Debate Point Evaluation

Overall Debate Topic: Should Hawaiʻi require financial literacy as a graduation requirement for all high school students?

For each piece of evidence evaluate:
1. Is this evidence credible?
2. Is it relevant?
3. Is it persuasive?
4. Why or why not?

Evidence A: Government Research
The Council for Economic Education reports that students who complete personal finance courses are generally more likely to budget, save money, and make informed financial decisions as young adults.
Evaluation

Evidence B: Student Survey
A survey of 150 students at one Hawaiʻi high school found that 82% believed they would benefit from learning about budgeting, taxes, and credit before graduating.
Evaluation

Evidence C: Personal Experience
A recent graduate explains: "I wish I had learned how credit cards worked before I started college. I made several expensive mistakes that could have been avoided."
Evaluation

Evidence D: Expert Opinion
A local bank manager argues that many young adults begin managing money without understanding loans, interest rates, or credit scores and believes schools should prepare students for these responsibilities.
Evaluation

Evidence E: Social Media Post
An influencer posts: "Financial literacy should absolutely be mandatory because everyone I know struggles with money."
Evaluation

Evidence F: AI Generated Summary
"Financial literacy should be a graduation requirement because it helps students make better financial decisions, reduces debt, improves budgeting skills, and prepares young people for adulthood."
Evaluation