

**ÉPREUVE MUTUALISÉE AVEC E3A-POLYTECH**  
**ÉPREUVE COMMUNE - FILIÈRES MP - MPI - PC - PSI - TPC - TSI**

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**LANGUE VIVANTE A**  
**ANGLAIS**

**Durée : 3 heures**

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*N.B. : le candidat attachera la plus grande importance à la clarté, à la précision et à la concision de la rédaction. Si un candidat est amené à repérer ce qui peut lui sembler être une erreur d'énoncé, il le signalera sur sa copie et devra poursuivre sa composition en expliquant les raisons des initiatives qu'il a été amené à prendre.*

**RAPPEL DES CONSIGNES**

- Utiliser uniquement un stylo noir ou bleu foncé non effaçable pour la rédaction de votre composition ; d'autres couleurs, excepté le vert, bleu clair ou turquoise, peuvent être utilisées pour la mise en évidence des résultats.
- Ne pas utiliser de correcteur.
- Écrire le mot FIN à la fin de votre composition.

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**L'usage de toute machine (calculatrice, traductrice, etc.) est strictement interdit.**

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**Rédiger en anglais et en 400 mots une synthèse des documents proposés, qui devra obligatoirement comporter un titre.**

Vous indiquerez impérativement le nombre total de mots utilisés (titre inclus) et vous aurez soin d'en faciliter la vérification en mettant un trait vertical tous les vingt mots.

Des points de pénalité seront soustraits en cas de non-respect du nombre total de mots utilisés avec une tolérance de  $\pm 10\%$ .

Concernant la présentation du corpus dans l'introduction, vous n'indiquerez **que la source et la date de chaque document**. Vous pourrez ensuite, dans le corps de la synthèse, faire référence à ces documents par « Doc.1 », « Doc. 2 », etc.

Ce sujet comporte les quatre documents suivants, qui sont d'égale importance.

- **Document 1** - "£60k student debt is the question. Is university the answer?", Holly Mead (extrait et adapté de *thetimes.com*, August 2023).
- **Document 2** - "Is going to university still worth it?", David Lam (extrait et adapté de *Higher Education Policy Institute*, February 2025).
- **Document 3** - "I'd be better off if I hadn't been to uni": UK graduates tell of lives burdened by student loans", Jedidajah Otte (extrait et adapté de *theguardian.com*, August 2024).
- **Document 4** - "Still worth it? Attitudes to university education among graduates" (extrait de *Policy Institute, King's College London*, May 2024).

## Document 1 - £60k student debt is the question. Is university the answer?

This Thursday, thousands of young people will open a little envelope that will inform the rest of their life path. When A-Level results are distributed, there is a decision to be made: university or not? This decision used to be based on the answers to questions such as, is there a subject I want to study for the next three years? Do I feel ready for the world of work instead? What are my friends doing? How much is a pint of beer in that town? These days the deciding factor is far more stark: can I afford it?

Continuing your education has become, above anything else, a financial decision. The cohort of students starting university this autumn will likely leave with more than £60,000 of debt. That's assuming theirs is a three-year course. A medical student could be looking at more like £90,000.

The average earnings of someone aged between 22 and 29 is £25,896 a year, according to the Office for National Statistics. In 2020-21, the typical graduate earned £28,800 five years after they had graduated, so a degree doesn't seem to make a huge difference on average, and that doesn't factor in the loan repayments either. It would take more than 20 years before your studies have paid for themselves. Those in certain careers, such as medicine or engineering, will extend the lead more quickly. However, they also probably racked up more debt to start with.

If you take a career break — women who have children, for example — it will take even longer to break even on the cost of your education. Women, even those with a university degree, earn less than men anyway. Five years after graduating, a woman typically earns £3,600 less — about 11.8 per cent — than her male counterpart. That puts her on par with a man without a degree. If you're from a poorer background you will earn less too, degree or not. Graduates who had received free school meals earned on average 10 per cent less than those who didn't, according to the Department for Education.

You might previously have consoled yourself with the fact that your university debt will at least be written off after a few decades — about 83 per cent of graduates are forecast to not fully repay their loan according to Institute for Fiscal Studies. But changes to the student loan system this year mean that more people will be on the hook for the full cost of their education.

Until now, if you hadn't cleared your student debt after 30 years, the slate would be wiped clean. This will now be increased to 40 years, meaning you could still be repaying it into your 60s. It is expected that about 52 per cent of graduates will now end up paying the full cost.

