

英文作文試題

(限用答案本作答)

With the easy access and low constraint to obtain credit cards, many people choose to pay their purchase via credit cards in Taiwan. The quick and simple card swiping process results in the situation that people unconsciously buy too much and then end up with the scenario where they are overwhelmed by seeing an unexpected high amount of debt appearing in their credit card statements. Instead of clearing up the whole debt, some of them choose to repay part of the debt only and let the rest of the debt pile up with overcharged interest rates by the banks. The 'generous' loan conditions also have tempted credit card holders to over-extend their credit. Consequently, we have seen an increasing number of suicides or robberies by credit card debtors or the so called 'card slaves' in today's society as 'card slaves' unable to repay the sky-high debt. Without doubts, the social and financial problems stemmed from the phenomenon of 'card slaves' deserve the public people's concerns.

Imagine yourself as one of those 'card slaves' in a financial crisis. Please write a composition (no more than 500 words) about your opinions towards this situation, the consequent problems, the possible solutions and evaluations on the effect of these solutions.

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