

IELTS Reading Skills

RTI6R Reading Passage 1 – Critical Vocabulary Dictionary

Essential Critical Vocabulary List (Band 6)

1. migrant /'maɪgrənt/ (noun) - B2

- **Paragraph:** A
- **Explanation:** A person who moves from one place to another, especially in order to find work or better living conditions.
- **Example (Cambridge/Oxford):** "Many young people become economic migrants seeking opportunities abroad."
- **Sentence from passage:** "Every year millions of **migrants** travel vast distances using borrowed money for their airfares and taking little or no cash with them."
- **Question appearance:** Summary cloze test (gap 1)
- **Collocations:** economic migrants, temporary migrants, migrant workers, affluent migrants.
- **Meaning in Vietnamese:** [Người di cư]

2. remittance /rɪ'mɪtəns/ (noun) - C1

- **Paragraph:** A
- **Explanation:** A sum of money sent, especially by a person working in another country, to their family at home.
- **Example (Cambridge/Oxford):** "Family remittances are a major source of income for many developing countries."
- **Sentence from passage:** "These **remittances** exceeded \$400 billion last year."
- **Question appearance:** Summary cloze test (gap 4)
- **Collocations:** migrant remittance, personal remittance, send remittance, total remittance, receive remittance, global remittance.
- **Meaning in Vietnamese:** [Kiền hối, tiền gửi về]

3. aid /eɪd/ (noun) - B1

- **Paragraph:** A
- **Explanation:** Help, such as money, food, or equipment, that is given by a government or by an organization to a country or to people who are in need.
- **Example (Cambridge/Oxford):** "The international community sent emergency aid to the disaster-stricken region."

- **Sentence from passage:** "It is true that the actual rate per person is only about \$200 per month but it all adds up to about triple the amount officially spent on development aid."
- **Question appearance:** Summary cloze test (gap 8)
- **Collocations:** development aid, humanitarian aid, foreign aid, official aid.
- **Meaning in Vietnamese:** [Viện trợ, sự giúp đỡ]

4. altruism /'æltru:ɪzəm/ (noun) - C1

- **Paragraph:** B
- **Explanation:** Feelings and behaviour that show a desire to help other people and a lack of selfishness.
- **Example (Cambridge/Oxford):** "His actions were motivated by genuine altruism, not by personal gain."
- **Sentence from passage:** "The decision to send money home is often inspired by **altruism** – an unselfish desire to help others."
- **Question appearance:** Summary cloze test (gap 10)
- **Collocations:** pure altruism, act of altruism, demonstrate altruism, motivated by altruism.
- **Meaning in Vietnamese:** [Lòng vị tha]

5. lifeline /'laɪflaɪn/ (noun) - B2

- **Paragraph:** B
- **Explanation:** Something that is essential for a person or organization to continue to exist or operate.
- **Example (Cambridge/Oxford):** "For many struggling families, food banks are their only lifeline."
- **Sentence from passage:** "In some of the poorer, unstable or conflict-torn countries, these sums of money are a **lifeline** – the only salvation for those left behind."
- **Question appearance:** Summary cloze test (gap 11)
- **Collocations:** vital lifeline, economic lifeline, financial lifeline.
- **Meaning in Vietnamese:** [Phao cứu sinh, huyết mạch]

6. salvation /sæl'veɪʃn/ (noun) - C1

- **Paragraph:** B
- **Explanation:** (figurative) Something that saves someone or something from danger, destruction, or failure.
- **Example (Cambridge/Oxford):** "In the midst of the crisis, his timely intervention proved to be their salvation."
- **Sentence from passage:** "In some of the poorer, unstable or conflict-torn countries, these sums of money are a lifeline – the only **salvation** for those left behind."
- **Question appearance:** Summary cloze test (gap 12)

- **Collocations:** economic salvation, personal salvation, hope of salvation, seek salvation.
- **Meaning in Vietnamese:** [Sự cứu rỗi, sự cứu thoát]

