

***In many countries, people increasingly talk about money such as how much they earn or how much they pay for things in their daily conversations. Why is this the case? Is this a positive or negative trend?***

[3回目]

目標スコア：7.5, 表現チェック

よろしくお願いいたします。

→非常に良くなりましたね！目標スコアが高いですので、少し語彙・表現をアップグレードさせたバージョンも記載しています。よろしければ是非参考にしてみてください！次回のエッセイの提出も楽しみにしております！

Nowadays, people increasingly share information about their earnings and how they spend their money in their ~~casual~~ everyday conversations. This essay will explain the reasons ~~why it is happening~~ for this (why の繰り返しを割けることができます) and why it is a negative trend. good introduction!!

A possible reason for people talking more about their financial status including income and expenditure in their daily conversations is that ~~people~~ they (文の前半で people と 言っていますのでここは代名詞で受けるほうが自然です) want to develop their financial literacy. In modern society, people earn money not only from their full-time jobs but also from passive income sources such as ~~income from~~ owning property and investing in the stock market. Many people are interested in achieving such financial freedom and ~~willing to~~ are eager to collect practical information. Another reason is that they want to ~~be seek~~ reassured reassurance about their financial situation. As the world economy is unstable and creating a widening gap between rich and poor, people ~~want~~ hope to ~~ensure their financial safety~~ objectively to avoid worse financial circumstances.

改善例：

One reason for the growing trend of people casually talking about their income and expenditure in daily conversations is their desire to improve their financial literacy. In modern society, people generate income not only from their full-time jobs, but also from passive income sources such as property ownership and stock market investments. However, financial education is often insufficiently covered in school curricula, which drives people to actively share practical information with friends. Additionally, people are seeking reassurance about their financial situation due to the increasing global economic instability. By comparing their financial situations with others, they learn how to avoid falling into worse economic circumstances. (105)

I believe that people becoming more casual about their income and expenditure ~~casually~~ is a negative trend because it increases the likelihood of being involved in crime [targeted by criminals]. When people know about an affluent person, they are likely to share ~~the details of such person~~ this information with others. This can put well-paid people at high risk of being a victim of fraud and burglary. Furthermore, the trend of people casually disclosing their ~~one's finance~~ financial situation ~~casually~~ is negative because it can damage relationships between family ~~members and~~ or friends. Well-paid people ~~can be~~ are expected to pay more or even lend money to their family and friends. This damages trust and ~~makes~~ causes distance between them ~~estranged~~.

I believe that an increasing number of people talking more casually about their income and expenditure is a negative trend because it increases the likelihood of being victimized by crime. Information about money spreads quickly, and individuals with high incomes are at a greater risk of becoming targets of [more vulnerable to] fraud and burglary. Furthermore, discussing one's financial situation casually can also damage relationships with family and friends. Well-off individuals may find it difficult to refuse requests for financial support from their loved ones, which can lead to a loss of trust and a strained relationship. (94)

In conclusion, the reason why people casually talk about their finances ~~casually~~ is that they want to develop their financial literacy and ~~be~~ gain ~~reassured~~ reassurance about their ~~finance~~ financial situation. I believe that this is a negative trend because it can increase crimes and damage relationships ~~s~~ with family ~~and~~ or friends. (295)

[2 回目]

目標スコア：7.0, 内容チェック希望

添削ありがとうございました。ご指摘いただいた点と、同じ言葉の繰り返しを避けるように書き直しました。よろしく申し上げます。

→前回のエッセイに比べて大変良くなっています。次回表現チェックに提出してエッセイを完成させましょう！

Nowadays, people increasingly share information about their earnings and payment how they spend their money (この文脈で payment だけでは意味を伝えるのが難しいです) in their casual conversation. This essay will explain the reason why it is happening and why it is a negative trend.

