

FOR TEACHERS ONLY

The University of the State of New York
REGENTS HIGH SCHOOL EXAMINATION

ELA

ENGLISH LANGUAGE ARTS

Tuesday, January 22, 2019—9:15 a.m. to 12:15 p.m., only

SCORING KEY AND RATING GUIDE

Mechanics of Rating

Updated information regarding the rating of this examination may be posted on the New York State Education Department's web site during the rating period. Check this web site at <http://www.p12.nysed.gov/assessment/> and select the link "Scoring Information" for any recently posted information regarding this examination. This site should be checked before the rating process for this examination begins and several times throughout the Regents Examination period.

The following procedures are to be used for rating papers in the Regents Examination in English Language Arts. More detailed directions for the organization of the rating process and procedures for rating the examination are included in the *Information Booklet for Scoring the Regents Examination in English Language Arts*.

Scoring the Multiple-Choice Questions

For this exam all schools must use uniform scannable answer sheets provided by the regional scanning center or large-city scanning center. The scoring key for this exam is provided below. **If the student's responses for the multiple-choice questions are being hand scored prior to being scanned, the scorer must be careful not to make any marks on the answer sheet except to record the scores in the designated score boxes. Marks elsewhere on the answer sheet will interfere with the accuracy of the scanning.**

Before scannable answer sheets are machine scored, several samples must be both machine and manually scored to ensure the accuracy of the machine-scoring process. All discrepancies must be resolved before student answer sheets are machine scored. When machine scoring is completed, a sample of the scored answer sheets must be scored manually to verify the accuracy of the machine-scoring process.

Correct Answers

Part 1

1 1	6 2	10 3	15 3	20 2
2 1	7 3	11 2	16 3	21 4
3 1	8 4	12 1	17 3	22 4
4 2	9 3	13 2	18 1	23 3
5 1		14 4	19 2	24 3

ENGLISH LANGUAGE ARTS

Rating of Essay and Response Questions

- (1) In training raters to score student essays and responses for each part of the examination, follow the procedures outlined below:

Introduction to the Tasks

- Raters read the task and summarize it.
- Raters read the passages or passage and plan a response to the task.
- Raters share response plans and summarize expectations for student responses.

Introduction to the Rubric and Anchor Papers

- Trainer reviews rubric with reference to the task.
- Trainer reviews procedures for assigning holistic scores (i.e., by matching evidence from the response to the language of the rubric and by weighing all qualities equally).
- Trainer leads review of each anchor paper and commentary. (*Note:* Anchor papers are ordered from high to low within each score level.)

Practice Scoring Individually

- Raters score a set of five practice papers individually. Raters should score the five papers independently without looking at the scores provided after the five papers.
 - Trainer records scores and leads discussion until raters feel comfortable enough to move on to actual scoring. (Practice papers for Parts 2 and 3 only contain scores, not commentaries.)
- (2) When actual rating begins, each rater should record his or her individual rating for a student's essay and response on the rating sheets provided in the *Information Booklet*, *not* directly on the student's essay or response or answer sheet. Do *not* correct the student's work by making insertions or changes of any kind.
- (3) Both the 6-credit essay and the 4-credit response must be rated by at least two raters; a third rater will be necessary to resolve scores that differ by more than one point. **Teachers may not score their own students' answer papers.** The scoring coordinator will be responsible for coordinating the movement of papers, calculating a final score for each student's essay or response, and recording that information on the student's answer paper.

Schools are not permitted to rescore any of the open-ended questions on any Regents Exam after each question has been rated the required number of times as specified in the rating guide, regardless of the final exam score. Schools are required to ensure that the raw scores have been added correctly and that the resulting scale score has been determined accurately.