7. investment /ɪnˈvestmənt/ (noun) - B2

- **Paragraph:** B
- **Explanation:** The act of putting money, effort, time, etc. into something to make a profit or get an advantage, or the money, effort, or time used.
- **Example (Cambridge/Oxford):** "The government is encouraging foreign investment in new technologies."
- **Sentence from passage:** "Then again, the cash might simply be an exchange for earlier services rendered by the recipients or it could be intended for **investment** by the recipients."
- **Question appearance:** Summary cloze test (gap 14)
- **Collocations:** foreign investment, capital investment, private investment, public investment, business investment, direct investment.
- **Meaning in Vietnamese:** [Đầu tư, sự đầu tư]

8. repayment /rɪˈpeɪmənt/ (noun) - B2

- **Paragraph:** B
- **Explanation:** The act of paying back money that you have borrowed.
- **Example (Cambridge/Oxford):** "The company defaulted on its loan repayments."
- **Sentence from passage:** "Often it will be **repayment** of a loan used to finance the migrant's travel and resettlement."
- **Question appearance:** Summary cloze test (gap 15)
- **Collocations:** loan repayment, debt repayment, regular repayment, full repayment, early repayment.
- **Meaning in Vietnamese:** [Sự hoàn trả, sự trả nợ]

9. upheaval /ʌpˈhiːvl/ (noun) - C1

- **Paragraph:** C
- **Explanation:** A great change, especially causing or involving much difficulty, activity, or trouble.
- **Example (Cambridge/Oxford):** "The revolution caused widespread social upheaval throughout the country."
- **Sentence from passage:** "At the first sign of trouble, political or financial **upheaval**, these personal sources of support do not suddenly dry up like official investment monies."
- **Question appearance:** Summary cloze test (gap 18)
- **Collocations:** political upheaval, social upheaval, economic upheaval, major upheaval, period of upheaval.

- **Meaning in Vietnamese:** [Biến động lớn, sự biến đổi lớn]

10. insurance /ɪnˈʊərəns/ (noun) - B2

- **Paragraph:** C
- **Explanation:** (figurative) Protection against possible harm or bad events.
- **Example (Cambridge/Oxford):** "Having an emergency fund acts as a form of financial insurance against unexpected costs."
- **Sentence from passage:** "Thus, they serve an **insurance** role, responding in a countercyclical way to political and economic crises."
- **Question appearance:** Summary cloze test (gap 29)
- **Collocations:** health insurance, life insurance, car insurance, travel insurance, play an insurance role.
- **Meaning in Vietnamese:** [Bảo hiểm]

11. role /rəʊl/ (noun) - B2

- **Paragraph:** C
- **Explanation:** The function or position that someone has in a situation, organization, society, or relationship.
- **Example (Cambridge/Oxford):** "The media plays a crucial role in shaping public opinion."
- **Sentence from passage:** "Thus, they serve an insurance **role**, responding in a countercyclical way to political and economic crises."
- **Question appearance:** Summary cloze test (gap 30)
- **Collocations:** crucial role, vital role, key role, play a role, assume a role, defining role.
- **Meaning in Vietnamese:** [Vai trò]

12. countercyclical /ˌkaʊntərˈsaɪklɪk/ (adjective) - C2

- **Paragraph:** C
- **Explanation:** (Economics) Tending to act in opposition to the general trend of business or economic cycles.
- **Example (Cambridge/Oxford):** "Government spending often acts as a countercyclical stabilizer during a recession."
- **Sentence from passage:** "Thus, they serve an insurance role, responding in a **countercyclical** way to political and economic crises."
- **Question appearance:** Summary cloze test (gap 31)
- **Collocations:** countercyclical policy, countercyclical measures, countercyclical spending.
- **Meaning in Vietnamese:** [Chống chu kỳ kinh tế]

