

UNIVERSITY PREPARATORY CERTIFICATE

CRITICAL THINKING TEST

Passage A (with examples of answers and further guidance)

The recent world financial crisis is not the fault of the banks. It is the fault of the people who borrowed money from the banks – that is, mostly ordinary people like shop-workers and labourers. If these people had not been so greedy and borrowed money to buy houses they could not really afford and luxury items they did not really need, then there would never have been an economic bubble which led to the recent global problems. It is therefore quite justified that the bankers take large bonuses for lending this money. After all, they are just doing their job, which is to lend money to people and businesses who ask for it. It is not the fault of bankers if people ask for too much money and then get into debt. And anyway, bankers are taking risks and so they should be rewarded with very large sums of money if those risks turn out to be successful. Because the people responsible for the bubble are ordinary people, it is now morally correct that these people pay for the banks to survive by increased taxes on their earnings.

Please answer the following questions using your own words as far as possible.

Questions

1. Describe, in your own words, **TWO** conclusions the passage is trying to draw. (2 marks)

Examples of answers

- *Bankers are not responsible for the economic crisis.*
- *Ordinary people are responsible for the economic crisis.*
- *Ordinary people should pay for the economic crisis.*

Further advice

- *Do not consider that the conclusion is automatically the last sentence of the passage. It can be, but it is not always the case. There might also be a more complete answer elsewhere in the text.*
- *Some candidates provide only one conclusion when the question asks for two. Make sure you answer the question completely.*

2. Focus on **ONE** of these conclusions. Discuss whether you think the argument in the passage is solid enough to arrive at this conclusion or not. (3 marks)

Examples of answers

- *Bankers are not responsible for the economic crisis. The passage demonstrates this well: it shows/establishes that it is ordinary people who borrowed too much and this led to the economic crisis.*
- *I think the conclusion that banks have no responsibility is weak: the passage does argue that ordinary people borrowed too much, but that does not mean bankers have no responsibility. In fact the question of the banks' responsibility is never addressed.*

Further advice

- *Do not discuss both conclusions chosen for question 1. This question asks for only one.*
- *Do not assume that the text is right. The question asks for your own evaluation. You can agree or disagree with the text – this will not affect your mark.*

3. (i) Paraphrase the phrase “It is (...) quite justified that the bankers take large bonuses”. (1 mark)

Example of a good answer

It is normal / fair that the bankers are given large financial rewards / are rewarded financially / Bankers deserve to receive a lot of money.

Further advice

Do not use the same words as the sentence in the passage but in a different order. Example: “if the bankers take big bonuses, this is justified / ok”. Most words here are the same as in the passage and so this is an unacceptable answer. It is acceptable to keep one key word unchanged in your answer (here, ‘bankers’) but you should replace other words with synonyms / words of similar meaning.

- (ii) Explain the term ‘morally correct’ in the present context. (2 marks)

Example of a good answer

The passage argues that ordinary people should be held responsible and pay for the damage they have caused. This would be morally right / the right thing to do from an ethical perspective: whoever has done wrong needs to pay/repair.

Further advice

This can be confused with a question simply asking to paraphrase. Here, many applicants simply answer “ethically right”. However, this question asks to clarify a phrase in the context of the passage.

4. Generalizations can often lead to invalid arguments. State **TWO** assumptions, based on generalizations, which the author makes to build his case. (2 marks)

Examples of answers

- *People (ALL people) are greedy and borrow too much / are unreasonable / cannot budget properly.*
- *Bankers (ALL bankers) have lent money / take risks.*

5. The word ‘therefore’ is usually part of an inference in English. Find the inference in the passage and comment on whether it is valid. Give reasons for your answer. (2 marks)

Examples of answers

The inference is in line 6: “therefore” connects the irresponsible behaviour of ordinary people to the bonuses given to bankers. The passage concludes (“therefore”) that, because ordinary people have been irresponsible, bankers should get large bonuses. This is not a valid inference: just because one borrows too much does not mean bankers should get rewards. There is no logic here.

