

# Grade 11 / Case Study 1

→ ELA \* SMARTER BALANCED PERFORMANCE TASK

## Research Question 1 ITEM #2700

All of the sources provided 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.

## Student Response ITEM #2700

"The source, 'Working financial literacy in with the Three R's,' is most likely to help a student trying to research new approaches to increase people's financial literacy. This is because the article discusses ways that we are implementing, or teaching, financial literacy to students. In the article, "He said the department of Education's next step is to work with districts and teachers and help them find the money they need, whether it's through the many literacy minded nonprofits or the private sector." The statement is important because it will get the student to think really hard about what will work best with young minds. They will ask themselves whether nonprofits or a private sector are better for increasing financial literacy. In the conclusion of the article, it states, "it will take a parent movement." This statement will effect the students the most because they will learn that in researching they should talk to their parents and get ideas from them. The article informs the students that if parents get involved, financial literacy will be taught. This article is most likely to help students researching to increase people's financial literacy because it gives the students ideas and advice.

## Analysis ITEM #2700

Although the student has much to say about the topic, this response would receive 0 out of a possible 2 points because the student does not correctly identify the most relevant source, Source #3. The writer's assertion that Bernard's article, "Working Financial Literacy in With the Three R's" is most likely to help a student trying to research new approaches because the article discusses "ways that we are implementing, or teaching, financial literacy to students" is not completely accurate. The details this student selects from the source, "Working financial literacy in with the Three R's" relate more to creating the necessary conditions for implementing financial literacy courses in school. The correct source, "Financial Literacy, Beyond the Classroom" actually lists and explains several approaches to teaching financial literacy. While the student demonstrates the capacity to present details from a source and explain the significance of the text, even to the level of explaining how specific details from the source would most likely affect the reader, the response is incorrect. Because this student already demonstrates key skills for answering this question type successfully (i.e., explicitly connecting details from a source to an idea), he or she may need support in understanding the concept of relevance and assessing sources for their relevance to a particular topic or claim.

<p>Research Question 2 ITEM #2701</p>	<p>Paraphrase information from Source #1 that refutes information in Source #2 without plagiarizing.</p>
<p>Student Response ITEM #2701</p>	<p>In source #1 the author discusses how Americans do very little to promote student learning of financial literacy and gives examples on how we are implementing financial literacy programs into our schools. Source #1 also shows how students who took financial literacy courses were more likely to manage and be responsible with their money. This refutes information in source #2 because source #2 states that financial literacy courses dont work and will only hurt the student in the future. Article #2 calls financial literacy courses a dishonest scheme and shows how the only people who are improving from these classes are the people who make a living off these courses. The sources refute each other because source #1 states that financial literacy is not being taught enough and shows how it positively affects students while source #2 gives negative effects from these courses and shows how it does not work.</p>
<p>Analysis ITEM #2701</p>	<p>In this response, the student paraphrases information from both sources and does an adequate job explaining how one source refutes the other; thus, this response would receive 2 out of 2 possible points. For example, the student writes that Source #1 gives examples on “how we are implementing financial literacy programs into our schools.” The source does reference a classroom “Life” activity as well as other examples of literacy in action (such as the teacher who helped a student set up a Roth IRA or the online challenge by the U.S. Department of Education), so the response adequately paraphrases the substance of Source #1. Similarly, the student’s statements about the second source—“Article #2 calls financial literacy courses a dishonest scheme and shows how the only people who are improving from these classes are the people who make a living off these courses”—accurately paraphrase the ways in which Source #2 refutes Source #1. This response, like the response to the previous item, demonstrates the student’s ability to explain details from sources and explicitly answer the prompt with phrases like “The sources refute each other because...” and “This refutes information in source #2 because...”</p>

**Research Question 3**  
ITEM #2702

Look at the claims in the table. Decide if the information in Source #3, Source #4, both sources, or neither source supports each claim. Put an X in the box that identifies the source that supports each claim. There will be only one box selected for each claim.