13. economic /ˌiːkəˈnɒmɪk/ (adjective) - B1

- **Paragraph:** D
- **Explanation:** Relating to trade, industry, and money.
- **Example (Cambridge/Oxford):** "The country is facing severe economic challenges."
- **Sentence from passage:** "This flow of migrant money has a huge **economic** and social impact on the receiving countries."
- **Question appearance:** Summary cloze test (gap 33)
- **Collocations:** economic growth, economic development, economic crisis, economic impact, economic recovery, economic system.
- **Meaning in Vietnamese:** [Kinh tế]

14. impact /'impækt/ (noun) - B2

- **Paragraph:** D
- **Explanation:** The powerful effect that something has on a situation or person.
- **Example (Cambridge/Oxford):** "The new policies had a significant impact on local businesses."
- **Sentence from passage:** "This flow of migrant money has a huge economic and social **impact** on the receiving countries."
- **Question appearance:** Summary cloze test (gap 35)
- **Collocations:** significant impact, positive impact, negative impact, environmental impact, social impact, huge impact, direct impact.
- **Meaning in Vietnamese:** [Tác động, ảnh hưởng]

15. necessity /nɪ'sesəti/ (noun) - B2

- **Paragraph:** D
- **Explanation:** The need for something; something that is necessary for living or for a particular purpose.
- **Example (Cambridge/Oxford):** "Food, water, and shelter are considered necessities."
- **Sentence from passage:** "It provides cash for food, housing and **necessities**."
- **Question appearance:** Not directly in the summary cloze test, but a key supporting keyword for Paragraph D.
- **Collocations:** basic necessities, daily necessities, absolute necessities, bare necessities.
- **Meaning in Vietnamese:** [Nhu yếu phẩm, sự cần thiết]

16. healthcare /'helθkeə/ (noun) - B2

- **Paragraph:** D
- **Explanation:** The service of providing medical care.
- **Example (Cambridge/Oxford):** "Access to quality healthcare is a fundamental human right."

- **Sentence from passage:** "It funds education and **healthcare** and contributes towards the upkeep of the elderly."
- **Question appearance:** Not directly in the summary cloze test, but a key supporting keyword for Paragraph D.
- **Collocations:** public healthcare, private healthcare, access to healthcare, primary healthcare, provide healthcare.
- **Meaning in Vietnamese:** [Chăm sóc sức khỏe]

17. enterprise /'entəpraɪz/ (noun) - B2

- **Paragraph:** D
- **Explanation:** A project or undertaking, typically a difficult or complex one; a business or company.
- **Example (Cambridge/Oxford):** "Starting a new enterprise requires significant capital and effort."
- **Sentence from passage:** "Occasionally it becomes the capital for starting up a small enterprise."
- **Question appearance:** Not directly in the summary cloze test, but a key supporting keyword for Paragraph D.
- **Collocations:** small enterprise, private enterprise, business enterprise, free enterprise, entrepreneurial enterprise.
- **Meaning in Vietnamese:** [Doanh nghiệp, công ty, sự nghiệp]

18. exorbitant /ɪg'zɔːrɪtənt/ (adjective) - C1

- **Paragraph:** E
- **Explanation:** (Of a price or amount charged) much too large.
- **Example (Cambridge/Oxford):** "The restaurant charged an exorbitant amount for a bottle of water."
- **Sentence from passage:** "Unfortunately, recipients hardly ever receive the full value of the money sent back home because of **exorbitant** transfer fees."
- **Question appearance:** Not directly in the summary cloze test, but a key keyword for Paragraph E.
- **Collocations:** exorbitant fees, exorbitant prices, exorbitant costs, exorbitant rates, exorbitant claims.
- **Meaning in Vietnamese:** [Quá đắt, cắt cổ, vô lý]

19. fee /fi:/ (noun) - B2

- **Paragraph:** E
- **Explanation:** An amount of money paid for a particular piece of work or for a right or service.
- **Example (Cambridge/Oxford):** "The bank charges high fees for international transfers."

