

# Question

It is important for everyone, including young people, to save money for their future. To what extent do you agree or disagree with this statement?

## Essay




Many people believe that it is significant for everyone to save money for their future life, including young people. I personally agree with this idea. However, I believe people's choices in terms of money saving might depend more on local policies.

People need to save money not only for possible accidents in future, but also for the financial freedom they would like to have when it comes to shopping or investment. First and foremost, bad luck could happen to anyone. Unexpected issues such as car accidents and diseases are likely to destroy people's lives if they lack the economic ability to pay for the medical bills, which makes money saving a wise choice. Furthermore, except for accidents, people's necessary expenditure also entails large amount of money which requires a long-time accumulation for ordinary employees. For instance, without a certain amount of savings, people would be unable to buy a house or a car, while specific properties are required if they consider applying for a loan from banks. Also, personal plans such as travelling abroad are likely to be canceled due to a limited budget.

However, these needs mentioned above might be less urgent in some specific societies where policies guarantee a basic lifestyle without a rigorous money saving strategy. For example, in mainland of China, employees are required to pay not only for taxes but also for obligated social insurances and medical insurances, which means when accidents happen, citizens can count on governments fundings other than their own savings. Meanwhile, in HongKong, China, citizens don't have to pay mandatory insurances, which seemingly increased their income. However, when accidents happen, residents need to rely more on their own money, which leads to the fact that many HK citizens decide to buy insurances themselves.

In conclusion, I agree that people should have a money saving plan to prepare for future issues. But I also agree that with relevant policies in place, money saving may not be that important for some citizens.

## Corrected Essay

Many people believe that it is significant for everyone to save money for their future life, including young people. I personally agree with this idea.  ( The clarity of stating your position is good, even though the expression could be more formal. )  ( To make your writing more formal, avoid personal pronouns. Consider rephrasing to: 'This idea is strongly supported.' ) However, I believe people's choices in terms of money saving might depend more on local policies.  ( Consider specifying 'which' people for clarity, e.g., 'the saving behaviors of individuals may largely depend on local policies.' ) People need to save money

not only for possible accidents in future ( Incorrect structure. A better way to phrase it would be: 'not only for possible future accidents'. ) , but also for the financial freedom they would like to have ( Consider using a more precise term, e.g., 'to achieve financial independence'. ) when it comes to shopping or investment. First and foremost, bad luck could happen to anyone. ( The phrasing 'bad luck' is somewhat informal. Consider 'Misfortunes can befall anyone.' ) Unexpected issues ( Using 'issues' is vague. Specify the type, e.g., 'Unexpected financial burdens or health emergencies'. ) such as car accidents and diseases are likely to destroy people's lives if they lack the economic ability to pay for the medical bills, which makes money saving a wise choice. Furthermore, except for accidents, people's necessary expenditure also entails large amount of money ( Grammatical error. Correct it to: 'entails a large amount of money'. Also consider specifying types of expenditures. ) which requires a long-time accumulation ( 'Long-time' sounds awkward. Replace it with 'long-term'. ) for ordinary employees. For instance, without a certain amount of savings, people would be unable to buy a house or a car, while specific properties are required if they consider applying for a loan from banks. Also, personal plans such as travelling abroad are likely to be canceled due to a limited budget. However, these needs mentioned above might be less urgent in some specific societies where policies guarantee a basic lifestyle without a rigorous money saving strategy. For example, in mainland of China ( Incorrect preposition. Use 'in mainland China' for correct grammar. ) , employees are required to pay not only for taxes but also for obligated social insurances ( Rephrase for clarity: 'employees are mandated to contribute to both taxes and compulsory social insurance schemes'. ) and medical insurances, which means when accidents happen ( To improve coherence, consider starting a new sentence: 'This implies that, in the event of accidents,'. ) , citizens can count on governments fundings ( Misspelled and missing apostrophe. Correct version: 'government's funding'. ) other than their own savings. Meanwhile, in HongKong, China ( Consistency in naming. Use the conventional spelling 'Hong Kong, China' for clarity and correctness. ) , citizens don't have to pay mandatory insurances ( Avoid contractions in formal writing. Also, 'mandatory insurances' could be more formally stated as 'mandatory insurance premiums'. ) , which seemingly increased their income. ( To clarify, specify that it 'seemingly increases their disposable income.' ) However, when accidents happen, residents need to rely more on their own money, which leads to the fact that many HK citizens decide to buy insurances themselves. In conclusion, I agree that people should have a money saving plan ( To sound more formal, consider 'individuals ought to have a savings plan'. ) to prepare for future issues. ( To be more specific and formal, consider 'prepare for unforeseen financial challenges.' ) But I also agree that with relevant policies in place, money saving may not be that important ( For a stronger stance, consider 'the imperative for saving might be diminished'. ) for some citizens. ( Ending a conclusion

with 'for some citizens' weakens the argument. Suggest removing or rephrasing for a stronger statement. )

Word Count	329			
Score for writing	Task Achievement / Task Response	Coherence and Cohesion	Lexical Resource	Grammatical Range and Accuracy
practise test	7	7	7	7
Overall	7			
Notes	<p><b>TASK ACHIEVEMENT / TASK RESPONSE</b>            You adequately addressed the task by presenting a clear position on the importance of saving money and supporting this with relevant examples. However, your response could be enriched by providing a more detailed exploration of the nuances related to individual and governmental responsibility in financial planning. To improve, focus on expressing your main ideas more precisely and explore various viewpoints before concluding. For example, discussing how individual saving strategies might differ in countries with strong social safety nets could provide a deeper analysis.</p> <p><b>COHERENCE AND COHESION</b>            Your essay demonstrates good coherence and cohesion, with a logical flow of ideas and effective use of paragraphing. Strengths include the organization of your arguments and the clear connection between them. To further improve, work on using a wider range of cohesive devices to link ideas more smoothly across and within paragraphs. For example, instead of simple transitions like 'also' or 'furthermore,' use 'in addition to this' or 'consequently' to vary your expression and enhance the flow.</p> <p><b>LEXICAL RESOURCE</b>            The lexical resource shown is adequate, with a range of vocabulary that caters to the topic. However, there is room for improvement in terms of precision and variation. To score higher, aim to include more topic-specific vocabulary and avoid repetition of certain words and phrases. This could involve substituting generic terms for more specific ones, e.g., replacing 'money saving' with 'financial stewardship' or 'investing in personal future.'</p> <p><b>GRAMMATICAL RANGE AND ACCURACY</b>            Your grammatical range and accuracy are generally good, with a mix of simple and complex structures that contribute to the clarity of your writing. To improve your score, focus on increasing the accuracy and complexity of your sentence structures. Consid-</p>			

er practising more compound and complex sentences, and pay attention to subject-verb agreement and tense consistency. For example, you could refine sentences by integrating conditional forms or relative clauses to provide clearer and more detailed explanations.