

Student Samples: Grade 11

Argumentative Performance Task

Focus Standards

Grade 11: W.11–12.1b, d; W.11–12.4; W.11–12.5

4-Point Argumentative Performance Task Writing Rubric (Grades 6–11)

SCORE	4 POINTS	3 POINTS	2 POINTS	1 POINT	NS
EVIDENCE/ELABORATION	<p>The response provides thorough and convincing elaboration of the support/evidence for the claim and argument(s) including reasoned, in-depth analysis and the effective use of source material. The response clearly and effectively develops ideas, using precise language:</p> <ul style="list-style-type: none"> comprehensive evidence (facts and details) from the source material is integrated, relevant, and specific clear citations or attribution to source material effective use of a variety of elaborative techniques* vocabulary is clearly appropriate for the audience and purpose effective, appropriate style enhances content 	<p>The response provides adequate elaboration of the support/evidence for the claim and argument(s) that includes reasoned analysis and the use of source material. The response adequately develops ideas, employing a mix of precise with more general language:</p> <ul style="list-style-type: none"> adequate evidence (facts and details) from the source material is integrated and relevant, yet may be general adequate use of citations or attribution to source material adequate use of some elaborative techniques* vocabulary is generally appropriate for the audience and purpose generally appropriate style is evident 	<p>The response provides uneven, cursory elaboration of the support/evidence for the claim and argument(s) that includes some reasoned analysis and partial or uneven use of source material. The response develops ideas unevenly, using simplistic language:</p> <ul style="list-style-type: none"> some evidence (facts and details) from the source material may be weakly integrated, imprecise, repetitive, vague, and/or copied weak use of citations or attribution to source material weak or uneven use of elaborative techniques*; development may consist primarily of source summary or may rely on emotional appeal vocabulary use is uneven or somewhat ineffective for the audience and purpose inconsistent or weak attempt to create appropriate style 	<p>The response provides minimal elaboration of the support/evidence for the claim and argument(s) that includes little or no use of source material. The response is vague, lacks clarity, or is confusing:</p> <ul style="list-style-type: none"> evidence (facts and details) from the source material is minimal, irrelevant, absent, incorrectly used, or predominantly copied insufficient use of citations or attribution to source material minimal, if any, use of elaborative techniques*; emotional appeal may dominate vocabulary is limited or ineffective for the audience and purpose little or no evidence of appropriate style 	<ul style="list-style-type: none"> Insufficient (includes copied text) In a language other than English Off-topic Off-purpose

*Elaborative techniques may include the use of personal experiences that support the argument(s).

**General layered elaboration: A sentence-to-sentence progression of source-based arguments, facts, details, and/or source-based evidence that generally develops and supports the claim. Source-based evidence, if present, may be in the form of general or imprecise references. Re-ordering of the text might impair the connection of ideas.

Sample A

In addition to personal advantages for the students, financial literacy classes can also greatly help the economy through educating students in making smart and informed financial decisions. Author Richard H. Thaler, in his *New York Times* article, “Financial Literacy, Beyond the Classroom,” compares “throwing the financially illiterate into [the modern economy to] taking students currently enrolled in driver’s education and asking them to compete in the Indianapolis 500.” In this day, the economy has become so complex and confusing that many students who become new to it have trouble figuring out what to do. By giving them a course in financial literacy, students will be guaranteed to have knowledge on how to wisely manage finances and navigate the economy. Thaler goes on in his article to illustrate how “people are being asked to make decisions that difficult even if they have graduate training in finance and economics.” Our economy has many different ways to either obtain great wealth or to lose everything. Without having a mandatory course on financial literacy, students would become so engulfed by the economy and its endless pathways and make uninformed decisions that could ultimately lead to bankruptcy. Financial literacy courses must be made mandatory for students to help them succeed in life and avoid the downfall so many others have met due to a lack of knowledge of the economy.

Many people have concluded that financial literacy is ineffective and a waste of money, but really, it does a great of assisting students and preparing them for the future. Carroll County school board President Thomas G. Hiltz, in Gina Davis’ article, “Finance Course Prompts Debate,” argues that “the \$600,000 is a low cost if the [financial literacy program] is effective. An effective course will return that investment,” speaking in reference to the cost of the program. Courses, especially financial literacy, greatly give back on investments made in them by using the students’ education gained from the class.

