

Tennessee State Standards: CTE Writing Prompt and Literacy Close Reading Task
Student Loan Debt

Career Cluster	Business Management & Administration
Grade-Band	9-10
Text	Text Complexity Analysis
Title: “Student Loan Debt, With Little to Show for It”	Quantitative: Lexile: 1279
Author: Alison Damask	Qualitative: This article provides students with an outline of a current issue in personal finance and includes quantitative information as well as qualitative reasoning. Sentence structure is straightforward, however an intermix of numbers and academic vocabulary may make this text more complex for some students.
Citation/Publication Information: Damask, A. (2012, April 9). “Student Loan Debt, With Little to Show for It.” <i>BusinessWeek</i> . Retrieved July 15, 2013.	
Link: http://www.businessweek.com/articles/2012-04-09/student-loan-debt-with-little-to-show-for-it	Reader and Task: Students who have a foundational understanding of loans will be able to engage with this text more than those who do not.

ELA/Literacy Tennessee State Standards addressed by task*	
Strand	Grades 9-10
TN Reading for Technical Subjects: Key Ideas and Details	<ol style="list-style-type: none"> 1. Cite specific textual evidence to support analysis of science and technical texts, attending to the precise details of explanations or descriptions. 2. Determine the central ideas or conclusions of a text; trace the text’s explanation or depiction of a complex process, phenomenon, or concept; provide an accurate summary of the text.
TN Reading for Technical Subjects: Integration of Knowledge and Ideas	<ol style="list-style-type: none"> 8. Assess the extent to which the reasoning and evidence in a text support the author’s claim or a recommendation for solving a scientific or technical problem.*
TN Writing for Technical Subjects: Text Types and Purposes	<ol style="list-style-type: none"> 1. Write arguments focused on <i>discipline-specific content</i>. <ol style="list-style-type: none"> a) Introduce precise claim(s), distinguish the claim(s) from alternate or opposing claims, and create an organization that establishes clear relationships among the claim(s), counterclaims, reasons, and evidence. b) Develop claim(s) and counterclaims fairly, supplying data and evidence for each while pointing out

	<p>the strengths and limitations of both claims and counterclaims in a discipline-appropriate form and in a manner that anticipates the audience’s knowledge level and concerns.</p> <p>c) Use words, phrases, and clauses to link the major sections of the text, create cohesion, and clarify the relationships between claim(s) and reasons, between reasons and evidence, and between claim(s) and counterclaims.</p> <p>d) Establish and maintain a formal style and objective tone while attending to the norms and conventions of the discipline in which they are writing.</p> <p>e) Provide a concluding statement or section that follows from or supports the argument presented.</p>
TN Writing for Technical Subjects: Production and Distribution of Writing	<p>4. Produce clear and coherent writing in which the development, organization, and style are appropriate to task, purpose, and audience.</p> <p>5. Develop and strengthen writing as needed by planning, revising, editing, rewriting, or trying a new approach, focusing on addressing what is most significant for a specific purpose and audience.*</p>
TN Writing for Technical Subjects: Research to Build and Present Knowledge	<p>9. Draw evidence from informational texts to support analysis, reflection, and research.</p>
Tennessee CTE Standards addressed by task	
Personal Finance	<p>5. Research multiple viewpoints that support or question the use of student loan debt in paying for postsecondary education. Assess the extent to which the reasoning and evidence presented support the author’s claim. Citing specific textual evidence, craft an argumentative essay that either supports or opposes the use of student loan debt, developing both claim(s) and counterclaim(s) fairly. (TN Reading 6, 7, 9; TN Writing 1, 4, 8, 9)</p>

* Standards noted with an asterisk (*) will only be covered if this activity is conducted as a longer-form lesson and writing project. Other standards may be covered and/or assessed through using this activity as an assessment or writing prompt.

What key insights should students take from these texts?
<ol style="list-style-type: none"> 1. Individuals who earn a postsecondary degree have a higher earning potential than those who do not. 2. The cost of postsecondary education is rising, forcing more individuals to rely on student loans to pay for their education. 3. Impacts of borrowing money to pay for education, including the effects of the borrowing on your personal finances if you do not finish with a degree.

Text-Dependent Questions	
<ol style="list-style-type: none"> 1. What happened to Kevin Wanek? Cite evidence from the text in your summary of his story. 2. What argument does Damask make about individuals that drop out of college? 3. What has happened to the number of student loan borrowers over the past six years? What evidence in the text can you point to that has attributed to this change? 4. Compare and contrast the lifetime earnings of individuals with different levels of education. Cite evidence from the text in your summary. 	
Writing Mode	Writing Prompt
Argumentative	Write an argumentative essay in which you make a claim to support or oppose using student loans as a way to pay for a bachelor’s degree. Be sure to cite evidence from the text, develop your claim and counterclaim, and include strengths and limitations for each.
Informational/Explanatory	Summarize the central idea of Damask’s article, citing evidence from the text for the main points that support the central idea.

Discussion: This text could be explored orally and used to form the basic foundation of a lesson or series of lessons. Close-reading questions should be developed in advance in order to drive student understanding of the material while also practicing reading skills. For information on how to develop questions for this type of discussion, visit

http://www.tncore.org/english_language_arts/curricular_resources/text_dependent_questions.aspx.

Writing and/or Assessment: The writing prompt included can be either a constructed-response assessment or a longer-term writing assignment for students to develop and refine over time to gauge student understanding of technical content as well as reading and writing skills as outlined by the Tennessee State Standards for English Language Arts in Technical Subjects. An appropriate writing rubric – such as those found at http://tncore.org/literacy_in_science_and_technology/assessment/scoring_resources.aspx – should be used to assess student work.

- **Assessment:** If using this material as an assessment, present text to students and provide them with the prompt and materials to use to construct their response. This should be a timed exercise (for example, 60 minutes). Use this exercise as an assessment to measure

student progress toward reading and writing expectations as well as content knowledge. This is a good primer activity for state assessments.

- **Task:** If using this material as a writing task, you may scaffold the text with close readings and text-based questions to guide student exploration of the text. A culminating task of this lesson or sequence of lessons could be the writing prompt – either assigned in class, as homework, or as a report that is drafted and refined over time to build writing skills.

Scaffolding and support for special education students, English language learners, and struggling readers: Consider pre-teaching synonyms of difficult vocabulary words. Lower-level readers and ELL students can still be challenged without being overloaded with difficulty. This strategy can also be used to differentiate for stronger readers by introducing new, and more challenging, vocabulary. Struggling readers would also benefit from visual aids to illustrate many of the ideas presented. Pictures, diagrams, and charts alongside the text will go far to aide students as they dissect the article.

Note: Social, ethnic, racial, religious, and gender bias is best determined at the local level where educators have in-depth knowledge of the culture and values of the community in which students live. TDOE asks local districts to review these materials for social, ethnic, racial, religious, and gender bias before use in local schools.