

**11th Grade Argumentative**  
**Prompt: Mandatory Financial Literacy**

I have frequently seen kids my age complain on social media sites that they learn a lot from school but they don't learn anything that will actually help them like how to file taxes or apply for a loan, etc. As much as these kinds of complaints annoy me, I think there is a great deal of truth in what they are saying. One of these issues that I don't think kids know enough about is how to deal with their money. As soon as high school students graduate they are faced with a great deal of big financial decisions but they have not been educated at all on how to deal with them. Most people end up in a great deal of debt and in a hole that is very difficult to get out of. For this reason, I think that a course on Financial Literacy should be required to graduate high school.

**Comment [KD1]:** Claim

I believe that taking a Financial Literacy course in high school can do a lot of good. I am taking one at my high school and although the teacher isn't very good, I have learned a lot about how to manage my money. These are skills that I will use my whole life. You can't really do a whole lot in life if you don't have money and it is a huge part of our lives whether we like it or not. We can make our lives and the lives of many others a lot easier simply by learning how to deal with and manage this resource.

**Comment [KD2]:** Academic vocabulary

Several organizations have been created to try and enforce this in schools including the National Endowment for Financial Education which is a "nonprofit organization in Denver that provides financial education curriculums". People nationwide have recognized the huge problem facing our early adults and have tried to help by implementing courses in schools that educate these young people on how to manage their money.

Colleges have reported on the difference they see in students who have been educated on finances and those who have not. Professor Gutter said 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". The actions you take in college affect you for the rest of your life so it is important to have as much of an advantage as possible to starting your life off right and get a good footing on the rest of your career.

**Comment [KD3]:** Quoted evidence from passage set

Part of this issue just comes from the fact that people are not aware of this problem. They are oblivious to the fact that students and young adults are uneducated on how to manage their money. We just assume that these young adults are competent enough to know how to deal with their money. This is not the case and efforts need to be made to promote these classes within the education system nationwide. I think we would see an overall increase in success rate because people would be able to start making money and planning for the future at an earlier age than if they were to mess up and make mistakes with their money in the beginning and then learn what they would have learned in class, from their mistakes. Success would start from an earlier age and people would be more productive with their lives overall.

**Comment [KD4]:** Domain-specific vocabulary

Some people may argue that the financial literacy classes already in place are not effective and are actually hindering people's ability to manage their money. They argue that make the graduates become overconfident in their skills when in all actuality their skills are very limited. Studies, they claimed, had shown that people who had not taken a financial literacy class tested higher than the ones who had. Despite these studies, I think that it is important for kids to have education on their finances before they have to deal with them in the real world. The problem these people see may not be from the actual

**Comment [KD5]:** Transition to counterclaim

financial literacy course itself, but from the way it is taught. I have taken a financial literacy course and I can see where these people are basing their claims off of. Although we do have a course, the teacher is not very good and I find the class very boring. The actual material itself is interesting and useful but because it is taught in such a poor manner, I have small interest in what I am learning. Before a financial literacy course is required I think it would be important to come up with a way to keep the quality of the class at a high standard nationwide and create a curriculum that is effective for students.

A financial literacy course should be required for a high school graduation because it will lead to a more successful generation of people. They will be more prepared for college and other life events by knowing how to manage their money and making smart financial decisions in the first place. We need to make this issue more public and gain as much support as possible in furthering this effort. We can also support the organizations that have already been formed to help solve this problem.

**Comment [KD6]:** Claim restated

<b>11<sup>th</sup> Grade Argument: SAGE Writing Rubric Scores</b>	
Statement of Purpose/Focus and Organization	3
Evidence/Elaboration	3
Conventions/Editing	2

This essay makes an adequate argument. While suffering from a certain amount of drift (paragraphs one and four), it is able to refocus on the prompt. It has an organizational structure with a somewhat weaker introduction but stronger conclusion. The claim is clearly stated in the introduction and reiterated in the conclusion. Counterclaims are explored and refuted in the fourth paragraph. The essay would be much stronger with the use of transitions between ideas (at the beginning/ends of paragraphs) and within the paragraphs to show the text structure and organization.

The essay uses some evidence from the passage set to support its claims, and integrates it into the text. However, it does not cite this evidence consistently or accurately. The essay elaborates adequately on the quoted and paraphrased evidence for the reader. This essay uses the first person (“I...we”) but manages to maintain an appropriate style and tone through the use of precise academic (“manage this resource”) and domain-specific (“success rate”) terminology.

