

Learning Goals and Scales
2014-2015

Rigorous Learning Goal/Scale

Course: Unit 3	Personal Financial Literacy
<p>Score 4</p> <p>Additional Success with the complex content and concepts—inferences, novel applications</p>	<p>In addition to score 3.0 performance, the student demonstrates in-depth inferences and applications that go beyond what was taught.</p> <ul style="list-style-type: none"> • <p>Student makes no major errors or omissions regarding the score 4 content</p>
<p>Score 3</p> <p>Mastery of complex content and concepts of learning goal</p>	<p>TARGET LEARNING GOAL: The student will be able to identify the importance of maintaining a good credit rating</p> <ul style="list-style-type: none"> • Understand the value of maintaining a good credit report • Understand FICO scores • Analyze factors in building a good score • Analyze credit reports from three Credit Bureaus <p>Student makes no major errors or omissions regarding the score 3 content</p>
<p>Score 2</p> <p>Success with simpler content—vocabulary, foundational skills</p>	<p>The student will recognize or recall specific vocabulary or basic content, such as:</p> <ul style="list-style-type: none"> • Credit report, credit history, FICO Scores, credit guard services, cosigner, credit payment plan, annual percentage rate <p>The student will perform basic skills or process, such as:</p> <ul style="list-style-type: none"> • Identify components and structure of a credit report • Read credit card agreements • In-depth research on the three credit bureaus • Identify components used to calculate FICO scores • List factors that lead to bad credit • Analyze advantages and disadvantages of credit • Chart comparisons of annual percentage rates <p>Student makes no major errors or omissions regarding the score 2 content</p>
<p>Score 1</p> <p>Partial success with help</p>	<p>With help, student achieves partial success at score 2 content and/or score 3 content</p>
<p>Score 0</p> <p>No success even with help</p>	<p>Even with help, no success</p>