| **Student Name:** Stephanie Kwan |
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| **Motion**: This house believes that governments should not bail out companies 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: | 68.5 | | | | | |
| 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:  I think there is a better way to highlight how this places an unfair burden on the taxpayer. Push 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   * Do we need to analyse WHY a crisis happens, rather than establishing that their behaviour has led to such a crisis where we need to decide if we’re happy to bail them out, or think this should not be done. * We need to be more direct and pointed with set-up, we’re doing it in an expositional sense for some reason today? * POI - ideally, don’t take a POI in the MIDDLE of set-up; why can they claim this is progressive? Stephanie, we can’t say moving on/let me think - it doesn’t demonstrate any confidence or assurance. * How will we break them up? This can look like:   + Good on councils, but we need to economise our language such that we’re not breaking this out at 3:12.     - 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. * What steps will we take to alleviate the crisis? If we aren’t bailing them out, what are we doing? 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.   Argument 1 - started at 4 minutes   * Explain why they take risks in the first place! For instance, 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. * On consent - is this a principle? What inalienable right or freedom has been violated, and how must the state restore it? Why is a bail out the unjust way in which to do this?   05:40 - we spoke under-time! How do we get out of the crisis? What is our positive path to victory?  Let’s ask POIs consistently! | | | | | | |

| **Student Name:** Ryan Qian |
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| **Motion**: This house believes that governments should not bail out companies 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: | 70.5 | | | | | |
| 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:  Good work expanding the debate to institutions, rather than banks; but are these ‘too big to fail’? You have to justify the expansion of this debate in this way, rather than asserting this.  Set-up   * Good at this being a tool in the tool-box; but that’s the point of it being ‘too big to fail’ - it won’t be used unless it’s NEEDED. The same applies re a crisis happening; this isn’t’ happening in any other context. You’re stating what is self-evident. * On the market doing bad - this is what needs to be characterised; how bad is the crisis and why is an immediate restoration of confidence what is needed? * On reform - establish this as clearly as possible, in the most structural terms;   + Conditional bail-outs - spell this out!   + You could mention Dodd-Frank, we can also bring 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.   Rebuttal   * Why is this true? The crisis affects everyone? Unless it is the case that you have a radically progressive taxation policy - the tax comment is also just asserted. * Or whatever was dropped in here! * 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. * Random call-out? Do this in an organised, structured manner! * Don’t quote me on the market being vibes based - you have to characterise this in the debate! Explain why it is true!   Argument 1 - you started this at 4:55…   * 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. * Or whatever? * 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.   We are sounding more and more confident. Good job. I made this comment before the ‘or whatever’ dropped 4-5 times.  06:17 - don’t rap at the end. | | | | | | |

| **Student Name:** Audrey Lai |
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| **Motion**: This house believes that governments should not bail out companies 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:  Excellent tone up-front; good pinpoint of moral hazard. We need to add specificity - what are the habits and risky behaviours that led to this crisis/needing a bail out.  Ryan specifies they want conditional bail-outs. Is this their burden? Can they \*really\* put conditions on the type of company which is too big to fail? We need to explain how in absence of a bail-out, we cannot go on to breaking these companies up.   * + 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.   Can we spend on welfare during an economic crisis in the way that your side wants?  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.  You point out correctly that everyone suffers during an economic crisis; it is also the case that unless they have the most radically progressive tax policy, they just cannot achieve this. It's a very convenient characterization.  Argument 1   * Good on lobbying and concentrated wealth; 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. * We’re running through a huge range of economic concepts without breaking any down; this is confusing both you whilst delivering this, and to any judge - who you cannot assume knows what all this is, and what it means. Simplify it, and guide the judge to the outcome you want. * Clear impact; good on welfare-debt; good terminology on fragmentation; talk about HOW people are made to feel when this surge happens. We need to illustrate this so that the image sells re how this leads to alienation and erosion of trust. * 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?  Some great analysis today; pick yourself up! We need to be confident and assured!  06:09 | | | | | | |

| **Student Name:** Sarah Choi |
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| **Motion**: This house believes that governments should not bail out companies 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** |
| --- | --- | --- | --- | --- | --- | --- |
| 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: | 69 | | | | | |
| 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:  Why is their lack of engagement with your model bad? Explain why conditionality on bail-outs are critical and case defeating. This implication is what is useful to the judge, not the pointing fingers.  Note, however: can you \*really\* put conditions on the type of company which is too big to fail? We need to explain how in absence of a bail-out, we cannot go on to breaking these companies up.  Rebuttal - what is the structure here….?  ‘Economically strong’ is a euphemism! You have to illustrate why and how it is crucial. Point to the scale of jobs a bailout would save by preventing rising unemployment rates and the subsequent socio-economic issues that will arise from mass layoffs. It also helps with consumer spending and economic recovery.  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.  Fair enough on welfare; there is a mandated trade-off that happens in time of a crisis.  On reform - establish this as clearly as possible, in the most structural terms;   * Conditional bail-outs - spell this out! * You could mention Dodd-Frank, we can also bring 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.   Extension   * On the market doing bad - this is what needs to be characterised; how bad is the crisis and why is an immediate restoration of confidence what is needed? * 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. * Is government intervention mutually exclusive? Or are bail-outs the unique mechanism for restoration?   Sarah, we NEED to slow down and enunciate so we aren’t eating words/the throatiness of our tone doesn’t take over.  Let’s ask POIs consistently!  06:11 | | | | | | |

| **Student Name:** Adrian Wong |
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| **Motion**: This house believes that governments should not bail out companies 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** |
| --- | --- | --- | --- | --- | --- | --- |
| 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: | 72 | | | | | |
| 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:  Good opening. Explain the moral push here too; how is it them being left low and dry; take the analysis at the end of Audrey’s argument on alienation and blow it up here; illustrate what this looks like.  We need to engage with the conditionality of their bail-outs! Ryan specifies they want conditional bail-outs. Is this their burden? Can they \*really\* put conditions on the type of company which is too big to fail? We need to explain how in absence of a bail-out, we cannot go on to breaking these companies up.  On who is failing - good! Explain how these companies CHOSE this, KNOWING they will be bailed out. 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.  Can we spend on welfare during an economic crisis in the way that your side wants? It’s not welfare - it’s focusing on the consumers and uplifting them. We need to explain how they hurt the economy by preventing creative destruction from happening, and hurting smaller, more prudent banks.  Your first clash cannot just be ECONOMY. It has to be more pointed.   * Good on what the economy is composed of, where trust is more likely to exist. Bring back Audrey’s argument as I said earlier - talk about HOW people are made to feel when this surge happens. We need to illustrate this so that the image sells re how this leads to alienation and erosion of trust. * Call out their ‘the poor don’t suffer’ - point out that everyone suffers during an economic crisis; it is also the case that unless they have the most radically progressive tax policy, they just cannot achieve this. It's a very convenient characterization. * Hegemonic presence and competition needs to be broken down in far greater detail.   Clash 2   * The analogy you use to respond is slightly convoluted - I’d prefer a straight response. * Good analysis on the poor; there is overlap with the above claim. Good on lobbying and concentrated wealth; 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") can lead to regulatory capture. * Good principle implication here!   How do we get out of the crisis? What is our positive path to victory?  06:11 | | | | | | |