In the past, changes to the university system were supposed to make further education open to all. In the 1970s there were about 600,000 people at university, by 2010 there were 1.8 million. Fees started at £1,000 in 1998, rising to £3,000 then their current level of £9,000. It would seem that further education is in danger of becoming the preserve of the rich. Who would willingly saddle themselves with so much debt, when there is no guarantee it will be worth it?

Holly Mead, *thetimes.com*, August 2023

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## Document 2 - Is going to university still worth it?

Is going to university still worth it? As a child, I always envisioned a very traditional educational journey. I would work my way through high school, do my A levels and then end up at a good university, graduating into a well-paid job. I think this is the journey most undertake or are pointed towards as we were told that university students almost always earn more. It's a no-brainer, right?

However, there have been recent conversations about the value of going to university and getting a degree. Being a student is tough right now, because:

- The high cost of living and the failure of the maintenance loan to cover most people's costs have resulted in more students than ever working 14.5 hours on average.

- Rising tuition fees add to the high-interest loans that most students will never fully pay back (only 27% will pay this back under the current loan plan but the new loan reforms claim 65% will pay their loans back in full).
- There is also a threat of some educational institutions folding due to insolvency from unsustainable debt, leaving students with a great deal of uncertainty.
- Students are very time-poor as they juggle studies, paid work and extracurricular activities.

Despite these challenges, record numbers of students from disadvantaged backgrounds have made it to university. A remarkable stat! But why has this happened? I believe university opens so many more opportunities for you besides a good education and, for this reason, people would prefer to earn and learn rather than not doing it at all.

Going to university allows you to access a whole load of new experiences through societies and sports clubs at a relatively low cost and without much commitment. Studying at Bath (university) meant I had access to a wide range of placements for my year in industry. Without the wonderful placement team showing me all the world had to offer, I would not have known where to start, nor would I have ever considered doing a placement.

Attending university also exposes you to people from diverse backgrounds. Coming from a small town in the Midlands, predominantly made up of white British residents, I was one of only three kids of colour in my entire primary school. So arriving in Bath and encountering people who looked like me was a strikingly different experience.

It is often the first real taste of freedom for many, marking the transition from life at home to living independently. You are no longer surrounded by an endless supply of clean clothes or home-cooked meals, instead, you are managing your own routine and life, all within the relatively safe university environment. This shift into the big wide world fosters resilience and builds people skills. You will inevitably encounter challenges, like that one housemate who never does their dishes. But part of the university experience is learning to handle these issues yourself, having the tough conversations and solving problems independently rather than relying on someone else to step in. Along the way, you will meet both amazing people and those who are not so great. While no degree teaches you how to interact with others, living with a diverse group of people forces you to learn those essential skills. For these reasons, I still believe there is value in going to university. While not everyone's experience is the same, the underlying benefits remain.

David Lam, *Higher Education Policy Institute*, February 2025

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### **Document 3 - 'I'd be better off if I hadn't been to uni': UK graduates tell of lives burdened by student loans**

Faced with unaffordable student loan repayments, many UK graduates on moderate salaries are leaving their jobs, or turning down promotions in sectors plagued by staff shortages, such as teaching and healthcare. Loans totalling as much as £120,000 – many swollen by surging interest rates – are putting them off trying to progress in their careers, people responding to an online callout or explaining their experience in interviews shared with *the Observer*.

The repayments also made buying a home much harder or impossible, they said, and were affecting their mental health and plans to start a family. Many said they had avoided jobs with salaries high enough to trigger student loan repayments, with some opting to work in part-time minimum wage jobs despite having degrees in sought-after subjects. Several said they had left or not applied for jobs paying more money because of the resulting higher loan repayments, and having to pay the 40% income tax rate.

