Higher Order Thinking Skills in Teaching Academic

Writing: Suggestions for Application

Received: 19/07/21 Revised: 17/09/21 Accepted: 18/11/21

Khoa Dang Truong

Gia Viet English Language Center, 39 Mau Than Street, Ninh Kieu, Can Tho, Vietnam

Email: khoafulbrighter@gmail.com

Bao-Chau Ngoc Tran

Gia Viet English Language Center, 39 Mau Than Street, Ninh Kieu, Can Tho, Vietnam

Email: fourleaf.clover1705@gmail.com

Abstract

English language teaching today appears to concentrate more on developing students'

language competence than on training their essential skills for academic and professional

success. Among those that seemingly receive little attention in English classes are higher

order thinking skills (HOTS) that are essential for students to succeed in today's world of

work and education. Motivated by this gap, this article illustrates how HOTS can be

incorporated in the teaching of academic English writing. In what follows, we will briefly

review some literature on HOTS and its importance in academic writing before presenting a

model writing lesson with a focus on promoting HOTS and detailing how the activities in the

lesson should be carried out to this end.

Keywords: Higher order thinking skills, Teaching writing, Writing development, Writing

lesson design

Higher Order Thinking Skills (HOTS)

The 21st century seems to be pushing educational researchers, curriculum designers and teachers alike to place an emphasis on the importance of higher order thinking (HOT) and make it a central part of students' learning experience. Several perspectives have existed that define HOT, but there is no common definition in the existing literature.

Cognitive psychologists associate HOT with *metacognition*, broadly known in the field as individuals' planning, monitoring, and evaluating their own thinking and behaviors (Phakiti, 2018). For example, in writing an essay, students are mentally concerned with how to plan their ideas, how to navigate available resources, how to gauge the soundness of their choices, how to evaluate the effectiveness of their chosen procedure, progress, and final written product. In doing so, they develop their knowledge and ability to think about these cognitive processes and regulate them along the way.

Other researchers have classified HOT into specific skills such as critical thinking, problem solving, and reflective thinking. *Critical thinking* includes various processes of reasoning, questioning and investigating, comparing and contrasting, synthesizing and dissecting different points of view, and reflecting (Norris & Ennis, 1998; Barahal, 2008). Conceptualizing HOT in terms of *problem solving*, King, Rohani, and Goodson (1997) claimed that only when individuals face an unprecedented problem or uncertainty do they activate their HOT. Nitko and Brookhart (2007) added that students must rely on HOT processes to find solutions since they "cannot automatically recognize the proper way to reach the desired goal" (p. 215). From a reflective perspective, researchers (e.g., Moon, 2005; Richards, 1995; Scales, 2008) contend that *reflection* stimulates individuals to consciously recall, react to, analyze, and evaluate prior experience and practices to achieve better understanding of complicated ideas or problems and to make informed decisions. Others such as Anderson and Krathwohl (2001) viewed HOT as *transfer*, emphasizing that students

Higher Order Thinking Skills in Teaching Academic Writing: Suggestions for Application should not only retain what they have learned (retention) but also be able to understand and

apply their acquired knowledge to achieve an intended outcome.

In education, Bloom (1956) proposed a well-known taxonomy of educational objectives focusing on operating verbs falling into six levels of cognitive complexity: knowledge, comprehension, application, analysis, synthesis, and evaluation. This taxonomy is a convenient tool for teachers to define the major learning outcomes and evaluation of a unit of learning (Bloom, 1956; Stanny, 2016), because they correspond to learning activities with increasing levels of cognitive rigor. This framework was later revised by Anderson and Krathwohl (2001) in the way that has expanded the cognitive aspect of HOT by specifying tasks for students to perform at each level of processing and by connecting the cognitive processes in the task procedure with the information being processed.

- Remember: Students need to remember and recall knowledge and information from long-term memory.
- *Understand*: Students need to link their understanding of a particular context of a task with their prior knowledge and experience.
- Apply: Students need to carry out a task using their knowledge and understanding.
- Analyze: Students need to distinguish between different parts of a task by breaking it down into smaller elements.
- *Evaluate*: Students need to assess and critique the consistency of a task, the progress of completing it, and the quality of the obtained outcome.
- Create: Students need to generate original ideas and concepts based on their
 established knowledge and skills after having remembered, understood, applied,
 analyzed, and evaluated a given task.

