

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

SCORE	4 POINTS	3 POINTS	2 POINTS	1 POINT	NS
<b>ORGANIZATION AND PURPOSE</b>	<p>The response has a clear and effective organizational structure, creating a sense of unity and completeness. The organization is fully sustained between and within paragraphs. The response is consistently and purposefully focused:</p> <ul style="list-style-type: none"> <li>claim is introduced, clearly communicated, and the focus is strongly maintained for the purpose and audience</li> <li>consistent use of a variety of transitional strategies to clarify the relationships between and among ideas</li> <li>effective introduction and conclusion</li> <li>logical progression of ideas from beginning to end; strong connections between and among ideas with some syntactic variety</li> <li>alternate and opposing argument(s) are clearly acknowledged or addressed*</li> </ul>	<p>The response has an evident organizational structure and a sense of completeness. Though there may be minor flaws, they do not interfere with the overall coherence. The organization is adequately sustained between and within paragraphs. The response is generally focused:</p> <ul style="list-style-type: none"> <li>claim is clear, and the focus is mostly maintained for the purpose and audience</li> <li>adequate use of transitional strategies with some variety to clarify relationships between and among ideas</li> <li>adequate introduction an conclusion</li> <li>adequate progression of ideas from beginning to end; adequate connections between and among ideas</li> <li>alternate and opposing argument(s) are adequately acknowledged or addressed*</li> </ul>	<p>The response has an inconsistent organizational structure. Some flaws are evident, and some ideas may be loosely connected. The organization is somewhat sustained between and within paragraphs. The response may have a minor drift in focus:</p> <ul style="list-style-type: none"> <li>claim may be somewhat unclear, or the focus may be insufficiently sustained for the purpose and/or audience</li> <li>inconsistent use of transitional strategies and/or little variety</li> <li>introduction or conclusion, if present, may be weak</li> <li>uneven progression of ideas from beginning to end; and/or formulaic; inconsistent or unclear connections among ideas</li> <li>alternate and opposing argument(s) may be confusing or not acknowledged *</li> </ul>	<p>The response has little or no discernible organizational structure. The response may be related to the claim but may provide little or no focus:</p> <ul style="list-style-type: none"> <li>claim may be confusing or ambiguous; response may be too brief or the focus may drift from the purpose and/or audience</li> <li>few or no transitional strategies are evident</li> <li>introduction and/or conclusion may be missing</li> <li>frequent extraneous ideas may be evident; ideas may be randomly ordered or have unclear progression</li> <li>alternate and opposing argument(s) may not be acknowledged *</li> </ul>	<ul style="list-style-type: none"> <li>Insufficient (includes copied text)</li> <li>In a language other than English</li> <li>Off-topic</li> <li>Off-purpose</li> </ul>

\*Acknowledging and/or addressing the opposing point of view begins at grade 7.

## Sample A

Being financially responsible. It doesn't necessarily mean maintaining a strict budget, but understanding how much a dollar is really worth as well as saving as much as possible in case of an accident. But too many Americans don't know this because they weren't properly educated. Americans should be taught how to be careful with their money while they are still in high school so they aren't drowning in debt before the age of thirty.

After high school, students have to deal with paying for college, credit cards, buying houses, and more. Many students are forced to make life changing money decisions they can't handle because their parents had no prior knowledge as well as their grandparents and so on. According to source 3 "throwing the financially illiterate into that maelstrom is like taking students currently enrolled in driver's education and asking them to compete in the Indianapolis 500." If Americans had the correct education it would be simple to increase the understanding of financial literacy in younger generations.

Some people argue against adding financial literacy classes to high schools. Source 2 claims that even with the proper training students don't understand financial literacy as well as they should, "such as the high school students who took a semester-long personal-finance course and tested worse than those who didn't or the graduates of retirement-planning classes who thought their literacy had increased, when their financial test scores had not." But if courses were to change and relate to real life situations more, people would take the class seriously and get a lot out of it. Some schools are already doing this right. In source 1 a teacher from Texas changes the way students feel by making a realistic game out of finances. "The students must then create a budget based on the average income range for their neighborhood, or about \$21,000 to \$40,000 a year." Many of the students realized life is way more difficult than a game in class but understood the value of money after that experience.

Americans would be better off if they were taught how to handle money at a younger age. Swimming in debt is more common than not and everyone sees the problem with that. Americans need proper training and preparation to maintain a healthy and stable adult life.

## Sample B

I think that the schools should be teaching financial literacy because it can help teens in high school the value of spending, and saving money. Teens, in my opinion, tend to know these things because some teens have kids or about to have kids are in their 16's or 15's and have no idea how to spend more wisely. The big problem for teens growing up and having jobs or dates. Another one is credit cards. Credit cards are good to have for emergances but not all the time.

Financial literacy can help a lot of people and has helped people through out there lives. Financial literacy is important in many lives and may not be important to some people because they don't care or plan or living with their parents. It can help us in many ways like: taking risks, and saving money.

## Sample C

### Financial Courses

Becoming a teenager marks a huge point in a persons life. They are no longer a baby, toddler, or child. As a human being matures, they start to become more independent with things like food, clothes, chores and most importantly, money. When a teenager starts to have their own job and paycheck, they practice the skill of owning, spending and saving their own money. People should learn on their own when it comes to these things and should not depend on financial courses to aid them. If they were to take these courses, they would not be able to practice independence and would be wasting their time with the course rather than taking something that is more significant and would benefit the persons later on in life.