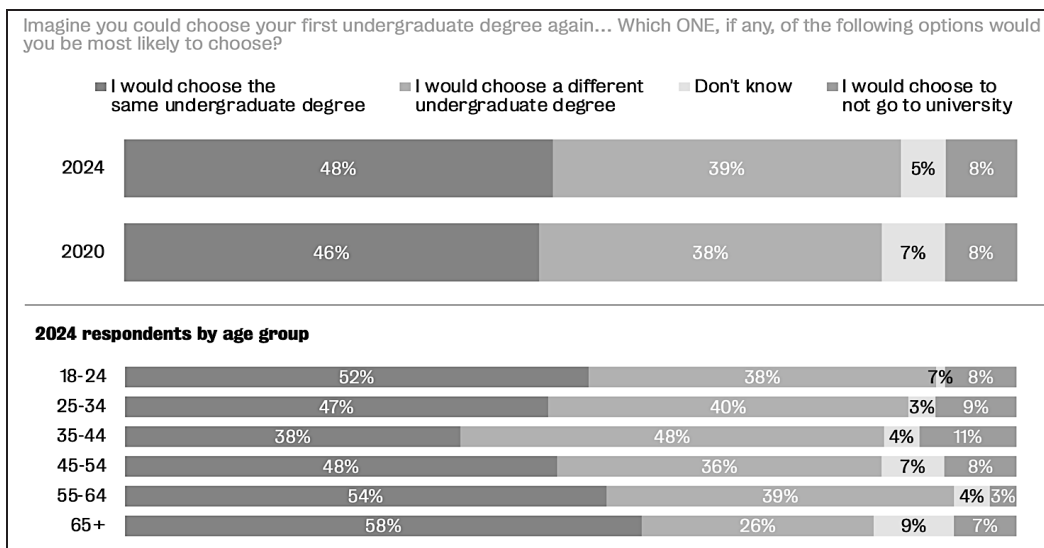
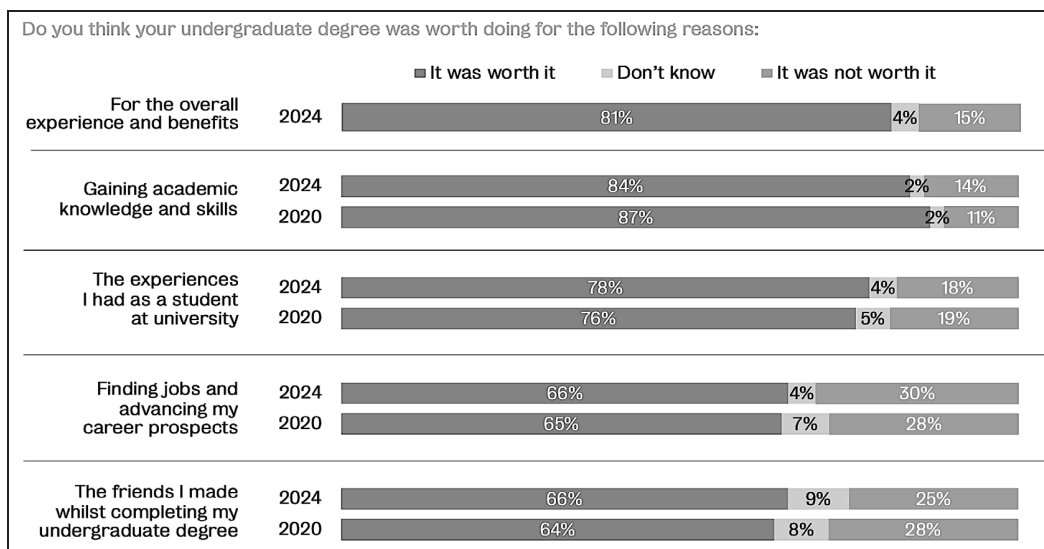
Although some people – such as doctors and lawyers – acknowledged that they needed a degree in their field and would probably earn less in a non-graduate role, many felt trapped by having to repay loans from stagnating graduate wages, which have been losing buying power since the cost of living crisis over the past few years.

Several respondents who had qualified in lower-paid fields, such as nursing, paramedics, teaching, the civil service or the arts, said they regretted their degree and felt “trapped” and “misled” by those who had advised them to take out a student loan. The majority also said they had not fully understood the terms of their loans when they took them out.

Carmen, 43, a doctor from Aylesbury who has been repaying her loan since 2015 and still owes £36,000, said she was advising younger family members to skip university: “I would be better off if I hadn’t gone to uni. My sister, who has [significantly fewer] qualifications, and is admittedly paid less than me, has more free cash.”

Jedidajah Otte, *theguardian.com*, August 2024

### Document 4 - Still worth it? Attitudes to university education among graduates.



Policy Institute, King’s College London, May 2024

2024 base: 849 graduates in the UK, surveyed 1 –9 May. 2020 base: 1222 graduates in GB, surveyed 17-19 February (source)