In order to acquire HOTS (e.g., applying, analyzing, evaluating, creating), students need to have been successful in lower order thinking skills (LOTS), such as remembering and

understanding (Lemov, 2010; Singh, Singh, Tunku, Mostafa, & Singh, 2018). Phakiti (2018), however, cautioned that this may lead to a misconception that HOTS are only developed in later stages of learning and that HOTS are more challenging than LOTS. In fact, as Phakiti (2018) also noted, students can start to acquire HOTS in the early stages of their learning. In this article, the revised Bloom taxonomy is used with this caveat in mind.

HOTS and English Language Writing

The focus of learning and teaching a foreign language should be placed not only on acquiring language knowledge, but it should also involve HOTS because these skills constitute *strategic competence* that helps students use their language knowledge for pragmatic purposes and "think and judge critically, constructively, and effectively (Phakiti, 2018, p. 2). This perspective, when translated into writing instruction, stresses the importance of teachers' understanding of the roles HOTS play in designing and executing writing lessons or larger units as well as in accelerating students' progress in writing.

Research has confirmed the positive correlation between HOTS and writing development. Ganapathy and Kaur (2014), for example, found that the 120 Malaysian students, exposed to HOTS-based project work during their writing lessons, improved their ability to question their peers by using critical thinking skills when engaging in collaborative learning but they could also respond to their teacher's questions with new dimensions in their thinking, which facilitated their writing process and boosted their interest in writing. Similarly, the 49 Turkish students in Ataç (2015) who were asked to write about a topic by taking into account all aspects of an argument reported the significant improvement in their ability to think critically.

In Taiwan, Liu, Wu, and Shieh (2015) found that the students in their study positively perceived the effects of online debate writing on broadening and sharpening their thinking

skills. Taking a step further, Lee (2018) asked students to write wiki posts in response to historical images and found that they frequently used evaluation and analysis skills in their writings, resulting in their posts encapsulating more thorough critical judgements of the given prompts. When asked about the benefits of this project, the students were also unanimous in the view that it encouraged them to think independently and critically.

It has now become clear that writing creates favorable conditions for promoting HOTS, and in return, use of HOTS contributes hugely to students' writing skill development and motivation to write. Given this symbiotic relationship between writing and HOTS, we believe that writing instruction should take into consideration how to develop students' intellectual capability by engaging them in cognitive processes of applying their knowledge of written language, analyzing writing prompts and models, and creating and evaluating written products.

A Model Writing Lesson with HOTS

Cognizant of the significance of HOTS in teaching writing, we aim to introduce to teachers some pedagogical ideas for accentuating HOTS in a writing lesson by demonstrating how these skills can be infused into planning and implementing the lesson. Table 1 shows a solution essay prompt with which the lesson deals. The topic of this essay is from a larger unit of learning whose topic is about financial management. Given that everyone, regardless of their ages, backgrounds, or field of study, needs to manage their personal finances, the topic is relevant to the majority of EFL students in English for Academic or General Purposes classes in different contexts.

Table 1

An Essay Question from Dimond-Bayir (2018)

Write on the following topic:

Some people find it difficult to manage their own money and they have to be in debt. How could we help prevent debt problems and support such people?

Give reasons for your answer and include any relevant example from your own knowledge and experience.

Write at least 250 words.

Table 2 describes a model lesson with HOTS-oriented activities. Adopting a process approach, the lesson below comprises three stages: pre-writing, while-writing, and post-writing. In terms of HOTS-based objectives, students will be better able to:

- identify the topic and the task of an essay question asking about a social problem (personal finance management) and its solutions;
- 2) *analyze* the essay question and use the analysis to decide a suitable approach to developing ideas in the essay;
- 3) *generate* ideas for the essay by discussing the solutions to the problem;
- 4) evaluate the solutions by examining their advantages and disadvantages;
- 5) write a well-organized essay of at least 250 words discussing the problems and the solutions;
- 6) revise their writings based on teacher feedback and comments.

Table 2

A model Lesson Plan on Writing a Solution Essay. $Ss^* = Students$.