- **Sentence from passage:** "Many money transfer companies and banks operate on a fixed **fee**, which is unduly harsh for those sending small sums at a time."
- **Question appearance:** Implicit in summary cloze test question 8: "...lower transaction fees..."
- **Collocations:** transfer fees, transaction fees, fixed fee, percentage fee, service fees, legal fees, consultation fees.
- **Meaning in Vietnamese:** [Phí, lệ phí]

20. fixed /fɪkst/ (adjective) - B2

- **Paragraph:** E
- **Explanation:** (Of a price, amount, etc.) agreed or arranged and therefore not able to be changed.
- **Example (Cambridge/Oxford):** "The rent is a fixed amount each month."
- **Sentence from passage:** "Many money transfer companies and banks operate on a **fixed fee**, which is unduly harsh for those sending small sums at a time."
- **Question appearance:** Implicit in summary cloze test question 8: "low fixed charge per transaction"
- **Collocations:** fixed fee, fixed price, fixed rate, fixed term, fixed income, fixed costs.
- **Meaning in Vietnamese:** [Cố định, ổn định]

21. percentage /pə'sentɪdʒ/ (noun) - B1

- **Paragraph:** E
- **Explanation:** An amount, number, or proportion of something, expressed as a fraction of 100.
- **Example (Cambridge/Oxford):** "A small percentage of the profits will be donated to charity."
- **Sentence from passage:** "Others charge a **percentage**, which varies from around 8% to 20% or more dependent on the recipient country."
- **Question appearance:** Not directly in the summary cloze test.
- **Collocations:** high percentage, small percentage, percentage point, earn a percentage, percentage increase/decrease.
- **Meaning in Vietnamese:** [Tỷ lệ phần trăm]

22. laundering /'ləʊndərɪŋ/ (noun) - C1

- **Paragraph:** E
- **Explanation:** The crime of moving money that has been obtained illegally through banks and other businesses to make it seem to have been obtained legally. Often used in the compound noun 'money laundering'.
- **Example (Cambridge/Oxford):** "Authorities are cracking down on international money laundering schemes."

- **Sentence from passage:** "...however, these cheaper fees are not applied internationally because of widespread concern over money **laundering**."
- **Question appearance:** Summary cloze test (gap 8)
- **Collocations:** money laundering, anti-money laundering, combat money laundering.
- **Meaning in Vietnamese:** [Rửa tiền]

23. post office /'pəʊst ˌɒfɪs/ (noun) - B1

- **Paragraph:** E
- **Explanation:** A building where letters, packages, etc. are sent and received, and where other services, such as banking, are offered.
- **Example (Cambridge/Oxford):** "I need to go to the post office to send this parcel."
- **Sentence from passage:** "If the recipients live in a small village somewhere, usually the only option is to obtain their money through the local **post office**."
- **Question appearance:** Summary cloze test (gap 9, related to "end the current post office system")
- **Collocations:** local post office, main post office, post office services, visit the post office.
- **Meaning in Vietnamese:** [Bưu điện]

24. charge /tʃɑːrdʒ/ (noun) - B2

- **Paragraph:** E
- **Explanation:** The amount of money that you have to pay for something.
- **Example (Cambridge/Oxford):** "There's no charge for delivery if you spend over £50."
- **Sentence from passage:** "...but there is no alternative but to pay the extortionate **charge**."
- **Question appearance:** Implicit in summary cloze test question 8, where "extortionate charge" is discussed as a potential distractor.
- **Collocations:** fixed charge, service charge, extra charge, no charge, extortionate charge, minimum charge.
- **Meaning in Vietnamese:** [Phí, khoản phí]

25. regulation /ˌregjuˈleɪʃn/ (noun) - B2

- **Paragraph:** F
- **Explanation:** An official rule or order.
- **Example (Cambridge/Oxford):** "New safety regulations have been introduced for the construction industry."
- **Sentence from passage:** "If this is not practicable, governments could at least acknowledge that small remittances do not come from organised crime networks, and ease **regulations** accordingly."
- **Question appearance:** Summary cloze test (gap 9)

