

I believe that cash currency should not be eliminated. In text one Wolman states a good point when he says that, "The privacy issue is enormous" (19). People can hack onto your credit cards and steal all of your money. But with cash, you are at risk of losing the money you have on you.

In text 2 it says that between 70 to 80 percent of people use credit cards. The problem with this is that more people will be at risk of losing their money. And also when people have credit cards they tend to spend more money than they have. "Research has shown that people who own more credit cards spend more overall" (22, 23). With those who spend cash they can't spend more than they have so they don't have to worry about paying things back.

In text 4 it says how people who were to use credit cards would spend hours trying to gain access to their cards. "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 ... etc" (15, 16). Changing over to a world without cash would be too much of a hassle; you would have people fighting against each other for what they wanted.

In text one it says that some believe we should get rid of cash because that might "help foil crime and force people to pay their

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## Anchor Paper – Part 2 – Level 3 – A

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taxes. But there will still be crimes like hacking ~~hacking and identity~~ and identity theft. We should keep things how they are. Until those disadvantages can some how be brought down we should keep money. The change would have too many people strugalling if they spent too much money. The card would have them spending money and not thinking about the overall outcome.

### Anchor Level 3–A

The essay introduces a reasonable claim, as directed by the task (*I beleave that cash currency should not be eliminated*). The essay demonstrates some analysis of the texts (*The problem with this is that more people will be at risk of loosing their money*), but insufficiently distinguishes the claim from alternate or opposing claims (*But there will still be crimes like hacking and identity theft*). The essay presents ideas briefly, making use of some specific and relevant evidence to support analysis (*In text 2 it says that between 70 to 80 percent of people use credit cards* and “*Reserch has shown that people who own more credit cards spend more overall*”). The essay demonstrates inconsistent citation of sources to avoid plagiarism when dealing with direct quotes and paraphrased material [*text 2 ... overall*” (22, 23) and *In text 4 it says ... etc*” (15, 16)]. The essay does not provide end quotation marks or line numbers when taking material from *text one*. Quoted material at times is inexact (*theft ... etc*”). The essay exhibits some organization of ideas and information to create a mostly coherent essay, with an introduction that presents the claim and a counterclaim, followed by two loosely developed paragraphs of support that focus on the potential *risk* and *hassle* credit card users are exposed to, concluding with a brief addressing of the counterclaim and a reaffirmation of the claim (*We should keep things how they are*). The essay establishes but fails to maintain a formal style, using primarily basic language and structure (*Changing over to a world without cash would be too much of a hassle* and *Until those dissadvantages can some how be brought down we should keep money*). The essay demonstrates partial control of conventions, exhibiting occasional errors (*onto you're, loosing, cash they, victim, beleave, down we, strugalling*) that do not hinder comprehension.

There are many debatable topics that are argued on a daily basis. These 4 texts discuss the debated topic if whether or not cash currency should be eliminated.

Cash currency should be eliminated.

There are many benefits from a cashless society. For example "In due time, smartphone technology is likely to overtake all other media and one can always keep a spare charging cell for emergencies" (text 3) line (40-45). As you can see you don't even need a credit card or money because you can pay through your phone which is more convenient. Another positive impact is that but along the way we could take steps like getting rid of low-value coins like pennies and nickels (which cost more to produce than their value) and eliminating (high-value bills like \$100's) (text 1 line 34-36). This is saying we will save money by stopping the production ~~of~~ ~~and~~ of money because it is overpriced. Lastly text 2 states "The downside of counting money is that it takes time and effort." By ~~keeping~~ ~~money~~, not having money it will save time and effort. However some say cash currency is needed. "Too easily actually researchers show that people who own more

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## **Anchor Paper – Part 2 – Level 3 – B**

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Own more credit cards spend more overall." (text 2)  
As a result by having more credit cards  
assessable people can because have massive  
debt. In conclusion cash is not needed  
in todays society because of all the new  
advances in technology.

