

To Save or Not to Save Essay Rubric

	Total Points Earned
	Total Points Possible
	Percentage

Name _____

Date _____

Class _____

Directions: After learning about Hannah and Morgan, imagine that you are Morgan. Hannah is telling you about her financial situation and asking for your advice. Write what Morgan might say to Hannah to explain the importance of intentionally saving money in a savings account.

In your conversation with Hannah, describe why these concepts are important and how they relate to saving:

- Opportunity cost
- Trade-offs
- Emergency fund
- Setting SMART financial goals

Provide at least two strategies Hannah may implement today to begin saving.

	Exemplary	Satisfactory	Unsatisfactory	No Performance	Score
Content: <ul style="list-style-type: none"> ▪ Opportunity cost, trade-offs, emergency fund and financial goals are all described ▪ At least two savings strategies are identified ▪ Answer are thoughtful, reflective and accurate 	9-7	6-4	3-1	0	
Writing Skills: <ul style="list-style-type: none"> ▪ Sentences are fluent and effective ▪ Very few errors in mechanics, punctuation and word choice ▪ Essay includes an introduction, body, and conclusion 	6-5	4-3	2-1	0	
Effectiveness of Presentation: <ul style="list-style-type: none"> ▪ Clearly prepared ▪ Easily read and neatly assembled ▪ Minimum of one-page, double-spaced with 12 font and 1-inch margins. 	6-5	4-3	2-1	0	
				Total Points Earned	
				Total Points Available	21
				Percentage	