- **Collocations:** ease regulations, tighten regulations, government regulations, safety regulations, environmental regulations, legal regulations.
- **Meaning in Vietnamese:** [Quy định, điều lệ]

26. competition /ˌkɒmpəˈtɪʃn/ (noun) - B2

- **Paragraph:** F
- **Explanation:** A situation in which people or organizations are trying to be more successful than others.
- **Example (Cambridge/Oxford):** "There is fierce competition for jobs in the current market."
- **Sentence from passage:** "They should put an end to restrictive alliances between post offices and money transfer operators or at least open up the system to **competition**."
- **Question appearance:** Summary cloze test (gap 9, related to "make it more competitive")
- **Collocations:** fierce competition, healthy competition, market competition, open up to competition, increase competition, unfair competition.
- **Meaning in Vietnamese:** [Cạnh tranh]

27. platform /ˈplætfɔːrm/ (noun) - B2

- **Paragraph:** F
- **Explanation:** A system that allows a particular type of program to be run or a particular type of technology to be used. (In this context, an online or digital system for financial transactions).
- **Example (Cambridge/Oxford):** "The company launched a new digital platform for remote learning."
- **Sentence from passage:** "...could set up a non-profit remittance **platform** for migrants to send money home for little or no cost."
- **Question appearance:** Summary cloze test (gap 10, related to "non-profit association")
- **Collocations:** digital platform, online platform, trading platform, remittance platform, non-profit platform, secure platform.
- **Meaning in Vietnamese:** [Nền tảng]

28. bond /bɒnd/ (noun) - B2

- **Paragraph:** H
- **Explanation:** An official paper given by the government or a company to show that you have lent them money that they will pay back to you at a fixed rate of interest.
- **Example (Cambridge/Oxford):** "Government bonds are often considered a safe investment."
- **Sentence from passage:** "If a developing country or a large charitable society could sell **bonds** with a guaranteed return of three or four per cent on the premise that the

invested money would be used to build infrastructure in that country, there would be a twofold benefit."

- **Question appearance:** Summary cloze test (gap 12, related to "sold bonds")
- **Collocations:** government bonds, corporate bonds, sell bonds, buy bonds, issue bonds, investment bonds.
- **Meaning in Vietnamese:** [Trái phiếu]

29. infrastructure /'ɪnfəstrʌktʃər/ (noun) - B2

- **Paragraph:** H
- **Explanation:** The basic systems and services, such as transport and power supplies, that a country or organization uses in order to work effectively.
- **Example (Cambridge/Oxford):** "Poor infrastructure is a major barrier to economic development."
- **Sentence from passage:** "...the invested money would be used to build infrastructure in that country, there would be a twofold benefit."
- **Question appearance:** Summary cloze test (gap 12)
- **Collocations:** public infrastructure, critical infrastructure, develop infrastructure, invest in infrastructure, vital infrastructure.
- **Meaning in Vietnamese:** [Cơ sở hạ tầng]

30. affluent /'æflu:ənt/ (adjective) - C1

- **Paragraph:** H
- **Explanation:** Having a lot of money or owning a lot of expensive things.
- **Example (Cambridge/Oxford):** "The city has a growing affluent population."
- **Sentence from passage:** "...make this transmission hub the conduit for affluent migrants to donate to worthy causes in their homeland..."
- **Question appearance:** Summary cloze test (gap 13)
- **Collocations:** affluent society, affluent neighborhood, affluent families, affluent customers, affluent individuals.
- **Meaning in Vietnamese:** [Giàu có, sung túc]

Collocations, Idioms, Compound Nouns for Essential Critical Vocabulary List (Band 6)

1. money laundering

- **Dictionary Example (Cambridge):** "New laws have been introduced to combat money laundering."
- **Passage Example (Paragraph E):** "...these cheaper fees are not applied internationally because of widespread concern over **money laundering**."
- **Explanation:** The crime of moving money that has been obtained illegally through banks and other businesses to make it seem to have been obtained legally.