A possible reason for people talking more about their financial status including income and expenditure in their daily conversation is that people want to develop their

financial literacy. In modern society, people earn money not only from their full-time job but also from passive income such as (such as の直前の例を示しますので、such as に続くものが passive “income” の例になっているかを確認してみましょう) owning property and stock market. Many people are interested in such financial freedom and willing to collect practical information. Another reason is that they want to be reassured about their financial situation. As the world economy is unstable and creating a gap between rich and poor, people want to ensure their financial safety objectively to avoid worse financial circumstances. →ボディの後半はやや抽象的なまま話が終わっているのもう少し具体的に説明を広げられると読み手に伝わりやすくなりそうです。

I believe that people talking more becoming more casual about their income and expenditure casually is a negative (ボディ 1 とのストラクチャーの重複に注意しましょう) trend because it ~~can~~ increases the likelihood of being involved in crimes (increase crime は社会全体の犯罪が増えるように聞こえてしまいます). *When people know an affluent person, they are likely to share the details of such person with others and it spreads out as a rumour. This can put people, who are well-paid and purchased expensive houses and cars, at high risk of being a victim of fraud and burglary.* (情報が多くなっていますので情報を整理してできれば「考察」の部分に語数を割けるといいですね) –Furthermore, the trend of people disclosing their finance casually is negative because it can damage relationships between family members and friends. ~~People who are well~~ Well-paid people can be expected to pay more or even lend money to their family and friends. This damages trust and makes them estranged.

In conclusion, the reason why people talk about their finance casually is that they want to develop their financial literacy and be reassured about their finance. I believe that this is a negative trend because it can increase crimes and damage relationship with family and friends. (300)

[1 回目]

目標スコア：7.5, スコアリング希望, 内容フィードバック希望  
添削よろしくお願ひします。

想定スコア 6.5 (Task Response:6, Coherence/Cohesion:7, Lexical Resource:7, Grammatical Range and Accuracy: 6)

非常に難しいテーマですが、大変いいアイデアで大変良く書いておられます！内容はこのままでほぼ問題なさそうですが、ボディ2の後半のアイデアは見直してもいいかもしれません。また文法の乱れが散見され、非常にもったいない印象です。特にボディ2は慌てて書いておられるためか、表現や文法が疎かになってしまっています。次回の提出までに自分でブラッシュアップできそうなところは改善をしてみてください！

Nowadays, people progressively share information (progressively の使い方がやや不自然な印象です) about their earnings and payment in their casual conversation. This essay will explain the reason why it is happening and why it is a negative trend.

A possible reason for people talking more about their financial status including income and expenditure in their daily conversation is that people want to develop their financial literacy. In modern society, people earn money not only from their full-time job but also from passive income such as owning property and stock market. Many people are interested in such financial freedom and willing to collect practical information. Another reason why people talk about their earnings and expenditure ※ 下線の部分は2回目なので省略することができます。 is that they want to be reassured about their financial situation. As world economy (通常は定冠詞を伴います) is unstable and creating a gap between rich and poor, people want to ensure their financial situation objectively (ensure の用法を辞書で確認してみてください) to avoid worse financial circumstances.

I believe that people talk about their income and expenditure casually more and more is a negative trend (動詞が重複していますので文法を再確認してみましょう) because it can increase crimes. When people know someone who earns an enormous amount of money and owns expensive products, they are likely to spread out as a rumour. This makes people, who are well-paid (簡潔に表現できる方法があればいい変えてみましょう) and purchased expensive house and cars, be targeted at fraud and burglary. Furthermore, this trend that (trend は通常同格の that を取ることができませんので the trend of...などに言い換えてみましょう) people talk about earnings and spending money is negative because it can create an individual's financial issue (できればメインアイデアを再検討したいところです). By hearing other's financial situation, people are willing to spend money on products or holidays that others enjoyed and highly recommended. (このセンテンスだけ見るとポジティブな印象にも聞こえてしまいます) Some of them may try to follow it and use money recklessly, no matter how much money they have or owe.

In conclusion, the reason why people talk about their earnings and expenditure is that they want to collect information as a financial literacy and be reassured about their finance. I believe that this is a negative trend because it can increase crimes and individual's financial issues. (318)