While a few editing errors are evident, they do not rise to the level of obscuring the meaning of the text.

**11th Grade Argumentative**  
**Prompt: Mandatory Financial Literacy**

In today's tough economic times, financial crises can be seen all around us. These crises cause us to ask the question: Should school boards around the country require credit from a financial literacy class in order to graduate? Many of the most important decisions in relation to money will occur as soon as a student graduates high school. Because kids are faced with making such important financial decisions, the requirement of a financial literacy class in schools is quite beneficial. Research shows that students who have previously taken a financial literacy class are more likely to budget, save money, and pay off credit cards fully as opposed to those who hadn't had such a class.

**Comment [KD1]:** Claim

The first main benefit of required financial literacy classes in school is that it teaches kids about budgeting. One main aspect taught in such classes is that they teach kids how to budget and the advantages of budgeting in their everyday lives. Budgeting is a simple skill, but if kids learn how to budget they can stop themselves from overspending, helping to keep these kids financially affluent throughout their life.

**Comment [KD2]:** Domain-specific vocabulary

Another benefit to financial literacy classes is the knowledge these kids gain in regards to saving money. Professor Gutter has conducted research on this topic, and has concluded that the patterns that our parents set in regards to finances can impact the way we regard finance also. If one student has a parent that properly budgets and saves money, this child will be more likely to handle financial responsibility well. However, if a child has a parent who doesn't properly manage their money, this child will be more likely to be irresponsible with their money as well. However, the implementation of financial literacy classes can help correct the poor habits that some parents may have taught their children, why reinforcing the good habits other parents may have taught. Also, teaching kids now how to budget can help create a future where kids are more responsible with their money because of the knowledge their parents have been able to pass down.

**Comment [KD3]:** Transition between paragraphs

**Comment [KD4]:** Internal transition within paragraph

**Comment [KD5]:** Academic vocabulary

The last major benefit of mandatory financial literacy classes is in regards to credit cards. Professor Gutter has stated "College students who came from states where there was a course required 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" (Bernard Siegal 2). In an era where many people no longer use cash and rely solely on credit cards, the knowledge of how to use credit cards can be extremely beneficial. This simple knowledge can stop students from gaining hundreds to thousands of dollars of interest on a credit card bill because they know how to use a credit card and the consequences they possess if used recklessly.

**Comment [KD6]:** Elaboration on evidence to explain and show implications

**Comment [KD7]:** Transition to counterclaim

Some may argue that requiring financial literacy classes for a student to graduate may not be beneficial. For example, Shawn Cole, a professor at the Harvard Business School, has conducted research that shows that financial literacy didn't change the way people made financial decisions. However, Cole has stated that there is still a possibility that an effective way to teach financial literacy can be achieved, we just simply haven't found it yet (Burns 4).

The benefits of requiring at least one financial literacy credit in order to graduate are numerous. These classes teach students how to budget, save money, and pay off credit cards. Not only will these skills help these kids the rest of their life, but it will help them teach their kids proper financial habits to help stop unnecessary debt. Evermore, these classes are taught just when kids need the most because many important financial decisions are made as soon as kids graduate high school.

**Comment [KD8]:** Claim restated

<b>11<sup>th</sup> Grade Argument: SAGE Writing Rubric Scores</b>	
Statement of Purpose/Focus and Organization	3
Evidence/Elaboration	4
Conventions/Editing	2

This essay makes an adequate argument and focuses on the prompt. It has a clear organizational structure, including a serviceable introduction and conclusion. The claim is stated in the introduction and reiterated in the conclusion. Counterclaims are explored and refuted using evidence in the fifth paragraph. The essay uses basic transitions between paragraphs (“The first...Another...The last”) and some internal transitions within paragraphs to clarify the text structure and organization.

The essay uses cited evidence from the passage set to support its claims, and artfully integrates it into the argument. The essay also elaborates on the evidence for the reader as necessary. While the academic style and tone of the writing suffers from occasional contractions (“hadn’t”) and informal terminology (“kids”), this is outweighed by the use of precise academic (“implementation”) and domain-specific (“budget”) terminology.

While a few editing errors are evident, they do not rise to the level of obscuring the meaning of the text.