New York State Regents Examination in English Language Arts

Part 2 Rubric

Writing From Sources: Argument

Criteria	6 Essays at this Level:	5 Essays at this Level:	4 Essays at this Level:	3 Essays at this Level:	2 Essays at this Level:	1 Essays at this Level:
Content and Analysis: the extent to which the essay conveys complex ideas and information clearly and accurately in order to support claims in an analysis of the texts	<ul style="list-style-type: none"> -introduce a precise and insightful claim, as directed by the task -demonstrate in-depth and insightful analysis of the texts, as necessary to support the claim and to distinguish the claim from alternate or opposing claims 	<ul style="list-style-type: none"> -introduce a precise claim, as directed by the task -demonstrate appropriate and accurate analysis of the texts, as necessary to support the claim and to distinguish the claim from alternate or opposing claims 	<ul style="list-style-type: none"> -introduce a reasonable claim, as directed by the task -demonstrate some analysis of the texts, but insufficiently distinguish the claim from alternate or opposing claims 	<ul style="list-style-type: none"> -introduce a claim -demonstrate confused or unclear analysis of the texts, failing to distinguish the claim from alternate or opposing claims 	<ul style="list-style-type: none"> -do not introduce a claim -do not demonstrate analysis of the texts 	<ul style="list-style-type: none"> -do not introduce a claim -do not demonstrate analysis of the texts
Command of Evidence: the extent to which the essay presents evidence from the provided texts to support analysis	<ul style="list-style-type: none"> -present ideas fully and thoughtfully, making highly effective use of a wide range of specific and relevant evidence to support analysis -demonstrate proper citation of sources to avoid plagiarism when dealing with direct quotes and paraphrased material 	<ul style="list-style-type: none"> -present ideas clearly and accurately, making effective use of specific and relevant evidence to support analysis -demonstrate proper citation of sources to avoid plagiarism when dealing with direct quotes and paraphrased material 	<ul style="list-style-type: none"> -present ideas sufficiently, making adequate use of specific and relevant evidence to support analysis -demonstrate proper citation of sources to avoid plagiarism when dealing with direct quotes and paraphrased material 	<ul style="list-style-type: none"> -present ideas briefly, making use of some specific and relevant evidence to support analysis -demonstrate inconsistent citation of sources to avoid plagiarism when dealing with direct quotes and paraphrased material 	<ul style="list-style-type: none"> -present little or no evidence from the texts -attempt to support analysis, making use of some evidence that may be irrelevant -demonstrate little use of citations to avoid plagiarism when dealing with direct quotes and paraphrased material 	<ul style="list-style-type: none"> -do not make use of citations
Coherence, Organization, and Style: the extent to which the essay logically organizes complex ideas, concepts, and information using formal style and precise language	<ul style="list-style-type: none"> -exhibit skillful organization of ideas and information to create a cohesive and coherent essay -establish and maintain a formal style, using sophisticated language and structure 	<ul style="list-style-type: none"> -exhibit logical organization of ideas and information to create a coherent essay -establish and maintain a formal style, using fluent and precise language and sound structure 	<ul style="list-style-type: none"> -exhibit acceptable organization of ideas and information to create a coherent essay -establish and maintain a formal style, using precise and appropriate language and structure 	<ul style="list-style-type: none"> -exhibit some organization of ideas and information to create a mostly coherent essay -establish but fail to maintain a formal style, using primarily basic language and structure 	<ul style="list-style-type: none"> -exhibit inconsistent organization of ideas and information, failing to create a coherent essay -lack a formal style, using some language that is inappropriate or imprecise 	<ul style="list-style-type: none"> -exhibit little organization of ideas and information -are minimal, making assessment unreliable -use language that is predominantly incoherent, inappropriate, or copied directly from the task or texts
Control of Conventions: the extent to which the essay demonstrates command of conventions of standard English grammar, usage, capitalization, punctuation, and spelling	<ul style="list-style-type: none"> -demonstrate control of conventions with essentially no errors, even with sophisticated language 	<ul style="list-style-type: none"> -demonstrate control of conventions, exhibiting occasional errors only when using sophisticated language 	<ul style="list-style-type: none"> -demonstrate partial control of conventions, exhibiting occasional errors that do not hinder comprehension 	<ul style="list-style-type: none"> -demonstrate emerging control of conventions, exhibiting frequent errors that hinder comprehension 	<ul style="list-style-type: none"> -demonstrate a lack of control of conventions, exhibiting frequent errors that make comprehension difficult 	<ul style="list-style-type: none"> -are minimal, making assessment of conventions unreliable

- An essay that addresses fewer texts than required by the task can be scored no higher than a 3.
- An essay that is a personal response and makes little or no reference to the task or texts can be scored no higher than a 1.
- An essay that is totally copied from the task and/or texts with no original student writing must be scored a 0.
- An essay that is totally unrelated to the task, illegible, incoherent, blank, or unrecognizable as English must be scored a 0.

The modern world is constantly changing. Every day, humanity makes new discoveries from which new technologies are developed. Society benefits from this process which extends to the currency used today. Some nations, such as Denmark, have decided to use newly developed digital technologies to move away from the use of paper money. Despite the new challenges such a plan will involve, I believe the elimination of cash currency will serve to further advance civilization.

If cash currency is eliminated, it will make payment much easier and convenient for the consumer. According to Text 2, "Today, between 70 and 80 percent of the adult population" owns a credit card (lines 8-9). This percentage has significantly grown since the 1970's. Many people have already started to switch from cash to credit. Digital payment is easier for people than counting out actual paper bills. Eliminating cash currency will not affect the majority of people since most already pay by credit. Also, other payment methods are being developed as an alternative to paying by cash. For example, paying through the use of a cell phone has become increasingly popular. In Text 3 it states, "In due time, smartphone technology is likely to overtake

all other media), and one can always keep a spare charging cell for emergencies" (lines 41-42). Most of the population carries around a cell phone. Payment through a smart phone is already accessible for most people.

The elimination of cash currency will also help our government keep track of the flow of money in the world. A lot of cash is unaccounted for, making it difficult for the government to track. If money is digitalized, it will be much easier to follow where the money is going. The use of digital money "might be able to help foil crime and force people to pay their taxes" (Text 1, line 7-8). Because the United States government is unable to track down every banknote, the government currently loses a great deal of tax revenue, amounting to about "\$500 billion a year" (Text 3, line 15). That lost revenue could be used to keep the government fund public works, such as parks and roads. More money for these projects will be regained if cash is eliminated.

However, there are concerns that the elimination of cash currency will also equate to the elimination of a person's privacy. The government will be able to see on what and how much people are spending money. Some digital hackers, as shown in Text 4, "losing your credit cards or being the victim of

digital hackers can lead to ... denied payment, card theft, card skimming, identity theft, account takeover, fraudulent transactions and data breaches" (lines 15-17). While it is true that these issues are serious and are becoming more prevalent in today's society, theft and robbery have always been around in human history. David Wolman, author of The End of Money, believes that "people will always find new ways to cheat" (Text 1, lines 13-14). This is because greed is part of human nature. However, I believe that as crime advances, so will protections to prevent these things from happening. Companies like Lyflock will continue to work in order to help people protect their digital accounts. These businessmen and retailers will also work to prevent and warn customers of risks incurred from their purchases. Legislation will also be passed to protect the people from the prying eyes of the government. Digital currency will continue to advance, and the rest of society will adapt to accommodate it.

