**Topic:** *Penny*

**Focus question:** *Are pennies necessary?*

**Two possible thesis statements:**

*The penny is necessary.*

*The penny is unnecessary.*

**Two introductory paragraphs:**

*The alternative to the penny, rounding prices to the nearest nickel, hurts consumers. It cannot be done fairly. Polls show that almost 75% of Americans favor keeping the penny. Charities raise millions of dollars from the penny. They rely on those small contributions. Since the nickel costs more to make than the penny, the government will not be saving any money by eliminating it. So, can we do without the penny? Not if we want to keep prices low, protect families and help charities raise money. The penny is a necessary part of our nation’s currency. Wise old Ben Franklin was right, “A penny saved, is a penny earned.”*

*The penny is a nuisance and should be eliminated. But what harm is caused by continuing to mint the penny? First, it is a waste of time, because exchanging pennies slows down cash transactions. Second, it is a waste of money and resources. Due to rising metal prices, it now cost more than a penny to make a penny! A simple way to retire the penny would be to round each cash transaction to the nearest nickel. This has been successful in other countries, including Australia and the Netherlands. The penny has outlived its usefulness. Let’s retire it!*