	Fail	Below expectation	Satisfactory	Very good	Excellent	Outstanding
QUESTION 1: FACTORS AFFECTING CRISIS						
Introduction (×1 weighting)	Unfocussed introduction. Fails to identify any useful concepts. There is little, if any, evidence of understanding (1)	Mostly unfocussed introduction. Few key concepts identified. Major errors identified throughout (2)	Somewhat focussed and engaging introduction. Identifies some useful key concepts but some minor, with occasional major errors are evident (3)	Mostly focussed and engaging introduction. Relevant key concepts are clearly identified with the occasional minor error evident (4)	Well-focussed and well engaging introduction. Most key concepts are clearly identified (5)	Highly focussed and highly engaging introduction. All key concepts are identified and summarised (6)
Ideas (×1 weighting)	Ideas developed and presented in a disconnected manner, limited ideas and omission of key information. Serious irrelevance (1)	Ideas developed and presented mostly in a disconnected manner, vagueness, some irrelevant information (2)	Ideas are presented somewhat in a connected manner. Good ideas with some development. Good use of relevant information (3)	Ideas developed and presented mostly in a connected manner. Properly developed idea. Adequately argued but includes some careless analysis (4)	Ideas developed and presented in a connected manner, generally well argued but some arguments require more careful clarification. Very well developed idea (5)	Ideas developed and presented are highly innovative. Rigorously argued, very high standard of critical thinking. Substantial concept used (6)
Content (×1 weighting)	Content is irrelevant to the question. Failed to demonstrate their understanding pertinent to financial crisis. some Lack of arguments and evidence (1)	Content is mostly irrelevant to the question. Progression of content inconsistent or repetitious. Provide some arguments, however, lack of focus on some paragraphs (2)	Content is somewhat relevant to the question. Mostly logical progression of content. Adequate arguments and evidence (3)	Content is mostly relevant to the question. Logical progression of content. Although the discussion is engaging however, at times it lacks critical thinking and convincing arguments (4)	Content is relevant to the question Discussion is engaging and demonstrate critical thinking, convincing arguments. Ample evidence. Logical progression of content leading to fluency (5)	Content is highly relevant to the question, content is unique, considered real world evidence, which makes the discussion highly relatable. Content has a fresh and unexpected perspective. Logical progression of content leading to fluency (6)
Language/effective communication (×1 weighting)	Unclear explanation with little, if any, reference to relevant assumptions, data and evidence. Work is poorly sequenced, with numerous grammatical and spelling errors affecting readability (1)	A somewhat confusing explanation, with some major errors in use of assumptions, data and/or evidence. There are major grammatical and spelling errors which impact on the readability and sequence of your work (2)	A mostly clear explanation, with some useful assumptions, data and/or evidence considered from the case or external sources. Though there are some grammatical and spelling errors, it doesn't impact too greatly on the readability and sequencing of your work (3)	Clear explanation, with useful assumptions, data and evidence considered from the case or external sources. Your work is logically sequenced, clear and easy to read, with only minor grammatical and/or spelling errors (4)	Relevant and clear explanation, with relevant assumptions, data and evidence considered from the case or external sources. Your work is clear and easy to read, with a highly logical sequence and very few (if any) grammatical/spelling errors (5)	Highly relevant and clear explanation, with highly relevant assumptions, data and evidence considered from the case or external sources. Language is very potent and constructive. Your work shows highly logical sequence and appropriate vocabulary and sentence structure (6)
Conclusion (×1 weighting)	Unclear and mostly do not follow from preceding paragraphs. Provides no future research directions and policy implications(1)	Conclusions somewhat follow from preceding paragraphs. Provides vague future research directions and policy implications (2)	Conclusions mostly follow from preceding paragraphs. Provides some future research directions and policy implications (3)	Conclusions follow from preceding paragraphs with some minor errors. Provides useful future research directions and policy implications (4)	Conclusions follow the major themes of the essay and are very well supported from preceding paragraphs. Provides sensible and insightful future directions and policy implications (5)	Conclusions summarize the connections between the information discussed in the preceding paragraph and the paragraph's controlling idea and leaves the reader with highly insightful and critically thought provoking future research directions and policy implications (6)

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QUESTION 2: DODD-FRANK ACT						
