STUDENT RESPONSE

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.

RATIONALE AND EVIDENCE

The writer demonstrates an adequate command of syntax, employing parallel structure of items in a series and separating introductory clauses or phrases with the appropriate punctuation. In paragraph 1, the first sentence demonstrates appropriate use of parallelism, and paragraph 2 demonstrates an even more sophisticated understanding of this syntactical pattern: “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.” By employing the use of “more” several times and then “less” for the last item, the writing demonstrates correct parallelism that has also been arranged to highlight the significance of these items.

The writer demonstrates an adequate use of punctuation and capitalization. While not free of punctuation errors—for example, in paragraph 2, the title of the article "Financial Education Leaving Americans Behind" is not placed in quotations—errors are very minimal. Capitalization is consistently used to begin each sentence.
and to indicate proper nouns, such as “Greg Burns,” “Scott Truelove,” “Chesterton High School.”

The writing demonstrates adequate grammar and spelling; in fact, there is only one spelling error, “curriculum”

Overall the writing demonstrates an adequate command of conventions.
### 2-Point Argumentative Performance Task Writing Rubric (Grades 6–11)

<table>
<thead>
<tr>
<th>SCORE</th>
<th>2 POINTS</th>
<th>1 POINT</th>
<th>0 POINTS</th>
<th>NS</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>CONVENTIONS</strong></td>
<td>The response demonstrates an adequate command of conventions: • adequate use of correct sentence formation, punctuation, capitalization, grammar usage, and spelling</td>
<td>The response demonstrates a partial command of conventions: • limited use of correct sentence formation, punctuation, capitalization, grammar usage, and spelling</td>
<td>The response demonstrates little or no command of conventions: • infrequent use of correct sentence formation, punctuation, capitalization, grammar usage, and spelling</td>
<td>• Insufficient (includes copied text) • In a language other than English • Off-topic • Off-purpose</td>
</tr>
</tbody>
</table>

**Holistic Scoring:**

- **Variety:** A range of errors includes sentence formation, punctuation, capitalization, grammar usage, and spelling.
- **Severity:** Basic errors are more heavily weighted than higher-level errors.
- **Density:** The proportion of errors to the amount of writing done well. This includes the ratio of errors to the length of the piece.
STUDENT RESPONSE

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 field these maths are useless 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). Whether 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

RATIONALE AND EVIDENCE

This response demonstrates a partial command of conventions. While the writing is still comprehensible, the response demonstrates errors that are consistent with a partial command of conventions.

A syntax error in parallelism occurs in paragraph 1, sentence 3: “Most feel like they know everything and that they are ready for the working, paying, bill lifestyle.” The writing demonstrates a density of punctuation and capitalization errors, including a consistent pattern of incorrectly capitalizing common nouns such as “Geometry” and “Math Analysis.” The proportion of these errors to the remainder of the response demonstrates a partial command of conventions.

Spelling errors such as “feild,” “guidence,” and “untill,” while distracting, are simple errors that are common to first draft writing.

Overall, the variety, severity, and density of the errors is moderate, and the best holistic score for this sample is a 1.
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 until 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.
### 2-Point Argumentative Performance Task Writing Rubric (Grades 6–11)

<table>
<thead>
<tr>
<th>SCORE</th>
<th>2 POINTS</th>
<th>1 POINT</th>
<th>0 POINTS</th>
<th>NS</th>
</tr>
</thead>
<tbody>
<tr>
<td>CONVENTIONS</td>
<td>The response demonstrates an adequate command of conventions: • adequate use of correct sentence formation, punctuation, capitalization, grammar usage, and spelling</td>
<td>The response demonstrates a partial command of conventions: • limited use of correct sentence formation, punctuation, capitalization, grammar usage, and spelling</td>
<td>The response demonstrates little or no command of conventions: • infrequent use of correct sentence formation, punctuation, capitalization, grammar usage, and spelling</td>
<td>• Insufficient (includes copied text) • In a language other than English • Off-topic • Off-purpose</td>
</tr>
</tbody>
</table>

**Holistic Scoring:**

- **Variety:** A range of errors includes sentence formation, punctuation, capitalization, grammar usage, and spelling.
- **Severity:** Basic errors are more heavily weighted than higher-level errors.
- **Density:** The proportion of errors to the amount of writing done well. This includes the ratio of errors to the length of the piece.
FINANTIAL stability is important and how great would it be if you could get ahead now when your in highschool. We take on big finantial burdens throught highschool and dont know how to buget our money well enough to succeed and get ahead of our Bills. In highschool administers want to put a program in place where teens can get the finantial support they need and be successful at life.

Now a days teens are forced to make hard decisions with loads of money they don't have at the moment, they are forced to buy cards and deturmine if thousands of dollars of student loans are good investments. We need a class in place where students can learn the do’s and donts of the buisness world and how not to get in trouble.

President Bush created his first Advisory Council on finantial literacy in 2008. He was trying to support the fight against bad finantial decisions, other teachers are trying to help the fight as well. Mr. Frost from sunset highschool in dalas Texas encourages this support for teens, he devised a lesson for his students where they are put into real life situations and have to

CONTINUED ON PAGE 8
make their own financial decisions. This shows students what to do in real life.

Kids need instruction. You cannot just send them into this world with no financial knowledge and hope that they make smart and reasonable decisions; they need the right education to succeed in life. They need the right information though. If kids are mislead, they will become cocky and make bad decisions.

Financial support for teens is important so they will go out into the real world and make smart decisions with themselves and be able to support their new family.

The writer often fails to use punctuation when called for by the use of clauses or phrases in a sentence and often misuses commas. Between “important and” (paragraph 1) a comma should be employed to separate the clauses. The same error also occurs in the final sentence of the response by not employing a comma before “so.” Separating dependent clauses that occur at the beginning of sentences also requires a comma. Paragraph 1 lacks a comma after the prepositional phrase, “In high school” and in paragraph 4 after the conjunctive phrase “If kids are mislead.”

The response also contains a variety of spelling and capitalization errors throughout the essay. For example, the word “financial” is misspelled several times and in several different ways (e.g., “Finantial”; “finnantial”). This is a word that is found several times in the sources. The writer also combines “high school” into “highschool,” “in trouble” to “introuble,” and “in place” to “inplace”; uses “dalas” for “Dallas”; and where terminal punctuation is employed, often fails to capitalize the first letter of the sentence, as in beginning paragraph 2 with “now a days.”

Overall, the variety, the severity, and the density of the errors categorizes this essay as a 0 on the Conventions Rubric.
Grade 11 Conventions: Sample C, Score 0

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

<table>
<thead>
<tr>
<th>SCORE</th>
<th>2 POINTS</th>
<th>1 POINT</th>
<th>0 POINTS</th>
<th>NS</th>
</tr>
</thead>
</table>
| CONVENTIONS | The response demonstrates an adequate command of conventions:  
• adequate use of correct sentence formation, punctuation, capitalization, grammar usage, and spelling | The response demonstrates a partial command of conventions:  
• limited use of correct sentence formation, punctuation, capitalization, grammar usage, and spelling | The response demonstrates little or no command of conventions:  
• infrequent use of correct sentence formation, punctuation, capitalization, grammar usage, and spelling | Insufficient (includes copied text)  
• In a language other than English  
• Off-topic  
• Off-purpose |

Holistic Scoring:

- **Variety**: A range of errors includes sentence formation, punctuation, capitalization, grammar usage, and spelling.
- **Severity**: Basic errors are more heavily weighted than higher-level errors.
- **Density**: The proportion of errors to the amount of writing done well. This includes the ratio of errors to the length of the piece.