

## Chapter 16: Personal Finance

### Quick Review: Five Paragraph Essay

**Directions:** Write a formal five paragraph essay on the topics below; use the rubric to understand the expectations of the assignment.

#### Essay Rubric

	No Points Are Earned.	Student produced an essay that did not meet expectations.	Student produced an essay that met expectations.	Student produced an essay that exceeded expectations.
<b>Content 70 Points</b>	The student earned no points.	The student did not display an understanding of the content.  <b>1-48 pts</b>	The student displayed accurate knowledge of the content by accurately detailing the information.  <b>49-62 pts</b>	The student wrote an elaborate explanation displaying understanding of the content.  <b>63-70 pts</b>
<b>Conventions 10 Points</b>	The student earned no points.	The student did not write in complete sentences and/or did not write 5-7 sentences per paragraph.  <b>1-6 pts</b>	The student wrote in complete sentences and wrote 5-7 sentences in each paragraph.  <b>7-8 pts</b>	The student exceeded expectations by using complete and varying sentence types and 5-7 sentences per paragraphs.  <b>9-10 pts</b>
<b>Organization 20 Points</b>	The student earned no points.	The student failed to write a thesis statement and organize the essay in the same manner.  <b>1-14 pts</b>	The student met expectations by organizing the essay and wrote a thesis statement in the correct location.  <b>15-18 pts</b>	The student exceeded expectations by writing a thesis statement and aligning the essay to the thesis statement; the student restated the thesis in the summary paragraph.  <b>19-20 pts</b>

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**Topic:** Understanding personal finance is vital to your future. Write an essay explaining the following:

- Explain spending your money wisely and having a budget to help manage your money.
- Explain the different methods and opportunities of saving and investing your money.
- Explain the importance of credit, including your credit score, and how it affects interest rates.

Introductory Paragraph: (Tip: Last sentence of introductory paragraph should be the thesis statement.)

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Topic Paragraph 1: (Tip: First sentence is the topic sentence.)

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Topic Paragraph 2:

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Topic Paragraph 3:

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Summary Paragraph: (Tip: First sentence restates your thesis. Write it in a different manner; do not copy it.)

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