

# Appendix F

## Sample Common Rubric/Portfolio Rubric

F

## Common Rubric

1-2 = Poor    3-4 = Fair    5-6 = Average    7-8 = Above Average    9-10 = Excellent

<i><b>Relating Income and Education</b></i>	<i><b>K</b></i>	<i><b>1</b></i>	<i><b>2</b></i>	<i><b>3</b></i>	<i><b>4</b></i>	<i><b>5</b></i>	<i><b>6</b></i>	<i><b>7</b></i>	<i><b>8</b></i>	<i><b>9</b></i>	<i><b>10</b></i>	<i><b>11</b></i>	<i><b>12</b></i>	<i><b>Notes</b></i>
A.1 Understand how career choice, education, skills, entrepreneurship, and economic conditions affect income.														
A.2 Understand the sources of income and alternative resources.														
A.3 Explain how income affects lifestyle choices and spending decisions.														
A.4 Explain how taxes and employee benefits relate to disposable income.														

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<i><b>Money Management</b></i>	<i><b>K</b></i>	<i><b>1</b></i>	<i><b>2</b></i>	<i><b>3</b></i>	<i><b>4</b></i>	<i><b>5</b></i>	<i><b>6</b></i>	<i><b>7</b></i>	<i><b>8</b></i>	<i><b>9</b></i>	<i><b>10</b></i>	<i><b>11</b></i>	<i><b>12</b></i>	<i><b>Notes</b></i>	
B.1 Demonstrate ability to use money management skills and strategies.															
B.2 Understand the purposes and services of financial institutions.															
B.3 Develop a financial vision based on an examination of personal values.															
B.4 Understand the history, purposes, roles, and responsibilities related to taxation.															

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<b><i>Credit and Debt Management</i></b>	<b><i>K</i></b>	<b><i>1</i></b>	<b><i>2</i></b>	<b><i>3</i></b>	<b><i>4</i></b>	<b><i>5</i></b>	<b><i>6</i></b>	<b><i>7</i></b>	<b><i>8</i></b>	<b><i>9</i></b>	<b><i>10</i></b>	<b><i>11</i></b>	<b><i>12</i></b>	<b><i>Notes</i></b>
C.1 Identify and evaluate credit products and services.														
C.2 Identify and compare sources of credit.														
C.3 Identify and evaluate interest rates, fees, and other charges.														
C.4 Interpret credit sources and reports.														

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<b><i>Credit and Debt Management (cont.)</i></b>	<b><i>K</i></b>	<b><i>1</i></b>	<b><i>2</i></b>	<b><i>3</i></b>	<b><i>4</i></b>	<b><i>5</i></b>	<b><i>6</i></b>	<b><i>7</i></b>	<b><i>8</i></b>	<b><i>9</i></b>	<b><i>10</i></b>	<b><i>11</i></b>	<b><i>12</i></b>	<b><i>Notes</i></b>
C.5 Calculate the cost of borrowing.														
C.6 Explain the rights and responsibilities of buyers and sellers under consumer protection laws.														
C.7 Understand how to leverage debt.														
C.8 Describe the implications of bankruptcy.														

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<i><b>Credit and Debt Management (cont.)</b></i>	<i><b>K</b></i>	<i><b>1</b></i>	<i><b>2</b></i>	<i><b>3</b></i>	<i><b>4</b></i>	<i><b>5</b></i>	<i><b>6</b></i>	<i><b>7</b></i>	<i><b>8</b></i>	<i><b>9</b></i>	<i><b>10</b></i>	<i><b>11</b></i>	<i><b>12</b></i>	<i><b>Notes</b></i>
C.9 Analyze the pros and cons of high cost alternative financial services.														
<i><b>Planning, Saving, and Investing</b></i>	<i><b>K</b></i>	<i><b>1</b></i>	<i><b>2</b></i>	<i><b>3</b></i>	<i><b>4</b></i>	<i><b>5</b></i>	<i><b>6</b></i>	<i><b>7</b></i>	<i><b>8</b></i>	<i><b>9</b></i>	<i><b>10</b></i>	<i><b>11</b></i>	<i><b>12</b></i>	<i><b>Notes</b></i>
D.1 Apply strategies for creating wealth/building assets.														
D.2 Match appropriate financial services and products with specified goals.														
D.3 Describe the relationships between saving and investing.														

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	K	1	2	3	4	5	6	7	8	9	10	11	12	
<b><i>Planning, Saving and Investing (cont.)</i></b>														<i>Notes</i>
D.4 Apply the concepts of supply and demand to stock market price changes.														
D.5 Demonstrate ability to use decision-making processes in making financial decisions related to planning, saving, and investing.														
<b><i>Becoming a Critical Consumer</i></b>														<i>Notes</i>
E.1 Understand the impact of contextual factors associated with consumer decision making (e.g., social, historical, political, family, cultural, philosophical).														
E.2 Investigate the purposes, strategies, and effects of various business practices, including sales schemes or scams.														

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<b><i>Becoming a Critical Consumer (cont.)</i></b>	<b><i>K</i></b>	<b><i>1</i></b>	<b><i>2</i></b>	<b><i>3</i></b>	<b><i>4</i></b>	<b><i>5</i></b>	<b><i>6</i></b>	<b><i>7</i></b>	<b><i>8</i></b>	<b><i>9</i></b>	<b><i>10</i></b>	<b><i>11</i></b>	<b><i>12</i></b>	<b><i>Notes</i></b>
E.3 Understand the cost of interest rates and fees associated with financial services.														
E.4 Understand that verbal contracts are as binding as written agreements.														
E.5 Identify sources of consumer protection and assistance including public institutions and private organizations (professionals, publications, and Internet).														
E.6 Examine critically the impact of socio-cultural norms and demographics related to money, saving, and spending.														



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<b>Community and Financial Responsibility</b>	<b>K</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>7</b>	<b>8</b>	<b>9</b>	<b>10</b>	<b>11</b>	<b>12</b>	<b>Notes</b>
F.1 Understand factors that affect citizen financial decisions and actions.														
F.2 Practice skills related to fiscal responsibility and personal decision making.														
F.3 Integrate and apply financial knowledge, attitudes, and skills.														
F.4 Understand the interdependent role of government, business, consumer, and personal finance in the economy.														

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<b>Community and Financial Responsibility</b>	<b>K</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>7</b>	<b>8</b>	<b>9</b>	<b>10</b>	<b>11</b>	<b>12</b>	<b>Notes</b>	
F.5 Examine the impact that government, business, consumer, and financial decisions and actions have on the individual, family, community, society, and world.															
<b>Risk Management</b>	<b>K</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>7</b>	<b>8</b>	<b>9</b>	<b>10</b>	<b>11</b>	<b>12</b>	<b>Notes</b>	
G.1 Understand the nature of personal financial risk and the importance of protecting against financial loss.															
G.2 Examine the need for and value of various types of insurance within the life cycle.															
G.3 Integrate and apply concepts related to personal financial risk, protection from loss, and financial planning.															