

Benchmark: 2

**Headline:**

## **Community Savings and Loan is Going Out of Business**

**Brief Constructed Response Prompt:** How might the closing of a bank affect the community? Give an example to support your answer.

**Sample Response(s):**

People will not have a place to save their money. Also they will not have a place to borrow money to build new homes or start new businesses. Jobs are lost so those workers have less income. Businesses can't get money to expand. Some people will not be able to buy new cars and homes because it will cost more to borrow from other banks.

**Rubric**

- 2** = This response gives a valid explanation with an accurate and relevant example.  
**1** = This response gives a valid explanation with an inaccurate, irrelevant, or no example.  
**0** = inaccurate or no response