Introduction(×1 weighting)	Unfocussed introduction. Fails to identify any useful concepts. There is little, if any, evidence of understanding (1)	Mostly unfocussed introduction. Few key concepts identified. Major errors identified throughout (2)	Somewhat focussed and engaging introduction. Identifies some useful key concepts but some minor, with occasional major errors are evident (3)	Mostly focussed and engaging introduction. Relevant key concepts are clearly identified with the occasional minor error evident (4)	Well-focussed and well engaging introduction. Most key concepts are clearly identified (5)	Highly focussed and highly engaging introduction. All key concepts are identified and summarised (6)
Ideas (×1 weighting)	Ideas developed and presented in a disconnected manner, limited ideas and omission of key information. Serious irrelevance (1)	Ideas developed and presented mostly in a disconnected manner, vagueness, some irrelevant information (2)	Ideas are presented somewhat in a connected manner. Good ideas with some development. Good use of relevant information. (3)	Ideas developed and presented mostly in a connected manner. Properly developed idea. Adequately argued but includes some careless analysis (4)	Ideas developed and presented in a connected manner, generally well argued but some arguments require more careful clarification. Very well developed idea (5)	Ideas developed and presented are highly innovative. Rigorously argued, very high standard of critical thinking. Substantial concept used (6)
Content (×1 weighting)	Content is irrelevant to the question. Failed to demonstrate their understanding pertinent to Dodd-Frank Act. Lack of arguments and evidence (1)	Content is mostly irrelevant to the question. Progression of content inconsistent or repetitious. Provide some arguments, however, lack of focus on some paragraphs (2)	Content is somewhat relevant to the question. Mostly logical progression of content. Adequate arguments and evidence (3)	Content is mostly relevant to the question. Logical progression of content. Although the discussion is engaging however, at times it lacks critical thinking and convincing arguments (4)	Content is relevant to the question Discussion is engaging and demonstrate critical thinking, convincing arguments. Ample evidence. Logical progression of content leading to fluency (5)	Content is highly relevant to the question, content is unique, considered real world evidence which makes the discussion highly relatable. Content has a fresh and unexpected perspective. Logical progression of content leading to fluency (6)
Language/effective communication (×1 weighting)	Unclear explanation with little, if any, reference to relevant assumptions, data and evidence. Work is poorly sequenced, with numerous grammatical and spelling errors affecting readability (1)	A somewhat confusing explanation, with some major errors in use of assumptions, data and/or evidence. There are major grammatical and spelling errors which impact on the readability and sequence of your work (2)	A mostly clear explanation, with some useful assumptions, data and/or evidence considered from the case or external sources. Though there are some grammatical and spelling errors, it doesn't impact too greatly on the readability and sequencing of your work (3)	Clear explanation, with useful assumptions, data and evidence considered from the case or external sources. Your work is logically sequenced, clear and easy to read, with only minor grammatical and/or spelling errors (4)	Relevant and clear explanation, with relevant assumptions, data and evidence considered from the case or external sources. Your work is clear and easy to read, with a highly logical sequence and very few (if any) grammatical/spelling errors (5)	Highly relevant and clear explanation, with highly relevant assumptions, data and evidence considered from the case or external sources. Language is very potent and constructive. Your work shows highly logical sequence and appropriate vocabulary and sentence structure (6)
Conclusion (×1 weighting)	Unclear and mostly do not follow from preceding paragraphs. Provides no future research directions and policy implications(1)	Conclusions somewhat follow from preceding paragraphs. Provides vague future research directions and policy implications (2)	Conclusions mostly follow from preceding paragraphs. Provides some future research directions and policy implications (3)	Conclusions follow from preceding paragraphs with some minor errors. Provides useful future research directions and policy implications (4)	Conclusions follow the major themes of the essay and are very well supported from preceding paragraphs. Provides sensible and insightful future directions and policy implications (5)	Conclusions summarize the connections between the information discussed in the preceding paragraph and the paragraph's controlling idea and leaves the reader with highly insightful and critically thought provoking future research directions and policy implications (6)

	Fail	Below expectation	Satisfactory	Very good	Excellent	Outstanding
QUESTION 3: NEW CAPITAL REQUIREMENT						
Introduction(×1 weighting)	Unfocussed introduction. Fails to identify any useful concepts. There is little, if any, evidence of understanding (0)	Mostly unfocussed introduction. Few key concepts identified. Major errors identified throughout (1)	Somewhat focussed and engaging introduction. Identifies some useful key concepts but some minor, with occasional major errors are evident (2)	Mostly focussed and engaging introduction. Relevant key concepts are clearly identified with the occasional minor error evident (3)	Well-focussed and well engaging introduction. Most key concepts are clearly identified (4)	Highly focussed and highly engaging introduction. All key concepts are identified and summarised (5)
