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| **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.** |