## 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 article that Tara Siegal Bernard write approaches peoples financial needs. In this article a teacher has them play the game Life. He gives them a basic pay, a kid and other things that happen in life and he has them write down how much they would spend with an apartment, food etc. The priffesar thinks its good for them “we talk building budgets, expenses, investing money and how you wold spend it and how you could save it towards something or build credit.”

## Analysis

**ITEM #2700**

This response would receive a score of 0. The student demonstrates an emerging understanding of how to use evidence to support a claim and would benefit from instruction on how to identify relevant information from multiple sources, since the student incorrectly identifies the most relevant source as Source #1 (“The article that Tara Siegal Bernard write . . .”), instead of the correct answer, Source #3. The student is able to summarize the topic of a source and give examples; however, the response is an explanation that is irrelevant to the prompt. The student would benefit from instruction on how to carefully read the prompt in order to understand the task. The student describes the use of the game *Life* in a financial literacy class; however, the task asks students to discuss which source would be most relevant to students researching new approaches to increasing financial literacy. The response cannot earn one point because it neither cites the correct source nor identifies two pieces of evidence from the correct source. The student demonstrates an emerging understanding of conventions and the response is somewhat difficult to understand, but generally the ideas come through. However, this item does not assess conventions, and the student’s use of conventions does not impact his or her score.
### Research Question 2
**ITEM #2701**

Paraphrase information from Source #1 that refutes information in Source #2 without plagiarizing.

### Student Response
**ITEM #2701**

Source number one is written by Tara Siegal Bernard talks about how students think should they take on tons of student dept and have to pay it off. Talks about how they teach economics in class by playing the game life. Where they give them the average income with a car and all the bills that came with it and teach them how much things cost and if you’ll live from paycheck to paycheck. Also should it be mandatory for highschool students have to take such a class.

### Analysis
**ITEM #2701**

The response would receive 0 out of 2 possible points because it incorrectly addresses the question. The student is able to paraphrase information but appears to not fully understand the question. The prompt asks for students to use information from Source #1 to refute Source #2, yet the student only paraphrases one piece of information in Source #1 and makes no reference to Source #2. The response repeats the information presented in the response to Research Question 1. This response also suggests that the student would benefit from support to read and understand specifically what a prompt is asking.
### 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.

<table>
<thead>
<tr>
<th>People should take financial literacy classes when they are young so they are prepared to make good financial decisions as young adults.</th>
<th>SOURCE #1: Working Financial Literacy in With the Three R’s</th>
<th>SOURCE #2: Financial Education Leaving Americans Behind</th>
<th>SOURCE #3: Financial Literacy, Beyond the Classroom</th>
<th>SOURCE #4: Finance Course Prompts Debate</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>X ✓</strong></td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Some people support financial literacy despite evidence that it does not work.</th>
<th>SOURCE #1: Working Financial Literacy in With the Three R’s</th>
<th>SOURCE #2: Financial Education Leaving Americans Behind</th>
<th>SOURCE #3: Financial Literacy, Beyond the Classroom</th>
<th>SOURCE #4: Finance Course Prompts Debate</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>X ✓</strong></td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Financial literacy education could be effective if we rethink the way it is taught.</th>
<th>SOURCE #1: Working Financial Literacy in With the Three R’s</th>
<th>SOURCE #2: Financial Education Leaving Americans Behind</th>
<th>SOURCE #3: Financial Literacy, Beyond the Classroom</th>
<th>SOURCE #4: Finance Course Prompts Debate</th>
</tr>
</thead>
<tbody>
<tr>
<td>X ✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Resources for improving financial literacy should be spent on financial regulation instead.</th>
<th>SOURCE #1: Working Financial Literacy in With the Three R’s</th>
<th>SOURCE #2: Financial Education Leaving Americans Behind</th>
<th>SOURCE #3: Financial Literacy, Beyond the Classroom</th>
<th>SOURCE #4: Finance Course Prompts Debate</th>
</tr>
</thead>
<tbody>
<tr>
<td>✓ X</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td></td>
</tr>
</tbody>
</table>

### Analysis
**ITEM #2702**

This student response would receive 0 out of 1 possible point because it does not complete five cells correctly—i.e., the student has not selected all of the possible correct answers. The student does select the correct claim that aligns with Source #1, which the student used to respond to the previous two research questions. However, the student’s incorrect answer on some of the other sources suggest that the student could benefit from support in identifying the overall content and purpose of different individual sources. It appears that the student read and understood the main claims of Source #1; the student could be supported to apply the skills used to select the correct answer to Source #1 to the other four sources.
Full Write — Student Response
ITEM #2703

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 are 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.

