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https://www.100test.com/kao_ti2020/646/2021_2022_2011_E5_B9_B4_E5_9C_A8_c70_646599.htm Directions: For this part, you are

allowed 30 minutes to write a short essay on the topic of Credit Cards. 参考范文： Credit Cards Personal credit cards are becoming more common in China. Banks and other financial institutions are encouraging their customers to change the way they buy things. Credit cards, otherwise known as “ plastic money ” , are being offered on very good terms to encourage the change.

Consumers will be able to “ buy now, pay later ” , and many see this as an advantage. But people need to be careful. There are dangers associated with credit cards. Some people find it very easy to exceed their budget. They are tempted to purchase goods that they do not really need, and can become quickly overburdened by debt. The credit cards often charge a high rate of interest, which exacerbates the problems for these people. However, used wisely credit cards can improve the quality of people ’ s lives. They can give people access to money to meet sudden unplanned expenses. Properly handled, they can let people control their expenditure and the monthly statements provide a record of where their money has gone. 特别推荐：

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