| **Student Name:** Matias Li |
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| **Motion**: This house believes that governments should not bail out banks deemed ‘too big to fail’. |
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| Student spoke for the duration of the specified time frame. | N/A | 1 | 2 | 3 | 4 | **5** |
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| Student offered and/or accepted a point of information relevant to the topic. | N/A | 1 | 2 | **3** | 4 | 5 |
| Student spoke in a stylistic and persuasive manner (e.g. volume, speed, tone, diction, and flow). | N/A | 1 | 2 | **3** | 4 | 5 |
| Student’s argument is complete in that it has relevant Claims, supported by sufficient Evidence/Warrants, Impacts, and Synthesis. | N/A | 1 | 2 | 3 | **4** | 5 |
| Student argument reflects application of theory taught during class time. | N/A | 1 | 2 | 3 | **4** | 5 |
| Student’s rebuttal is effective, and directly responds to an opponent’s arguments. | **N/A** | 1 | 2 | 3 | 4 | 5 |
| Student ably supported teammate’s case and arguments. | **N/A** | 1 | 2 | 3 | 4 | 5 |
| Student applied feedback from previous debate(s). | N/A | 1 | 2 | **3** | 4 | 5 |
| Competition Score: | 71 | | | | | |
| Rubric  1 - Unobserved.  2 - Student attempt noted. Needs extended teacher support to properly execute skill.  3 - Student effort noted. Can execute skill with minimal teacher input and guidance.  4 - Student can execute skill with little to no prompting.  5 - Student can execute skill without prompting; exceeds expectations for child of that level. | | | | | | |
| Teacher comments:  The moral push needs to come earlier; push it with more urgency by spelling out the ways in which the banks engaged in the specific habits and risky behaviours that led to this crisis/needing a bail out.  Set-up   * We’ll let them fall? You need to explain how a bail-in happens instead, where creditors, including bondholders and large depositors, bear the losses of a failing bank instead of taxpayers. * We need to explain what else we’ll do to ensure these banks don’t gain more risk/are more sustainable. This can look like:   + Bringing back Glass-Steagall as we discussed, to make it so that banks hold more of their own money at risk, reducing their reliance on debt and making them more resilient to losses.   + We could introduce regular and rigorous stress tests that realistically assess banks' ability to withstand severe economic shocks.   + Extend regulations and oversight, including hedge funds, private equity firms etc.   Argument 1   * Good work characterising the culture at big banks, and how bail outs sets these banks up into risk taking behaviour further. Let’s point to how this will remove the implicit guarantee that encourages excessive risk-taking. We need to explain why no set of regulations can succeed without this specific change; we need to link it to the influence these banks hold over the state.   + Large banks employ armies of lobbyists and contribute heavily to political campaigns, giving them significant influence over policymakers.   + Over time, regulatory agencies can become "captured" by the industries they are supposed to regulate.   + The movement of individuals between government regulatory agencies and the financial industry (the "revolving door") further blurs the lines and can lead to regulatory capture.   Argument 2   * We can just call them big banks, rather than the abbreviation. The strategic purpose of this argument is unclear, given you spend some time breaking down why people are angry, which isn’t contentious. * We’re running a half principle here, about the people being alienated - and hence confidence suffers. This is an impact of the first argument. * We need to explain how this hurts the economy by preventing creative destruction from happening, and hurting smaller, more prudent banks.   How do we get out of the crisis? What is our positive path to victory?  07:13 | | | | | | |

| **Student Name:** Kevin Hu |
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| Student spoke for the duration of the specified time frame. | N/A | 1 | 2 | 3 | 4 | **5** |
| --- | --- | --- | --- | --- | --- | --- |
| Student offered and/or accepted a point of information relevant to the topic. | N/A | 1 | 2 | **3** | 4 | 5 |
| Student spoke in a stylistic and persuasive manner (e.g. volume, speed, tone, diction, and flow). | N/A | 1 | 2 | **3** | 4 | 5 |
| Student’s argument is complete in that it has relevant Claims, supported by sufficient Evidence/Warrants, Impacts, and Synthesis. | N/A | 1 | 2 | **3** | 4 | 5 |
| Student argument reflects application of theory taught during class time. | N/A | 1 | 2 | **3** | 4 | 5 |
| Student’s rebuttal is effective, and directly responds to an opponent’s arguments. | N/A | 1 | 2 | **3** | 4 | 5 |
| Student ably supported teammate’s case and arguments. | **N/A** | 1 | 2 | 3 | 4 | 5 |
| Student applied feedback from previous debate(s). | N/A | 1 | 2 | **3** | 4 | 5 |
| Competition Score: | 70 | | | | | |
| Rubric  1 - Unobserved.  2 - Student attempt noted. Needs extended teacher support to properly execute skill.  3 - Student effort noted. Can execute skill with minimal teacher input and guidance.  4 - Student can execute skill with little to no prompting.  5 - Student can execute skill without prompting; exceeds expectations for child of that level. | | | | | | |
| Teacher comments:  Our opening is - they have no impact, I will prove this later. What strategic impact is this having?  We need to provide set-up and framing prior to rebuttals. What does your side support, how does it work?  Rebuttal   * Small banks are being punished unfairly? This is the easier response. We’re taking the highway when we could just cross the road! Explain instead how it doesn’t matter if it’s from a tax-payer, or a company, this is NEEDED. * Why are we making this debate about corrupt, developing countries - the corruption is symmetric; your side suffers in implementation capacity as well. This is a wash. * The strategic entry into the debate must be of time. Delayed action can exacerbate the crisis and make it much more difficult to contain. A bailout, while imperfect, can provide immediate stability and prevent the crisis from spiraling out of control.   Argument 1   * On developing countries; big banks/companies are symmetrically important to each country - making it just about developing isn’t unique here. We need to explain how each state has the incentive + obligation to take the steps that lead to change - and prevent the most amount of harm. The failure of a systemically important financial institution triggers a rapid chain reaction, leading to the collapse of other interconnected institutions. This contagion will spread quickly through the financial system, freezing credit markets and causing widespread panic. * I think we get too caught up in the Zimbabwe example, and as a result, the logical flow of the argument gets slightly confusing.   Characterisation? After the first argument?   * Unpredictable - chain reactions. Fair observation. Where was this earlier?   On bail-ins, we need to explain HOW forcing losses on creditors, especially large institutional investors, can trigger a loss of confidence in the entire financial system. This can lead to panic selling - spreading the crisis to other institutions. The interconnectedness of the financial system also makes it difficult to predict the full consequences of a bail-in. Bail-ins also disrupt the ability of banks to lend, further exacerbating the economic downturn. Creditors, fearing future losses, are then reluctant to lend to banks, leading to a credit crunch.  What was the structure of this speech?  06:47  We need to take a POI! | | | | | | |