Lesson's Profile Learners: Pre-intermediate Level (CEFR)

Genre: Writing a Solution Essay (IELTS Target Band 6.5)

Materials: Teacher-created handouts (See Appendix 1)

Pre-Writing Activity 1

 Ss* work individually on identifying the topic and the task in the given prompt.

Ss work in pairs to identify the differences between three questions and choose a suitable approach to developing ideas in line with each question
(a) How could we help prevent debt problems and support such people?,
(b) How could the government help prevent debt problems and support such people?, and (c) How would governments help prevent debt problems and support such people?

Activity 2

In groups of three, Ss discuss and come up with a composite list of three solutions while putting themselves in the positions of educators, governments, or private financial organizations. Then, they compare their ideas with the given ones for effectiveness and relevance and finalize their choices. They also have to evaluate the solutions by examining their pros and cons.

While-writing Activity 3

- Ss complete a paragraph on Solution 1 with their obtained ideas
 (advantages and disadvantages) and then compare it with a complete version.
- Ss work in pairs to write a paragraph, either about Solution 2 or about Solution 3, following the model.

Activity 4

- Ss write the introduction and the conclusion for the essay following instructions to complete the essay.
- Ss write the essay (about 250 words) on a separate sheet of paper individually.

Post-writing Activity 5

- Ss exchange their paper with a partner to receive peer feedback. The feedback will focus on the body paragraphs they have written, except for the model paragraph, following a checklist (see Appendix 2).
- Ss submit their second draft incorporating the peer feedback. The teacher will comment on the draft, using the IELTS Band Score Descriptors (IDP Education, n.d.).
- Ss rewrite and hand in their third draft with changes based on the teacher's feedback. A final grade will be assigned to their essay, along with a detailed description of the grading decision.

Further Practice Activity 6

• Ss work in pairs either in class or outside to write a full-length essay on a given topic, following the process of writing above.

How we / the government / governments can make sure that people save enough money to live on when they are old?

Discussion

Explicit learning objectives are of paramount importance because these help teachers "to develop instructional strategies and practices that will lead their students to what they need them to learn" (Baecher, Farnsworth, & Ediger, 2013). Accordingly, our writing lesson is based on a set of clearly stated objectives using such verbs as *identify*, *analyze*, *generate*, *evaluate*, *write*, and *revise*. Of these, *identify* comes from the lowest level of learning, while the others are clearly at increasingly higher levels. This reflects the lesson's purpose of training students' HOTS through its writing activities.

In pre-writing, students are presented with three different questions (a), (b), and (c) between which they have to spot some differences (Activity 2). To do this, they need to conduct some *analysis* of key words (i.e., we, the government, governments) to differentiate between the requirements and the questions. "We" in question (a) refers to several parties such as individuals, authorities, or any concerned organization that can help tackle the problem, question (b) asks what the government of the writer's country could do, and question (c) concerns governments of the countries of the world. Success in finding these out depends on students' ability to break down the language and content elements of the questions. The differences also orient them towards developing ideas in tandem with who should implement the solutions, as the questions suggest.

Also, students discuss the topic to generate plausible solutions to personal finance mismanagement while putting themselves in the positions of individuals, governments, or private organizations. Most importantly, students evaluate the solutions by examining their benefits and drawbacks. These activities are instrumental in maximizing students' use of HOTS. First, the problem stimulates their *critical thinking*, because according to Dewy (1933) and King, Rohani, and Goodson (1997), when individuals are confronted with unfamiliar problems, their sophisticated thinking is automatically activated. Their thinking can also be intensified as they simultaneously think critically about the ideas contributed by their group mates. This aligns with the shared result found by Ganapathy and Kaur (2014) and Liu, Wu, and Shieh (2015) that responding to or debating with others encourages *deeper thinking* to occur. In addition, while discussing in groups, students play the roles of educators, governments, and private organizations such as banks or shops, which offers another benefit because specific role assignment can not only alleviate the thinking burden on each individual student in the groups but also bring about a diversity of ideas for later use.

