

Grade 11 / Constructed Response Student Samples

➔ ARGUMENTATIVE PERFORMANCE TASK

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| Item Prompt ITEM #2700 | All of the sources provide information about financial literacy education. Which source would most likely be relevant to students researching new approaches to increasing people’s financial literacy? Support your response with two details from the source. Justify your answer and support it with information from the source. |
| Claim, Target, and Standards | Smarter Balanced Claim and Target: Claim 4: Research, Target 3. EVALUATE INFORMATION/SOURCES: Use reasoning, evaluation, and evidence to assess the credibility and accuracy of each source in order to gather and select information to support analysis, reflection, and research. Evaluate relevance, accuracy, and completeness of information from multiple sources. Focus Standards for Target 2: WHST-8, RH-8, RST-8, RST-9, W-8 DOK: 4 |
| Key Elements | Source #3 (Financial Literacy, Beyond the Classroom) <ul style="list-style-type: none">• The financial literacy training commonly used now does not produce significant results. However, there are three approaches that seem promising.• Just-in-time education provides training at “crucial moments,” such as right before high school seniors take out a student loan, or right before someone is taking out a mortgage or thinking about retirement.• Another method for teaching financial literacy is to offer simple principles people can easily apply. For example, “get a 15-year old mortgage if you are over 50.”• A third approach to increasing financial literacy is to make financial decisions, such as choosing a mortgage, easier to understand. |



Response is an evidence-based explanation that correctly identifies the most relevant source AND includes two details from that source that support this evaluation and that explains why each detail supports the idea that it is the most relevant source.

SAMPLE RESPONSE

Source #3 would be most relevant. In this article, the author states different types of ways to help with financial literacy. First, the author states that “just-in-time education . . . it is best to provide assistance just before a decision is made . . .” (12). This is saying that if people are being taught how to make financial decisions before a big decision, they could save themselves from trouble later on. Also, another helpful way to help people is to “. . . make our financial system more user friendly . . . if we made choosing a suitable mortgage as easy as checking the weather . . . fewer households would find themselves underwater . . .” (15). Basically, if the financial systems could come up with a way to make their systems better and easier, a lot of debt could be avoided since people would know how to properly do things.

RATIONALE

This response correctly identifies the most relevant source, “Source #3.” It includes two details from Source #3 that support the writer’s evaluation. For example, the writer points out the detail of “just-in-time education . . . it is best to provide assistance just before a decision is made . . .” and explains its relevance as one of the “different types of ways to help with financial literacy” which “could save themselves from trouble later on.” This elaboration both defines the relevance of the source and the value of the evidence selected by the writer. The writer then repeats that process with the second piece of evidence and claims that “a lot of debt could be avoided since people would know how to properly do things.” Each detail and explanation supports the writer’s claim that Source #3 is the most relevant.



Response is an evidence-based explanation that correctly identifies the most relevant source AND includes one detail from that source that supports this evaluation and that explains why the detail supports the idea that it is the most relevant source.

or

Response is an evidence-based explanation that correctly identifies the most relevant source AND includes two details from that source that support this evaluation but does not explain why each detail supports the idea that it is the most relevant source.

or

Response is an evidence-based explanation that does not identify a source or correctly identify the most relevant source but includes two details from the correct source and that explains why each detail supports the idea that it is the most relevant source.

SAMPLE RESPONSE

Our of all of the sources about financial, the best one to use as research for increasing financial literacy would be Source #3, or “Financial Literacy, Beyond the Classroom” by Richard H. Thaler. This source is the best for researching how to increase financial literacy because it directly discusses studies carried out to determine which approach would yield the best results. The article also lists three of the seemingly most effective approaches which, according to the author, would be to simplify, educate, and make it user-friendly. The other sources are not as good for researching new approaches to increasing financial literacy because source #1, “Working Financial Literacy in With the Three R’s,” advocates increasing financial literacy but only skims over the topic of how to do it vaguely. Source #2, “Financial Education leaving Americans Behind,” is against increasing financial literacy while Source #4, “Finance Course Prompts Debate” is more of an anecdote about a financial literacy course that has been implemented into a school. Source #3 is the best choice because it directly lists and discusses various ways to increase financial literacy.