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### **Anchor Level 3-B**

The essay introduces a reasonable claim, as directed by the task (*Cash currency should be eliminated. There are many benefits from a cash less society*). The essay demonstrates some analysis of the texts (*This is saying we will save money by stopping the production of money because it is overpriced*), but insufficiently distinguishes the claim from alternate or opposing claims (*However some say cash currency is needed and "... people who own more ... credit cards spend more overall"*). The essay presents ideas briefly, making use of some specific and relevant evidence to support analysis [*Another positive impact is 'but along the way we could take steps like getting rid of low-value coins like pennies and nickels (which cost more to produce than their value) and eliminating high-value bills like \$100s*']. The essay demonstrates inconsistent citation of sources to avoid plagiarism when dealing with direct quotes and paraphrased material [(*text 1* line (34-36) and (*text 2*)), sometimes inserting incorrect line numbers, not including line numbers, and inaccurately representing quoted material]. The essay exhibits some organization of ideas and information to create a mostly coherent essay. The essay contains two paragraphs, with an introduction that states the claim and a second paragraph that first focuses on the *many benefits from a cash less society*, then briefly addresses the counterclaim (*As a result by having more credit cards assessable people can have massive debt*), and concludes with a reaffirmation of the claim. The essay establishes but fails to maintain a formal style, using primarily basic language and structure (*As you can see you dont even need a credit card or money because you can play through your phone*) that is sometimes imprecise (*weather* for "whether" and *play* for "pay"). The essay demonstrates emerging control of conventions, exhibiting occasional errors (*topic if, example "In, emergencies, see you dont, convinent, assessable people, todays*) that hinder comprehension.

Physical currency has been around for hundreds of years and has seen no change for better or worse so when it comes to ~~on~~ eliminating it entirely of course it would have a major effect on society for the rest of time, but there is great potential in society and those should be done.

getting rid of physical currency will do the same for all the problems that it brings, as stated in text 1 "only about 10 to 15% of money is used in the legal economy" this means that 85% to 90% of money is used illegally. getting rid of physical currency will do a lot to bring that number down because without it people or banks can't get robbery money can't be hidden so people will have to pay taxes that's helping the economy and it would be harder to do it for illegal things such as drug trade.

it is evident that most crime happens because people are able to hide and handle money in any way they please without a trace. as stated in text 3 "it delivers absolute anonymity, portability, liquidity and near-universal acceptance. it is no accident that whenever there is a big-time drug bust, the authorities typically find loads of cash." with this it is clear the effect that money has

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## **Anchor Paper – Part 2 – Level 3 – C**

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In a negative way in could be eliminated  
for the safety of all.

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Althoe all this is true the alternative might  
not be so much better. When it comes to  
Credit card People are still at risk of  
theft but this time it might take some time  
to realise it but by then it might be too  
late to do something about it.

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### **Anchor Level 3-C**

The essay introduces a reasonable claim, as directed by the task (*when it comes to eliminating it entirely or force it would have a major effect on society for the rest of time, but there is great potential in society and thouse should be done*). The essay demonstrates some analysis of the texts (*people will have to pay taxes thouse helping the economy and it would be harder to use it for elligal thing such as drug trade*), but insufficiently distinguishes the claim from alternate or opposing claims (*Althoe all this is true the alterrative might not be so much better*). The essay presents ideas briefly, making use of some specific and relevant evidence to support analysis (*this means that 85% to 90% of money is used illegally and "it delivers absolute anonymily, portability, liquidity and near-universl acceptance ...*"). The essay demonstrates inconsistent citation of sources to avoid plagiarism when dealing with direct quotes and paraphrased material, only citing two texts (*text 1 and tex 3*) with no line numbers. The essay exhibits some organization of ideas and information to create a mostly coherent essay by first introducing the claim, followed by two paragraphs presenting negatives associated with currency and ending with a fourth paragraph that addresses an opposing claim (*People are still at risk of theft, but this time it might take some time to realise it*). There is no conclusion. The essay establishes but fails to maintain a formal style, using primarily basic language and structure (*getting ride of physical currency with do the same for all the problems that it brings*). The essay demonstrates a lack of control of conventions, exhibiting frequent errors (*Phisical, entirly, time. but, thouse, getting ride, economy" this, a alot, evidnt, tex 3, card People*) that make comprehension difficult.

