**[Question]**

**There are an increasing number of people using the credit card which seems likely to replace the coins and notes in the future.**

**Do you think it is a positive or negative development?**

**Give reasons for your answer and include any relevant examples from your own knowledge or experience.**

Credit cards are definitely one the most convenient tools in the modern world. People have adopted them so extensively in their daily life that this invention might completely replace coins and notes in the near future. I generally think it is a positive development, the reasons are as follows. [I suggest you always TOTALLY agree/positive - see my blog for why: http://www.ieltsanswers.com/blog

To begin with, the biggest advantage of a credit card is that it facilitates people to get rid of the heavy and sometimes dirty currencies. I personally can’t endure these heavy burdens to occupy my pockets. Keeping out of bacteria is another notable benefit of doing away with using tangible money. It is obvious that diseases are more likely to be spread with the exchange of currencies.

In addition, we don't have to worry about the currency exchange problem [well not having to GET currency - but we still have to deal with exchange rates] when travelling abroad with credit cards in our hands, which is especially beneficial for frequent travelers. Moreover, it is also a significant improvement to our earth by eliminating coins and notes which are composed of metals and woods. {this last point could go in its own paragraph as it is a new point, and you could explain it more}

However, some minor problems exist with the use of credit cards. A noteworthy point is the safety concern. Someone who has malicious intention may record and abuse your credit card information. Nevertheless, this drawback could be mostly avoided by reinforcing your safety level and applying precautions upfront. I really really HATE FALSE CONCESSIONS. Why bother mention the point if your don't really agree with it.

To conclude, a credit card is generally a wonderful tool because of its convenience and eco-friendliness. More importantly, the merits of using it outnumber the demerits. Therefore, I think it is a positive development to use credit cards more widely and intensively in the future.

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|  | **Estimated**  **Grade** |  |
| Task response | 6-7 | Your opinion is clear  You have some reasonable main points that are explained well  - saying money is too heavy is not overly convincing. I think the best points would be: 1. safety (money is easily stolen). 2. Convenience - finding change and remembering to go to the ATM are troublesome.  I suggest you always **totally** agree/disagree if you have enough ideas |
| Cohesion and coherence | 7 | Good overall structure  Suggestion on 2nd paragraph  "To begin with" is not great, I suggest "the main reason I believe…"  I hate false concessions, as they are easy to mess-up and in this case confuse the reader, and they really don’t say much. |
| Vocabulary | 6-7 | Credit cards must be plural with an "s" or you can say "a credit card". Plural form is better in most cases  **Errors with word choice:**  Someone who has malicious intention may record and abuse your credit card information.  **Errors with word endings:**  Credit cards are the reasons are as follows.  advantage of a credit card  because of its convenience and eco-friendliness |
| Grammar | 6-7 | **Errors with sentence structure**  Credit cards…. People have adopted them so extensively in their daily life  some minor problems exist with the use of credit cards.  **Errors with articles (a, an, the)** you can do a quiz here:  [**http://www.ieltsanswers.com/IELTS-Grammar.html**](http://www.ieltsanswers.com/IELTS-Grammar.html)  the most convenient tools in the modern world. |
| overall | 6.5-7 | For individual categories where I have indicated 6-7, 7 is more likely; however, If anyone of these is a 6 your score will be 6.5. This is because 7776 = 6.75= 6.5 (rounded down).  One of the main issue is with "credit cards" or "a credit card"  Your main pints were OK, but could have been better.  I suggest you always **totally** agree/disagree if you have enough ideas |