

Some people believe that all children should learn how to deal with money at school. Do you agree or disagree?

**Comment [Dave1]:** don't overlap your ideas at all

Economics and finance are studied as main subjects in many schools. Some people believe that all students should learn ~~relevant knowledge~~ ~~practical financial subjects~~ at school. In my opinion, I ~~completely~~ agree with this view because leaning ~~monetary knowledge~~ ~~about managing one's personal finances~~ can promote ~~children's financial intelligence~~ ~~and protect them from the debt issue~~ ~~ensure they make responsible choices in the future.~~

**Comment [Dave2]:** schools are increasingly incorporating practical and theoretical lessons related to ... into the school curriculum.

**Comment [Dave3]:** accurate – key parts of the curriculum in many schools.

**Comment [Dave4]:** should be taught

**Comment [Dave5]:** subjects that are relevant to personal finance at school

**Comment [Dave6]:** knowledge of finances / ability to manage their own finances

**Comment [Dave7]:** never the debt – just debt

**Comment [Dave8]:** doesn't need to be so specific – hinting at your ideas later

**Comment [Dave9]:** the classes improve this ability

**Comment [Dave10]:** learn now about saving money -

**Comment [Dave11]:** introduce him a bit more

**Comment [Dave12]:** past simple

**Comment [Dave13]:** good example

**Comment [Dave14]:** good details – great example!

**Comment [Dave15]:** to avoid large corporations taking advantage of their lack of expertise.

Learning how to manage money can cultivate ~~children's a long-term understanding of finance~~ ~~financial intelligence for better future life.~~ ~~It~~ ~~This knowledge can be a key to success~~ ~~is essential so that if~~ children ~~can~~ spend money ~~more wisely~~ on ~~right~~ goods and services ~~within their financial means.~~ With such knowledge, children will ~~be better able to save money~~ ~~or buy more capital goods~~ ~~and make wise capital investments~~ rather than ~~consumption items~~ ~~items that depreciate,~~ such as ~~toys~~ ~~expensive cars~~ and ~~make-ups~~ ~~consumer electronics.~~ For example, when ~~the famous hedge fund manager Warren~~ Buffet was a boy, he ~~spent~~ all his pocket money on gold, ~~recognizing its potential for~~ ~~for its~~ future appreciation. Later ~~in his teenage years,~~ he sold ~~out~~ his gold for a higher price and ~~started his adventure~~ ~~refunded his initial interest in~~ the stock market, which ~~allowed his fortune increase annually~~ ~~was the basis for his future career and success.~~ If students can be educated in this way, they ~~will not have to struggle~~ ~~will be less likely to struggle with gaining financial independence~~ and will have the ability to survive in difficult economic periods ~~in their middle age when jobless and debts problems frequently happen.~~

Moreover, this knowledge can help ~~potentially vulnerable~~ students to avoid ~~accruing large debts~~ ~~being cheated.~~ Money ~~today~~ is ~~not merely a concept of cash or coin~~ ~~more than simply physical cash.~~ It ~~has~~ ~~is now available in~~ various forms, ~~some of which are vulnerable to fraud.~~ For example, ~~there are~~ credit cards, a kind of payment ~~innovations~~ that ~~most~~ residents ~~now are using for many purposes~~ ~~use for a variety of purposes,~~ such as paying bills, travelling overseas and doing online shopping. However, ~~it is a nice debt~~ ~~these cards can create debt,~~ because ~~people consumers must have to~~ borrow money ~~monthly~~ from banks ~~with their credits~~ and pay it back or ~~accrue large sums in interest.~~ If the minimum payback is failed, consumers will ~~be banned to do basic things~~ ~~receive a low credit score which can impair their ability to~~ ~~including taking trains or flights~~ ~~get loans for business and home ownership purposes.~~ Therefore, schools should ~~teach~~ ~~instruct~~ all students ~~this knowledge~~ in fundamental money management, ~~in case~~ in order that that students will ~~be in huge debts~~ ~~after apply various credit card without knowing how to handle~~

**Comment [Dave16]:** For example in China, ...

~~with~~ be less likely to handicap their future due to significant debts.