RATIONALE

The writer correctly identifies the most relevant source in the first sentence, “Our of all of the sources about financial, the best one to use as research for increasing financial literacy would be Source #3.” The writer provides one example of evidence from the source that makes it relevant: “The article also lists three of the seemingly most effective approaches which, according to the author, would be to simplify, educate, and make it user-friendly.” The writer then continues with a brief summary of the main points of Sources #1, #2, and #4—a discussion that is irrelevant to the prompt. This response earns a score of 1 because it identifies the correct source, provides at least one detail, and provides some explanation of how the evidence supports the idea that it is the most relevant.



Response is an explanation that is incorrect, irrelevant, insufficient, or blank.

SAMPLE RESPONSE

Source one would be ideal for the students researching new approaches to increase people’s financial literacy because it displays a great overall view on Financial Literacy. For example, the article says, “Most Americans aren’t fluent in the language of money . . . Yet we’re expected to make big financial decisions . . .” (Benard). The article is saying that most Americans did not learn the ways of finance and are expected to make the right decisions. Teaching Americans how to make the right financial decisions will only better the economy not worsen it. The article also talks about incorporating finance into schooling. For example, Mathew Frost an 11th and 12th grade History/economics teacher incorporates finance into his teachings by, “We talk about building budgets, expenses, investing money . . . how to use credit wisely, insurance and careers” (Benard). Teaching students financial literacy will increase the chances of them making the right decisions. Giving the students real-life stimulations will show them how life really is.

RATIONALE

The writer incorrectly identifies “Source one” as “ideal for the students researching new approaches to increase people’s financial literacy.” The writer does provide two pieces of evidence from source one and elaborates on that evidence; however, the response is a 0 because it is incorrect.

Grade 11 / Constructed Response Student Samples

➔ ARGUMENTATIVE PERFORMANCE TASK

| | |
|-------------------------------------|---|
| Item Prompt ITEM #2696 | Paraphrase information from Source #1 that refutes information from Source #2 without plagiarizing. |
| Claim, Target, and Standards | <p>Smarter Balanced Claim and Target: Claim 4: Research, Target 2. ANALYZE/INTEGRATE INFORMATION: Gather, analyze, and integrate multiple sources of information/evidence to support a presentation on a topic.</p> <p>Focus Standards for Target 2: RI-1, RI-7; RH- and RST-1–3 and 7–9; SL-2; W-8, W-9; WHST-8, WHST-9</p> <p>DOK: 4</p> |
| Key Elements | <p>Source #1 (Working Financial Literacy in With the Three R’s)</p> <ul style="list-style-type: none">• Students in Matthew Frost’s American history and economics class reported that they had positive outcomes from participating in the personal finance portion of this course. One student said he learned about the importance of budgeting money. Another student reported that the class prompted her to open a Roth I.R.A.• A study conducted by a professor at the University of Florida found that students who were required to take financial literacy classes in high school were more likely to budget and save their money, and less likely to accrue credit card debt. <p>Source #2 (Financial Education Leaving Americans Behind)</p> <ul style="list-style-type: none">• There is evidence that financial literacy courses don’t work and can potentially even harm the students who take them by making them overconfident in their ability to make good financial decisions.• Willis says that financial literacy classes can actually keep people from attaining their financial literacy goals. She cites examples of students whose financial literacy skills stayed the same or decreased after taking financial literacy classes.• A Harvard Business School study concluded that common financial literacy programs used in the past two decades did not alter the choices participants made about their finances. |



Response provides an adequate explanation of how information in Source #1 refutes information in Source #2 and appropriately paraphrases both sources involved while avoiding plagiarism.