Civilization is in constant flux. Humanity races against itself as it continues to develop into a more advanced society. Among these changes being made is the use of currency. Countries have begun

Anchor Paper – Part 2 – Level 6 – A

to move away from cash currency, now favoring the use of digital currency to benefit their people. Although this new system poses new challenges, such as identity theft and the dangers of digital hackers, I believe humanity will rise up to face and solve these problems so that it can enjoy the benefits of a cashless society.

Anchor Level 6–A

The essay introduces a precise and insightful claim, as directed by the task (*Despite the new challenges such a plan will involve, I believe the elimination of cash currency will serve to further advance civilization*). The essay demonstrates in-depth and insightful analysis of the texts, as necessary to support the claim (*Digital payment is easier for people than counting out actual paper bills; A lot of cash is unaccounted for, making it difficult for the government to track; Digital currency will continue to advance, and the rest of society will adapt to accommodate it*) and to distinguish the claim from alternate or opposing claims (*While it is true that these issues are serious and are becoming more prevalent in today's society, theft and robbery have always been around in human history and I believe that as crime advances, so will protections to prevent these things from happening*). The essay presents ideas fully and thoughtfully, making highly effective use of a wide range of specific and relevant evidence to support analysis (*For example, paying through the use of a cell phone has become increasingly popular ... "In due time, smartphone technology is likely to overtake all other media"; Because the United States government is unable to track down every banknote, the government currently loses a great deal of tax revenue, amounting to about "\$500 billion a year"*). The essay demonstrates proper citation of sources to avoid plagiarism when dealing with direct quotes and paraphrased material [*(Text 3, line 15) and (Text 1, lines 13-14)*]. The essay exhibits skillful organization of ideas and information to create a cohesive and coherent essay, with an opening paragraph that introduces the claim (*I believe the elimination of cash currency will serve to further advance civilization*), followed by two body paragraphs that discuss positive aspects of digital currency, then a paragraph that presents and dismisses a counterclaim, and ends with a conclusion that refocuses on the claim and *the benefits of a cashless society*. The essay establishes and maintains a formal style, using sophisticated language (*Legislation will also be passed to protect the people from the prying eyes of the government*) and structure (*Despite the new challenges; However, there are concerns; While it is true*). The essay demonstrates control of conventions with essentially no errors, even with sophisticated language.

Recently there have been a debate over whether or not cash should continue to play a principal role in our society today. Some argue it would be best if the United States goes cashless as countries such as Denmark are opting to do, while others argue that it will be more beneficial for us to stay with our present cash system. When considering all the facts, the benefits of having cash currency outweighs the risks. The use of cash brings stability, security and responsibility to the consumer. Having a cash currency also creates less debt and a sense of safety for Americans.

If America were to go cashless, our expenses would be solely handled through the use of credit cards and electronic banking. This however would eliminate individual responsibility because in order to buy something one just has to swipe a card and worry about it later as "cards make us forget we're dealing with money (Text 2, lines 27-28). Using a card is a quick and easy process. In fact, "research has shown that people who own more credit cards spend more over all" whether it be in stores or restaurants or on purchases or tips (Text 2, lines 22-24). On the other hand, "cash and coins must be considered, handled, counted, organized, re-counted, negotiated into the small space of a palm, and delivered cleanly to a merchant" (Text 2, lines 17-19). As a result, the consumer is more aware of purchases made and less likely to overspend which in turn allows for savings for future needs and pleasures. Thus there is greater economic stability in the individual's life.

The use of cash can also add to one's sense of security,

especially as it relates to coping with theft and natural disasters. At a personal level, "you can lose the cash in your wallet, but no other part of your financial security is at risk" (Text 4, lines 12-13). If you are ever a victim of this type of theft, you can lose whatever you have at the moment, but the amount in the bank or at home is still safe which can create a further sense of stability and security. A society with cash can also save you from the hassle of credit card theft and unauthorized purchases with your card. "Being the victim of digital hackers can lead to a whole host of problems including denied payment, card theft, card skimming, identity theft, account take over, fraudulent transactions, and data breaches" (Text 4, lines 15-17). Thus, there is a greater chance of your being at risk financially if you are solely dependent on credit cards and other electronic transactions. Yet another area where cash adds to personal security and safety is in the case of natural disasters. "When natural disasters knock out an electrical grid for days or even weeks, cash is a saving grace for residents to obtain critical supplies" (Text 4, lines 31-33). During a time of a natural disaster, you may not be able to reach an ATM machine or use credit cards, so having cash can be a life saver. This all shows how having a society with cash creates safety and security for the nation and its citizens. Although having a society with cash is beneficial,

it can have its risk factors such as increased theft and bribery. Most agree "that paper currency, especially large notes such as the U.S. \$100 bill, facilitates crime: racketeering, extortion, money laundering, drug and human trafficking, the corruption of public officials, not to mention terrorism" (Text 3, lines 7-10). In one sense, money isn't always documented which is why it may be used for crimes and bribery. In another ^{sense}, however, money can aid in fighting crime. It is harder to transfer and give big amounts of money for illegal reasons because "large numbers of banknotes are hard to transport, conceal and use without detection" (Text 4, line 26). This makes it easier for cash seizures to occur which is "a prominent law enforcement tool and one that can hit criminals hard" (Text 4, lines 27-28). While cash is often used by terrorists, it has also aided in capturing these groups. "When there is actionable intelligence on where terrorists keep their cash, the military can strike and destroy those locations and put a significant dent in the terror group's ability to operate" (Text 4, lines 34-36). By destroying a vital component, money, it is easier to weaken a terrorist group and its actions. Thus, while some may feel cash encourages criminal activity, it actually is often a means of eradicating it.

