



Smarter Balanced Assessment Consortium:

English/Language Arts Practice Test Scoring
Guide
Grade 11 Performance Task

5/16/2014



Student Directions

Mandatory Financial Literacy Classes Argumentative Performance Task

Task:

In your economics class, you are discussing the importance of making smart financial decisions. Your teacher tells you that, in some school districts, students are required to take a financial literacy class before graduating. Your school board is hosting a meeting to decide whether to offer such a course for graduation, and wants students to contribute their perspectives. As part of your initial research, you have found four sources about financial literacy classes.

After you have reviewed these sources, you will answer some questions about them. Briefly scan the sources and the three questions that follow. Then, go back and read the sources carefully so you will have the information you will need to answer the questions and finalize your research. You may click on the Global Notes button to take notes on the information you find in the sources as you read. You may also use scratch paper to take notes.

In Part 2, you will write an argumentative essay on a topic related to the sources.

Directions for Beginning:

You will now examine several sources. You can re-examine any of the sources as often as you like.

Research Questions:

After looking at the sources, use the rest of the time in Part 1 to answer three questions about them. Your

answers to these questions will be scored. Also, your answers will help you think about the information you have read and looked at, which should help you write your argumentative essay.

You may click on the Global Notes button or refer back to your scratch paper to look at your notes when you think it would be helpful. Answer the questions in the spaces below the items.

Both the Global Notes on the computer and your written notes on scratch paper will be available to you in Part 1 and Part 2 of the performance task.

Part 1

Sources for Performance Task:

Source #1

This article, from April 9, 2010, is from the *New York Times*, and is about the potential benefits of financial literacy courses.

Working Financial Literacy in With the Three R's by Tara Siegel Bernard

Most Americans aren't fluent in the language of money. Yet we're expected to make big financial decisions as early as our teens—Should I take on thousands of dollars of student debt? Should I buy a car?—even though most of us received no formal instruction on financial matters until it was too late.

While no course in personal finance could have prevented many Americans from getting caught up in the housing bubble¹, it's clear that most of us need some help, preferably starting when we're still in

school. And I'm not just talking about learning to balance your checkbook. It's understanding concepts like the time value of money, risk and reward, and, yes, the importance of savings.

All of this raises the question: What's happening inside our classrooms? And how many schools even broach the topic? As it turns out, for a country that prizes personal responsibility, we're doing very little.

"We need to teach the basics of economics and finances so people can make financial decisions in a changing world," said Annamaria Lusardi, economics professor at Dartmouth College and a research associate at the National Bureau of Economic Research. "It's the compounding of interest², the problem of inflation³. These are the principles. And these are really scientific topics."

While more states are beginning to require some sort of personal finance instruction, there aren't enough that do, financial literacy experts say, and there is little consistency in the quality of the education. Just 13 states require students to take a personal finance course or include the subject in an economics course before they graduate from high school, up from seven states in 2007, according to the Council for Economic Education. Meanwhile, 34 states (including those 13) have personal finance within their curriculum guidelines, up from 28 states in 2007. . . .

But that hasn't stopped enterprising teachers like Mathew Frost, who teaches 11th and 12th graders American history and economics at Sunset High School in Dallas, from working the topic into his student's school day. The Texas economics curriculum carves

out time for personal finance, but it doesn't test students on the material. Mr. Frost says it's just too important to ignore. So he tries to bring the lesson to life for his students by pairing them up as married couples and giving them a couple of children. 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. As in the board game "Life," the students are dealt real-world circumstances. Mr. Frost has them randomly pick "chance cards" from a bag, which might tell them they need new brakes for their car, broke an arm, suffered a death in the family, or found \$20.

"I try to make it as realistic as possible," he said. "We talk about building budgets, expenses, investing money," he added, as well as "how to use credit wisely, insurance and careers."

One of his students later wrote about the experience. The 11th grader, who simulated life with a wife and two children on \$21,000 a year, told of balancing needs versus wants, trying to find an apartment in a safe neighborhood that fit the family budget, and the effect of an unexpected rent increase on their savings.

"I first learned that real life isn't going to be as nice as this game," he said. "I also learned that good budgeting has to be maintained throughout a person's life no matter the income, no matter the living conditions."