**Student Response**  
ITEM #2702

**KEY**  
X = student response  
✓ = correct response

	<b>SOURCE #1:</b> Working Financial Literacy in With the Three R's	<b>SOURCE #2</b> Financial Education Leaving Americans Behind	<b>SOURCE #3:</b> Financial Literacy, Beyond the Classroom	<b>SOURCE #4:</b> Finance Course Prompts Debate
<b>People should take financial literacy classes when they are young so they are prepared to make good financial decisions as young adults.</b>	X ✓			✓
<b>Some people support financial literacy despite evidence that it does not work.</b>		X ✓	X	
<b>Financial literacy education could be effective if we rethink the way it is taught.</b>		X	X ✓	
<b>Resources for improving financial literacy should be spent on financial regulation instead.</b>		✓		X

**Analysis**  
ITEM #2702

To earn 1 point on this item, the student must complete five cells correctly. Since the student only provided three correct answers, this response would receive 0 out of 1 possible point. The partial accuracy here, combined with the misidentification of the correct source in Research Question #1, suggests that the student struggled to identify the key ideas of each source in this performance task. This student would benefit from support in identifying/evaluating key ideas in sources and matching claims to sources with more precision. This response seems to follow in pattern from the student's response to Item 2700, in which the student could not identify the most relevant source for a given purpose.

## Full Write \* ITEM #2703

Full Write –  
Student  
Response  
ITEM #2703**The Financial Game of Life**

Financial situations can be best demonstrated through the Game of Life. A player starts out with a single person and as they move through the game board, they encounter many different financial situations. These include going to college, getting married, having kids, getting in accidents, and much more. Every situation they undergo costs money and it is up to the player has to spend their money wisely. The Game of Life is much like real life because people spend money every day some wiser than others. If people spend their money carelessly and do not keep track of it they could go through a financial crisis and end up becoming bankrupt. Financial literacy courses should be taught in schools to prevent teenagers from making atrocious money decisions in life and enable them to create better financial situations for themselves.

Most adults are not very educated in the field of finances so, as one can imagine, teenagers barely know anything about finances. Schools should have courses that “teach the basics of economics and finances so people can make financial decisions in a changing world” (Bernard). Money is literally what makes the world go around, which is why it is crucial for teenagers to learn how to manage it. If teenagers learn how to use money in high school, then they will be much better off going into college and in life. Mr. Frost, a teacher at Sunset High School in Dallas, teaches a financial class where students learn how to deal with “real world circumstances” (Bernard). One of Mr. Frost’s students “learned that good budgeting has to be maintained throughout a person’s life” (Bernard). Students are already going to school to learn so it would not hurt them if they were taught about finances that they would definitely use in their everyday life. If some schools are teaching financial literacy, then schools throughout the country should implement these courses.

Furthermore, students in high school should be enrolled in financial classes because it will benefit them when they go off into the world on their own. Most teenagers go to college after high school and therefore have to learn to live on their own with little to no help from their parents. Professor Gutter, an assistant professor of family financial management at the University of Florida, confirmed that college students who came from schools with mandatory financing courses “were more likely to budget, were more likely to be saving, and were less likely to have maxed out their credit cards” (Bernard). Financial courses have benefited students and have enabled them to be in a better financial situation in college. The knowledge students would learn in a financial course would help them so much more in the real world than not taking one at all. Money is the determining factor of how a person lives, which is why it is so important for teenagers to learn about it in school.

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## Full Write — Student Response

ITEM #2703  
(CONTINUED)

Even though financial courses may have helped students in the past, growing evidence suggests that financial literacy classes do not work. In fact, these courses may actually hurt students because it will make them “overconfident about limited skills” (Burns). However, these assumptions could not be further from the truth. Most students in high school have absolutely no knowledge about finances, so how would not putting them in these courses make them better off? School officials suggested that teenagers and young adults “are assuming too much credit card debt and are not knowledgeable about finances” (Davis). Students are uneducated about managing money, which has a negative result on their bank account. They use up their money without paying much attention to their finances because they were never really educated about it. This is why it is necessary for teenagers to learn how the world around them works and its relationship to money.