Should cash/currency be eliminated yes because people can make illegal false copies. On the other hand IF you have a credit card your money will be stored on the card where it is safe. You also can't copy credit cards. Currency is also paper and paper can get ripped or wet so where it is useless. To have currency is terrible, credit cards are better in the long run.

Currency should be eliminated because people can make false copies. In text 1, line 6 to 9, another reason currency should be eliminated is because of the following examples in text 3, line 7 to 10. Cash can make people do bad things like buy drugs. Cash can also be lost easily. Cash is also harder to give to online buyers like ebay or amazon but a credit card is simple.

Currency is good because it cycles around in the world. So people don't go bankrupt. Currency is also good because it is there when you need it. Currency is good because people feel good to have it. Money is good thing to have because you can get the things that you desire. Overall cash can make you happy.

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## Anchor Paper – Part 2 – Level 2 – A

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In conclusion currency should be emidated in the long run. Currency can end lives; currency makes bad spending habbits. currency makes people make bad choices like buying drugs. Overall it is just terrible.

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### Anchor Level 2-A

The essay introduces a claim (*currency should be eliminated*). The essay demonstrates some analysis of the texts (*Cash can make people do bad thing like buy drugs*), but insufficiently distinguishes the claim from alternate or opposing claims (*currency is also good because it is there when you need it*). The essay presents ideas inconsistently and inaccurately (*Currency ... cycles around in the world. So people do go Bankrupt and currency can end lives*), in an attempt to support analysis. The essay demonstrates little use of citations to avoid plagiarism when dealing with direct quotes and paraphrased material, including one citation (*In text 1 lines 6 to 9*) that appears to refer to a second citation (*text 3, line 7 to 10*). The essay exhibits some organization of ideas and information to create a mostly coherent essay, with an introduction expressing the idea that *credit cards are better than cash*, a paragraph stating the claim with examples, a third paragraph expressing support for cash, and a summative conclusion reiterating that *currency should be emidated in the long ron*. The essay lacks a formal style, using some language that is inappropriate or imprecise (*currency is terrible; on other Reason currency should be eliminated is beause of the following examples, money is good thing to have*). The essay demonstrates a lack of control of conventions, exhibiting frequent errors (*yes because; other hand If; card. Where it; cant; terrible, credit cards; do bad thing; habbits; overall it*) that make comprehension difficult.

We live in a generation were it is extremely advance. Now a day's people are able to video chat each other from all over the world. Many people feel that our way of paying should change also. People should use credit cards rather than cash. There are many reason for this, it prevents one from losing money, also it a more efficient way to pay for things.

Now that everything in our life is changing why not change this way we pay for things. In ~~this text I researched credit cards and something you can do person. It talks about 128 ways that was done, and many people it explains that if the united states were to change from cash to credit cards so many people would not be able to take money from the the government.~~ "In the us, retailer lost ~~about~~ around 40 billion a year because of theft of cash".

**Anchor Level 2-B**

The essay introduces a claim (*People should use credit cards rather than cash*). The essay demonstrates confused and unclear analysis of the texts (*it prevents one from losing money*), failing to distinguish the claim from alternate or opposing claims. The essay presents ideas inconsistently and inaccurately, in an attempt to support analysis, using one misquoted statement about retailers losing money ("retailers lost around 40 billion a year...") to support a point about the government (*many people would not be able to steal money from the the goverment*), making use of some evidence that may be irrelevant (*people are able to video chat each other from all over the world*). The essay demonstrates little use of citations to avoid plagiarism when dealing with direct quotes and paraphrased material (*text I*). The essay exhibits inconsistent organization of ideas and information, failing to create a coherent essay, with a first paragraph that states the claim and introduces the idea of changing *our way of paying*, a second paragraph that repeats this idea (*life is changing why not change this way we pay for things*), and mentions one benefit of credit cards, but ends abruptly with an unrelated quote. The essay lacks a formal style, using some language that is imprecise (*were* for "where", *then* for "than", *it a more*). The essay demonstrates a lack of control of conventions, exhibiting frequent errors (*extreamly advanse*; *Now a days*; *many reason*; *this, it; provents; affcient; our life; credit cards many people; goverment; theft of cash*) that make comprehension difficult.