**11th Grade Argumentative**  
**Prompt: Mandatory Financial Literacy**

A financial literacy class, in some form or another, should be required because we need to at least try to educate Americans on the basics, lots of states already incorporate it in their education and it hasn't been proven not to work, and lastly lawmakers love it and it's bound to be coming soon whether we try to force it out or not

**Comment [KD1]:** Claim

"We need to teach the basics of economics and finances so people can make financial decisions in a changing world," said Annamaria Lusardi. It's argued that the financial literacy courses that are already in place have little to no effect. The truth is just that our world is constantly changing, especially our economy and the things that must be taught in these courses. The least we could do is try, and start students with a basic knowledge of how things work in finance and help them to know what to do when things begin to change. Sending students to college and life after high school with no financial education is a situation that basically begs for debt. On the students behalf and eventually our economy.

**Comment [KD2]:** Counterclaim

Utah, Missouri, and Tennessee have a required financial literacy class in high school. Seventeen other states have incorporated financial literacy into other subjects (Greg Burns). Though you may hear students complain now, as they start college they won't regret the information from these classes. There are a lot of different ways you could insert the financial literacy information into high school education. It's unclear right now which way is the most influential, but all have proven successful on informing students on the most updated information in today's, changing, financial world.

**Comment [KD3]:** Paraphrased evidence from passage set with parenthetical citation

**Comment [KD4]:** Academic vocabulary

There's no stopping the growth of our education. It's definitely a good thing that we have such a changing education system. This also means that if the rest of our education grows and changes that we are also bound to wind up with a required financial literacy class in more places across the country if not all states. "Law makers love [financial literacy courses]" (Greg Burns). Though it may take some time to get the funding for such a class all across the country, but the courses popularity will definitely grow over the years.

**Comment [KD5]:** Internal transition within paragraph

In conclusion, we need a required financial literacy class. Our country will not hold up under citizens without a financial background. The argument that it's not working isn't true enough, we need to at least try to break through on this subject. The world and our education is constantly changing, it should change again. For the better of our country we need a required financial literacy course.

**Comment [KD6]:** Claim restated

<b>11<sup>th</sup> Grade Argument: SAGE Writing Rubric Scores</b>	
Statement of Purpose/Focus and Organization	2
Evidence/Elaboration	2
Conventions/Editing	2

This essay makes an attempt at argument and focuses successfully on the prompt topic. It has a weak organizational structure. The introduction consists of one (comma-spliced) sentence, but the conclusion is more solid. The essay makes minimal use of transitions between ideas (transitions at the beginning/ends of paragraphs) and among ideas (internal transitions within paragraphs) to show the text structure and organization. A counterclaim is explored in the second paragraph, but the explanation of its relationship to the claim is wholly inadequate (“The least we could do is try...”).

The essay uses evidence from the text set, but it is often not connected to the argument, and the selection of evidence is not appropriate for the audience (School Board). Citation of quoted and paraphrased information is for the most part consistent. The essay makes some uneven attempts at elaboration. The essay makes some use of academic but uses little domain-specific vocabulary outside of direct quotations.

While some editing errors are evident, they do not rise to the level of obscuring the meaning of the text.

**11th Grade Argumentative**  
**Prompt: Mandatory Financial Literacy**

High school is an important time in all of our lives; this is the time where people need to decide the course they are going to take in life. As a high school student, it is sometimes overwhelming to think of the future and all of the responsibilities I will soon have to take on. Some states, including Utah, have made it a requirement to take an AP Financial Literacy class before graduating high school. All states should include Financial Literacy in the required curriculum because it is helpful information for young adults to know during crucial years, the government is emphasizing the importance of the class, and there is no harm in taking the class since the extra knowledge will benefit in some way.

**Comment [KD1]:** Claim

First of all, taking Financial Literacy will give students an opportunity to get an idea of what it will be like to survive on their own. Every day I learn about math, biology, history, etc., but currently I do not have a full understanding of money and the correct ways to budget and save in order to avoid major debt. Annamaria Lusardi says, "We need to teach the basics of economics and finances so people can make financial decisions in a changing world." I agree with this statement because I do not feel prepared to go out in the world on my own because I lack in the knowledge of economics and finances. It is an important skill to know how to save money and make wise financial decisions in order to avoid debt and in some cases bankruptcy. According to a chart that shows the total number of household bankruptcies in the United States from 1996 to 2010, the number of bankruptcies each year has been increasing since 2006. If this pattern continues, the number will get excessively high causing individuals to have an extreme amount of debt. Financial Literacy will benefit the cause and hopefully cause the number of bankruptcy homes each year to decrease. Professor Gutter states, "College students who came from states where there was a course required were more likely to budget, were more likely to be saving, 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." I know that taking Financial Literacy classes will help me in the future, and I want to be as comfortable and prepared as I possibly can.

