|  |
| --- |
| **Proficiency Scale** |
| NJ CCCS for  |
| **Topic: Money Management, Planning Saving & Investing** |
| **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 create a budget for their own real life finances.
 | **Sample Activities** |
| * My Budget My Way
 |
| **Score 3.0** | **The student:*** Will be able to develop skills and strategies that promote personal and financial responsibility related to Money Management.
* Will be able to demonstrate knowledge of: skills and strategies that promote personal and financial responsibility related to Planning, Saving, and Investing.

**The student exhibits no major errors or omissions.** | * Unit Test
* Projects
 |
| **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 money management, i.e. cash flow, budget, etc.
* **performs basic processes, that affect sales, profitability and customers such as:**
* Develop strategies to set financial goals.
* Develop strategies for and create and maintain a budget.
* Formulate opinions on cash flow systems and business practices.
* Understand the various basic investment options.
* Discuss how investments can assist with achieving financial planning and meeting financial goals.
* Explain basic economic principles and how they affect decisions for investments and financial planning.

**However, the student exhibits major errors or omissions regarding the more complex ideas and processes.** | * Quizzes
* Notes
* Discussion
* Worksheets
* Projects
 |
| **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.** |