Cash affects our society in ways we can't imagine. Cash currency should not be overturned because it can also cause a lot of problems around the whole world. Denmark is a country which is getting rid of paper money and will ~~be~~ Be electronic instead and easier to loose by hacking. Money in cash is secure when not carrying a lot so it prolly won't be stolen. Criminal evaders don't pay taxes ~~but is everyone~~ But is everyone a criminal. An example is people spend too much with cards. To count cash takes time and ~~it's~~ save money. Easier isn't better. So overall "cash is critical" That is true. During during hurricanes and floods, we should keep using cash more and less electronic money and cards. Which is better on the economy.

Anchor Level 2-C

The essay introduces a claim (*cash currency should not be overturned Because it can also cause a lot of problems*). The essay demonstrates confused and unclear analysis of the texts (*Money in cash is secure when not carrying a lot* and *Criminal evaders Don't pay taxes*), failing to distinguish the claim from alternate or opposing claims. The essay presents ideas inconsistently in an attempt to support analysis (*Denmark ... will Be electronic instead and easier to loose By hacking*), making use of some evidence that may be irrelevant (*But is everyone a criminal*). The essay does not make use of citations. The essay exhibits inconsistent organization of ideas and information, failing to create a coherent essay, presenting a single paragraph that states a claim, followed by several unrelated statements in an attempt to support the claim and ending with a slightly different claim that *we should keep using cash more and less electronic money and cards*. The essay lacks a formal style, using some language that is imprecise (*effects* for "affects", *overturned* for "eliminated", *witch* for "which", *loose* for "lose", *to* for "too"). The essay demonstrates a lack of control of conventions, exhibiting frequent errors (*cant*; *alot*; *Promblems*; *prolly*; *floods*, *We*; *cards*. *Which is Better*) that make comprehension difficult.

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## Anchor Paper – Part 2 – Level 1 – A

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Credit cards dont make you  
a bad person. It is what  
on the inside that really counts. Credit  
cards if anything makes you happy  
cause you can buy all the  
thing you want. And money cant  
buy gladness but it can buy  
stuff that make you happy.

### Anchor Level 1-A

The essay introduces a claim (*Credit cards dont make you a bad person*). The essay does not demonstrate analysis of the texts. The essay presents little or no evidence from the texts. The essay does not make use of citations. The essay exhibits inconsistent organization of ideas and information, failing to create a coherent essay, consisting of a single paragraph that states a claim, one assertion to support that claim, and two sentences that change the focus to credit cards' ability to *make you happy*. The essay lacks a formal style, using some language that is imprecise (*cause* for "because" and *money cant buy gladness*). The essay demonstrates emerging control of conventions, exhibiting occasional errors (*Credit, dont, cards if anything, all the thing you want*) that hinder comprehension. The essay is a personal response, making little to no reference to the texts and can be scored no higher than a 1.

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**Anchor Paper – Part 2 – Level 1 – B**

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Cash currency should be  
eliminate. I stated this because ~~there~~ there  
a lot of risk with keep physical money.

**Anchor Level 1–B**

The essay introduces a claim (*Cash currency should be eliminate*) but does not demonstrate analysis of the texts. The essay presents no evidence from the texts and does not make use of citations. The essay is minimal, making assessment unreliable. The essay is minimal, making assessment of conventions unreliable.

Cash currency should be eliminated. While the use of cash does provide personal privacy, it also leads to tax evasion and other criminal activity.