Switching to a cashless society can bring instability and uncertainty to many. Having a society that financially depends on cash is easier for all. It is easier for people to manage and aids in personal and national stability and security.

Anchor Level 6–B

The essay introduces a precise and insightful claim, as directed by the task (*When considering all the facts, the benefits of having cash currency outweighs the risks. The use of cash brings stability, security and responsibility to the consumer. Having a cash currency also creates less debt and a sense of safety for Americans*). The essay demonstrates in-depth and insightful analysis of the texts, as necessary to support the claim (*As a result, the consumer is more aware of purchases made and less likely to overspend which in turn allows for savings for future needs and pleasures and The use of cash can also add to one's sense of security, especially as it relates to coping with theft and natural disasters*) and to distinguish the claim from alternate or opposing claims (*Although having a society with cash is beneficial, it can have its risk factors such as increased theft and bribery and While cash is often used by terrorists, it has also aided in capturing these groups*). The essay presents ideas fully and thoughtfully, making highly effective use of a wide range of specific and relevant evidence to support analysis (*A society with cash can also save you from the hassle of credit card theft and unauthorized purchases with your card. "Being the victim of digital hackers can lead to a whole host of problems including ... data breaches" and money can aid in fighting crime. It is harder to transfer and give big amounts of money for illegal reasons because "large numbers of banknotes are hard to transport, conceal and use without detection*"). The essay demonstrates proper citation of sources to avoid plagiarism when dealing with direct quotes and paraphrased material [*(Text 2, lines 22-24) and (Text 4, lines 34-36)*]. The essay exhibits skillful organization of ideas and information to create a cohesive and coherent essay, beginning with an opening paragraph that introduces the claim, followed by three paragraphs that clearly support the claim (*Thus there is greater economic stability in the individual's life; This all shows how having a society with cash creates safety and security for the nation and its citizens; Thus, while some may feel cash encourages criminal activity, it actually is often a means of eradicating it*), concluding with a fifth paragraph that succinctly reiterates the claim (*Having a society that financially depends on cash is easier for all*). The essay establishes and maintains a formal style, using sophisticated language and structure (*If America were to go cashless, our expenses would be solely handled through the use of credit cards and electronic banking and Switching to a cashless society can bring instability and uncertainty to many*). The essay demonstrates control of conventions, exhibiting occasional errors (*have been a debate, benefits ... outweighs, This however would, unauthorized*) only when using sophisticated language.

One controversial topic that has been debated heavily is whether or not cash currency should be eliminated. The article "Denmark Might Eliminate Paper Money: Should We Do The Same?" states that "By next year, if you walk in a restaurant or gas station in Copenhagen, you might no longer be able to pay with cash" (Text 1, lines 1-2). Their goal: cutting out cash completely. Although some argue that totally wiping out cash may diminish privacy, cash should be eliminated because it will eradicate illegal cash purchases and help to combat tax evasion.

One reason why cash should be eliminated is because cutting out cash will expel illegal cash purchases. Millions use paper money for illegal purchases in our country. "In the U.S. only about 10%-15% of paper money is used in the legal economy" (Text 1, lines 8-9). That statistic suggests that most of the paper currency in our country is being used for illegal transactions. "The Sinister Side of Cash" goes on to explain the astronomical number of problems associated with cash, stating that "paper currency, especially large notes such as the U.S. \$100 bill, facilitates crime: racketeering, extortion, money laundering, drug and human trafficking, the corruption of public officials... terrorism")

(Text 3, lines 7-10). This information reinforces how truly undeniable the negative effects of paper money are. Some opponents of cutting out cash question that if cash is gone, what happens when natural disasters strike and the computers are down? The article "Cash Is Critical" states that natural disasters can "knock out an electrical grid for days or even weeks" (Text 4, lines 31-32). While this is true, according to "The Sinister Side of Cash," "Nowadays, cell towers and large retail stores typically have backup generators, allowing them to process bank cards during a power outage" (Text 3, lines 39-40). In other words, with the way the world depends upon electronic devices, backup generators are vital so that natural disasters will not become a critical issue.

Another reason why cash should be eliminated is that getting rid of cash will put an end to tax evasion. It is documented that tax evasion "... costs the federal government some \$500 billion a year in revenue" (Text 3, lines 14-15). Basically, people are using cash in businesses, a process which makes verification of sales very difficult. Local governments lose about \$200 billion from tax evasion alone (Text 3, line 20).

Anchor Paper – Part 2 – Level 5 – A

Clearly, nothing permanent can be done just yet about this heavily debated issue. There are still problems, and it will not be an easy transformation. When all the issues are finally worked out, the absence of cash will terminate illegal purchases involving drugs and other debauchery. It will also help to eliminate tax evasion, which is highly detrimental to our country's economy.

