

Solutions

2.1 B. Sentence 3 limits the inference from the observed timing; sentence 4 proposes evidence. A overstates uncertainty as proof of no effect. C changes the outcome from loans to reading and is not established. D turns a reported closure into a recommendation. The author accepts the rise in loans while questioning its explanation.

3.1 A and C; sentence 4. A is stated in sentence 1. C follows from the competing event in sentence 2 and caution in sentence 3. B is unsupported: failure to establish an exclusive cause does not establish zero contribution. Sentence 2 provides a competing observation; sentence 4 proposes a comparison. Judge each option independently and select the complete requested sentence.

Local review checklist: follow every response instruction; support the answer with the stated evidence; explain rejected alternatives or an opposing view; check scope, restrictions and clarity. For writing, this is a formative checklist, not an official rubric score.