A person without independence cannot live on their own and have to rely on other people to do their own things. Independence is key in a persons life because it teaches you how to live out in the real world on your own. As a teenager ages, they practice independence which would soon benefit them later on in life. They should be able to learn on their own when it comes to saving and spending money. Many sources say that financial courses that were taken by students affect their financial knowledge, making it even worse. Greg Burns from the *Chicago Tribune* states “Growing evidence suggests that financial-literacy courses don’t work. Worse, they may actually hurt...” These courses may affect the teens decision making and way of thinking. It makes the students “overconfident about limited skills” says the Chicago Tribune. The skill of being able to handle money should be learned from experiences in life and on your own.

Many students today take classes that are pointless and insignificant. An example of a useless class would in this case be Financial classes. People waste their time taking it when many other classes with more knowledgeable opportunities can be joined. Many sources state that financial literacy courses are not effective. According to Greg Burns of the *Chicago Tribune*, he says “We find no effect. My gut feeling is that teaching math or statistics would be more useful.” Why waste the time taking a pointless class when someone can be taking other classes that will have more of an effect on their knowledge. The things that financial courses teach can and should be learned on someones own time.

Although many people believe that these financial courses can better an american citizen with poor handling skills decision making with money, Many sources and people say that most of the time the courses do not work and are ineffective. The school board president of Carroll County Thomas G.Hiltz says that “The course is likely a good thing, but i am convinced it is not the best thing.”. An american citizen with independence can learn in different ways on how to handle their own money. Even learning from their mistakes can serve as a lesson and would definitely increase their decision making and knowledge.

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Finally, all these financial courses that students take are very insignificant compared to other courses that can be taken and would have more of an effect. The different skills and ways of handling money should be learned on someone else's own time. If teens today take the courses, they are not exercising independence and are not able to make decisions of their own when they become an adult and live out there in the real world by themselves.

## Sample D

### Financial Education Classes

Teenagers these days often spend their money on pretty clothes or on greasy foods. Things that are unimportant. The point is that teenagers spend their money on miniscule things. They need the knowledge of how to spend their money in an effective way because when they blossom into adults those miniscule things will start to add up along with their bills they are obligated to pay. Which then can lead to debt. Taking a financial literacy class and learning how to properly manage their money better and the importance of savings is crucial to when they go into the real world.

Many Americans have no clue how to manage their money. They just keep buying and buying and consuming more goods yet they have to balance that out with their bills. For numerous Americans "...it's clear that most of us need help"(Bernard). Most of us need help because the majority of Americans have no clue what to do because they were never taught. Being educated on financial literacy would be conducive to the individual. More schools need to "work harder to improve financial literacy"(Thaler). They should incorporate this type of class into the high schoolers everyday curriculum because it would help the individual in the real world.

The importance of savings is helpful to know when one is out in the real world. People need to learn to save their money. According to Gina Davis in her article she states, "School officials said statistics suggest teens and young adults are assuming too much credit card debt and are not knowledgeable about finances." Teens need to realize that everything they buy can add up. They do not know any better though. They do not know anything about finances. They do not know the troubles of debt. Davis also states in her article, "....that excessive credit card debt was the primary reason students dropped out...." The school board can prevent high school drop outs just by adding one class into a high schoolers curriculum. They can give them the knowledge so teens will know what to do. To a teenager "...financial literacy is essential" (Davis).

Some might say that a financial literacy class is not needed but that's not true. Teenagers need to know the financial responsibilities they have. Some might say "that financial-literacy courses do not work"(Burns). What the teenagers learn in that class can be useful to them for the rest of their life. It just all depends on the student and their perspective on the class. Also the school board might say that the course has "...no effect.."(Burns). This course will have an effect on people because it will affect their future as an adult. It will also affect their financial understanding.

Financial Literacy classes are important a teenagers education. This class will help them manage their money better and show them the importance of saving money. This class is crucial to a students education. That is why a pandemic of financial literacy would help teenagers everywhere when they get into the real world.

## Sample E

### 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 F

### The Importance of Financial Literacy

Managing finances is a huge part of growing up and maturing into an adult, but unfortunately, it hasn't been highlighted as such in the public school system. Students, not being required to take a financial literacy course, graduate high school with a very limited understanding of how to handle their money. High schoolers need this education in order to properly prepare them for the real world. Financial literacy courses are an important piece of education and should therefore be mandatory in order to educate students on financial responsibilities, how to navigate the modern economy and its complexity, and set up an effective way to train students on the importance of finances.

Students need to have a financial literacy class made mandatory in the public school system to prepare themselves for the responsibilities that come with finances. According to *New York Times* author Tara Siegel Bernard's article, "Working Financial Literacy in With the Three R's," only "13 states require students to take a personal finance course or include the subject in an economics course." Students need this curriculum in order to go into the real world with an understanding of how to spend and invest their money, but 37 states have no such requirements. Without the courses, high school students are going to end up destroying their future just because they weren't told how to manage money. Furthermore, Michael S. Gutter, an assistant professor for family financial management concluded after a study and survey of 15,700 students that "College students who came from states where there was a course required were more likely to budget, [and] were more likely to be saving." Research has shown that courses educating students in financial literacy are effective in the students' lives and monetary choices. Financial Literacy courses have proven themselves to work, and should be a required course for the sake of students' futures.

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

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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 to prepare for the future.

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 G

### 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 H

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 highschool 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.