Research shows that this type of financial education tends to resonate with the students later.

Michael S. Gutter, an assistant professor of family financial management at the University of Florida,

studied the issue in 2009, after he surveyed 15,700 students at 15 universities who came from states with different (or nonexistent) personal finance schooling requirements. The study was financed by the National Endowment for Financial Education, a nonprofit organization in Denver that provides financial education curriculums.

"College 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 and were more likely to be paying off their credit cards fully," Professor Gutter said. But his research also suggested that "social learning is also very powerful as well," he said. "What your parents tell you matters." . . .

"It's hard because there is no silver bullet to get this into every school," said Matthew Yale, deputy chief of staff to Education Secretary Arne Duncan. "It's not as simple as saying, 'We're going to institute this in the 100,000 public schools in America.' But our plan for reauthorization does make room for financial literacy in schools, which is a really big, big deal." Mr. Yale was referring to the Obama administration's plan to revise the Elementary and Secondary Education Act, commonly known as No Child Left Behind.

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. Mr. Yale also said that department officials were working on competitive grant programs, which would allow

schools to compete for money to pay for the financial literacy programs. As a joint effort with the Treasury Department, the Education Department is currently running the National Financial Capability Challenge, an online exam for high school students that measures financial know-how and recognizes outstanding performers, to help raise awareness.

President Bush created the first Advisory Council on Financial Literacy in 2008, and President Obama plans to assemble his own team. In its annual report, the first council recommended that Congress or state legislatures mandate financial education in all schools for students in kindergarten through 12th grade. But will the new administration follow through with that recommendation? Mr. Yale said education officials were "not interested in introducing unfunded mandates."

So what can we do? According to Scott Truelove, who teaches personal finance as part of a work-study program for seniors at Chesterton High School in Indiana, "It will take a parent movement."

Mr. Truelove has already seen the power of financial education in his school's hallways, where a student told him and another personal finance teacher that she set up a Roth I.R.A.⁴ given what she learned in class.

"That, to me, is huge," Mr. Truelove said.

¹housing bubble: when housing prices rapidly increase to unsustainable levels and then collapse

²compound interest: interest paid on both the original

amount of money invested and on the interest it has already earned

³inflation: a general increase in prices that decrease the purchasing power of money

⁴Roth I.R.A.: a type of individual retirement account

Bernard Siegal, Tara. (2010, April 9). Working Financial Literacy in With the Three R's. *The New York Times*. Retrieved from <http://www.nytimes.com/2010/04/10/your-money/10money.html>.

Source #2

In this article from February 6, 2009, the *Chicago Tribune* discusses problems with financial literacy education.

Financial Education Leaving Americans Behind

by Greg Burns

With so many personal finance decisions turning into disasters, a chorus of voices is singing the praises of financial-literacy education.

Make every American a financial whiz, the thinking goes, and credit bubbles never will bedevil us again.

Trouble is, growing evidence suggests that financial-literacy courses don't work. Worse, they may actually hurt, in part by making their graduates overconfident about limited skills.

Few want to hear that message, according to Lauren Willis, a professor at Loyola Law School in Los Angeles, whose recent paper, "Against Financial Literacy

Education," shook up all sorts of vested interests. . . .

Plenty of people make a living off these courses, and lawmakers love them, since they give the impression that something is being done about the intractable problem of financial ignorance.

Utah, Missouri, and Tennessee require students to take a semester-long personal-finance class before graduating from high school. Illinois and 16 other states incorporate financial education into other subjects—by decree, of course.

The Indiana Senate this month approved a bill that would require "personal financial responsibility" to be taught from kindergarten through high school. Its sponsor described it as an appropriate response to "difficult times." Other states are mulling expanded mandates.

These measures don't affect only youth. Adults face similar obligatory instruction when they seek bankruptcy protection or, in some cases, apply for loans.

Academics have known for years about the scant evidence in support of the programs, but few are willing to go as far as Willis in bluntly denouncing them as a counterproductive racket.¹

She cites examples, 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.

Now comes a study from Harvard Business School raising more doubts. Using rigorous methodology, it concluded that programs in widespread use during the past two decades were no use at all.