Analysis of Full Write
ITEM #2703

Organization and Purpose: Score 1
The student demonstrates an expanding understanding of how to structure an argument by putting forth a claim and supporting it with evidence. The student could benefit from support in presenting an argument with a clear and complete structure. The response provides a restatement of the prompt in question form as an introduction and a paragraph in which the claim, that it should be mandatory for high schoolers to take this class, is asserted. The student shows an expanding understanding of how to organize an argument and would benefit from instruction on how to craft an adequate introduction and conclusion, body paragraphs that develop the claim of the writer, and a response to the counterargument of the author’s claim. The response earns a score of 1 on this dimension of the rubric.

Elaboration and Evidence: Score 1
The response demonstrates clear focus on the topic and an attempt to assert an argument and support it with reasons. The student indirectly references material gleaned from the sources: “most people are going to blow their money or be short on their bills...most seniors have no classes.” However, these references are too vague to satisfy the requirements of the rubric. The student would benefit from instruction on how to use evidence-based reasoning to elaborate on a claim. The absence of specific evidence and of clear justification or explanation earns a score of 1 on this dimension of the rubric.

Conventions: Score 0
The student opens with a grammatically correct hook and crafts several simple sentences that are nearly error-free. However, the variety, density, and severity of errors in conventions are distracting to the reader and demonstrate an emerging command of English conventions. The writer also demonstrates common errors in word choice, such as confusing “there” for “their.” Additionally, there are some lapses in grammar usage, as when the writer switches from third person to first person perspective in the sentence, “...give them wisdom on things and how to spend money wisely after high school when we were on our own.” The writer consistently crafts basic sentences that are grammatically correct and demonstrates a partial command of English conventions, earning a score of 1 for this dimension of the rubric.
Overview of Student’s Performance

The student’s responses to the research questions suggest that the student could benefit from support to carefully read and understand what specifically a prompt is asking students to do. It is evident that the student demonstrates an understanding of the full-write prompt, inasmuch as the student establishes the claim, “it should be mandatory for high schoolers to take this class.” The student would benefit from instruction on the more specific demands of the task: how to write a clearly organized essay, how to use relevant evidence and elaborate on it, how to identify and thoroughly address a counterargument, and how to use correct syntax, grammar, and punctuation to write clear and articulate sentences.

Generally, the student shows room for growth in the content of the argument, the quality of the evidence selected, and the precision of the language used.

Next Steps

There is a strong foundation to work from in this response. The student establishes a claim, stays on topic throughout the (albeit brief) response, and provides reasons why the reader should agree with the claim. It uses some rhetorical strategies, such as questions.

The student would benefit from support in formulating a response that utilizes the fundamental structures of an argumentative essay and develops its ideas with specific evidence. Specifically, explicit instruction should focus on the structure and language features typical of an argumentative essay: an introduction that clearly states the writer’s claim, body paragraphs that elaborate support for the claim using relevant evidence, the ability to address the counterargument of the writer’s claim, and an adequate conclusion. The student would benefit from modeling and analyzing mentor texts to gain a deeper understanding of both the structure and language features of this specific genre.

Reliance on one specific detail in Source #1 (the game Life) for the research questions showed an effort to identify evidence from the text. The student may have had difficulty comprehending the texts or may have struggled with stamina and retention across multiple challenging sources. It is important to note that this student is an English learner. Explicit support for identifying main claims in individual sources and charting the ideas across multiple sources may help this student manage the complexity of a multi-source task like this one. Effective strategies may include direct instruction and scaffolded practice applying close reading strategies to multiple sources, including scanning for meaning and key context, note taking, using text features, etc. If the student has a high level of literacy in his or her native language, then opportunities to practice with both English language texts at the appropriate reading level and text in the student’s native language may be beneficial.

This student would also benefit from explicit, scaffolded instruction on the organization, structure, and language features of model texts and engaging in scaffolded opportunities to carefully analyze and discuss these features. This student should be given multiple opportunities to practice writing (both collaboratively and individually) using evidence to support a claim from source material, along with guided support around the specific language of exemplar texts and the text type.

The student would also benefit from support in comprehending the prompt. Prompt analysis mini-tasks with a gradual release of responsibility would likely be useful for this student. This could include looking at one part of the prompt at a time, discussing it with a peer, and then discussing it as a class.

Finally, this student would benefit from ongoing support with conventions, starting with basic conventions (such as correct use of apostrophes, etc.) and building to more complex grammatical structures such as combining and condensing complex sentences. Modeling and analyzing exemplar texts would help the student see how grammar is used to convey meaning in argumentative essays.