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ОБРАЗОВАТЕЛЬНОЕ КРЕДИТОВАНИЕ В РОССИИ: СОСТОЯНИЕ, ПРОБЛЕМЫ, ПУТИ РЕШЕНИЯ³

Образовательное кредитование и его субъекты

Сложившееся в стране неравенство по отношению к различным формам образования продолжает увеличиваться (Социальная политика..., 2007; Константиновский, 2008). При этом в последние годы особую значимость в этой проблеме приобрела не количественная, а качественная составляющая. В 1990-е гг. в России в значительной степени произошел переход к модели, при которой накопление качественного человеческого капитала оказалось возможным прениущественно для лиц с высоким стартовым уровнем доходов (Высшее образование в России, 2004, с. 23—179). И хотя доступность образования остается одним из важнейших элементов социальной политики российского правительства, на практике это реализуется с большим трудом.

По оценкам ГУ-ВШЭ, в середине 2000-х гг. лишь 4,7—5,4% населения были готовы к приобретению образовательных услуг, в то время как 30—30,5% желали бы приобрести эти услуги, но сослались на отсутствие возможности оплатить их (Экономика образования..., 2005, с. 16). И лишь 30% домохозяйств имеют возможность оплачивать расходы на образование желаемого качества (Образовательный кредит как..., 2007, с. 26—44).

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³ Исследование выполнено при поддержке Российского гуманитарного влучного фонда (РГНФ), проект № 07-03-00022а. Мнение авторов исследования не является выражением полиции РГНФ. (Все приводимые ниже оценки и суждения выляются частным мнением авторов исследования и могут не совпадать с позицией указанных организация.)

При написании стятьи использовались первиченые діянные следующих социологических исследований: Малообеспеченные в России: Кто они? Как живут? К чему стремятся? / рук.
М. К. Горинов, Н. Е. Тихонова. Общероссийская репредентативная выборка « = 1750 чсл., март—
апрель 2008 г.; Эффективность деятельности учреждений дополнятельного профессионального
образования (ДПО) / рук. Г. А. Ключарев. Экспертный опрос руководителей учреждений ДПО,
сентябрь 2008 г.; най 2009 г. (» = 185, в том числе 85 — государственных образовательных учреждений, 100 — негосударственных сердиней и крупные города России по случайной выборке); Телефонный опрос специалистов по кредитованию бынков с целью вывенения возможностей и условий получения образовательного кредита для обучения вірослых граждам (» = 50, случайная
выборка, московские опеделенної / рук. Е. Н. Стародубцева, 2008.

Pensionnaia Sistema V Robii Sovremennoe Sostoianie I Puti Reformirovaniia

AN Whitehead

Pensionnaia Sistema V Robii Sovremennoe Sostoianie I Puti Reformirovaniia:

Pensionnaia Sistema V Robii Sovremennoe Sostoianie I Puti Reformirovaniia: Bestsellers in 2023 The year 2023 has witnessed a noteworthy surge in literary brilliance, with numerous compelling novels captivating the hearts of readers worldwide. Lets delve into the realm of top-selling books, exploring the fascinating narratives that have captivated audiences this year. Pensionnaia Sistema V Robii Sovremennoe Sostoianie I Puti Reformirovaniia: Colleen Hoovers "It Ends with Us" This touching tale of love, loss, and resilience has captivated readers with its raw and emotional exploration of domestic abuse. Hoover masterfully weaves a story of hope and healing, reminding us that even in the darkest of times, the human spirit can prevail. Pensionnaia Sistema V Robii Sovremennoe Sostoianie I Puti Reformirovaniia: Taylor Jenkins Reids "The Seven Husbands of Evelyn Hugo" This spellbinding historical fiction novel unravels the life of Evelyn Hugo, a Hollywood icon who defies expectations and societal norms to pursue her dreams. Reids compelling storytelling and compelling characters transport readers to a bygone era, immersing them in a world of glamour, ambition, and self-discovery. Pensionnaia Sistema V Robii Sovremennoe Sostoianie I Puti Reformirovaniia: Delia Owens "Where the Crawdads Sing" This evocative coming-ofage story follows Kya Clark, a young woman who grows up alone in the marshes of North Carolina. Owens spins a tale of resilience, survival, and the transformative power of nature, captivating readers with its evocative prose and mesmerizing setting. These popular novels represent just a fraction of the literary treasures that have emerged in 2023. Whether you seek tales of romance, adventure, or personal growth, the world of literature offers an abundance of engaging stories waiting to be discovered. The novel begins with Richard Papen, a bright but troubled young man, arriving at Hampden College. Richard is immediately drawn to the group of students who call themselves the Classics Club. The club is led by Henry Winter, a brilliant and charismatic young man. Henry is obsessed with Greek mythology and philosophy, and he guickly draws Richard into his world. The other members of the Classics Club are equally as fascinating. Bunny Corcoran is a wealthy and spoiled young man who is always looking for a good time. Charles Tavis is a guiet and reserved young man who is deeply in love with Henry. Camilla Macaulay is a beautiful and intelligent young woman who is drawn to the power and danger of the Classics Club. The students are all deeply in love with Morrow, and they are willing to do anything to please him. Morrow is a complex and mysterious figure, and he seems to be manipulating the students for his own purposes. As the students become more involved with Morrow, they begin to commit increasingly dangerous acts. The Secret History is a brilliant and gripping novel that will keep you guessing until the very end. The novel is a cautionary tale about the dangers of obsession and the power of evil.

 $\underline{https://pinsupreme.com/About/publication/default.aspx/Rubaiyat\%20Of\%20Rover\%20Khayyam.pdf}$

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