**Comment [Dave17]:** companies advertise – credit card – build a significant debt – predatory practices of banks

~~In~~ From my perspective, learning basic/fundamental monetary concepts can not only develop students' finance ~~cognition~~ responsibility but also help them ~~with~~ avoid potential debt issues. It is beneficial for all students to study such skills at school.

Task achievement: 7

Cohesion/Coherence: 7

Vocabulary: 6/7

Grammar: 6/7

Overall: 6.5/7

examiners can be .5 wrong

**Comment [Dave18]:** any of these could have dropped to a 6

7/6

Some today argue that schools are no longer necessary because children can learn so much from the internet and be educated at home.

To what extent do you agree or disagree?

Real Past IELTS Exam/Test

**Comment [Dave19]:** largely/mostly/completely

Many feel that schools are becoming redundant because of the diversity of information available

~~online. Internet and home education allow students to study more than ever before, which seems has exceeded what schools can teach. Therefore, some people believe that school teaching is not as important as the past. Emotionally and However, I completely disagree with this sentiment view due to its the insufficient equipment in most homess and better school-core education available in schools.~~

**Comment [Dave20]:** viewpoint/opinion - rarer

**Comment [Dave21]:** weak

~~Firstly, the internet and home education cannot provide equipments for some courses' practices will not be able to satisfy equipment requirements for certain subjects. Courses, such as physics and chemistry, haveare having high requirements in terms of laboratories and experimental facilities to protect and help students when testing and prove certain scientific theories. For example, when learning about the atoms in that constitute chemical elements, students must do experiments with different acids, such as H2So4, Hcl and HNo2. Those acids are very difficult to source and keep in safe conditions and can be dangerous to students' the skins if there is are leakingleaks or chemical degradations. Online factsWebsites and video tutorials cannot provide-match such the value of in-person experiments and it isit is jeopardize a hazard to store those-such acids at home. Therefore, schools are ideal places to deal-with this situationalallow for experiments as they have specific-dedicated storage rooms and chemistry safety experts working there.~~

**Comment [Dave22]:** Certain subjects will be nearly impossible to learn at home. / homes lack the investment that public schools receive

**Comment [Dave23]:** stative verb

**Comment [Dave24]:** experimenting with

**Comment [Dave25]:** locate

**Comment [Dave26]:** uncountable

~~Secondly, schools can create-better foster an all-round developed-intelligenceeducation. Unlike home education and the internet, which -that merely provide facts for learning-learning, schools are great at cultivating students' capacities to integrate within -the society at large. Studying at school enables students to be-leadership-mindedlearn how to be creative, cooperative, and confident in a group setting. These days, most schools are implementing- Project-Based Learning that-which requires students to complete joint tasks in small teams. By doing so, students cannot-can not only learn about the subject being studied knowledges-but also acquire the-spirit-of-tolerance-and-teamworksoft skills related to teamwork and tolerance. When students grow up, they will be able to more smoothly transition from students to working peopleworkers, ensuring them-to-havea more stable career paths. This is because, those qualities are always-what societies and companies have been-looking-forconsistently seek in candidates. School education is-aiming-at-creating social-elitesaims at holistic development, which is isolatedin contrast to online and home teaching cannot-compare-withwhich is more isolated and single-minded.~~

**Comment [Dave27]:** social setting

**Comment [Dave28]:** defining and non-defining relative clause  
look up some simple practice about defining and non-defining relative clauses online

**Comment [Dave29]:** consistently is better than always

**Comment [Dave30]:** well-rounded

**Comment [Dave31]:** elite social skills

**Comment [Dave32]:** good structure, ideas flow well - lots of little areas but nothing major to change

In conclusion, since school education can provide superior facilities and quality education, it will

~~still be in power to meet~~ they should be the overwhelming priority for long-term individual growth and social ~~needs in the long run~~ stability. Governments should continue to invest in these schools.

**Comment [Dave33]:** completely disagree - extent

**Comment [Dave34]:** short final thought at the end

Task achievement: 7

Cohesion/Coherence: 7

Vocabulary: 6/7

Grammar: 6/7

Overall: 6.5 / 7

**Comment [Dave35]:** any of these could have dropped to a 6

**Comment [Dave36]:** weak 7 so a good chance one drops to 6