In the Game of Life a person can go bankrupt and lose everything, but they can just move their piece back to the beginning and start again. In real life, however, a person only gets one shot and if they go bankrupt it could ruin their life. This is why it is so important for students to learn about finances in school. Almost everything in the world involves money and individuals face the task of managing their money daily. Learning how to budget and control money is crucial to a person’s life, which is why financial courses should be taught in schools across the country. If students are unable to learn about finances in school, a place where the majority of a person’s learning takes place, then where else will they learn it?

## Analysis of Full Write

ITEM #2703

### Organization and Purpose: Score 3

The response demonstrates proficiency in the basic skills of argumentative writing. In terms of organization/purpose, the introductory and concluding paragraphs are engaging and well-developed, effectively supporting the overall unity and completeness of the response. The student organizes ideas with all of the appropriate formal features of an academic essay (clear topic sentences, adequate transitional strategies) as well as the substantive features of an argument (a consistent claim, supporting evidence, an adequate acknowledgement of a counterclaim) to maintain a focus appropriate for the purpose and audience. Ultimately, though, the progression of ideas between paragraphs is simple in nature, lacking sophisticated, nuanced connections.

### Evidence and Elaboration: Score 3

The writer develops ideas adequately, using and citing evidence from three of four possible sources and elaborating on evidence with deliberate logical reasoning throughout the response.

### Conventions: Score 2

There are some areas for growth in the writing style—for example, the writing relies too heavily on “to be” verbs, vague pronoun usage, and minimal sentence structure variety. Otherwise, the overall response is expressed well with a vocabulary and style that is appropriate for purpose of the response.

## Overview of Student's Performance

Overall, the student demonstrates far more strengths than weaknesses, establishing a clear claim, creating a traditional two-part thesis to focus the organizational structure of the response, and addressing a counterclaim, albeit in a cursory manner, before refuting the merits of the opposing argument. More importantly, the student clearly understands the requirement of the task and the surface features of an argumentative essay, conscientiously fulfilling the basic task requirements—a pattern that is evident in the student's responses to the research questions as well.

The student response to the research questions show that the student struggled with identifying key points in the articles, and while we can't know what the challenge was for this student—time, stamina, reading comprehension, juggling multiple sources, etc.—the student's reliance on Source #1 in the first constructed response and throughout the full write does reflect, and perhaps explain, some of the limitations in the writing overall. A more thorough exploration and strategic use of information from Sources #2–4 may have allowed this student to write a more nuanced and logically sound response.

For instance, the content of the sub-claims does not vary significantly. The writer offers two main points in support of financial literacy classes: (1) "to prevent teenagers from making atrocious money decisions in life" and (2) to enable teens "to create better financial situations for themselves." The points are relevant, naturally connected, and developed adequately; however, they are not necessarily sophisticated arguments that draw from the sources provided, and they are not strongly distinct from one another.

Likewise, the content of the evidence and elaboration is not always relevant to the sub-claims nor consistently developed. In the first body paragraph, for example, the textual evidence quoted simply reiterates the student's central claim rather than providing a reason why a financial literacy course should be taught. Similarly, in the second body paragraph, the writer only provides a single source quotation that does not extend or build a more sophisticated argument. These gaps in relevance and in the connections between ideas and evidence are consistent with some of the issues seen in the student's work on the research questions.

However, the constructed response items, although they were not all completed accurately by the student, did appear to provide some level of scaffolding in preparation for the full write response; in particular, the student pits details from Sources #1 and #2 against each other in the fourth paragraph in order to acknowledge and address a counterclaim, essentially extending the work done in Item 2701.