"They weren't effective in changing people's financial decisions," said Shawn Cole, one of two professors behind the report, titled "If You Are So Smart, Why Aren't You Rich?"

"We find no effect," he said. "My gut feeling is that teaching math or statistics would be more useful."

Still, Cole believes it may be possible to design an effective program. That's a common theme among those who favor financial education: Just because no one has proven these courses work is no reason to give up searching for the right formula.

Willis has other ideas. She wants to forget about making Americans capable of handling their credit and investment needs—most will never get there, especially given the fast-moving, complicated nature of financial services.

She favors pro-consumer regulation and one-on-one counseling with unbiased advisers. Sure, those could be tough to come by. But no one said saving Americans from themselves would be easy.

¹racket: a dishonest scheme or business activity

Burns, Greg. (2009, February 6). Financial Education Leaving Americans Behind. *Chicago Tribune*. Retrieved from http://articles.chicagotribune.com/2009-02-16/news/0902150143_1_financial-literacy-financial-literacy-education-financial-ignorance.

Source #3

This October 6, 2013 article from the *New York Times* is about the drawbacks of financial literacy courses, and what the research shows about teaching financial literacy skills.

Financial Literacy, Beyond the Classroom

by Richard H. Thaler

Even if we grade on a very generous curve, many Americans flunk when it comes to financial literacy. Consider this three-item quiz:

- Suppose you had \$100 in a savings account and the interest rate was 2 percent a year. After five years, how much do you think you would have if you left the money to grow? More than \$102, exactly \$102 or less than \$102?
- Imagine that the interest rate on your savings account was 1 percent a year and that inflation was 2 percent. After one year, would you be able to buy more than, the same as, or less than you could today with the money?
- Do you think this statement is true or false: "Buying a single company stock usually provides a safer return than a stock mutual fund"?

Anyone with even a basic understanding of compound interest, inflation and diversification¹ should know that the answers to these questions are "more than," "less than" and "false." Yet in a survey of Americans over age 50 conducted by the economists Annamaria Lusardi of George Washington University and Olivia S. Mitchell of the Wharton School of the University of Pennsylvania, only a third could answer all three questions correctly.

This is particularly troubling given the inherent complexity of our modern economy. Whether in taking out a student loan, buying a house, or saving for retirement, people are being asked to make decisions that are difficult even if they have graduate training in finance and economics. 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.

A popular approach to this problem is to work harder to improve financial literacy—for example, by including household finance in the basic high school curriculum. One reason to think this solution will have big payoffs is that 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 may seem a straightforward argument in support of financial literacy courses. Unfortunately, it isn't.

The problem is that measured financial literacy is highly correlated with other factors, most notably higher education in general, so it's hard to sort out causes. (The ability to solve the Sunday crossword

puzzle is probably also positively correlated with good financial outcomes.) So to see whether a financial education curriculum is likely to pay dividends, we should review specific efforts to shore up financial skills in those who are deficient, and not just measure what people already know.

A new paper by three business school professors —Daniel Fernandes of Erasmus University in the Netherlands and the Catholic University of Portugal, John G. Lynch Jr. of the University of Colorado, and Richard Netemeyer of the University of Virginia —presents a discouraging assessment of attempts to teach people how to deal with money. Their article uses a technique called meta-analysis,² looking at results from 168 scientific studies of efforts to teach people to be financially astute, or at least less clueless.

The authors' conclusions are clear: over all, financial education is laudable,³ but not particularly helpful. Those who receive it do not perform noticeably better when it comes to saving more, for example, or avoiding ruinous debt. . . .

Don't get me wrong. I am all for trying to teach household finance in schools, starting as early as possible. And when it comes to high school, I think learning about compound interest is at least as important as trigonometry or memorizing the names of all 50 state capitals. If we try enough approaches, and evaluate what works, we may improve such programs' effectiveness. But we shouldn't fool ourselves into thinking that adding a household finance class to a high school curriculum will in itself create knowledgeable consumers who can understand

today's wide array of financial products.

. . . In the meta-analysis, even the most time-intensive programs—those with more than 24 hours of education and training, almost the length of a college course—had no discernible effects just two years later.

