

Writing Sample 

Title	Credit Cards
Introduction	<p>The first credit cards were made in 1950 by a company called the Diners Club. The Diners Club could be used at 27 restaurants in New York City. The second credit card was made by Bank of America. This card is now called Visa. Visa is the most popular card in the world.</p>
Body	<p>Credit cards have changed the way people spend money. In the past, if a person did not have a lot of money, it would be difficult to buy expensive things. These days, if a person has a job, they can buy expensive things by using credit. A company that sells expensive things wants people to use credit cards. Credit cards allow a person to buy something and take it home right away. The customer can pay a little money each month. Everybody is pleased because people can buy something that is expensive and the company that sells these things will get money every month.</p>
Conclusion	<p>Today, credit cards are used to buy almost anything, not just expensive things. People buy food, petrol for their cars and even pay for a telephone call with their credit cards. People can also use their credit cards to buy things on the Internet. Banks and companies connect their services to the Internet. If a customer wants to buy something, all s/he has to do is type the name, address and credit card number into the computer. The item will be sent to his or her home. Maybe it is too easy to spend money now.</p>