One of the main reasons people support cash is for the privacy that it provides. When someone pays in cash, only the buyer and the seller knows the value and the type of purchase. According to Text 4, line 8, cash provides "unparalleled privacy as a payment instrument." Clearly many people want this privacy and believe that the government should not be able to track their purchases online.

However, the government is against cash, as cash leads to tax evasion. According to Text 3, line 8, the US Government loses "\$500 million a year in revenue" this way. Due to people paying in cash, these transactions go undocumented and these undocumented transactions are not accounted for when taxes are paid. However, "businesses that take payments mostly by check, bank card or electronic transfer realize their profits can be tracked, so they do pay their taxes" (Text 3, lines 17-18).

In addition to decreasing tax evasion, eliminating cash would decrease crime. According to Text 1, line 8, "in most countries, the

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Part 2 – Practice Paper – A

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majority of cash is used to hide secret transactions." Many of these transactions include illegal activity like "racketeering, extortion, money laundering, drug and human trafficking" to name a few (Text 3, lines 8-9).

So as you can see, cash currency should be eliminated. Our country would be stronger financially and morally as a result.

## Part 2 – Practice Paper – B

Living in a modern society people don't realize that cash is starting to become obsolete. Denmark is already on their way to a cash free life but is that a good thing? It definitely is a good thing.

Now switching from cash currency to electronic currency may seem like a ~~text 1~~ crazy idea but it's not as crazy as it sounds. <sup>(text 1)</sup> Eliminating the dollar bill will drastically reduce crime. How could they steal something that you can't see, touch or have ~~access~~ access to? It can not only stop people from stealing money it can also stop people from avoiding taxes. This is a solution to a lot of crime issues the U.S. has.

On the other spectrum this could hurt the economy. According to <sup>text 2</sup> research has shown that having electronic money may put people in debt because it's so ~~overusing~~ involving and they don't think twice about what they spend that it can put them in debt. Having cash makes it harder to go into debt because you have it in your hands and are conscious of that.

However contrary to the previous statement they're more behaviors to electronic money than risks. Cash cannot be tracked meaning that it can be used for literally anything. Human trafficking, kidnapping, extortion and terrorism could all be prevented if there was no cash. It doesn't even make sense to have some of these types of currency - pennies, nickels, dimes and quarters cost more to make than what their worth causing the U.S. to lose money. <sup>(text 3)</sup>

Having electronic currency is safer for everyone and saves us money in the long run - just be careful how you spend it and ~~if~~ you'll be fine -

Rapid advancements in technology have frequently led to improvements in society. One such advancement is the use of digital currency. Today, people enjoy the convenience of conducting every-day business transactions through the use of credit or debit cards but many fail to realize the consequences. As a result, people have become dangerously dependent on such transactions. This situation has sparked the debate, "Should cash currency be eliminated?" Although credit and debit cards promote efficiency and convenience for consumers, cash currency should not be eliminated because of the negative effects its removal will have on society.

Despite this reasoning, there are some people who believe that we should create a cashless society because it would "help foil crime and force people to pay their taxes" (Text 1, lines 7-8). This belief is supported by the fact that "the majority of cash is used to hide secret transactions" (Text 1, line 8). However, David Wolman, author of The End of Money, refutes this theory. He states that "people will always find new ways to cheat" (Text 1, lines 13-14). He further explains that "there's plenty of illicit activity involving digital money" as well (Text 1, line 15-16). The removal of cash from society will not mean the end of crime.

While the elimination of cash currency will not halt crime, it certainly will invade personal privacy. If cash were eliminated, people would have no option but to use cards for payment. Those payments can then be tracked by the government and hackers. As Text 3 explains, "perhaps the most challenging and fundamental objection to getting rid of cash has to do with privacy — with our ability to spend anonymously" (lines 43-44). Therefore, by retaining cash currency, tracking of personal purchases will be more difficult, thereby safeguarding people's basic right to privacy.

