名前 ＿＿＿＿＿＿＿＿ 日付 ＿＿＿＿／＿＿＿＿

QUESTION

Read the article below and summarize it in your own words as far as possible in English. Summarize it between 60 and 70 words.

以下の記事を読み、できる限り自分の言葉を使って英語で要約しなさい。60〜70語で要約しなさい。

READING

Many people use cash, bank transfers, or private digital payment services in daily life. Recently, some countries have been considering central bank digital currencies, or CBDCs. These are digital forms of national currencies issued directly by central banks. People could use them through smartphones or other electronic devices to make payments or transfer money.

Supporters point to several advantages. One benefit is that CBDCs could make payments faster and more efficient. Unlike some traditional banking services, digital transactions could be completed at any time of the day, including weekends and holidays. This may allow individuals and businesses to send money quickly whenever necessary. Another advantage is greater financial inclusion. People who do not have bank accounts could still access digital payment services through mobile devices, making it easier for them to participate in the financial system.

However, critics raise a concern. If people move large amounts of money from commercial bank accounts into CBDCs, private banks may lose deposits that they normally use to provide loans. This could weaken their role in supplying funds to businesses and households. As a result, the introduction of CBDCs might reduce the ability of commercial banks to support economic activity through lending.

要約は2ページ目に書きます。記事の和訳は載せていません（読む練習のため）。答え合わせはQRから。

スマホで読み取ると、書いた英文をその場でAIが添削します。

名前 ＿＿＿＿＿＿＿＿ 日付 ＿＿＿／＿＿＿

1ページ目の記事を、45〜55語の英語で要約します。記事の言葉をそのまま写さず、自分の言葉で言い換えましょう。

解答欄

目安 60〜70語（1行に8〜9語ほど）

メモ（要点を3つ書き出してから、まとめます）

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