It would be premature to conclude that all efforts at improving financial literacy are futile. But it is a fair conclusion that simply doing more of the training commonly used now will not produce significant results. So what else might we try? Although no approach offers a panacea,⁴ three types of efforts seem worthy of more attention.

The first is what Professor Lynch, one of the authors of the meta-analysis, calls just-in-time education. Because learning decays quickly, it's best to provide assistance just before a decision is made. High school seniors should receive help in how to think about a student loan and how to make sure that the education bought with the loan offers good prospects for repayment. Just-in-time education can be offered at other crucial moments—when taking out a mortgage or figuring out when to retire. But unless such education is compulsory, many of the consumers most in need of help don't take advantage of it. And we need to be sure not to confuse self-serving marketing⁵ with objective advice.

Another approach is to offer simple rules of thumb to help people cope. Because few people can calculate how much they need to save for a comfortable retirement, it might help to offer simple guidelines like

"invest as much as possible in your 401(k) plan,"⁶
"save 15 percent of your income," or "get a 15-year
mortgage if you are over 50."

One example comes from a field experiment involving microentrepreneurs⁷ in the Dominican Republic. Of those who expressed an interest in receiving help, some were offered training in basic accounting principles while others were given simple rules of thumb. 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. This seemingly trivial concept helped small-business owners keep better track of how their businesses were faring.

The third approach, and the one I believe offers the best prospects of immediate help, is to make our financial system more user-friendly. You don't need to be a computer scientist to use a smartphone. If we made choosing a suitable mortgage as easy as checking the weather in Timbuktu, fewer households would find themselves underwater⁸ when real estate markets tumble. . . .

The same principle can be used in other areas, from credit cards to checking accounts. The financial services industry—either on its own or as required by government regulators—needs to find ways to make it easier for people to make sound decisions. And those financial firms that engage in fraudulent practices should be prosecuted and stopped.

¹diversification: investing in different assets in order to

minimize risk

²meta-analysis: an analysis of several separate but similar studies to determine if an observed effect is not due to chance alone

³laudable: praiseworthy

⁴panacea: a solution or remedy for all difficulties or diseases

⁵self-serving marketing: surveys, top 10 lists, and technical papers that contain seemingly useful consumer information but are being used as a marketing strategy

⁶401(k) plan: a retirement savings plan in which deductions are automatically made from an employee's paycheck before taxes are deducted and that are sometimes matched by the employer

⁷microentrepreneur: operator of a microenterprise, or very small business; microenterprises typically employ fewer than ten people and have relatively low start-up costs

⁸ underwater: when an individual owes more on a loan than the market value of the loan; this term is typically applied to home mortgages

Thaler, Richard H. (2013, October 6). Financial Literacy, Beyond the Classroom. *New York Times*. Retrieved from <http://www.nytimes.com/2013/10/06/business/financial-literacy-beyond-the-classroom.html>.

Source #4

This article, from October 15, 2006, is from the *Baltimore Sun* and is about concerns surrounding mandated financial literacy classes.

Finance Course Prompts Debate

by Gina Davis

While Carroll County students will be required to take a financial literacy course to graduate starting next year, concerns linger over whether mandating the course is the most effective way to teach money matters to teens.

"The course is likely a good thing, but I am convinced it is not the best thing," school board President Thomas G. Hiltz said last week. "One course is not a panacea and, alone, will not make our students financially literate."

After a lengthy debate about requiring the class, board members voted 4–1 to require students beginning next school year to take the half-credit course. It will cover concepts such as money management, consumer rights and responsibilities, credit, savings, and investing.

Carroll joins a handful of Maryland school systems—including Harford, St. Mary's, Talbot and Baltimore counties—with a similar requirement.

The financial course was one of several changes to the high school program of studies that the board approved.

During last week's meeting, Hiltz joined Cynthia L. Foley in supporting a motion to amend the proposal that would have eliminated financial literacy as a required course. The motion to amend failed in a 3–2 vote.

Foley was the lone dissenter⁴ when the original proposal came to a vote. Hiltz said he voted to approve the high school program of studies that included the financial literacy requirement because he supported the overall plan.