## Next Steps

A key component in helping this student be more effective in argumentative writing is preparing the student to manage multiple texts. This student would benefit by selecting more relevant evidence and developing more sophisticated, nuanced sub-claims based on specific evidence from the texts. Learning how to better manage multiple texts supports these skills. For example, after learning how to evaluate information in one source, there should be a gradual increase in the number of texts from which the student must draw information. Developing competency in this area could include using graphic organizers to take notes across multiple sources, chart claims/ideas, and evaluate the effectiveness of a single source against specific criteria to provide a strong foundation for the kind of thought work this student will need to do when faced with a complex argumentative task. Tracking and evaluating ideas in an increasing number of texts will add complexity to the thinking required by the student. Also, the student should practice applying different reading strategies, such as skimming the source to get an overall sense of the main claims, using text features like headings to skim and/or find information more efficiently, and knowing when to do a closer reading to evaluate the evidence and reasoning within a text.

The student's work could be strengthened by selecting evidence that directly supports the sub-claims. Based on the writer's thesis, the apparent purpose in the first body paragraph is to prove that financial education can prevent teenagers from making "atrocious money decisions in life." To support that idea, rather than citing a statement by Bernard about the need for courses that "teach the basics of economics and finances," the writer would have been better served by selecting the Michael Gutter quote currently used in the second body paragraph to show that students with some financial literacy "were more likely to budget, were more likely to be saving..."

In the second body paragraph, the writer supports the claim that financial literacy classes should be taught in order for teenagers to create better "financial situations for themselves." This point is not substantially different from the reasoning offered in the previous paragraph. While the focus of this second paragraph does build logically from the first body paragraph—students who avoid making "atrocious money decisions" should be able to create "better financial situations" for their future—the ideas lack sophistication, precision, and variety. If the first body paragraph had focused on the need for financial literacy classes based on the lack of financial knowledge, then the second paragraph could have been tightly focused on the positive outcomes for teens.

This same issue creates a problem for the writer when addressing the counterargument. The counterclaim presented (that growing evidence suggests that financial literacy classes do not work because students become "overconfident about limited skills") is one of the weaker pieces of evidence presented in the sources. A stronger, potentially more convincing counterargument to the writer's central claim could have cited research in Thaler's article (the meta-analysis done by business school professors) or Burn's article (the Harvard Business School Survey or Willis' claims). Since the question of whether financial literacy courses are actually successful occupies a large portion of the source material, selecting any of these suggestions would provide the basis for a stronger, more sophisticated argument.

Although the response represents a student's effort in an on-demand writing situation, an analysis of the writer's language provides useful information for targeting areas related to word choice and sentence structure for growth. First, the writer relies on vague pronoun references, using "it" and "this" frequently throughout the response. In the introduction, for example, the writer indicates that "[e]very situation they undergo costs money and its up to the player has to spend money everyday..." Two sentences later, the writer adds, "If people spend their money carelessly and do not keep track of it, they could go through a financial crisis..." Similar usage can be found in the second paragraph ("which is why it is crucial"), the third paragraph ("because it will benefit them" and "which is why it is so important"), the fourth paragraph ("because it will make" and "This is why"), and in the last paragraph ("why it is so important"). Sometimes the use of "it" stems from an agreement error or weak pronoun reference, but the pattern is noteworthy and therefore an element that could be addressed with the student. Additionally, the response also relies heavily on "to be" verbs such as "is" and "was," indicating that the writer could benefit from practice with strategies for replacing general nouns and verbs with more specific words when revising a piece of writing.

Similarly, the writer relies heavily on introductory subordinating clauses that begin with the subordinating conjunctive adverb "if" throughout the response: "If people ...," "If teenagers...," "if they were taught," "If some schools...," and "If students are able..." Having the writer complete a linguistic inventory of phrases and clauses would raise self-awareness of these patterns. Providing a chart (or having the writer create her own resource) with varying model sentence starters and alternating methods to begin subordinating adverb clauses could be used throughout the year when revising.