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## **ОБРАЗОВАТЕЛЬНОЕ КРЕДИТОВАНИЕ В РОССИИ: СОСТОЯНИЕ, ПРОБЛЕМЫ, ПУТИ РЕШЕНИЯ<sup>3</sup>**

### **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 преимущественно 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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<sup>3</sup> Исследование выполнено при поддержке Российского гуманитарного научного фонда (РГНФ), проект № 07-03-00022а. Мнение авторов исследования не является выражением позиции РГНФ. (Все приводимые ниже оценки и суждения являются частным мнением авторов исследования и могут не совпадать с позицией указанных организаций.)

При написании статьи использовались первичные данные следующих социологических исследований: Малообеспеченные в России: Кто они? Как живут? К чему стремятся? / рук. М. К. Горшков, Н. Е. Тихонова. Общероссийская репрезентативная выборка  $n = 1750$  чел., март—апрель 2008 г.; Эффективность деятельности учреждений дополнительного профессионального образования (ДПО) / рук. Г. А. Ключарев. Экспертный опрос руководителей учреждений ДПО, сентябрь 2008 г., май 2009 г. ( $n = 185$ , в том числе 85 — государственных образовательных учреждений, 100 — негосударственных, средние и крупные города России по случайной выборке); Телефонный опрос специалистов по кредитованию банков с целью выяснения возможностей и условий получения образовательного кредита для обучения взрослых граждан ( $n = 50$ , случайная выборка, московские отделения) / рук. Е. Н. Стародубцева, 2008.

# Pensionnaia Sistema V Robii Sovremennoe Sostoianie I Puti Reformirovaniia

**O García**



## **Pensionnaia Sistema V Robii Sovremennoe Sostoianie I Puti Reformirovaniia:**

## Whispering the Techniques of Language: An Emotional Quest through **Pensionnaia Sistema V Robii Sovremennoe Sostoianie I Puti Reformirovaniia**

In a digitally-driven world where monitors reign great and quick communication drowns out the subtleties of language, the profound strategies and emotional subtleties concealed within words frequently go unheard. Yet, set within the pages of **Pensionnaia Sistema V Robii Sovremennoe Sostoianie I Puti Reformirovaniia** a fascinating fictional prize blinking with raw thoughts, lies a fantastic quest waiting to be undertaken. Penned by an experienced wordsmith, that wonderful opus encourages visitors on an introspective trip, gently unraveling the veiled truths and profound affect resonating within the fabric of each word. Within the emotional depths with this moving review, we will embark upon a genuine exploration of the book is key subjects, dissect its interesting publishing fashion, and fail to the powerful resonance it evokes deep within the recesses of readers hearts.

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