

Mr. Cox's Financial Algebra Final Personal Essay

Your Goal: You need to research and plan the next ten years of your life. You will be required to analyze the most cost-effective means by which to live your life. The main focus of this project is to ascertain your life after you graduate from high school and the following ten years. Please be advised the data must have correct data/figures and all research must be attached and annotated. Good luck in the journey of your future.

Grading Rubric (See attached): This will allow you the specifics on attaining your overall grade. Remember, this should be a rooted product that you can use immediately. It must be detail oriented and must show a pattern of your life over the next ten years.

Part 1: This is the first part of your journey. You need to decide where to reside and how much it will cost per year. You need to calculate your job and pay (salary) for each year within the financial plan (up to ten years). This is the area where you discuss any military aspirations and/or service. You need to include your basic training time frame, location, and branch of service.

Part 2: This is the area dedicated to training, college or university time. This is where you tell the total cost of the college you are attending and the amount of time in months, or years (i.e.: two years or four years). You must include how you are paying for school (loans, grants, working, etc.). If you take out student loans, you must budget for loan payback per year for ten years. You must tell where you are residing and the financial costs to reside there per year. You must include the method(s) you are utilizing for housing and daily expenses.

Part 3: This is where you declare a major in college or university. It could be where you tell me about military job advancement. Tell me about the degree or training certification(s) you will be earning and how it best serves your life. You must decide the area of the world where you are to be living, your job, and your income per year. These areas need to be aligned to your statistical research.

Part 4: Now you have a residence, a job, and the next step is your investments. This is where you chose your five stocks to invest in for your financial future. These need to be include the initial cost, one year of cost projections, and your estimated value of your investments at ten years. I need a complete list of the stocks and a short paragraph summary of each to explain why you chose each stock.

Part 5: This is the time when you discuss your family. Are you getting married? Are you having children? Where will you all live? What job will you have and the salary (or hourly) wage. You need specific residential prices per year (i.e.: home, apartment, etc.) and job specifics such as: income, retirement benefits, insurance benefits for self or family, type of work you are in as well as your yearly income for the household.

Part 6: At year ten you have completed your job title, your income, education, investments, health insurance, family, and home location. You need to summarize your success. You do this by keeping this assignment and revisiting it in ten years. Watch how much you have accomplished. If you are on track congratulations, if you are off track it is ok just refocus and get to work. I leave you with this assignment as a tool to focus your goals and learn that not all who wonder are lost. Have a blessed life.

**Mr. Cox's Rubric for Assessment of the Personal Essay
(Maximum of 15 points (Times 10 for the Final Essay Grade))**

	3	2	1	0
INTRODUCTION Background/History Thesis Statement CONCLUSION	Well-developed introduction engages the reader and creates interest. Contains detailed background information. Thesis clearly states a significant and compelling position or belief. Conclusion effectively wraps up and goes beyond restating the thesis.	Introduction creates interest. Sufficient background information is provided. Thesis clearly states the position or belief. Conclusion effectively summarizes topics.	Introduction adequately explains the background, but may lack detail. Thesis states the position or belief. Conclusion is recognizable and ties up almost all loose ends.	Background details are a random collection of information, unclear, or not related to the topic. Thesis is vague or unclear. Conclusion does not summarize main points.
MAIN POINTS Body Paragraphs	The main idea or a thesis statement is clearly defined. There may be more than one key point. Appropriate relevant information and details are shared from a variety of sources including personal experiences, observations, and prior knowledge. Supporting details are accurate, relevant, and helpful in clarifying the main idea(s).	The main idea can be identified. The writer shares relevant information, facts and experiences. There is a clear distinction between general observations and specifics. Supporting details are relevant and explain the main idea.	The main idea can be identified. The writer shares some information, facts and experiences, but may show problems going from general observations to specifics. Stronger support and greater attention to details would strengthen this paper.	More than one of the following problems may be evident: The main idea is not identifiable. The writer shares some information, but it is limited or unclear. Details are missing or repetitious.
ORGANIZATION Structure Transitions	Logical progression of ideas with a clear structure that enhances the thesis. Transitions are mature and graceful.	Logical progression of ideas. Transitions are present equally throughout essay.	Organization is clear. Transitions are present.	No discernable organization. Transitions are not present. Connections between ideas seem confusing or incomplete.

STYLE Writer's Voice, Audience Awareness,	The paper is honest and enthusiastic. The language is natural yet thought-provoking. It brings the topic to life. The reader feels a strong sense of interaction with the writer and senses the person behind the words. Writing is smooth, skillful, and coherent. Sentences are strong and expressive with varied structure.	Writer's voice is consistent and strong. The writer is aware of an audience. The reader is informed and remains engaged. Sentences have varied structure.	Writer's voice may emerge strongly on occasion, then retreat behind general, vague, tentative, or abstract language. The writer is aware of an audience. The reader is informed, but must work at remaining engaged. Sentence structure shows some variety.	Writing is confusing, hard to follow. Language is vague. No audience awareness. No variety in sentence structure.
MECHANICS: MLA format Spelling, punctuation, capitalization	100% MLA format with zero errors on reference page. Punctuation, spelling, capitalization are correct. No errors.	85% MLA format and reference page (1-2) errors. Punctuation, spelling, capitalization are generally correct, with few errors. (1-2)	70% MLA format and reference page (3-4) errors. Few errors in punctuation, spelling, capitalization. (3-4)	MLA format omitted and no reference page. Distracting errors in punctuation, spelling, capitalization.

Introduction/Conclusion _____ Main Points _____ Organization _____ Style _____ Mechanics _____ Total Points _____ = grade of _____	Grade Equivalent (15 points maximum): A = 13 - 15 points B = 10 - 12 points C = 7 - 9 points D = 4 - 6 points F = 0 - 3
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