Ideas (×1 weighting)	Ideas developed and presented in a disconnected manner, limited ideas, omission of key information. Serious irrelevance (0)	Ideas developed and presented mostly in a disconnected manner, vagueness, some irrelevant information (1)	Ideas are presented somewhat in a connected manner. Good ideas with some development. Good use of relevant information (2)	Ideas developed and presented mostly in a connected manner. Properly developed idea. Adequately argued but includes some careless analysis (3)	Ideas developed and presented in a connected manner, generally well argued but some arguments require more careful clarification. Very well developed idea (4)	Ideas developed and presented are highly innovative. Rigorously argued, very high standard of critical thinking. Substantial concept used (5)
Content (×1 weighting)	Content is irrelevant to the question. Failed to demonstrate their understanding pertinent to bank capital. Lack of arguments and evidence (0)	Content is mostly irrelevant to the question. Progression of content inconsistent or repetitious. Provide some arguments, however, lack of focus on some paragraphs (1)	Content is somewhat relevant to the question. Mostly logical progression of content. Adequate arguments and evidence (2)	Content is mostly relevant to the question. Logical progression of content. Although the discussion is engaging however, at times it lacks critical thinking and convincing arguments (3)	Content is relevant to the question Discussion is engaging and demonstrate critical thinking, convincing arguments. Ample evidence. Logical progression of content leading to fluency (4)	Content is highly relevant to the question, content is unique, considered real world evidence, which makes the discussion highly relatable. Content has a fresh and unexpected perspective. Logical progression of content leading to fluency (5)
Conclusion (×1 weighting)	Unclear and mostly do not follow from preceding paragraphs. Provides no future research directions and policy implications (0)	Conclusions somewhat follow from preceding paragraphs. Provides vague future research directions and policy implications (1)	Conclusions mostly follow from preceding paragraphs. Provides some future research directions and policy implications (2)	Conclusions follow from preceding paragraphs with some minor errors. Provides useful future research directions and policy implications (3)	Conclusions follow the major themes of the essay and are very well supported from preceding paragraphs. Provides sensible and insightful future directions and policy implications (4)	Conclusions summarize the connections between the information discussed in the preceding paragraph and the paragraph's controlling idea and leaves the reader with highly insightful and critically thought provoking future research directions and policy implications (5)

	Fail	Below expectation	Satisfactory	Very good	Excellent	Outstanding
QUESTION 4: VOLKER RULE						
Ideas (×1 weighting)	Ideas developed and presented in a disconnected manner, limited ideas, omission of key information. Serious irrelevance (0)	Ideas developed and presented mostly in a disconnected manner, vagueness, some irrelevant information (1)	Ideas are presented somewhat in a connected manner. Good ideas with some development. Good use of relevant information (2)	Ideas developed and presented mostly in a connected manner. Properly developed idea. Adequately argued but includes some careless analysis (3)	Ideas developed and presented in a connected manner, generally well argued but some arguments require more careful clarification. Very well developed idea (4)	Ideas developed and presented are highly innovative. Rigorously argued, very high standard of critical thinking. Substantial concept used (5)
Content (×1 weighting)	Content is irrelevant to the question. Failed to demonstrate their understanding pertinent to Volker rule. Lack of arguments and evidence (0)	Content is mostly irrelevant to the question (1)	Content is somewhat relevant to the question (2)	Content is mostly relevant to the question. Although the discussion is engaging it lacks critical thinking and convincing arguments (3)	Content is relevant to the question, engaging, demonstrate critical thinking, convincing arguments (4)	Content is highly relevant to the question, content is unique, considered real world evidence, which makes the discussion highly relatable. Content has a fresh and unexpected perspective. Logical progression of content leading to fluency (5)
STRUCTURE, REFERENCE AND FORMAT						
Structure, Reference and Format (×2 weighting)	Absence of references, non complaint formatting, no logical structure (0)	No logical structure, with major referencing errors. Formatting requirements have been ignored (1)	Lack of logical structure with some minor and major referencing errors evident. Formatting requirements are mostly non-compliant (2)	A somewhat useful structure, but there are minor errors in referencing and formatting requirements (3)	Well organised and clearly structured work, with appropriate sources correctly referenced. The format addresses task requirements, with the occasional minor error (4)	Highly organised and logically structured work, with relevant sources correctly referenced. The format is fully compliant with task requirements (5)