"While it did not turn out the way I may have wanted . . . unless I believe there has been an egregious mistake in judgment, a vote against the entire high school program of studies is, in my view, sour grapes," Hiltz said in an email.

During the meeting, Hiltz suggested the board needed more time to consider alternatives, such as incorporating elements of the course into already required classes or developing a comprehensive "financial literacy program," not a single course.

Hiltz also said a required course would necessitate about 10 teachers each year and cost the system about \$600,000 annually.

"My overwhelming concern is not cost—it is effectiveness," Hiltz said. "The \$600,000 is a low cost if the course is effective. An effective course will return that investment. It is a high cost if it is ineffective."

School officials said statistics suggest teens and young adults are assuming too much credit card debt and are not knowledgeable about finances.

About one in five students gets a personal finance course during high school, according to the JumpStart Coalition for Personal Financial Literacy, which surveys high school seniors every other year to gauge financial aptitude.

Of the 5,775 high school seniors in 37 states who participated in that survey this year, students on average scored 52.4 percent on 30 questions, according to the group.

A 2004 poll of college administrators found that excessive credit card debt was the primary reason students dropped out and the secondary reason was low grades, according to the Maryland Coalition for Financial Literacy.

Carroll school officials said last week that in a "pre-test" given to about 30 students taking the financial literacy elective this semester, the highest score was about 60 percent—with some students scoring much lower.

"Personal finances are not being taught in the home," said Patricia Hummel, a parent who also teaches financial literacy at Winters Mill High as a permanent substitute. "Studies have shown that only 26 percent of 13- to 21-year-olds reported that their parents actively taught them how to manage money."

Hummel supported a required financial literacy course because, "unless this class is mandated, students will not take advantage of the class."

Hiltz said that while the district has piloted [tested] a financial literacy course, no local data has been collected on its effectiveness.

"We all agree that financial literacy is essential," he said. "The lack of a real consideration of other options . . . troubled me greatly. I am concerned that we

picked low-hanging fruit, which may be the most expensive and least effective option."

¹dissenter: someone who disagrees with a particular view

Davis, Gina. (2006, October 15). Finance Course Prompts Debate. *Baltimore Sun*. Retrieved from http://articles.baltimoresun.com/2006-10-15/news/0610140104_1_hiltz-high-school-program-financial-literacy.

Item #	Grade	Claim	Target	DOK	Item Standard	Evidence Statement
1	11	4	3	4	W-8	The student will evaluate the relevance of information from multiple sources.

2700



All of the sources provide 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.

Key Elements:

Source #3 (Financial Literacy, Beyond the Classroom)

- The financial literacy training commonly used now does not produce significant results. However, there are three approaches that seem promising.
- Just-in-time education provides training at "crucial moments," such as right before high school seniors take out a student loan, or right before someone is taking out a mortgage or thinking about retirement.
- Another method for teaching financial literacy is to offer simple principles people can easily apply. For example, "get a 15-year old mortgage if you are over 50."
- A third approach to increasing financial literacy is to make financial decisions, such as choosing a mortgage, easier to understand.

Rubric:

(2 points) Response is an evidence-based explanation that correctly identifies the most relevant source AND includes two details from that source that support this evaluation and that explains why each detail supports the idea that it is the most relevant source.

(1 point) Response is an evidence-based explanation that correctly identifies the most relevant source AND includes one detail from that source that supports this evaluation and that explains why the detail supports the idea that it is the most relevant source.

OR

Response is an evidence-based explanation that correctly identifies the most relevant source AND includes two details from that source that support this evaluation but does not explain why each detail supports the idea that it is the most relevant source.

OR

Response is an evidence-based explanation that does not identify a source or correctly identify the most relevant source but includes two details from the correct

Continued on next page

source and that explains why each detail supports the idea that it is the most relevant source.

(0 points) Response is an explanation that is incorrect, irrelevant, insufficient, or blank.

Exemplar:

(2 points) Source #3 would most likely be relevant to students researching new approaches to increasing people's financial literacy because this source provides the most examples of alternative approaches for teaching financial literacy. One example discussed in the source is just-in-time education, where training is provided at "crucial moments," like right before someone decides on a student loan. Another example is giving people "simple rules of thumb" to follow. Because these are both concrete examples of new approaches to teaching financial literacy, this source would be most relevant to students researching that topic.