6. The passage states that it is bankers who take risks with money. Without using the passage, discuss whether this is, in fact, the case. (3 marks)

- **Example of a good answer:** *When assessing the risk banks take, one has to question what they are actually risking. In fact, they play with their customers’ money, not theirs. Therefore, I would argue against the passage. Yes, they risk money, but the assumption that they are the risk-takers does not work. There has, in fact, been very little risk to the banks with only a few allowed to fail. Most banks have survived the financial crisis thanks to public money. So even when they fail, they survive. This demonstrates that they did not really take risks. Therefore I do not agree that it is the bankers who take risks with money, it is in fact the states, and ultimately the general public.*
- **Example of a poor answer:** *Banks juggle millions of units of money throughout the world. They have to take risks to make money. This is the rule of today’s world. I think it is fair to risk a lot and to gain a lot, so I agree with the passage. For example my uncle works for a big bank. He travels a lot and works real hard. He has huge responsibility. So it is normal he gets bonuses.*
 - *The answer above is too general, opinionated and relies on a personal example for support.*

Further advice

- *This is an open question and requires that you take a position. Just as in question 2, your position will not affect your grade. What matters here is not your opinion, but the construction of and support to your argument.*
- *Your answer needs to be structured: you need to introduce your position, give relevant support to show why you think you are right and conclude.*
- *Many applicants fail to read the questions carefully enough. The main mistake here would be to discuss the theme of banks in general, but not the actual question. This is a very frequent error.*
- *It is also a mistake to use personal examples in your answer.*

Other argumentative questions you could be asked about this passage

The passage argues that the economic crisis is due to the incompetence of the banks.

a) Give TWO arguments against this statement.

OR

b) Without using the passage, give an argument against this statement.

OR

c) Do you agree? Without using the passage, justify your argument by giving specific examples.

Further advice

- *Make sure you understand the difference between an argument and an example. Do not confuse the two.
Example, when answering the question a): "I disagree with the passage. For instance Santander is very competent and very successful. Another example of a competent bank is HSBC: they are all over the world."
There are two examples here but no argument. This fails to answer the question.*
- *Check whether the question is asking you NOT to refer to the passage - as in question b): you will have to find different arguments and ideas.*
- *Question b) is asking for a counter-argument to that of the passage. Even if you agree with the passage, you need to demonstrate that the statement can be viewed as wrong. This is an important skill. Try to imagine yourself in a debate on the theme: what would your opponent say?*
- *Question c) is asking (like question 6) for your position.
Example of a poor answer: "I agree with the author: ordinary people are to blame for the economic crisis because they borrowed too much and were irresponsible. For instance a friend of my dad bought an expensive car, but now he finds it difficult to pay for it."
This is poor because the argument repeats the passage (so there is no argument proposed by the candidate) and the example is a mere anecdote, a personal example that is hardly informative.*

Passage B

Animals do not feel pain. We know this because an organism needs to be conscious to feel pain and animals are not conscious. We know that animals are not conscious because they are not able to think about themselves or reflect on their thoughts or emotions or feelings. We can define pain more precisely and say that pain is caused by mental or physical suffering. Now, as we have shown above that animals do not feel pain, there is no such thing as cruelty to animals. One can only be cruel to another living thing if one causes deliberate mental or physical suffering to the living thing and it is not possible to make animals suffer mentally – because they are not conscious; nor is it possible to make them suffer physically. All the ‘animal rights’ and ‘vegetarian’ movements are therefore misguided because they have not understood that it is not possible to be cruel to animals.

1. One conclusion of the passage is that animals do not feel pain. Given the assumptions that:
 - 1) an organism needs to be conscious to feel pain;
 - 2) animals are not conscious,State, with a reason, whether the conclusion is valid or not. (2 marks)

2. Find one other conclusion in the passage. Comment, with a reason, on whether you think this conclusion is valid. (2 mark)

3. What justification does the author use to say that it is not possible to be cruel to animals? (2 marks)

4. A *non sequitur* is a phrase or idea in a text which does not follow logically from any previous phrases or ideas in the same text. Find the non sequitur in the sentence ‘One can only...’ and comment on why you have chosen this phrase. (3 marks)

5. Paraphrase “...’vegetarian movements’ are therefore misguided because they have not understood that it is not possible to be cruel to animals’. (2 marks)

6. Discuss, in your own words, the phrase ‘animals are not conscious because they are not able to think about themselves or reflect on their thoughts’. Use some ideas that are not contained in the passage and illustrate your point using examples of your own. (4 marks)