

COMPOSITION – *reasons, measures*

More and more young people run into huge debt. What are the reasons and what measures do you suggest to tackle this problem?

<p>Ein Sprichwort, eine Redensart - sofern es sich thematisch anbietet - eignet sich beispielsweise zur Einleitung. Danach wird zum Thema in Frageform übergeführt.</p>	<p>“Money makes the world go round“. Never has there been more truth in this saying than today. In our society, we are lured into consuming from morning to night. The other side of the coin, however, is that more and more young people find themselves laden with debt. We have to ask ourselves what the reasons are and what we could do against this development.</p>
<p>Themenentsprechend teilt sich der Hauptteil in Gründe und Maßnahmen auf; jeweils zwei sind angemessen. Die einzelnen Argumente bestehen aus theoretischer Behauptung und einem Beleg dieser Behauptung. Dies kann ein Beispiel, eine nähere Erklärung o. ä. sein. Zur sprachlichen Abrundung sollten <u>connectives</u> eingebaut werden. Allerdings sollte dies mit Fingerspitzengefühl geschehen.</p>	<p><u>First of all</u>, we have to consider the strong influence of advertising on our life. There is no denying the fact that advertisers are using every trick in the book to make us consume as much as possible, sometimes even more than we can afford.</p> <p><u>Another problem</u>, especially for young people, is peer group pressure. It can be summarized in one sentence: “You are what you own.“ No wonder, many young people lose every sense of proportion when it comes to buying status symbols such as cell phones or the latest fashion clothing brand.</p> <p><u>One counter-measure could be</u> to offer services giving advice to young people on how to manage their money. They should learn that borrowing money has to be avoided at all costs as getting into debt could affect them for years to come. Instead, they could be advised to earn money, for example by taking on a part-time job.</p> <p><u>Another way to get a grip on this problem</u> could be a change in bank policy: Young people under the age of 21 should not be able to apply for credit cards, overdrafts, personal loans and hire purchase schemes. This will decrease their likelihood of falling into the trap of spending money they do not have.</p>
<p>Der Schluss stellt eine Abrundung dar. Er kann die Gestalt eines Ausblicks in die Zukunft oder einer Einordnung in einen größeren Zusammenhang annehmen.</p>	<p>Debt is not just a financial issue. It can impact on all elements of life and could easily spiral into real trouble. As debt is a symptom, not the problem, the best thing to do is: reduce your spending and never borrow any money.</p>