2. post office

- **Dictionary Example (Cambridge):** "I need to go to the post office to send this parcel."
- **Passage Example (Paragraph E):** "...the only option is to obtain their money through the local **post office**."
- **Explanation:** A building where letters, packages, etc. are sent and received, and where other services, such as banking, are offered.

3. transfer fees

- **Dictionary Example (Cambridge):** "Banks often charge high transfer fees for international transactions."
- **Passage Example (Paragraph E):** "...recipients hardly ever receive the full value of the money sent back home because of exorbitant **transfer fees**."
- **Explanation:** Charges applied for moving money from one account or location to another.

4. fixed fee

- **Dictionary Example (Cambridge):** "The consultant charges a fixed fee for each project, regardless of the hours worked."
- **Passage Example (Paragraph E):** "Many money transfer companies and banks operate on a **fixed fee**, which is unduly harsh for those sending small sums at a time."
- **Explanation:** A set amount charged for a service that does not change.

5. percentage (as a fee structure)

- **Dictionary Example (Cambridge):** "Some agents charge a percentage of the sales price as their commission."

- **Passage Example (Paragraph E):** "Others charge a **percentage**, which varies from around 8% to 20% or more dependent on the recipient country."
- **Explanation:** A portion of a total amount, expressed as a fraction of 100, used as a method of calculating a charge.

6. exorbitant charge

- **Dictionary Example (Cambridge):** "The repair shop levied an exorbitant charge for a simple fix."
- **Passage Example (Paragraph E):** "...no alternative but to pay the **extortionate charge**." (Note: "extortionate" is a synonym for "exorbitant" in this context.)
- **Explanation:** An excessively high or unreasonable amount of money demanded for something.

7. ease regulations

- **Dictionary Example (Cambridge):** "The government decided to ease regulations on small businesses to stimulate growth."
- **Passage Example (Paragraph F):** "...and **ease regulations** accordingly."
- **Explanation:** To make official rules or controls less strict.

8. open up the system to competition

- **Dictionary Example (Cambridge):** "The new policy aims to open up the market to more competition."
- **Passage Example (Paragraph F):** "...or at least **open up the system to competition**."
- **Explanation:** To allow more businesses or individuals to compete within a particular industry or framework.

9. non-profit remittance platform

- **Dictionary Example (Cambridge):** "A new non-profit organization is developing a digital platform for charitable donations."
- **Passage Example (Paragraph F):** "...could set up a **non-profit remittance platform** for migrants to send money home for little or no cost."
- **Explanation:** A system or service, run without the aim of making a profit, designed for the sending of money by migrants.

10. guaranteed return

- **Dictionary Example (Cambridge):** "Investors are looking for bonds with a guaranteed return."

- **Passage Example (Paragraph H):** "If a developing country or a large charitable society could sell bonds with a **guaranteed return** of three or four per cent..."
- **Explanation:** An assured profit or yield from an investment.

11. twofold benefit

- **Dictionary Example (Cambridge):** "The new policy has a twofold benefit: it creates jobs and reduces pollution."
- **Passage Example (Paragraph H):** "...there would be a **twofold benefit**."
- **Explanation:** A situation or action that has two advantages or positive results.

12. country of origin

- **Dictionary Example (Cambridge):** "Many products are labeled with their country of origin."
- **Passage Example (Paragraph H):** "Migrants would make a financial gain and see their savings put to work in the development of their **country of origin**."
- **Explanation:** The country where a person was born or from which a product comes.

13. transmission hub

- **Dictionary Example (Cambridge):** "The city serves as a major transportation hub for the region." (Adapted for context).
- **Passage Example (Paragraph H):** "...make this **transmission hub** the conduit for affluent migrants to donate to worthy causes..."
- **Explanation:** A central point or facility through which something (e.g., money, information) is sent or passed.