Anchor Level 5–A

The essay introduces a precise and thoughtful claim, as directed by the task (*cash should be eliminated because it will eradicate illegal cash purchases and help to combat tax evasion*). The essay demonstrates thorough analysis of the texts, as necessary to support the claim (*That statistic suggests that most of the paper currency in our country is being used for illegal transactions and This information reinforces how truly undeniable the negative effects of paper money are*) and to distinguish the claim from alternate or opposing claims (*Some opponents of cutting out cash question that if cash is gone, what happens when natural disasters strike and the computers are down?*). The essay presents ideas clearly and accurately, making effective use of specific and relevant evidence to support analysis (*“paper currency, especially large notes such as the U.S. \$100 bill, facilitates crime ...” and *It is documented that tax evasion “... costs the federal government some \$500 billion a year in revenue”**). The essay demonstrates proper citation of sources to avoid plagiarism when dealing with direct quotes and paraphrased material [*(Text 1, lines 1-2) and (Text 4, lines 31-32)*]. The essay exhibits logical organization of ideas and information to create a cohesive and coherent essay, beginning with an introductory paragraph that states the claim and notes some positive effects of the elimination of cash (*eradicate illegal cash purchases and help to combat tax evasion*), followed by a body paragraph that addresses illegal cash purchases and the counterclaim surrounding the effect of a natural disaster, a third paragraph that addresses *tax evasion*, and a concluding paragraph that reiterates the claim (*the absence of cash will terminate illegal purchases involving drugs and other debauchery. It will also help to eliminate tax evasion, which is highly detrimental to our country's economy*). Internal and external transitions aid in cohesion (*Although some argue, One reason, While this is true, Clearly*). The essay establishes and maintains a formal style, using fluent and precise language and sound structure (*Basically, people are using cash in businesses, a process which makes verification of sales very difficult*). The essay demonstrates control of conventions, exhibiting essentially no errors.

Having the foundation of a reliable monetary system in place assures people that they can be secure in their everyday lives. They are able to buy things from merchants and businesses. The issue is whether the monetary system should go electronic and become totally cashless. Cash currency should not be eliminated because people spend too much using credit cards, the privacy of people is kept safe with cash, and cash can be used in times of emergency.

People rely on credit cards too much when it comes to spending money. What they don't realize is that credit cards make it harder to save money. Many people end up spending too much money when using their credit cards. For instance, Text 2 states, "Research has shown that people who own more credit cards spend ... more at restaurants; more on tips at restaurants ... literally, there are hundreds of studies on the effect of credit cards on spending, and the vast majority of them find that, all things equal, we put more on plastic" (lines 22–25). This shows that when people are in possession of a credit card, they tend to spend more money on everything. Since there is no need to physically count the money, people feel as though they have an endless amount, and they spend it carelessly. This is what makes it possible to spend too much money when using a credit card. By having actual cash in society, there is a budget and a limit that people have for themselves. They can physically see how much money they have in front of them which causes them to think things through before spending.

By using cash for purchases, it makes it easier for individuals to conceal their identity so they are not a victim of identity theft. Using credit cards leaves behind a history of their expenses. This makes them susceptible to invasions of privacy.

that could be avoided if they used cash. For instance, Text 4 states, "The risks associated with electronic payment instruments are far more diverse and severe. Losing your credit cards or being the victim of digital hackers can lead to a whole host of problems including denied payment, card theft, card Skimming, identity theft, account takeover, fraudulent transactions, and data breaches" (lines 14–17). This shows that those using credit cards could have their lives ruined because of the risks associated with exposing their identity. Having a cashless society would increase the chances of their getting hacked or ~~or~~ having their bank account taken over. However, having cash would allow people to buy everyday items without putting their safety and identity on the line.

Although credit cards can cause problems for some people, it can actually be helpful in times of danger. To explain, Text 3 states, "Most disaster-preparation manuals call for people to keep some cash on hand, warning that ATMs might be paralyzed. But times are changing. Nowadays, cell towers and large retail stores typically have back up generators, allowing them to process bank cards during a power outage" (lines 37–40). This shows that credit cards are still able to work even if disaster strikes and the power goes out. However, this idea is extremely incorrect because cash is something that will work anywhere, no matter what. For example, Text 4 states, "Cash has repeatedly demonstrated its importance in times of crisis. When natural disasters knock out an electrical grid for days or even weeks, cash is a saving grace for residents to obtain critical supplies" (lines 30–33). This shows how

Anchor Paper – Part 2 – Level 5 – B

important cash really is because it can be used no matter what is going on in the world. Electrical generators can fail which means that credit cards would not even work.

Ultimately, cash currency should not be eliminated because it serves many different purposes to many different people. Cash can be used in any situation and it also helps people to regulate how much they spend and what they purchase. A cashless society would allow the crime rate to skyrocket because it would be extremely easy for identities to be stolen.

Anchor Level 5–B

The essay introduces a precise and thoughtful claim, as directed by the task (*Cash currency should not be eliminated because people spend too much using credit cards, the privacy of people is kept safe with cash, and cash can be used in times of emergency*). The essay demonstrates thorough analysis of the texts, as necessary to support the claim (*This shows that when people are in posession of a credit card, they tend to spend more money on everything ... people feel as though they have an endless amount, and they spend it carelessly*) and to distinguish the claim from alternate or opposing claims (*Although credit cards can cause problems for some people, it can actually be helpful in times of danger and However, this idea is extremely incorrect because cash is something that will work anywhere, no matter what*). The essay presents ideas clearly and accurately, making effective use of specific and relevant evidence to support analysis (*Using credit cards ... makes them susceptible to invasions of privacy ... “The risks associated with electronic payment instruments are far more diverse and severe. Losing your credit cards or being the victim of digital hackers can lead to ... fraudulent transactions, and data breaches*). The essay demonstrates proper citation of sources to avoid plagiarism when dealing with direct quotes and paraphrased material [*For instance, Text 2 ... (lines 22-25) and To explain, Text 3 states ... (lines 37-40)*]. The essay exhibits logical organization of ideas and information to create a cohesive and coherent essay, with an introduction that states the claim and presents three supportive arguments about the benefits of using cash, then addressing each claim within three separate body paragraphs, the third also is used to refute a counterclaim, and a conclusion that reiterates the claim (*Ultimately, cash currency should not be eliminated*) and summarizes the arguments discussed (*Cash can be used in any situation and it also helps people regulate how much they spend ... A cashless society would allow ... identities to be stolen*). The essay establishes and maintains a formal style, using fluent and precise language (*Having the foundation of a reliable monetary system in place assures people that they can be secure in their everyday lives*) and sound structure (*However, having cash would allow people to buy everyday items without putting their safety and identity on the line*). The essay demonstrates control of conventions, exhibiting occasional errors (*posession, individuals ... their identity, their ... bank account, credit cards ... it*) only when using sophisticated language.