In the while-writing stage, Activity 3 leads students gradually from controlled production towards freer production. It is controlled at first because students are asked to complete a half-finished paragraph by writing sentences discussing the benefit and drawback of one of the solutions. This control is helpful in terms of sensitizing them to a possible way of *assembling* ideas into a coherent paragraph. There is, however, a concern that using models may result in problems such as copying, but in reality, we all rely on models as a guidance for writing (Sowell, 2019). Following on from this is the opportunity for students to compare their written sentences with the given ones at a micro-level, that is, in terms of language quality and within-sentence coherence. In fact, *comparing* is one of the HOTS under the *analyze* domain of the revised Bloom taxonomy.

The second part of the activity is productive and provides scaffolding for students; they are given useful sentence stems to begin their paragraphs. Most noticeably, they write collaboratively. Collaborative writing has been known to enhance peer interaction during which co-writers initiate ideas and challenge each other's, which makes allowance for *generative* and *reflective thinking*, two essential HOTS, to bloom (Daiute & Dalton, 1993). By considering the contributions from their peers, students will experience broader perspectives and expand their thinking accordingly (Fung, 2010; Liu, Wu, & Shieh, 2015). Upon the completion of collaborative writing, students transition into Activity 4 where they independently craft the essay without much available assistance. The only source of support in this activity comes from the guidance on what to write. This part therefore allows students to demonstrate and utilize their ability to *synthesize* all the instructional information to which they have been introduced from the preceding activities in order to craft the complete first draft of the essay.

When it comes to the post-writing stage (Activity 5), students have copious opportunities to make adjustments to polish their writings both in terms of content and language use. The first opportunity comes from peer review whereby they exchange their papers with each other for feedback and correction guided by a purpose-built checklist (see Appendix 2). The decision to place peer feedback first in this stage is stimulated by its potential for further promotion of HOTS and made from a socio-cultural perspective. Lantolf and Thorne (2007) noted that HOTS do not develop only within the human mind, but their development also relies in large part on how deeply they engage in contextual social phenomena in which they learn from others' thoughts and mentoring. Indeed, by receiving feedback and comments from their peers in this activity, students can become better *thinkers* and writers, at least within the confines of the writing task. Such progress in learning corresponds directly to the concept of *legitimate peripheral participation* that describes how

inexperienced students mature into experienced versions of themselves by getting deeply involved in a collaborative project (Lave & Wenger, 1991). However, to this end, it is essential that teachers organize peer feedback activities with enough awareness of their students' proficiency profiles (e.g., expert versus novice, expert versus expert, novice versus novice).

Also in this activity, the teacher offers feedback and comments premised upon IELTS Band Score Descriptors, providing the student writers a larger window into different aspects of their work such as task response, cohesion and coherence, lexical resource, and grammatical range and accuracy. Again, socio-culturally speaking, the teacher is an experienced member of a community of practice who will give evidence on the strong and weak points of the students' essays within which they cognitively process by using such HOTS as reflecting on, reviewing and modifying their drafts. Teacher involvement in HOTSbased tasks is strongly encouraged by Phakiti (2018), who believed that "the key strategy for successful curriculum alignment [objectives, activities, materials, and assessments] is the ample opportunity for both teachers and students to engage in analyzing, synthesizing, planning, monitoring, evaluating, judging, and reflecting" (p. 5). This alignment fosters students' independent thinking and autonomy in their academic endeavors, as Phakiti claims further. That is to say, to ensure the effectiveness of their feedback, teachers need to be aware of what feedback to offer (e.g., indirect or direct, global or local) and how to do so in accordance with students' levels of proficiency as well as learning styles (e.g., independent or interactive).

At the end of the lesson, students are given a completely new essay task with similar requirements to complete collaboratively (Activity 6). This assignment is highly likely to have them repeat the cognitive processes of writing that have been triggered by the lesson.

Thus, it gives them a chance to use their sophisticated thinking again so that they cannot only

Higher Order Thinking Skills in Teaching Academic Writing: Suggestions for Application sharpen their HOTS but also assess their previous use of these skills for necessary adjustments to make them fit squarely into the cognitive requirements and social setting of the new task. Such assessing obviously exemplifies the extension of HOTS in this lesson.

Conclusion and Suggestions

As demonstrated in the above section, our model writing lesson plan is premised on a variety of HOTS highlighted by the associated activities in all the stages of the lesson. Each activity requires students to exercise a relevant HOTS in order to fulfill a specific purpose or achieve an anticipated outcome. This HOTS-activity association makes it clear to students that they not only learn to enhance their writing skill, but they can also acquire and/or fine-tune indispensable skills for academic and life success. What is more, these skills altogether diversify the cognitive processes students undergo, thus enriching their learning experience and increasing their motivation to learn accordingly.