(1 point) Source #3 would most likely be relevant to students researching new approaches to increasing people's financial literacy. One example of a way people can increase their financial literacy discussed in this source is just-in-time education, where training is provided at "crucial moments" like right before someone decides on a student loan. Another example is giving people "simple rules of thumb" to follow.

(0 points) Source #1 states that people need financial literacy education

Item #	Grade	Claim	Target	DOK	Item Standard	Evidence Statement
2	11	4	2	4	W-8	The student will integrate information by paraphrasing while avoiding plagiarism.

2701



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

Key Elements:

Source #1 (Working Financial Literacy in With the Three R's)

- Students in Matthew Frost's American history and economics class reported that they had positive outcomes from participating in the personal finance portion of this course. One student said he learned about the importance of budgeting money. Another student reported that the class prompted her to open a Roth I.R.A.
- A study conducted by a professor at the University of Florida found that students who were required to take financial literacy classes in high school were more likely to budget and save their money, and less likely to accrue credit card debt.

Source #2 (Financial Education Leaving Americans Behind)

- There is evidence that financial literacy courses don't work and can potentially even harm the students who take them by making them overconfident in their ability to make good financial decisions.
- Willis says that financial literacy classes can actually keep people from attaining their financial literacy goals. She cites examples of students whose financial literacy skills stayed the same or decreased after taking financial literacy classes.
- A Harvard Business School study concluded that common financial literacy programs used in the past two decades did not alter the choices participants made about their finances.

Rubric:

(2 points) Response provides an adequate explanation of how information in Source #1 refutes information in Source #2 and appropriately paraphrases both sources involved while avoiding plagiarism.

(1 point) The response provides a limited/partial explanation of how information in Source #1 refutes information in Source #2 and appropriately paraphrases both sources involved while avoiding plagiarism.

OR

The response provides an adequate explanation of how information in Source #1 refutes information in Source #2, but does not appropriately paraphrase all sources involved.

Continued on next page

(0 points) Response is an explanation that is incorrect, irrelevant, insufficient, or blank.

Exemplar:

(2 points) According to Source #2, financial literacy classes are ineffective and can even harm the people who participate in them by making them overconfident in their ability to make good financial decisions. Source #1 refutes this information. It includes a study conducted by a professor at the University of Florida that found students who were required to take financial literacy classes in high school were more likely to budget and save their money and less likely to accrue credit card debt. This refutes the information in Source #2 because it is concrete evidence that financial literacy classes can be effective.

(1 point) According to Source #2, financial literacy classes are ineffective and can even harm the people who participate in them by making them overconfident in their ability to make good financial decisions. Source #1 refutes this information. It includes a study conducted by a professor at the University of Florida that found students who were required to take financial literacy classes in high school were more likely to budget and save their money, and less likely to accrue credit card debt.

(0 points) According to Source #2, financial literacy classes are ineffective.

Item #	Grade	Claim	Target	DOK	Item Standard	Evidence Statement
3	11	4	4	3	W-9	The student will cite evidence to support arguments, analyses, or conjectures.

2702



Click on the boxes to show the claim(s) that each source supports. Some sources will have more than one box selected.

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

Key Elements:

People should take financial literacy classes when they are young so they are prepared to make good financial decisions as young adults.

1. Source #1
2. Source #4

Some people support financial literacy despite evidence that it does not work.

1. Source #2

Financial literacy education could be effective if we rethink the way it is taught.

1. Source #3

Resources for improving financial literacy should be spent on financial regulation instead.

1. Source #2.

Rubric:

(1 point) 5 cells completed correctly

(0 points) Fewer than 5 cells completed correctly or blank

Item #	Grade	Claim	Target	DOK	Item Standard	Evidence Statement
4	11	2	7	4	W-1b	The student will write full arguments about topics or sources, attending to purpose and audience: establish and support a claim, organize and cite supporting evidence from credible sources, provide appropriate transitional strategies for coherence, and develop a conclusion that is appropriate to purpose and audience and follows from and supports the argument(s) presented.

