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FIRST LANGUAGE ENGLISH **0500/23**

Paper 2 Directed Writing and Composition **October/November 2024**

INSERT **2 hours**

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INFORMATION

- This insert contains the reading texts.
- You may annotate this insert and use the blank spaces for planning. **Do not write your answers** on the insert.

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Read **both** texts and then answer **Question 1** on the question paper.

Text A: Paying digitally – will paying by cash soon be a thing of the past?

As more retail outlets, festivals and transport networks adapt to contactless cards and tap-and-go digital technology, fewer people are paying by cash. In some UK cities, buses and cafés simply refuse to handle notes or coins. Many shops worldwide, from health-food stores to local bakers, already only accept payment by cards and other digital technology, with retailers describing going cash-free as 'cleaner' or 'safer'. From Seattle to Singapore, cities are spearheading a global drive to go digital. Cash is a dinosaur, it seems.

Many people are happy to tap cards or phones to hop on a bus, buy a coffee or pay for groceries and no longer need to carry cash at all. But what might the rise of the cashless city mean for street vendors and market traders, street performers, waiters or any charity relying on people donating their spare change?

People on the lowest incomes often can't get a bank account and may become excluded from mainstream commercial life by their dependence on traditional forms of currency. There's also little enthusiasm for abandoning cash, mostly along demographic lines: older people in rural areas are the least tech-savvy and resent the emergence of entirely cash-free urban zones. 'The beauty of cash is that it's a simple, direct transaction between all kinds of different people – rich, poor, old or young,' explains financial writer Damien Geales. 'If society goes cash-free, there's a real danger of exclusion.'

Big businesses, equipped with the latest online technology, increasingly insist that bills are paid electronically. Some offer discounts for services purchased digitally, like train tickets. Some banks offer training on payment technology for independent traders, though considerable running costs remain for small businesses that need to accept payment from customers keen to do everything digitally.

The defence for pushing everyone into using digital payments is that a clear trail can be followed whenever a payment for goods or services is made, but some cultures are deeply reluctant to give up cash. In some countries, according to recent surveys, most consumers believe that using cash gives them better control over their spending.

'It's senseless to try to make everyone go cash-free,' argues Geales. 'But big stores see younger customers using payment apps on their phones to buy everything. The ease of electronic payments is simply too attractive.'

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Text B: Do you still use cash?

This passage is a blog about the writer's spending habits.

Scrolling through my online bank statements recently, I was surprised to find that I hadn't removed cash from a cash machine for months. Had I not been spending? I wish. No, it just seems that thanks to technology, it's become increasingly easy to glide around restaurants, shops and cafés dispensing my personal wealth.

Driving my son back from school yesterday, I realised another consequence of my pay-by-card habit. I needed to buy fuel from the garage and as ever the pressure was on me to add that tempting bag of his favourite sweets to my bill. Negotiations complete, we decided he could use his pocket money for the purchase. I like my son to develop a responsible attitude to spending; going up to the counter himself to pay and check his change is an important way to reinforce both maths skills and the value of hard-earned cash. However, further examination revealed I'd no cash in my wallet to give him his allowance. Once back home, I could find only the crumpled bank note I keep in my running shorts, a safety precaution when heading out for a run. Eventually, I raided my 'emergency' fund, a bottle in my kitchen where I save small change, to pay my debts.

Today, tucking my bank card firmly away, I decide to see how far real cash will get me. Not far. Any high-priced items it seems are strictly cashless affairs: my rent and telephone bill among them. I meet with baffled expressions and some resistance from the assistant at the agency I rent my apartment from. 'I can't remember the last time we received a cash payment,' she says. 'We don't like keeping cash in the office, we don't have a safe, and banks charge you for depositing cash.' I see her point. Later, as my daughter cracks open her money box and counts out her small stash of coins, I realise that the cost of depositing her savings into her bank account this month will wipe them out.

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