In this case, a course on financial literacy would help students make wiser decisions with their finances, gradually looping their success around and back to the school system. Greg Burns’ *Chicago Tribune* article, “Financial Education Leaving Americans Behind,” claims that “lawmakers love [financial literacy courses], since they give the impression that something is being done about the intractable problem of financial ignorance,” implying that the courses aren’t working. However, courses such as these have given students an exposure to how things will work when they enter the working world, and how they can properly handle their finances. Financial literacy courses don’t merely give the “impression” of progress; they actually show it. Although people disagree on the effectiveness of financial literacy courses, it still stands that they are a great resource for students

Financial literacy gives students a great opportunity to discover tactics and ways to save their money and get ready for the world. Courses on financial literacy educate students on how to manage their money and when to spend it. Furthermore, it gives them a look at the economy before they actually have to deal with it hands-on. Financial literacy courses are fundamental to students’ growth in finances, and should be made mandatory in the public school system.

Sample B

Kid's Financial Problems

Kids are always going into society and are not properly taught how to be financially responsible. What will happen when they have to manage their finances on their own and mom and dad aren't there to help them? What will happen when they go into debt or even get everything taken away from them as a result of not being taught how to be money smart? This is why every state needs to put a financial literacy class into their high schools as a course needed to graduate. If this course is put into the schools, kids will come out of school knowing what to do and not to do with their money. Then, we won't have as many people in the country going into debt and not being able to pay for taxes.

Like many teachers say, this topic is too important to be ignored. "Just 13 states require students to take a personal finance course or include the subject of economics course before they graduate..." says Tara Siegel Bernard, which is way too little in this big country of ours. Think about it, if a person owns a car, they are going to be spending close to a hundred dollars every week or two on gas. If they don't have any money smarts on saving or spending, they are going to be filling their car up every couple of days from driving constantly. As a kid from Sunset High School in Dallas said, "I first learned that life isn't going to be as nice as this game." If this teacher hadn't done this real life simulation of life with his kids, then the kid would have gone out thinking of life as the game Life.

The most difficult thing for students to do is to go out into the real world with no sense of financial responsibility. "Throwing the financially illiterate into that maelstrom is like taking students currently enrolled in driver's education and asking them to complete the Indianapolis 500."(Richard H. Thaler) They will make bad decisions that will result in them going into debt. If they go into debt, then they will be stuck paying off bills for the rest of their lives, and that would be horrible. "Research shows that this type of financial education tends to resonate with the students late."(Tara Siegel Bernard) If research shows that this is a good thing for kids in schools, then why isn't the course being put in every school in the country?

Now people might say that putting a financial literature class in schools is bad for them, but it really isn't. Greg Burns says that, "These measures don't affect only youth. Adults face similar obligatory instruction when they seek bankruptcy protection or, in some cases, apply for loans." If adults have the same problem with financial responsibility, then put the class in colleges and they can take it then. The most important problem here is the kids, not the adults. The kids are the ones that will shape our future, and society will depend on them to do it. So, they are the ones that need the classes, not the adults.

Now the board needs to put the class in every school in the country if they want a stable economy. The economy depends on the people of the country because they are the spenders and the sellers. Now that the board has read this, Hopefully they will make the right decision and put the classes into effect.

Sample C

Do you think it should be mandatory for Juniors or Seniors to take mandatory financial literacy classes? For some high schools it's mandatory but for others they don't have such a class. Our school does not have it and there is a school board meeting on this topic. Do you think this class would have helped you out after high school if you had it.

I think it should be mandatory for high schoolers to take this class. It could benefit them greatly and give them wisdom on things and how to spend money wisely after high school when we're on our own. Most people are going to blow their money or be short on their bills if they don't get educated on this. Most seniors have no classes so why not give them this one.

Sample D

Nowadays adolescents are thrown into the reality of being an adult with little to no knowledge on how to actually live as an adult. When a student graduates from high school they are expected to move out, get a job, and manage their money all while being a full time student at college. Now, this would be an easy task for someone who had previously completed a course on finances in the real world, but many students have not had the opportunity to take such a class. Courses that teach students how to properly budget and manage finances should be mandatory because they can help students manage their money and possibly the income of their future business.

