... [1]

**Comment [Tony4]:** In a simple question like this, none of the figures can be ignored.

**Comment [Tony5]:** To get a high score, do not include any irrelevant or inaccurate information

**Comment [Tony6]:** Re: inaccurate information – if I had said *to pay for their children's education because education is* ... [2]

## Cohesion and Coherence

The chart shows the reasons why people borrowed money in a particular country in 2010.

**Overall**, the most popular reason given was to buy a car or a house, **while** paying off debt owed to other lenders was the second most popular.

**Looking first at the most widely given reasons**, around a third of people surveyed said they borrowed the money in order to buy a car or a house, **while a similar proportion did so** to be able to pay back debt. **Meanwhile**, just over a fifth of borrowers surveyed said that they needed the money to pay for their children's education.

**Of the less popular reasons given**, paying for basic living costs was cited by around 18% of people in the survey, and a similar number took out a loan to pay for their accommodation. **Finally**, around 10% of people asked said they needed the money to go out with their friends.

**Comment [Tony7]:** To show **clear progression throughout**, the answer gives information in a logical sequence ie Introduction / overview / main bodies.  
C&C shown here in **bold**

**Comment [Tony8]:** The most logical place for the overview is after the introduction. The examiner is looking for a clear overview, so don't hide it

**Comment [Tony9]:** To show logical organisation, tell the examiner what you're doing ie use **signposting** phrases like this

**Comment [Tony10]:**  
Referencing

**Comment [Tony11]:**  
Referencing

**Comment [Tony12]:** Cohesive device – link the sentences together

**Comment [Tony13]:** Show the organisation with signposting

**Comment [Tony14]:**  
Finally, is ok.  
Firstly, secondly, finally, is mechanical

## Lexical Resource

The chart shows the reasons *why people borrowed money* in a *particular* country in 2010.

Overall, *the most popular reason* given was to buy *a car or a house*, while paying off *debt owed to other lenders* was the second most popular.

Looking first at the most *widely given* reasons, around *a third* of people surveyed said they borrowed the money *in order to* buy a car or a house, while *a similar proportion* did so to be able to *pay back* debt. *Meanwhile, just over a fifth* of borrowers surveyed said that *they needed the money to pay for* their children's education.

Of the less popular reasons given, paying *for basic living costs* was *cited* by around 18% of people in the survey, and a similar number *took out a loan* to pay for their *accommodation*. Finally, around 10% of people asked said they needed the money to go out with their friends.

### Comment [Tony15]:

Good lexis is shown by the words in italics. All the lexis is correct. Less common words are those that many candidates don't know.

### Comment [Tony16]: I

changed the structure. It's not necessary to change every word.

### Comment [Tony17]: Note

that I did not copy house/car -

### Comment [Tony18]: By

using *a third*, and *a fifth*, I'm using words that are not supplied by the question.

### Comment [Tony19]: Also

not that by using *rounding*, I am summarising the information, as in the instructions.

## Grammatical Range and Accuracy

The chart shows the reasons why people borrowed money in a particular country in 2010.

Overall, the most popular reason given was to buy a car or a house, while paying off debt owed to other lenders was the second most popular.

Looking first at the most widely given reasons, around a third of people surveyed said they borrowed the money in order to buy a car or a house, while a similar proportion did so to be able to pay back debt. Meanwhile, just over a fifth of borrowers surveyed said that they needed the money to pay for their children's education.

Of the less popular reasons given, paying for basic living costs was cited by around 18% of people in the survey, and a similar number took out a loan to pay for their accommodation. Finally, around 10% of people asked said they needed the money to go out with their friends.

### Comment [Tony20]:

There are no mistakes.

There is a mixture of simple and complex sentences.

Good grammar is shown by the words and phrases underlined

### Comment [Tony21]:

Complex noun phrase

**Comment [Tony22]:** Noun phrase. Also – surveyed is an abbreviated passive voice (= *that were surveyed*)

### Comment [Tony23]:

Complex sentence

## Comments

Although it looks simple, with only 6 figures to describe, this is actually a very difficult question. This is because specific structures are required to describe information about reasons for doing things.

All of the following are wrong

- Nearly a half of students work because ~~the reason afford to go out~~
- ... ~~going out reason accounted for~~
- , ~~while children's education was the main~~ reason for
- ~~Children's education occupied a smaller proportion~~

Page 3: [1] Comment [Tony3]Succeed in IELTS 12/01/2016 10:17:00

For a clear overview, **mention at least 2 features**. Don't hide it in the introduction – **put it in a separate paragraph**. Use the word *overall*

Page 3: [2] Comment [Tony6]Succeed in IELTS 12/01/2016 10:18:00

Re: inaccurate information – if I had said *to pay for their children's education because education is very important for people in this country* - that would definitely be **irrelevant information**