**Comment [KD2]:** Quoted evidence with author tag citation

**Comment [KD3]:** Elaboration on evidence from passage set to show future implications

**Comment [KD4]:** Domain-specific vocabulary

Another reason why schools should incorporate Financial Literacy in their curriculum is because the government is emphasizing the importance of it and finding ways to help fund the class. Matthew Yale says, "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." Many schools do not like the idea of funding another class because they don't recognize the significance in the matter. Doubts are accumulating among many people about making the class required. Shawn Cole states, "Just because no one has proven these courses work is no reason to give up searching for the right formula." It isn't proven yet that these classes cause students to test better or make better decisions. However, it is still important to keep trying and give the class a chance. The Department of Education is working on grant programs that will allow schools to be rewarded money that will help in paying for the Financial Literacy class, which is called the National Financial Capability Challenge. Even though it can be expensive to add a new course, it is important for students to understand real-life situations. The Department of Education is doing as much as they can to help support and encourage this cause, and it will be beneficial in the end.

**Comment [KD5]:** Transition between paragraphs

**Comment [KD6]:** Academic vocabulary

**Comment [KD7]:** Transition to counterclaim

**Comment [KD8]:** Internal transition

Lastly, there is no harm in taking the class because chances are that the class will benefit students at one time or another in their lives. High school students may dislike the idea of adding another class, but it will allow them to learn extra information that is very useful. Many of us want to ignore the idea, but in the back of our mind we know that these types of courses will help us in the long run. Even though Cole says the courses weren't "effective in changing people's lives," the knowledge will always be available to them.

**Comment [KD9]:** Transition to counterclaim

Incorporating Financial Literacy as a required credit will help students in their young adult years and later on in life. By learning to budget, save, and learn the value of money, people will be more fully informed about how to make wise decisions. It is still the choice of the individual to decide whether or not they use the tips they learn in real-life situations; however, the information they learn will always be available to them. Financial Literacy will make students more prepared for the major decisions they have to make for the future and allow them to establish habits that will help them to have a happier life by not having to stress about money, and teachers should get on board with the idea

**Comment [KD10]:** Claim restated



because the government is trying to help the best they can. I know that this class will benefit me in my personal life, and I believe that it can have the ability to help everyone in their financial lives.

<b>11<sup>th</sup> Grade Argument: SAGE Writing Rubric Scores</b>	
Statement of Purpose/Focus and Organization	3
Evidence/Elaboration	4
Conventions/Editing	2

This essay makes an adequate argument and focuses for the most part on the prompt. It has an organizational structure, but the introduction is weakened by drift at the beginning. The claim is introduced at the end of the introduction and reiterated in the conclusion. Counterclaims are explored and refuted in the third and fourth paragraphs. The essay uses formulaic transitions between ideas (at the beginning/ends of paragraphs) but does make effective use of transitions within the paragraphs to show the text structure and organization.

The essay effectively uses cited evidence from across the passage set to support its claims and skillfully integrates it into the text. The essay also uses a variety of elaboration techniques to clarify and expand on the evidence for the reader as necessary. The writing achieves an appropriate academic style and tone through the use of precise academic (“emphasizing”) and domain-specific (“bankruptcy”) terminology.

While a few editing errors are evident, they do not rise to the level of obscuring the meaning of the text.

**11th Grade Argumentative**  
**Prompt: Mandatory Financial Literacy**

Since 2006, the number of household bankruptcies in the United States has steadily increased each year ([www.calculatedriskblog.com](http://www.calculatedriskblog.com)). Evidently, Americans are not effectively managing their finances. These statistics pose the question of whether or not financial literacy courses could help resolve the issue. Requiring a financial education course before graduating would help teach new adults how to manage their money and be prepared for the future.

**Comment [KD1]:** Claim

As a junior at a Utah high school, I am required to take a financial lit class in order to graduate. Some students may view the class as a waste of time, thinking most of the information being taught is common knowledge, but this is not the case. Personally I don't know anything about "the compounding of interest" or "the problem of inflation", which according to Annamaria Lusardi, should be taught in every financial literacy course. After studying the issue, Michael S. Gutter has found that those students that were required to take the course were more likely to budget, save, and be paying off credit cards fully. This class can give us valuable information as well as letting us practice applying these concepts.

**Comment [KD2]:** Internal transition to counterclaim

**Comment [KD3]:** Domain-specific vocabulary

Financial literacy courses don't just teach us how to budget or balance a checkbook. It helps us be prepared for any financial difficulties we may encounter during our lives. Yes, we are in control of a lot of things. We can set aside a certain amount of money each month for savings, and we can plan around a budget. But what about the things you have no control over? You could lose your job or maybe you got in a car accident. Are you financially prepared for that? A financial literacy course can help teach us how to prepare and handle any situation given to us.

