

PTE Writing Practice test 2

Question 1: Summarize Written Text

Read the passage below and summarize it using one sentence. Type your response in the box at the bottom of the screen. You have 10 minutes to finish this task. Your response will be judged on the quality of your writing and on how well your response presents the key points in the passage.

Children Allowance:

Many people who have written on the subject of allowances say it is not a good idea to pay your child for work around the home. These jobs are a normal part of family life. Paying children to do extra work around the house, however, can be useful. It can even provide an understanding of how a business works. Allowances give children a chance to experience the things they can do with money. They can share it in the form of gifts or giving to a good cause. They can spend it by buying things they want. Or they can save and maybe even invest it. Saving helps children understand that costly goals require sacrifice: you have to cut costs and plan for the future. Requiring children to save part of their allowance can also open the door to future saving and investing. Many banks offer services to help children and teenagers learn about personal finance. A savings account is an excellent way to learn about the power of compound interest. Compounding works by paying interest on interest. So, for example, one dollar invested at two percent interest for two years will earn two cents in the first year. The second year, the money will earn two percent of one dollar and two cents, and so on. That may not seem like a lot. But over time it adds up.

Question 2: Write Essay

You will have 20 minutes to plan, write and revise an essay about the topic below. Your response will be judged on how well you develop your position, organize your ideas, present supporting details, and control the elements of standard written English. You should write 200 - 300 words.

In a cashless society, people use more credit cards. What are the advantages and disadvantages of this phenomenon?

Sample Answers

Question 1: Summarize Written Text

Many people believe that it is not a good idea to pay your child for work around the home and allowance should not be encouraged. But, allowance can provide an understanding of how a business works. It gives children a chance to experience what they can do with money. Managing and saving money can help children understand that costly goals require sacrifice. Many banks help children with personal finances, and in order to learn about the power of compound interest, saving accounts can be created.

Question 2: Write Essay

People are heading toward a cashless society on a global scale. A cashless society is where all the transactions are carried out using bank-issued cards or an immediate real-time payment system that helps in instantly transferring the funds. There are a variety of advantages in using a cashless method, such as eliminating the risk of carrying cash. However, it does have several risks. Though this approach has many disadvantages, I feel the advantages outweigh them. In the forthcoming paragraphs, I will discuss the advantages and disadvantages of the issue and explain why I believe in the latter.

The primary advantage of digital transactions is that they eradicate the danger of carrying cash. Since several industries entail high-volume transactions, carrying large amounts of cash is necessary. People are usually afraid of being plundered. Large amounts of cash transactions are less perilous with credit cards and digital transactions. Additionally, people can easily purchase goods and services sitting at home with just a click of a button. Another advantage of electronic transactions is that consumers can use credit cards to buy expensive items like automobiles, homes, and refrigerators and then pay the bank back in monthly instalments (EMIs).

However, electronic transactions have various drawbacks, including that consumers frequently spend vast sums of money without first examining their monthly purchasing budget. Moreover, if a debit or credit card of a person is misplaced, the money can easily be stolen from the bank. Besides that, customers who fail to settle their due payments to banks are subjected to high-interest charges. Simultaneously, individuals and businesses can quickly become victims of cyber hacking, resulting in significant financial loss.

Overall, while a cashless society has a number of drawbacks, individuals can learn to spend their money wisely and minimize the quantity of cash in circulation by encouraging the use of credit cards.

