



# Short Answer Question

 Kylie is buying a new car. Her insurance will cost more money. Her friends say she should research other companies to get a good deal. She feels guilty about leaving her insurance company.




 Should she shop around?

Yes  No

Why or why not? Type your answer in the box below.

/2


# Reading Passage

 Owning a home is one of the biggest purchases in your life. Even if you get a great deal, it is still a ton of money! Most people save for many years to have a down payment. Your mortgage payment is often one of the biggest parts of your budget.

### Ways to Know You're a Responsible Home Owner:

- Do you pay your mortgage on time?
- Do you pay your yearly property taxes?
- Is your insurance coverage enough?
- Are things being kept in good working order?
- Do you have money saved in case something needs to be fixed?

# Comprehension Questions

 Rank the following in order of most important (1) to least important (5) when you are a home owner.

- Having a nice mailbox.
- Ensuring there are no gas leaks in your home.
- Paying your mortgage on time.
- Replacing all the old carpet.
- Fixing a leaky faucet.



/5

# Marking Rubric

Name:

Marking Rubric

	Level 1	Level 2	Level 3	Level 4
<b>Understanding Concepts</b>	Demonstrates a limited understanding of the concepts. Requires teacher intervention. <input type="checkbox"/>	Demonstrates a basic understanding of the concepts. Requires some intervention. <input type="checkbox"/>	Demonstrates a good understanding of the concepts. Requires no intervention. <input type="checkbox"/>	Demonstrates an excellent understanding of the concepts. Requires no intervention. <input type="checkbox"/>
<b>Responses to the text</b>	Expresses responses to the text with limited effectiveness; inconsistently supported by proof from the text. <input type="checkbox"/>	Expresses responses to the text with some effectiveness; supported by some proof from the text. <input type="checkbox"/>	Expresses satisfactory responses to the text with some effectiveness; supported by satisfactory proof from the text. <input type="checkbox"/>	Expresses thorough responses to the text with some effectiveness; thoroughly supported by proof from the text. <input type="checkbox"/>
<b>Analysis of Concepts</b>	Interprets various concepts from the text with limited, unrelated details and incorrect analysis. <input type="checkbox"/>	Interprets various concepts from the text with some details but also some incorrect analysis. <input type="checkbox"/>	Interprets various concepts from the text with satisfactory details and good analysis. <input type="checkbox"/>	Interprets various concepts from the text with excellent details and thorough analysis. <input type="checkbox"/>
<b>Application of Concepts</b>	Demonstrates a limited ability to apply various concepts from the text to activities, discussions, and situations. <input type="checkbox"/>	Demonstrates a basic ability to apply various concepts from the text to activities, discussions, and situations. <input type="checkbox"/>	Demonstrates a satisfactory ability to apply various concepts from the text to activities, discussions, and situations. <input type="checkbox"/>	Demonstrates a strong ability to apply various concepts from the text to activities, discussions, and situations. <input type="checkbox"/>

Total Score =  /33