14. worthy causes

- **Dictionary Example (Cambridge):** "Many charities support a variety of worthy causes."
- **Passage Example (Paragraph H):** "...affluent migrants to donate to **worthy causes** in their homeland..."
- **Explanation:** Organizations or activities that deserve to be supported, typically financially, because they help people or society.

15. share prosperity

- **Dictionary Example (Cambridge):** "The company aims to share its prosperity with its employees through bonus schemes."
- **Passage Example (Paragraph H):** "...so they may **share their prosperity** with their compatriots on a larger scale?"

- **Explanation:** To distribute or allow others to benefit from wealth or success.

Critical Grammatical Structures for Band 6 Vocabulary (RTI6R, P1)

1. Complex Passive with Modal + Resultative Clause - C1

- **Structure:** "These remittances exceeded \$400 billion last year. It is true that the actual rate per person is only about \$200 per month but it all adds up to about triple the amount officially **spent on development aid**."
- **Grammar Point:** Impersonal "It is true that..." clause + modal auxiliary ("adds up to") + past participle ("spent") in a passive construction modifying a noun ("amount"), followed by a prepositional phrase ("on development aid").
- **Function:** To state a fact and then quantify a comparative result using an implicit passive voice for what has been done with the aid.
- **Usage:** Academic writing to present factual comparisons and describe allocation of resources.
- **Practice:** "The report suggested that energy consumption has decreased. It is also certain that the saved electricity could be efficiently utilized for public lighting."

2. Conditional Clause (First Conditional with Hypothetical Action) - B2/C1

- **Structure:** "If the recipients live in a small village somewhere, usually the only option is to obtain their money through the local post office."
- **Grammar Point:** "If" + simple present in the conditional clause, followed by "usually" + simple present in the main clause, implying a general truth or likely outcome given a specific condition.
- **Function:** To describe a common scenario and its consequence or typical solution.
- **Usage:** Explanatory writing, describing typical situations or cause-and-effect relationships.
- **Practice:** "If students attend all lectures, they usually find the final exam less challenging."

3. Complex Passive Voice with Impersonal Subject - C1

- **Structure:** "...cheaper fees **are not applied** internationally because of widespread concern over money laundering."
- **Grammar Point:** Present simple passive voice ("are not applied") with an implicit agent, followed by a causal clause ("because of widespread concern over...").
- **Function:** To explain why a certain action is not taken, emphasizing the result (fees not applied) and the reason, rather than who specifically is not applying them.

- **Usage:** Academic and formal writing to describe general situations, policies, or reasons behind phenomena without specifying actors.
- **Practice:** "New safety measures are not implemented in all factories due to the high cost of upgrading equipment."

4. Resultative Clause with Intensifying Adverb - C1

- **Structure:** "...which is **unduly harsh** for those sending small sums at a time."
- **Grammar Point:** Relative clause beginning with "which is" followed by an intensifying adverb ("unduly") modifying an adjective ("harsh"), then a prepositional phrase ("for those...").
- **Function:** To express a strong negative consequence or evaluation of a preceding statement (the fixed fee).
- **Usage:** Critical analysis in academic writing, to express strong opinions or consequences.
- **Practice:** "The lack of public transport proved unduly burdensome for residents without cars."

5. Participial Phrase Modifying a Noun - C1

- **Structure:** "The sums of money being discussed here might seem negligible on an individual basis but they are substantial in totality."
- **Grammar Point:** Present participle phrase ("being discussed here") acting as an adjective clause, modifying the noun "sums".
- **Function:** To add descriptive information about the noun, specifying its current state or action, concisely.
- **Usage:** Academic and formal writing to condense information and create more sophisticated sentence structures.
- **Practice:** "The data collected from the survey will be used to inform future policy decisions."