2703



Student Directions

Mandatory Financial Literacy Classes Argumentative Performance Task

Part 2

You will now review your notes and sources, and plan, draft, revise, and edit your writing. You may use your notes and refer to the sources. Now read your assignment and the information about how your writing will be scored; then begin your work.

Your Assignment:

After completing your research, you share your findings with your teacher, who suggests that you write an argumentative essay about financial literacy courses for the upcoming school board meeting.

Today, in preparation for the school board meeting, you will write a multi-paragraph argumentative essay in which you take a stance on the topic of financial literacy courses. Make sure you establish an argumentative claim, address potential counterarguments, and support your claim from the sources you have read. Develop your ideas clearly and use your own words, except when quoting directly from the sources. Be sure to reference the sources by title or number when using details or facts directly from the sources.

Argumentative Essay Scoring:

Your argumentative essay will be scored using the following:

- 1. Organization/purpose:** How well did you state your claim, address opposing claims, and maintain your claim with a logical progression of ideas from beginning to end? How well did your ideas thoughtfully flow from beginning to end using effective transitions? How effective was your introduction and your conclusion?
- 2. Evidence/elaboration:** How well did you integrate relevant and specific information from the sources? How well did you elaborate your ideas? How well did you clearly state ideas in your own words using precise language that is appropriate for your audience and purpose? How well did you reference the sources you used by title or number?
- 3. Conventions:** How well did you follow the rules of grammar usage, punctuation, capitalization, and spelling?

Now begin work on your argumentative essay. Manage your time carefully so that you can

- plan your multi-paragraph argumentative essay
- write your multi-paragraph argumentative essay
- revise and edit the final draft of your multi-paragraph argumentative essay

Word-processing tools and spell check are available to you.

For Part 2, you are being asked to write a multi-paragraph argumentative essay so be as thorough as possible. Type your response in the space provided. The box will expand as you type.

Remember to check your notes and your prewriting/planning as you write and then revise and edit your argumentative essay.

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

Score	4	3	2	1	NS
Organization/Purpose	<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"> claim is introduced, clearly communicated, and the focus is strongly maintained for the purpose and audience consistent use of a variety of transitional strategies to clarify the relationships between and among ideas effective introduction and conclusion logical progression of ideas from beginning to end; strong connections between and among ideas with some syntactic variety alternate and opposing argument(s) are clearly acknowledged or addressed* 	<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"> claim is clear, and the focus is mostly maintained for the purpose and audience adequate use of transitional strategies with some variety to clarify relationships between and among ideas adequate introduction and conclusion adequate progression of ideas from beginning to end; adequate connections between and among ideas alternate and opposing argument(s) are adequately acknowledged or addressed* 	<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"> claim may be somewhat unclear, or the focus may be insufficiently sustained for the purpose and/or audience inconsistent use of transitional strategies and/or little variety introduction or conclusion, if present, may be weak uneven progression of ideas from beginning to end; and/or formulaic; inconsistent or unclear connections among ideas alternate and opposing argument(s) may be confusing or not acknowledged * 	<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"> claim may be confusing or ambiguous; response may be too brief or the focus may drift from the purpose and/or audience few or no transitional strategies are evident introduction and/or conclusion may be missing frequent extraneous ideas may be evident; ideas may be randomly ordered or have unclear progression alternate and opposing argument(s) may not be acknowledged * 	<ul style="list-style-type: none"> Insufficient (includes copied text) In a language other than English Off-topic Off-purpose

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

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

Score	4	3	2	1	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).

2-Point Argumentative Performance Task Writing Rubric (Grades 6-11)				
Score	2	1	0	NS
Conventions	<p>The response demonstrates an adequate command of conventions:</p> <ul style="list-style-type: none"> adequate use of correct sentence formation, punctuation, capitalization, grammar usage, and spelling 	<p>The response demonstrates a partial command of conventions:</p> <ul style="list-style-type: none"> limited use of correct sentence formation, punctuation, capitalization, grammar usage, and spelling 	<p>The response demonstrates little or no command of conventions:</p> <ul style="list-style-type: none"> infrequent use of correct sentence formation, punctuation, capitalization, grammar usage, and spelling 	<ul style="list-style-type: none"> 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.