Not everyone is in favor of making financial literacy a required course. Some believe "financial literacy courses don't work" (Burns). Understandably, it's won't be easy to adopt this in every school in the United States. It would take a considerable amount of funding. As more schools provide financial education to these young adults, we can more clearly see how efficiently they prepare the students for the future. If some things aren't having a beneficial effect, instead of throwing the financial program out, why not just tweak a few things and improve the curriculum?

**Comment [KD4]:** Transition to counterclaim

**Comment [KD5]:** Academic vocabulary

Requiring a financial literacy course before graduating will help improve the likelihood for financial success. Taking a financial literacy will do no harm, it couldn't leave you less prepared for life after high school. Financial literacy courses will give you the essential knowledge you need to effectively manage any situation thrown at you later in life. I'm calling upon the Utah School Board to help make a difference for our future leaders, and support making financial literacy a required class.

**Comment [KD6]:** Claim restated

<b>11<sup>th</sup> Grade Argument: SAGE Writing Rubric Scores</b>	
Statement of Purpose/Focus and Organization	4
Evidence/Elaboration	4
Conventions/Editing	2

This essay makes a focused, concise, and strong argument. It has a clear organizational structure with a brisk introduction, clear claim, and effective call to action in the conclusion. Counterclaims are respectfully explored and refuted in both the second and fourth paragraphs. The essay uses sophisticated transitions between paragraphs and internal transitions within paragraphs to clarify the text structure and organization.

The essay uses short, strategically chosen quotations and other evidence from the passage set to support its claims, and effectively integrates it into the argument. The essay also elaborates on the evidence for the reader as necessary. The essay makes deliberate use of the first person at specific points in the text that are appropriate for the task, purpose, and audience. Additionally, it uses precise academic (“considerable”) and domain-specific (“the compounding of interest”, “the problem of inflation”) terminology.

While a few editing errors are evident, they do not rise to the level of obscuring the meaning of the text.

**11th Grade Argumentative**  
**Prompt: Mandatory Financial Literacy**

I am here to state that I do think that financial literacy should be taught in public schools. And I do believe that it should be a required credit and here is why I think that and why many others also believe that way. One reason is because the kids need to learn about this stuff so they don't end up failing in life because if there not aware of these things then it could cause kids to go into debt they won't be able to live all those fun healthy life styles. Many people think that it is a waste of time well it's not a waste of time have you ever had trouble with understanding the meaning of a lot of the financial stuff because if so that's what this class was meant for it was to help kids get ready for it and be prepared for what lies ahead for them. So if you just take that away from the kids then they may never learn cause there are some parents that just don't really care or have time to show them there selves that's why the class is really important it only takes 1 hour a day to learn about how to be prepared for the things that are causing so many other people trouble in America.

**Commented [KD1]:** Claim

Yes, there are many kids out there that may think that it is a waste of time, but there also many that do see the importance of it. They will all see how seeing what all of the other people's problems and then they could fix that so that they don't make those mistakes and then they could be better for I future. So yes many don't understand now but they will soon or later in life. There are many parents and adults that wish that they would have learned about this stuff when they were in school and they see the importance of it.

**Commented [KD2]:** Counterclaim

**Commented [KD3]:** Counterclaim

The people of the united states need to understand that it is important for the kids to learn about this now so that it won't be a problem later in life because if they don't know how to save and how to budget and keep everything in line now it won't just be a problem it will affect all of us as people and it could even make us look weaker.

<b>11<sup>th</sup> Grade Argument: SAGE Writing Rubric Scores</b>	
Statement of Purpose/Focus and Organization	1
Evidence/Elaboration	1
Conventions/Editing	1

This essay attempts to make an argument, beginning with a clear claim, but focus drifts at points to the inadequacy of adults' financial literacy. The conclusion paragraph is weak and makes no attempt to revisit or reiterate the claim. The essay makes little use of transitions within or between paragraphs, which makes the organization, structure, and flow opaque. While it does address counterclaims at various points, the strategy for the placement of these is not apparent.

The essay makes little or no use of evidence from the passage set. The essay attempts elaboration, but relies exclusively on background knowledge. The lack of academic or domain-specific vocabulary does not establish an appropriate style or tone.

Editing errors in usage, grammar, and mechanics are frequent, often obscuring the meaning of the text.