6. Conditional Clause (Second Conditional for Hypothetical Solutions) - C1

- **Structure:** "If the transfer cost **could be reduced** to no more than one per cent, that **would release** another \$30 billion dollars annually..."
- **Grammar Point:** "If" + modal auxiliary "could be" (passive voice) in the conditional clause, followed by "would" + base verb in the main clause. This represents a hypothetical but realistic future outcome.
- **Function:** To propose a potential solution and describe its significant positive hypothetical consequence.
- **Usage:** Academic writing when discussing potential policy changes, future scenarios, or desired outcomes.
- **Practice:** "If renewable energy sources could be fully developed, it would significantly reduce our reliance on fossil fuels."

Critical Grammatical Structures for Band 6 Vocabulary

1. Nouns: Countable vs. Uncountable Distinction

- **Impact on Pluralization and Determiners:** Understanding whether a noun is countable (e.g., "migrant", "fee", "bond", "enterprise") or uncountable (e.g., "altruism", "investment", "aid", "healthcare", "money laundering", "infrastructure") is critical for summary completion and sentence accuracy. For example, "remittances" is almost always plural in the passage, indicating the aggregate sums. "Aid" is used uncountably as "development aid". "Money laundering" is a fixed uncountable compound noun.
- **Specific Plural Usage:** Words like "remittances", "necessities", "fees", and "regulations" are typically used in their plural form in the context of this passage, even if their base form is singular. Recognizing this helps in accurately filling gaps that require plural nouns.

2. Verb-Noun Collocations and Prepositional Phrases

- **"Inspired by" + Noun:** As seen with "altruism". This pattern is key for understanding motivations.
- **"Repayment of" + Noun:** Crucial for understanding financial transactions, e.g., "repayment of a loan".
- **"Serve a/an ... role":** Used with "insurance" to describe function, e.g., "serve an insurance role".
- **"Respond in a ... way to ...":** Explains how something reacts, e.g., "responding in a countercyclical way to ... crises".
- **"Provide cash for ...":** Indicates purpose of funds, e.g., "provides cash for food, housing and necessities".
- **"Fund/contribute towards ...":** Explains financial support, e.g., "funds education and healthcare and contributes towards the upkeep of the elderly".
- **"Operate on a ... fee":** Describes how charges are applied, e.g., "operate on a fixed fee".
- **"Obtain money through ...":** Refers to the channel of access, e.g., "obtain their money through the local post office".
- **"Ease regulations":** A specific action governments can take, directly relevant to a summary completion gap.
- **"Open up (system) to competition":** Describes making a system more competitive.
- **"Set up a platform":** Refers to establishing a new system.
- **"Sell bonds":** Refers to the financial transaction involving bonds.
- **"Build infrastructure":** Describes the purpose of invested money.
- **"Conduit for ... to donate":** Explains the facilitation of donations from a specific group.

3. Adjective-Noun Combinations

- **"Development aid"**: Specific type of aid.
- **"Economic and social impact"**: Key description of influence.
- **"Exorbitant transfer fees"**: Highlights the problem of excessive costs.
- **"Fixed fee/charge"**: Defines a specific type of fee.
- **"Widespread concern"**: Indicates the scope of an issue.
- **"Restrictive alliances"**: Describes limiting agreements.
- **"Affluent migrants"**: Identifies a specific subset of migrants.

4. Quantifiers and Proportional Language

- **"Millions of"**: Indicates a very large number, used with "migrants".
- **"Triple the amount"**: A direct comparison of quantity, crucial for understanding relative scale.
- **"Percentage which varies from...to..."**: Describes a range of charges.
- **"No more than one per cent"**: Defines a target reduction.

5. Contrast and Consequence Markers

- **"But"**: Used to introduce a contrasting idea or surprising scale.
- **"However"**: Signals a shift to a contrasting or problematic point.
- **"Unlike"**: Highlights a key difference.
- **"Because of"**: Introduces a reason or cause for a situation.
- **"Thus"**: Indicates a consequence or conclusion.
- **"If... then..." (Conditional sentences)**: Used to present hypothetical solutions and their outcomes. These are fundamental for understanding proposals and their benefits.