However, there exist some implications for classroom practitioners who would like to use our lesson for their practical purposes. First, it is crucially important to bear in mind that the power of the lesson in stimulating the scope and intensity of HOTS depends on a variety of learner factors such as proficiency, motivation, learning styles, and preferences for interaction. If, for example, some learners are not motivated enough to write, they will be unlikely to activate any deep level of thinking while participating in the activities. Likewise, if they do not have a liking for social interactions, they will not benefit from collaboration, group discussion and peer feedback, irrespective of the potential value of these elements in fostering HOTS. Thus, teachers need to ensure there are enough motivational and interactional conditions for the delivery of this lesson.

Another consideration concerns teacher factors. As documented in the existing literature, teachers' insufficient qualification and experience in coping with the hierarchical

nature of HOTS might result in an undesirable effect on which the skills they wish to help their students enhance are not those that their chosen activities enhance in actuality (Alavian, 2013). If this discrepancy happens, it is then imperative to explore the reason for its occurrence and make immediate adjustments to prevent the problem that learning objectives and actual outcomes are mismatched. This model lesson is thus open to adaptation, following the realities of the classes taught with it.

Finally, before and while teaching this lesson, teachers should explicitly inform their students of the HOTS they need to use in their effort to complete a particular activity. This, for one thing, can contribute to the clarification of the chosen instructional plans (Marzano, Pickering & Pollock, 2001), and for another, it can motivate students to participate more actively because they are made aware of the substantial benefits they can receive in terms of HOTS.

For those who are interested in empirically exploring the relationship between HOTS and writing, it is promising to devise a series of HOTS-based lessons such as our model as an experimental instrument, along with suitable qualitative methods such as classroom observations, interviews, stimulated recalls, or retrospective reflections, to look into how students use and get improved on their sophisticated thinking while being exposed to the instructional stimuli. New insights from this line of research will in a way reshape classroom practitioners' perception of and practice in the area of HOTS-oriented writing instruction.

References

- Alavian, S. J. (2013). The impact of Iranian EFL classroom activities on the development of desired thinking process as suggested by Bloom's taxonomy. *Frontiers of Language* and *Teaching*, 4(1), 14–33.
- Anderson, L. W., & Krathwohl, D. R. (2001). A taxonomy for learning, teaching, and assessing: A revision of Bloom's taxonomy of educational objectives. New York, NY: Longman.
- Ataç, B. A. (2015). From descriptive to critical writing: A study on the effectiveness of advanced reading and writing instruction. *Procedia Social and Behavioral Sciences*, 199(3), 620-626. https://doi.org/10.1016/j.sbspro.2015.07.588
- Baecher, L., Farnsworth, T., & Ediger, A. (2013). The challenges of planning language objectives in content-based ESL instruction. *Language Teaching Research*, 18(1), 118-136. https://doi.org/10.1177/1362168813505381
- Barahal, S. L. (2008). Thinking about thinking. *Phi Delta Kappan*, *90*(4), 298-302. https://doi.org/10.1177/003172170809000412
- Bloom, B. S. (1956). *Taxonomy of educational objectives: The cognitive domain*. New York, NY: David Mckay Co. Inc.
- Daiute, C., & Dalton, B. (1993). Collaboration between children learning to write: Can novices be masters? *Cognition and Instruction*, *10*(4), 281-333. https://doi.org/10.1207/s1532690xci1004_1
- Dewy, J. (1933). How we think: A restatement of the relation of reflective thinking to the educative process. Boston, MA: D. C. Heath and Company.
- Dimond-Bayir, S. (2018). *Improve your skills: Writing for IELTS 6.0-7.5*. London: Macmillan Education.