Students should have the opportunity to learn how to budget during high school, because it will help them be more financially responsible. Currently only thirteen states require high schoolers to take some form of economic or financing class. In an article by Tara Seigel Bernard titled Working Financial Literacy in with the Three R's, she expresses the need to introduce these concepts to adolescents when she quotes, “students who came from states where there was a course required were more likely to budget, were more likely to be saving, and were less likely to have maxed out their credit cards in the last year.” This explicitly shows that an early influence and education about budgeting can lead to much more cautious spending, even into adulthood. You may argue that finances shouldn't be taught at school, but at home. However an article by Gina Davis called Finance Course Prompts Debate explains that, “studies have shown that only 26 percent of 13to21 year olds reported that their parents actively taught them how to manage money.” This unfortunate statistic goes to show that maybe parents don't realize how important finances are, but it is more likely that they too do not understand.

Teaching students about financing can have many long term effects as well. Those who took economic classes during high school saved more for the future and managed businesses better. An article called Financial Literacy, Beyond the Classroom, by Richard H. Thaler explained an experiment done that taught Dominican Republicans basic accounting and budgeting principles. The result were that, “the accounting education did not have apparent effects, but simple rules—like keeping personal money and business money in separate drawers—led to better outcomes.” By explaining seemingly simple concepts to people who knew nothing about managing money, they recieved astounding results of much more financially responsible adults. If adults can grasp the concept so easily then surely teenagers, who are continuously growing and creating long term habits, can learn to budget their spending and saving. Earlier in that same article he states, “. . . people who are more knowledgeable about financial matters, as measured by a test, perform better at tasks like saving for retirement and staying out of debt.” This goes to support the idea that if students are made to take a mandatory course about finances, their future could be positively influenced.

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All in all, high schools should definitely have a required course that teaches students all about finances, taxes, and budgeting. Schools and states that already require such a class have seen significant results in how young adults are spending their money. Further into the future, these students will make great business managers and accountants because they have already learned the basic skills and by that time it will simply be their way of life.

Sample E

Mandatory Financial Classes

Teens have a habit of spending lots of money on useless items that are not necessarily needed to live. In a classroom census most teens use over 300\$ on food and entertainment. If spending habits on these things were limited teens would be able to get obtain goals that cost a lot of money instead of living without extra spending money. Also, in the census teens spend more money than they earned from work or from what they get from their parents meaning that they will not be able to support themselves later on in life. Financial classes should be mandatory to attend in order to educate teens on how they should spend their money.

Classes have been created in order to help people use their money wisely, but they have not been very successful. In the first line of Richard H. Thaler's article he says, "Even if we grade on a very generous curve, many Americans flunk when it comes to financial literacy." Most Americans struggle with their spending habits because of the variety of stuff we are able to buy. Most countries do not have as many things available like Americans do. American teens struggle the most because most do not have jobs and all they do is spend money freely because they are free to do so. With proper education on being wise with money, most teens will be able to spend less money and save more. Money is very hard to save now a day because, "the problem is that measured is highly correlated with other factors" (Thaler6). If classes were mandatory and strictly taught it is believed that it would make a huge impact on how teens spend their money.

Most teens do not have a sense of saving money for the things that they need in life. Teens spend their money on the newest thing that came out to show off, but they never say for big items like a car or the money they are going to spend during break because their parents will supply more money. Because "most americans aren't fluent the language of money" (Bernard1). If schools do not have a class that teaches teens about how they should spend money the teens will later go into life thinking that it will be easy to get money so they will not be able to support themself. This class will not be taken away from the schools so it is very important for the students to take the class and learn from it.

Carroll County has enforced a new rule that teens must take a semester class in order to graduate. This forces the schools to spend more money on a class that they do not believe they need, but "of 5,775 high school seniors in 37 states who participated in the survey... scored an average of 52.4%" (Davis13). This average is 19% higher than it was 5 years ago which proves the courses effectiveness. "The \$600,000 is a low cost if the course is effective" (Davis10) which it is so it is not a waste of money. This course has taught many people to spend their money wisely and save it for something they really need.

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Teens are known for their irresponsible spending habits which lead to them making bad decisions as adults. Financing should be a course within all school districts to teach them how to save and spend their money. Courses have been shown to be effective because students have taken test and averages have been increases within the last 5 years. Also, if spending money was limited by parents or if student workers did not receive their full pay at once it could decrease the amount of money spent which would allow them to save more.

