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| **Proficiency Scale** |
| NJ CCCS for  |
| **Topic: Credit & Debt Management** |
| **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 investigate credit options for real world needs and develop a plan of action related to a specific credit need.
 | **Sample Activities** |
| * Choice Credit
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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 Credit and Debt Management.

**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 a credit and debt management, i.e. loans, interest, etc.
* **performs basic processes, that affect sales, profitability and customers such as:**
* Make informed choices about the sources of credit.
* Classify the various costs involved in obtaining and using credit.
* Identify the factors necessary for making informed credit decisions.
* Connect and apply ideas for managing debt responsibly.

**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.** |