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| **Proficiency Scale** |
| NJ CCCS for  |
| **Topic: Becoming a Critical Consumer** |
| **Course: Business Essentials and Financial Literacy Grades 9-12** |
| **Score 4.0** | **In addition to Score 3.0, in-depth inferences and applications that go beyond what was taught.****The student:*** Will be able to analyze a real life purchasing choice as a critical consumer
 | **Sample Activities** |
| * Comparison Shopping Project
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| **Score 3.0** | **The student:*** Will be able to develop skills and strategies that promote personal and financial responsibility related to becoming a critical consumer

**The student exhibits no major errors or omissions.** | * Unit Test
* Projects
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| **Score 2.0** | **There are no major errors or omissions regarding the simpler details and processes as the student:*** **recognizes or recalls specific terminology, such as:**
* Subject terms related to being a critical consumer, i.e. purchases, cost-benefit, consumer rights, etc.
* **performs basic processes, that affect sales, profitability and customers such as:**
* Prioritize wants and needs to make informed investments, purchases and decisions.
* Understand how cost-benefit analysis informs responsible spending practices.
* Understand consumer rights, responsibilities, and informational resources.

**However, the student exhibits major errors or omissions regarding the more complex ideas and processes.** | * Quizzes
* Notes
* Discussion
* Worksheets
* Projects
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| **Score 1.0** | **With help, a partial understanding of some of the simpler details and processes and some of the more complex ideas and processes.** |  |
| **Score 0.0** | **Even with help, no understanding or skill demonstrated.** |