With places such as Denmark and Africa introducing practices that will lead to a cashless society, a debate has emerged as to whether or not the United States should do the same. Should credit card use completely replace our use of cash currency? No, paper currency should not be eliminated as cash offers greater security. With credit cards people spend more money and fraud is more likely to happen.

Cash currency should not be eliminated because people spend more money with credit cards. These cards have a very negative affect on spending. When speaking on peoples usage of credit cards, Text 2 points out that, while "cash and coins must be considered, handled, counted... and delivered cleanly to a merchant," a card is simply swiped and much less thought is put into the purchase (Text 2, lines 17-21). This leads to more spending overall since consumers are "less likely to remember details about their purchases and more likely to buy additional items" (Text 2, lines 31-32). In other words, those who have credit cards tend to spend more on things that they don't necessarily need. Without cash currency, it is hard for people to manage their money, and they are less cautious of what they buy. As a result, individuals and families end up spending more than they earn because there are no real limitations on credit cards. Because people can spend money excessively using a card, they don't realize when they are spending more than they can afford, and it eventually leads to penalties and severe debt. For this reason, cash currency is better, as "cash enables

people to manage their financial security themselves" (Text 4, line 10).

Cash currency should not be eliminated because it also eliminates fraud. With credit cards people are more likely to be victimized in fraud cases. Text 4 states, "Losing your credit cards or being the victim of digital hackers can lead to a whole host of problems including denied payment, card theft, card skimming, identity theft, account take-over, fraudulent transactions and data breaches" (Text 4, lines 15-17). In other words, losing a credit card or simply dealing with a hacker can cause one to experience identity and account issues. With cash currency there is a less likely chance of ever having to worry about someone stealing money from an account or stealing one's identity. Credit cards give access for such things to easily happen. Text 4 also states, "Each of those incidents leads to countless hours of dealing with financial institutions and law enforcement to try to gain access back to accounts, redress fraudulent activity and reclaim one's own identity" (Text 4, lines 19-21). In another context, after dealing with fraud, people have to go through a lot just to get their accounts back in order and secured. Cash currency ensures that one never even has to experience such a thing as trying to reclaim their identity and money that is theirs. With paper money, the money is in one's hands and there is no need to worry about being hacked.

On the other hand, many people may think that cash currency should be eliminated. Some tend to have negative views on paper money. Text 1 states, "The

government misses out on hundreds of billions of dollars of taxes every year — not even counting informal economy — because people get paid in cash" (Text 1, lines 9–11).

In other words, because some people are paid in cash, many get away with not paying taxes. This can be seen as a negative because it upsets the government's economy. However, the positives of having cash currency outweigh the negatives. Text 4 states, "You can lose the cash in your wallet, but no other part of your financial security is at risk" (Text 4, lines 12–13). This means that one may lose paper money, but the good part is that they won't have to worry about a hacker and identity theft as they would with a credit card. With cash currency one's account is safe and so is one's identity because the money is in his or her hands.

Cash currency should not be eliminated. It ensures that one's spending is limited and that he or she doesn't have to experience fraud. Overall, paper money is more reliable because people have better control on how they spend money and their money is more secure.

Anchor Level 5–C

The essay introduces a precise and thoughtful claim, as directed by the task (*No, paper currency should not be eliminated as cash offers greater security. With credit cards people spend more money and fraud is more likely to happen*). The essay demonstrates thorough analysis of the texts, as necessary to support the claim (*Without cash currency, it is hard for people to manage their money, and they are less cautious of what they buy* and *In other words, losing a credit card or simply dealing with a hacker can cause one to experience identity and account issues*) and to distinguish the claim from alternate or opposing claims (*In other words, because some people are paid in cash, many get away with not paying taxes. This can be seen as a negative because it upsets the government's economy. However, the positives of having cash currency outweigh the negatives*). The essay presents ideas clearly and accurately, making effective use of specific and relevant evidence to support analysis (*With cash currency there is a less likely chance of ever having to worry about someone stealing money from an account or stealing one's identity* and “*You can lose the cash in your wallet, but no other part of your financial security is at risk*” ... *This means that one may lose paper money, but the good part is that they won't have to worry about a hacker and identity theft as they would with a credit card*). The essay demonstrates proper citation of sources to avoid plagiarism when dealing with direct quotes and paraphrased material [(Text 2, lines 17-21) and (Text 4, line 10)]. The essay exhibits acceptable organization of ideas and information to create a coherent essay, with an opening paragraph that states a claim and identifies reasons for supporting the claim as opposed to the alternate claim, stating there is *greater security* with cash but overspending and *fraud are more likely to happen* with credit cards, then devoting a paragraph to overspending that is repetitive in nature, a paragraph that deals with fraud, a third paragraph that addresses a counterclaim and stresses the security provided by using cash, and a summative conclusion that reinforces the claim (*Overall, paper money is more reliable*). The essay establishes and maintains a formal style, using precise and appropriate language (*With credit cards people are more likely to be victimized in fraud cases*) and structure (*As a result, individuals and families end up spending more than they earn because there are no real limitations on credit cards* and *Because people can spend money excessively using a card, they don't realize when they are spending more than they can afford, and it eventually leads to penalties and severe debt*). The essay demonstrates control of conventions, exhibiting occasional errors (speaking on peoples usage and one ... they) only when using sophisticated language.

