

Rough Draft, with Peer Review Comments, MLA Essay (Watson)

Watson 1

Hooked on Credit Cards

Credit card companies love to extend credit to college students. You see ads for these cards on campus bulletin boards and also on the Web. Why do companies market their product to a population that has no job and lacks a substantial credit history? They seem to be trying to hook us on their cards; unfortunately many of us do get hooked on a cycle of spending that leads to financial ruin.

Banks require applicants for a loan to demonstrate a good credit history and some evidence of a source of income, but credit card companies don't. On campus, students are bombarded with offers of preapproved credit cards. Then there are the Web sites. Sites with lots of student traffic are plastered with banner ads like this one: "To get a credit card, you need to establish credit. To establish credit, you need a credit card. Stop the vicious cycle! Apply for our student MasterCard."

Credit card companies often entice students with low interest rates, then they jack up the rates later. A student may not think about the cost of interest. That new stereo or back-to-school wardrobe can get pretty expensive at 17.9% interest if it's compounded over several months. Would you have bought that \$600 item if you knew it would end up costing you \$900?

Most cards allow the holder to keep a revolving balance, which means that they don't have to pay the whole bill, they just pay a minimum amount. The minimum is usually not too much, but a young person may be tempted to keep running up debt. The companies also give students an unrealistically high credit limit. I've heard of undergraduates who had a limit as high as \$4,000.

Good question. Seems like there might be more to the answer than you've written here. That is, why are these companies trying to hook us? (Mark)

The assignment asks for a general audience; your thesis shouldn't be about "us." (Sara)

Good point. I never thought of it that way. (Sara)

This sentence sounds less formal than the rest of your essay. (Tim)

Why not give us some numbers here? Just how low and how high? (Sara)

Maybe you could search Lexis-Nexis for some statistical information. (Mark)

Some students do have jobs. (Sara)

Shouldn't your thesis also explain how the companies hook students? (Tim)

Maybe you could also mention the solicitors who show up during orientation. (Mark)

I like this example. (Mark)

The shift to "you" seems odd. (Sara)

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Siddappa N.Byrareddy



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From Text to Epitext Shelby Witte,Melissa Gross,Don Latham,2021-03-02 This volume explains how analyzing textual elements that aren t part of the text but connected to it can be used with K 16 students to improve comprehension engagement critical thinking and media literacy Beginning with an introduction that briefly explains Genette s theory of paratext and discusses the functions of epitext theory this book comprises theory to practice chapters that showcase ways in which teachers and librarians can use elements independent of a text to discuss texts and media with students Chapters include a practitioner s section specifying practical approaches and explanations for how to use epitext Scaffolding an application of theory to practice this title provides educators with an original approach to increasing literacy engagement and integration as well as for increasing media literacy and critical thinking It includes practical ideas for using epitext in the classroom to promote critical thinking and for collaboration between teachers and librarians It also includes editorial sidebars that provide additional how to ideas support deep thinking make connections to relevant content in other chapters and provide examples for students in K 16 classrooms

Effective Writing Strategies for Engineers and Scientists Donald C. Woolston,2020-01-29 This easy to read concise book is filled with examples hints reminders and reviews designed to help engineers and scientists develop effective writing skills Use the book to learn to write better reports memos and journal articles and keep it close at hand when you have questions about organization clarity and style writing and revising rough drafts graphics workplace writing computers in writing and legal issues in writing The book also contains four helpful appendices on common errors equations and abbreviations preparing manuscripts for publication and documenting information sources Effective Writing Strategies for Engineers and Scientists provides easy training for the type of writing required of engineers and scientists gives specific advise for conveying complicated information and describes how to synthesize information according to specific writing strategies It is a must for every scientist s and engineer s bookshelf

Canadiana ,1986 *Publication standards* United States. Naval Facilities Engineering Command,1987

The Psychology Research Handbook Frederick T. L. Leong,James T. Austin,2023-12-09 In the Third Edition of The Psychology Research Handbook expert researchers provide graduate students and research assistants with a comprehensive framework for conducting psychology research The book is organized around the idea of a research script following the step by step process of planning design data collection analysis and dissemination

Enriching Your Math Curriculum Lainie Schuster,2010 Presents practices and routines designed to support and nourish teachers as they prepare and present a

meaningful year of mathematics instruction for fifth grade mathematicians Offers activities lessons and narration that can be easily adapted or adjusted to fit the particular needs of the students or the requirements of a prescribed curriculum

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Table of Contents From Rough To Ready Formatting From Rough Draft

1. Understanding the eBook From Rough To Ready Formatting From Rough Draft
 - The Rise of Digital Reading From Rough To Ready Formatting From Rough Draft
 - Advantages of eBooks Over Traditional Books
2. Identifying From Rough To Ready Formatting From Rough Draft
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an From Rough To Ready Formatting From Rough Draft
 - User-Friendly Interface
4. Exploring eBook Recommendations from From Rough To Ready Formatting From Rough Draft
 - Personalized Recommendations
 - From Rough To Ready Formatting From Rough Draft User Reviews and Ratings
 - From Rough To Ready Formatting From Rough Draft and Bestseller Lists
5. Accessing From Rough To Ready Formatting From Rough Draft Free and Paid eBooks
 - From Rough To Ready Formatting From Rough Draft Public Domain eBooks
 - From Rough To Ready Formatting From Rough Draft eBook Subscription Services
 - From Rough To Ready Formatting From Rough Draft Budget-Friendly Options

6. Navigating From Rough To Ready Formatting From Rough Draft eBook Formats
 - ePub, PDF, MOBI, and More
 - From Rough To Ready Formatting From Rough Draft Compatibility with Devices
 - From Rough To Ready Formatting From Rough Draft Enhanced eBook Features
7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of From Rough To Ready Formatting From Rough Draft
 - Highlighting and Note-Taking From Rough To Ready Formatting From Rough Draft
 - Interactive Elements From Rough To Ready Formatting From Rough Draft
8. Staying Engaged with From Rough To Ready Formatting From Rough Draft
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers From Rough To Ready Formatting From Rough Draft
9. Balancing eBooks and Physical Books From Rough To Ready Formatting From Rough Draft
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection From Rough To Ready Formatting From Rough Draft
10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
11. Cultivating a Reading Routine From Rough To Ready Formatting From Rough Draft
 - Setting Reading Goals From Rough To Ready Formatting From Rough Draft
 - Carving Out Dedicated Reading Time
12. Sourcing Reliable Information of From Rough To Ready Formatting From Rough Draft
 - Fact-Checking eBook Content of From Rough To Ready Formatting From Rough Draft
 - Distinguishing Credible Sources
13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development
 - Exploring Educational eBooks
14. Embracing eBook Trends
 - Integration of Multimedia Elements

- Interactive and Gamified eBooks

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