SAMPLE RESPONSE

Source #1 uses plenty of evidence, including statistics, quotes, and anecdotes, to illustrate the claim of this article: Americans need to be educated in financial literacy while still in school; Source #2, however, is not as thorough in pushing the argument that educating students on financial literacy is useless. For instance, Tara Siegel Bernard uses Matthew Frost's lesson as an example of a successful lesson that uses life-like scenarios to help the financial concepts resonate with students. This contrasts greatly with the reoccurring idea that financial education does not stick with students. In addition, Source #1 uses specific examples and studies to prove that students who took a course on financial literacy were more likely to be responsible with money and budget better. Source #2, on the other hand, relies solely on the author's poorly-worded claims and vague statistical evidence to attempt to show how students score lower after taking a course on financial literacy. The strong evidence and clear arguments of source #1 refute the majority of claims in source #2 due to not only contrasting ideas, but also the persuasive ways of using the right evidence to support a claim.

RATIONALE

The writer provides an adequate explanation of how information in Source #1 refutes the information in Source #2. The writer begins with identifying the major claim of Source #1, paraphrasing, "Americans need to be educated in financial literacy while still in school." This is followed by a paraphrase of the major claim of Source #2. The writer uses specific evidence from Source #1 and articulates the value of this evidence: "This contrasts greatly with the reoccurring idea that financial education does not stick with students." The writer's analysis of the type of evidence used by each author and the effectiveness of each claim, goes beyond the scope of question and is not required for a score of 2. This response receives a score of 2 for adequately explaining how Source #1 refutes Source #2.



The response provides a limited/partial explanation of how information in Source #1 refutes information in Source #2 and appropriately paraphrases both sources involved while avoiding plagiarism.

or

The response provides an adequate explanation of how information in Source #1 refutes information in Source #2, but does not appropriately paraphrase all sources involved.

SAMPLE RESPONSE

These sources are completely different, in fact source one refutes the information found in source 2. Source one states that we (youth) don't learn enough about how to manage our money until we are too late and run into a financial problem. It also is pro-financial classes in highschool for teens. While source 2 says that these money managing classes will just be a waste of time and we should just teach the regular math classes like always.

RATIONALE

The writer provides a limited or partial explanation of how information in Source #1 refutes Source #2. The writer does provide paraphrased evidence from Sources #1 and #2, for example, "Source one states that we (youth) don't learn enough about how to manage our money until we are too late and run into a financial problem. It also is pro-financial classes in highschool for teens. While source 2 says these money managing classes will just be a waste of time. . . ." The writer does not provide a complete explanation of how Source #1 refutes Source #2. In fact, the explanation is limited to "These sources are completely different," which does not adequately and specifically convey the way the information cited by the writers is contradictory.

This response receives a score of 1 point because it is too limited in its explanation.



Response is an explanation that is incorrect, irrelevant, insufficient, or blank.

SAMPLE RESPONSE

Source 2 states that, “Using rigorous methodology, it concluded that programs in widespread use during the past two decades were no use at all,” which is directly contradicted by source 1.

Source 2 claims that, “Acedemics have known for years about the scent evidence in support for the programs, but few are willing to go as far as Willis in bluntly denouncing them as counter productive racket”, Willis’s opinion of Financial Literacy being counter-productive racket is also contradicted by Source 1.

RATIONALE

The writer does state Source #2 refutes Source #1. For example, “Willis’s opinion of Financial Literacy being counter productive racket is also contradicted by Source 1.” However, it lacks any real elaboration and is therefore an insufficient response.

Also, the directions clearly state the response must be a paraphrase. This writer instead has directly cited evidence from Source #2 in paragraphs one and two. This insufficient and directly quoted response earns a 0. While the sources are both properly mentioned, the writer has failed to follow the basic directions of the prompt to paraphrase and explain sufficiently how one source refutes the other.