With the coming of the technological revolution, it is believed that the next evolution of our world will be the elimination of cash currency. The idea of this is that cash causes many difficulties and problems in our world and it would be easier to just use electronic money, like a credit card. On the contrary there are many problems that would arise from this system. I believe that we should not eliminate cash currency for various reasons, this would increase over spending and indulging of Americans, and it is also extremely risky doing everything with your money online because of all of the insecurities of the internet.

One main reason eliminating cash currency is a bad idea is that only using a credit card makes people spend more and spend recklessly. Americans have been seen wasteful enough as it is. We do not need to become an even more indulgent society; literally, there are hundreds of studies on the effect of credit cards on spending, and the vast majority of them find that, all things equal, we put more "on plastic" (Text 2, lines 24-25). Extensive and various studies prove we spend more with a credit card ~~in~~ in our hands than cash. Ridding our society of cash currency will make us more wasteful and less caring with our money and spending. Next, we come to the concern of safety, security, and privacy. Only keeping our money in online accounts can be very tricky and confusing. It is easy to get hacked if you aren't very careful, "losing your credit cards or being the victim of digital hackers can

lead to a whole host of problems ~~but~~ including denied payment, card theft, card scamming, identity theft, card takeover" (Text 4, 15-17). The elimination of cash currency ~~is~~ ~~too~~ dangerous can be dangerous, especially for those who may not be as educated about the system and how it works. One slip up and you could find yourself in a huge problem with irreversible consequences. Cash currency shouldn't be eliminated because it will cause security problems, and increase wasteful spending.

Some may argue that no more cash will greatly improve crime rates. They say that ~~more~~ cash is now only used for crime and that credit cards have the ability to track ~~up~~ money. "In most countries, the majority of cash is used to hide secret transactions; in the U.S., only about 10% to 15% of paper money is used in the legal economy" (Text 1, lines 8-9). It is true that most large amounts of cash usually are acquired from some sort of illegal activity but, there is no real proof that a cashless system will ~~can~~ change that, as David Wolman says, "People will always find ~~new~~ ways to cheat" (Text 1, lines 13-14). People will always find a way around the system no matter what rules are enforced. ~~Remember this fact~~ ~~People~~ Some people will always be out there to try to work the system to their own personal advantage out of greed.

As you can see, eliminating cash currency from our country would not be beneficial to us. This new system would result in more wasteful spending, more dangerous account hacking and personal security breaches. Cash should

Anchor Paper – Part 2 – Level 4 – A

Continue to be used in our country because it makes us spend more sparingly by ~~being~~^{physically} being able to see how they are using their hard earned money. A cashless society is not ideal to us and it should not be involved in our technological revolution.

Anchor Level 4-A

The essay introduces a precise claim, as directed by the task (*I believe that we should not eliminate cash currency for various reasons, this would increase over spending and indulging of Americans, and it is also extremely risky ... because of all of the insecurities of the internet*). The essay demonstrates appropriate and accurate analysis of the texts, as necessary to support the claim (*Extensive and various studies prove we spend more with a credit card in our hands than cash and The elimination of cash currency can be dangerous, especially for those who may not be as educated about the system and how it works*) and to distinguish the claim from alternate or opposing claims (*Some may argue that no more cash will greatly improve crime rates ... but, there is no real proof that a cashless system will change that*). The essay presents ideas clearly and accurately, making effective use of specific and relevant evidence to support analysis (*"Literally, there are hundreds of studies on the effect of credit cards on spending, and the vast majority of them find ... we put more on plastic"; "Losing your credit cards or being the victim of digital hackers can lead to ... denied payment ... card takeover and "only about 10% to 15% of paper money is used in the legal economy"*). The essay demonstrates proper citation of sources to avoid plagiarism when dealing with direct quotes and paraphrased material [*(Text 2, lines 24-25) and (Text 1, lines 8-9)*]. The essay exhibits acceptable organization of ideas and information to create a coherent essay, beginning with an introductory paragraph that establishes the claim, followed by one paragraph that presents several problems with credit card use, and another that presents the counterclaim and its fallacy, ending with a summary conclusion (*As you can see, eliminating cash currency from our country would not be beneficial to us*). The essay establishes and maintains a formal style, using precise and appropriate language and structure (*One main reason eliminating cash currency is a bad idea is that only using a credit card makes people spend more and spend recklessly*). The essay demonstrates partial control of conventions, exhibiting occasional errors (*world and it; On the contrary there; reasons, this would; economy.*) (*Text; aquired; activity but, there is*) that do not hinder comprehension.

There has been recent debate about whether or not to eliminate cash currency and replace it with digital currency. The answer is simple. We should eliminate cash currency because electronic currency is more convenient and easier for people to use. It also helps eliminate crime.

However, some people believe otherwise. In Text 4, it states that "cash means security to so many" (line 37).

People argue that electronic currency is not safe. "Most money by value is already electronic and we all know that there is plenty of illicit activity involving digital money" (Text 1, lines 14-16). Despite this argument, Text 1 further states "no monetary system is perfectly safe" (lines 20-21).

As our world continuously changes, even some developing countries are switching to the ease of electric currency. Text 2 states that "throughout Africa, it's perfectly common for merchants to accept money through mobile phones" (lines 3-6). It would be ~~so~~ easier when ~~we~~ travelling to different countries to use money electronically rather than to have to change money for a different country's specific currency. As the world evolves, we should evolve with it. Lastly, it is simpler not to have to count out "cash and coins" (Text 2, lines 17-18).