- Fung, Y. M. (2010). Collaborative writing features. *RELC Journal*, *41*(1), 18-30. https://doi.org/10.1177/0033688210362610
- Ganapathy, M., & Kaur, S. (2014). ESL students' perceptions of the use of higher order thinking skills in English language writing. *Advances in Language and Literary Studies*, 5(5), 80-87. http://dx.doi.org/10.7575/aiac.alls.v.5n.5p.80
- IDP Education (n.d.). *IELTS task 2 writing band descriptors*. https://ielts.idp.com/results/scores/writing
- King, F. J., Rohani, F., & Goodson, L. (1997). Statewide assessment of listening and verbal communication skills, information literacy skills, and problem-solving skills.

 Tallahassee, FL: Florida State University.
- Lantolf, J., & Thorne, S. L. (2007). Socio-cultural theory and second language learning. In B. van Pattern, & J. Williams (Eds.), *Theories in second language acquisition* (pp. 201-224). Mahwah, NJ: Erlbaum.
- Lave, J., & Wenger, E. (1991). Situated learning: Legitimate peripheral participation. UK:

 Cambridge University Press.
- Lee, H. C. (2018). Writing responses to images when developing higher-order thinking: A case study of EFL college students in Taiwan. *English Teaching & Learning*, 42(1), 1-24. https://doi.org/10.1007/s42321-018-0001-9.
- Lemov, D. (2010). Teach like a champion: 49 techniques that put students on the path to college (K-12). New York, NY: John Wiley & Sons, Inc.
- Liu, P. H., Wu, W. C., & Shieh, R. S. (2015). Enhancing EFL students' critical thinking and writing: An asynchronous debate instructional design. *English Teaching & Learning*, 39(3), 33-59. https://doi.org/10.6330/ETL.2015.39.3.02

- Marzano, R. J., Pickering, D. J., & Pollock, J. E. (2001). *Classroom instruction that works:**Research-based strategies for increasing student achievement. Alexandria, VA:

 *Association for Supervision and Curriculum Development
- Moon, J. (2005). *Guide for busy academics no. 4: Learning through reflection*. York: The Higher Education Academy.
- Nitko, A. J., & Brookhart, S. M. (2007). *Educational assessment of students* (5th ed.). Upper Saddle River, NJ: Pearson Education.
- Norris, S. P., & Ennis, R. H. (1989). *Evaluating critical thinking*. Pacific Grove, CA: Critical Thinking Press & Software.
- Phakiti, E. (2018). Assessing higher order thinking skills in language learning. In *The TESOL Encyclopedia of English Language Teaching* (Vol. 1, pp. 1-7). New Jersey: John Wiley & Sons, Inc.
- Richards, J. C. (1995). Towards reflective teaching. *English Teachers' Journal*, 48(1), 59–63. Scales, P. (2008). *Teaching in the life-long learning sector*. Berkshire: Open University Press.
- Singh, R., Singh, C., Tunku, M., Mostafa, N., & Singh, T. (2018). A review of research on the use of higher order thinking skills to teach writing. *International Journal of English Linguistics*, 8(1), 86-93. https://doi.org/10.5539/ijel.v8n1p86
- Sowell, J. (2019). Using models in the second language writing classroom. *English Teaching Forum*, 57(1), 2-13.
- Stanny, C. J. (2016). Reevaluating Bloom's taxonomy: What measurable verbs can and cannot say about student learning. *Education Sciences*, 64(4), 1-12. https://doi.org/10.3390/educsci6040037

Appendices

Appendix 1: Handouts for the activities in the lesson may look like the following:

Pre-Writing Activity 1

Work individually. Identify the topic and the task in the prompt. Then share your ideas with a partner.

- Topic:
- Task:

Activity 2

In pairs, compare the task question (a) *How could we help prevent debt*problems and support such people? with these two questions: (b) *How could*the government help prevent debt problems and support such people? and

(c) *How would governments help prevent debt problems and support such*people? Discuss and answer these two questions:

- What are the differences between (a), (b), and (c)?
- How do these differences help you choose a suitable approach to developing ideas for the essay?

The prompt asks you to suggest solutions to the problem of young people getting into debt. In groups of three, discuss and come up with a composite list of three solutions while putting yourselves in the positions of educators, authorities, or private financial organizations.

- Educators:
- Governments:
- Private financial organizations:

Activity 2

Below are some suggested solutions based on question (a) *How could we help prevent debt problems and support such people?* Compare your ideas with the ideas given below in terms of effectiveness and relevance. Replace any of these solutions with the one your group has suggested, if you would like to. Then with your group, evaluate the solutions by looking into their advantages and disadvantages.

