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| **Proficiency Scale** |
| NJ CCCS for  |
| **Topic: Risk 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 demonstrate skills and strategies that promote personal and financial responsibility related to Risk Management as a part of a personal plan to move out in the future.
 | **Sample Activities** |
| * Financial Literacy Challenge
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| **Score 3.0** | **The student:*** Will be able to demonstrate skills and strategies that promote personal and financial responsibility related to Risk Management.

**The student exhibits no major errors or omissions.** | * Unit Test
* Quizzes
* 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 risk management, i.e. property, health insurance, 11 perils, etc.
* **performs basic processes, that affect sales, profitability and customers such as:**
* Understand common financial risks and the ways to manage those risks.
* Understand the use of insurance to protect consumers against unintended loses.
* Explore the different types of insurance protection and insurance products.
* Describe the costs and benefits of insurance coverage.

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