Sample F

Truth About Financial Literacy

In 2008, the United States entered the worst economic recession it had ever seen. It affected every market and quickly sent things into a downward spiral. People lost everything— their jobs, cars, houses and dignity. Those affected most were the ones who had nothing saved up, the ones who lived paycheck to paycheck, the ones who could not afford their car or house payments when they lost their job. These people lost everything. A large majority of these people may have survived the recession had they known what they needed to do if such a problem were ever to arise. If these people were forced to take financial literacy classes during their educational years they would have no debt, be able to afford further education and get real world practice before it matters.

The United State's economy has involved into something so complex that a person with no understanding of it has no change of survival. Throwing a high school or college graduate without any type of financial education into the world is equivalent to putting a wounded gazelle in front of a pack of hungry lions. There is no hope for them unless financial literacy courses become a required class in schools. Few states have made financial literacy courses a requirement and college students coming from these states are "less likely to have maxed out their credit cards in the last year"(Bernard 13). Their knowledge and understanding of money has allowed them to be mature, responsible adults with their money. We MUST educate our youth! We can not have a generation of adults with zero financial knowledge and thousands of dollars in debt.

It is no secret that college is expensive. Parents start college funds for their kids as soon as they are born and more often than not, it is never enough. This forces college students into getting student-loans, which cannot be paid off because they have no steady income large enough to keep up with the payments. A poll taken by college administrators said that the primary reason for students dropping out of college was, "excessive credit card debt"(Davis 15). This cannot happen. A generation of uneducated, college drop outs will only set us back as a society instead of us moving us forward. Educating students in finances at a young age will allow them to be able to make it in the real world. As well as start planning for the next generation which will put them in a better state as well.

The idea of adding financial literacy classes is often considered until the cost of adding it to the curriculum is brought up. Many argue that the cost is not worth the return. That the students do not take away enough from the classes to actually benefit them or justify the cost. But what the students learn at such a young age cannot be found anywhere else unless they are placed in the real world. The addition of a financial literacy class would give students a real world simulation of having to live with "a

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wife and two kids on \$21,000 a year” which makes the students really focus on “balancing needs versus wants”(Bernard 8). The real world simulation gives the students an opportunity to gamble with their money, make decisions and then learn the consequences of their actions before they actually matter.

The adding of financial literacy classes to the educational system are more than worth it. They provide students with the knowledge of how to manage their money and prevent credit card debit. Classes teach students how to budget their money for college and their future children’s education as well as give them a real world simulation before they are forced out onto their own. Financial literacy classes must be added to allow our society to progress.

Sample G

Teenagers now and days starve for independence. By their 18th Birthday most are leaving for college or moving out. Most feel like they know everything and that they are ready for the working, paying, bill lifestyle. But how much do they really know? In high school we are taught math like Geometry and Math Analysis, but unless you want to go into the Math feild these maths are usless tools for you. The better suggestion would be to have a financial money managing class because in reality we need to know how to do things like pay bills and learn how to buy a house because they are things we have to do when we get older.

“We’re expected to make big financial decisions as early as our teens” (1). Wheather it is buying a laptop or paying for college these are things we have to learn how to do. While yes sometimes it’s “easier” to just go out and do and learn as you go, it would benefit us more if we (teens) had a class that provide us guidance and tips for later on in life.

Source 2 states that the classes “weren’t effective in changing peoples financial decision” while this maybe true it could have just been a way of teaching, or kids just were not applying themselves. Source 3 provides the idea of tampering with the way this class is taught untill they find results that will benefit students. This is a great idea because it will help students better apply themselves so they will be better off in the long run.

Teenagers need help. We act like know-it-alls and we may say we can manage our money ourselves. But truth is the first Taco Bell we see after earning our checks is going to-be in our future. Classes that will help us and will really benefit us are needed. We may not admit it, but we want help and money managing classes will help.

Sample H

Personal finance classes are taken to help students understand debt, credit, and how to manage money. In my opinion, personal finance classes should be required in every school curriculum. By taking finance classes, students will be able to deal with huge financial decisions in the future like buying a car or a house.

People that don't understand the need for personal finance say that they don't work. According to Source #2, Financial Education Leaving Americans Behind by Greg Burns, classes just get students over-confident about limited skills. But studies showed that students who took the course were more likely to budget, more likely to be saving, more likely to pay off credit cards, and less likely to have maxed out credit cards.

To make kids want to take a personal finance, Scott Truelove from Chesterton High School in Indiana, "It will take a parent movement." Schools will also have to find the money to afford personal finance classes. Household financing is not usually taught in a home, so personal finance classes would be the best way to teach a child or teenager about handling money.