 Solution 1: (schools) educate young people to understand how to manage their money effectively + provide lessons on personal finance management.

Advantage:

Disadvantage:

• Solution 2: (governments) establish advisory centers + offer free-ofcharge advice about money management to people in need of it Advantage:

Disadvantage:

• Solution 3: (banks) not lend money to people unable to pay back + (shops) not allow them to buy on credit.

Advantage:

Disadvantage:

While- Activity 3

Writing Stage

Look at the model paragraph on Solution 1 below. If you were asked to write one sentence in the space below, what ideas do you think you should put in it? In pairs, discuss and then write the sentences.

One of the ways forward is for schools to educate young people to develop their understanding of how to manage their money effectively. They can put this into practice by injecting compulsory lessons on personal finance management into their curricula.

Compare the sentences you and your partner wrote with the model sentences below. What can you take away from these sentences to make your sentences better?

The benefit of such a move is that people will become more financially competent enough to manage their finances in the way that reduces their possibility of being in debt. This type of education, however, would obviously take up time that some would claim had better be spent on major subjects and other types of study.

In pairs, write a paragraph, either about Solution 2 or about Solution 3 using the sentence stems given below. You can use your own sentence stems, if you would like to.

- Solution 2: A further solution could be... The advantage of this is that... On the other hand, this option might...
- Solution 3: Finally, This would... However, the drawback to this is that...

Activity 4

Use the paragraphs you wrote to craft a full-length essay using the organization suggested below. Write the essay on a separate sheet of paper. Limit your essay to about 250-280 words.

- Introduction: Paraphrase the essay topic and state the problem. Then introduce the solutions in general.
- Body paragraph 1: Introduce the first solution and discuss its advantage and disadvantage.
- Body paragraph 2: Introduce the second solution and discuss its advantage and disadvantage.
- Body paragraph 3: Introduce the third solution and discuss its advantage and disadvantage.
- Conclusion: Summarizing the essay by indicating the overall benefit
 of the solutions and stating which one is the most important.

Post-Writing Activity 5

Stage

- Exchange your paper with a partner. You will receive your partner's feedback and comments on your essay. The feedback and comments will focus on the body paragraphs you wrote, except for body paragraph 1, following a checklist.
- Submit your second draft incorporating your peer's feedback and comments. For this draft, the teacher will comment on all the parts of it, except for body paragraph 1, using the IELTS Band Score
 Descriptors (https://www.ielts.org/-/media/pdfs/writing-band-descriptors-task-2.ashx?la=en).
- Submit your third draft with changes based on the teacher's feedback and comments. A final grade will be assigned to your essay, along with a detailed description of the grading decision.

Further Activity 6

Practice

In pairs, use the knowledge and skills you have obtained in the lesson to write a full-length essay on the topic below.

How governments can make sure that people save enough money to live on when they are old?

Give reasons for your answer and include any relevant example from your own knowledge and experience.

Write at least 250 words.

Appendix 2: Peer-Feedback Checklist	
Your name:	
Your partner's name:	
tour purmer's name.	

Introduction

	Yes	No
Is the first sentence a general statement about the topic?		
Following the general statement, does your partner transition to the specific		
question?		
Does the final sentence of your partner's introduction contain the main idea of		
their essay?		

Body Paragraphs

	Yes	No
Does each body paragraph start with a clear topic sentence, which gives the		
main idea of the paragraph?		
Does every other sentence in the paragraph relate to the main idea in the topic		
sentence?		
Is the topic sentence supported by supporting ideas and examples?		
Does your partner's essay follow a clear and logical structure?		
Is the purpose of each paragraph clear to the reader?		

Conclusion

	Yes	No
Did your partner restate your opinions from the previous paragraphs in the		
conclusion using different words?		
Did your partner remember not to include any new information in their		
conclusion?		

Lexical Resource

	Yes	No
Has the question been suitably paraphrased?		
Has consistent repetition of vocabulary been avoided?		
Is there sufficient use of academic vocabulary?		
Does the essay contain vocabulary specific to the topic?		

Grammar Range & Accuracy

Yes	No
_	

(Adapted from: http://joelswagman.blogspot.com/ and http://theieltscoach.com/)