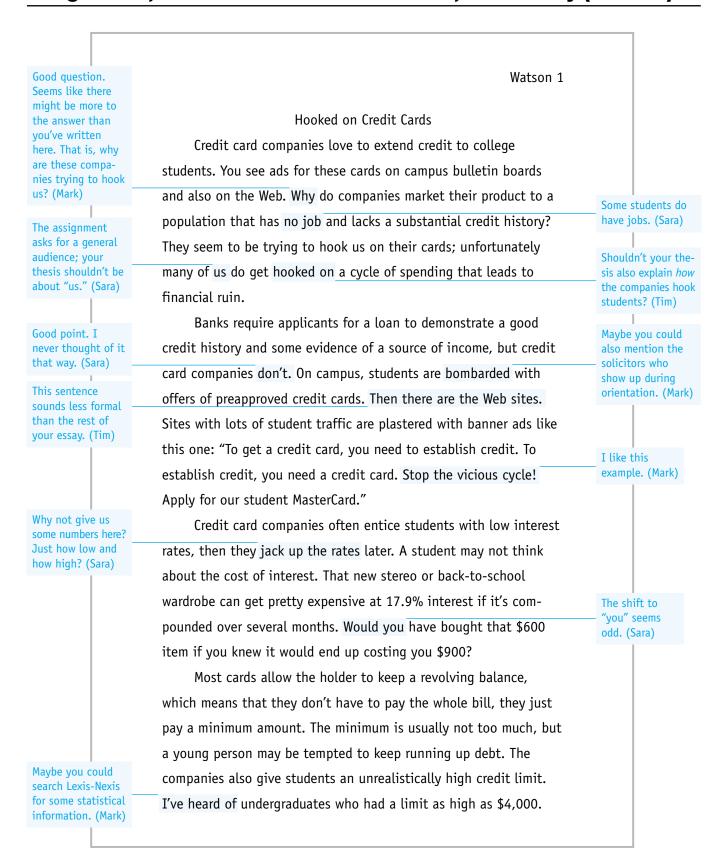
Rough Draft, with Peer Review Comments, MLA Essay (Watson)



Source: Diana Hacker (Boston: Bedford/St. Martin's, 2006). This paper has been updated to follow the style guidelines in the *MLA Handbook for Writers of Research Papers*, 7th ed. (2009).

Watson 2
This paragraph

Card companies make money not just from high interest rates.

Often they charge fees for late payments. I've heard of penalties for going over the credit limit too.

Often students discover too late that they are thoroughly trapped. Some drop out of school, others graduate and then can't find a good job because they have a poor credit rating. There are psychological problems too. Your parents may bail you out of debt, but you'll probably feel guilty. On a Web site, I read that two students felt so bad they committed suicide.

Credit cards are a part of life these days, and everyone is probably wise to have a charge account for emergencies. But every college student must take a hard look at their financial picture. The very things that make those cards so convenient and easy to use can lead to a mountain of debt that will take years to pay off.

This would be more convincing if you provided some evidence to back up your claim. (Mark)

Also, he wants us to cite our sources. (Sara)

Your paper focuses on the tactics that the companies use, but your conclusion doesn't mention them. (Tim)

seems sort of

skimpy. (Tim)

Professor Mills

won't like your

"I" here. (Sara)

shifts to "you" and