Another benefit of electronic currency is that it can reduce crime. Text 3 states "By contrast, businesses that take payments mostly by check, bank card or electronic transfer know that it is much easier for tax authorities to catch them dissembling" (lines 17-19). Therefore, the use of digital currency "might be able to help ~~fight~~ ^{fight} crime and force people to pay their taxes" (Text 1, lines 7-8). Also, if there

Anchor Paper – Part 2 – Level 4 – B

is no actual paper cash in a bank, there is nothing to rob, further reducing crime.

Hopefully, in the near future, we will adopt the system of electronically transferring currency. It would be easier to pay for our consumer goods, and it would also lower the crime level if we make this change.

Anchor Level 4-B

The essay introduces a precise claim, as directed by the task (*We should eliminate cash currency because electronic currency is more convenient and easier for people to use. It also helps eliminate crime*). The essay demonstrates appropriate and accurate analysis of the texts, as necessary to support the claim (*It would be easier when travelling to different countries to use money electronically rather than to have to change money for a different country's specific currency*) and to distinguish the claim from alternate or opposing claims (*People argue that electronic currency is not safe and Despite this argument, Text 1 further states "no monetary system is perfectly safe"*). The essay presents ideas sufficiently, making adequate use of specific and relevant evidence to support analysis (*Text 2 states that "throughout Africa, it's perfectly common for merchants to accept money through mobile phones" and the use of digital currency "might be able to help foil crime and force people to pay their taxes"*). The essay demonstrates proper citation of sources to avoid plagiarism when dealing with direct quotes and paraphrased material [*Text 2 states ... (lines 3-6) and (Text 1, lines 7-8)*]. The essay exhibits acceptable organization of ideas and information to create a coherent essay, introducing the claim in the first paragraph, followed by the counterclaim and its rebuttal in the second paragraph, then presenting two paragraphs in support of switching to electronic currency, and ending with a statement that refocuses on the claim (*It would be easier to pay for our consumer goods, and it would also lower the crime level if we make this change*). The essay establishes and maintains a formal style, using precise and appropriate language and structure (*Also, if there is no actual paper cash in a bank, there is nothing to rob, further reducing crime*). The essay demonstrates partial control of conventions, exhibiting occasional errors (*convenient, travelling, disembling, transfering*) that do not hinder comprehension.

Money is a major influence that keeps society moving today. Cash currency is basic to everyone and everyone is used to this system. I don't think we should change our present system of cash currency because it is an easy system to use, and too many problems would result if we change to digital currency.

Even though "cash is also deeply implicated in tax evasion, which costs the federal government some 500 billion a year in revenue" (Text 3, lines 14-15), using technology instead of cash hurts people.

"Pull, swipe, finish. It's so easy to spend on whatever we want" (Text 2, lines 20-21). The use of a credit card or technology weakens consumers' judgement about what they're buying. However paying with cash can make the customer think before counting out the bills and change that they worked so hard for.

A cash-less society can be very dangerous. Criminal activity can increase with the use of handling money with technology. "Losing your credit cards or being the victim of digital hackers can lead to a whole host of problems" (Text 4, lines 15-16). Having your money on a card is risky: "denied payments, card theft, identity theft, data breaches, fraudulent transactions" and account compromises (Text 4, lines 16-17).

Privacy is a big issue in our society. Eliminating cash currency and using technology can invade people's privacy. "Perhaps the most challenging and fundamental objection to getting rid

Anchor Paper – Part 2 – Level 4 – C

of cash has to do with privacy-with our ability to spend anonymously" (Text 3, lines 43-45). With cash currency, you have privacy to buy whatever you want, wherever you want.

Changing to a cashless society will change our society negatively. It may be a very dangerous change for the consumer. We should leave our cash currency system as it is and focus on other issues in our society.

Anchor Level 4-C

The essay introduces a precise claim, as directed by the task (*I don't think we should change our present system of cash currency because it is an easy system to use, and too many problems would result if we change to digital currency*). The essay demonstrates appropriate and accurate analysis of the texts, as necessary to support the claim and to distinguish the claim from alternate or opposing claims (*Even though "cash is also deeply implicated in tax evasion, which costs the federal government some 500 billion a year in revenue" ... using technology instead of cash hurts people*). The essay presents ideas sufficiently, making adequate use of specific and relevant evidence to support analysis ("Pull, swipe, finish. It's so easy to spend on whatever we want" and "Perhaps the most challenging and fundamental objection to getting rid of cash has to do with privacy..."). The essay demonstrates inconsistent citation of sources to avoid plagiarism when dealing with direct quotes and paraphrased material by presenting inaccurately copied language within direct quotes ("denied payments ... fraudulent transactions") and the omission of quotation marks when copying directly from the text (*weakens consumers' judgement*). The essay exhibits acceptable organization of ideas and information to create a coherent essay, with an introductory paragraph that introduces the claim and establishes why cash currency should be maintained (*it is an easy system ... and too many problems are related to digital currency*), followed by three body paragraphs that include the counterclaim and one specific drawback of electronic currency for each paragraph, and ending with a summary conclusion that reaffirms the claim. The essay establishes but fails to maintain a formal style, using primarily basic language and structure (*their* for "they're"; *Criminal activity can increase with the use of handling money with technology; With cash currency, you have privacy to buy whatever you want, wherever you want*). The essay demonstrates partial control of conventions, exhibiting occasional errors (*However paying, cash-less, compromises, negatively*) that do not hinder comprehension.