A further drawback to creating a cashless society is the fact that credit cards make it extremely easy for people to spend large amounts of money without fully comprehending its worth. "The typical knock on credit cards is that they're too effective at letting us buy stuff" (Text 2, lines 17). Cards allow us to forget we are dealing with money, and by paying with actual cash, it becomes "harder for us" to quickly capitulate to indulgences" (Text 2, lines 33-34). Economists have also proved that "shoppers with credit cards bought a larger share of food items they had ranked as 'unhealthy'" (Text 2, lines 38-39). Clearly, "the permissiveness of credit cards weakens

consumers' judgment" (Text 2, lines 39-40).

Finally, cash currency is easy to use and very reliable, especially during times of crisis when all electronic devices might be shut down. This situation has often occurred in our country. Text 4 explains "When natural disasters knock out the electrical grid for days or even weeks, cash is a saving grace for residents to obtain critical supplies" (Text 4, lines 31-33).

Despite today's rapid technological advancements that allow people to make purchases on debit/credit cards, cash currency should not be eliminated. The use of cash reminds people that they are spending real money that needs to be managed rather than simply swiped onto a card. The use of cash also preserves personal privacy and flexibility during times of crisis. We cannot afford to eliminate cash currency from our monetary system. The cost is too great.

We shouldn't forget about cash be cause it use for food or emergencies, and try not to lose if you don't carry to much. Credit currency is bad and people spend a lot quickly and don't think. "Cash is under attack in the United States." Text 4 "Cash means security," Text 4. Cash is also a awesome gift. So we shouldn't forget about cash.

All forms of currency play a key role in modern society. Money motivates us to work in order to buy food, housing, clothing and products that make life enjoyable. It's important to consider what form of currency is best for our society. Physical cash is becoming obsolete with the evolution of all things electronic. Credit cards when compared to cash have many advantages for numerous reasons. Therefore, cash currency should be eliminated in favor of electronic currency because electronic currency helps deter crime and will help money to circulate efficiently.

Physical cash contributes to crime in many ways. As stated in Text 3, "... 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" (lines 7-10). Criminals use cash because cash cannot be traced. Cash makes illegal transactions easier and contributes to crime.

Another reason it is important to eliminate cash currency is that cash makes tax evasion easier. As stated in Text 3, "According to the Internal Revenue Service, a lot of the action is concentrated in small cash-intensive businesses where it is difficult to verify sales and the self-reporting of income. 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 15-19). Clearly the elimination of cash currency

would help our country receive all the taxes it should get. In addition, it is easier for governments to influence their country's economy with an all electronic currency economy. As stated in Text 1, "That helps encourage people to either spend money, or invest it. (Cash spoils this plan, since people can decide to hide it under the mattress and ignore the government's interest rates.)" (Lines 31-32). This is an important point because if people hoard cash, this interferes in the circulation of money which can harm the economy.

Despite all the benefits of adopting an all electronic currency, some people argue against it. Those opposed often say that spending electronically with a credit card is too easy and people spend more than they can afford. An example of this kind of argument can be found in Text 2, "Research has shown that people who own more credit cards spend more overall" (Lines 22-23). This is not a sufficient argument. People who are unable to control their spending habits are irresponsible. This is not a flaw in electronic currency but a flaw in their character.

Overall, electronic money is more efficient and beneficial for society. It deters criminal behavior and helps the government monitor and influence the economy. Although people may fear the transition, credit cards have been used for decades. It's not a novel idea. Full use of electronic currency should be welcomed for the benefits this innovation has to offer.

**Practice Paper A – Score Level 4**

Holistically, this essay best fits the criteria for Level 4.

**Practice Paper B – Score Level 3**

Holistically, this essay best fits the criteria for Level 3.

**Practice Paper C – Score Level 6**

Holistically, this essay best fits the criteria for Level 6.

**Practice Paper D – Score Level 2**

Holistically, this essay best fits the criteria for Level 2.

**Practice Paper E – Score Level 5**

Holistically, this essay best fits the criteria for Level 5.