



CW High School

Personal Finance

1. Reading and Writing (3.00%)

Learning Targets

1.1 I can read to identify and explain the central idea of a topic-specific text while also determining supporting details used and summarizing information accurately.

Learning Target	Descriptor	Definition
4	Proficient	I can read to identify and explain the central idea of a topic-specific text while also determining supporting details used and summarizing information accurately.
3	Developing	I can read to identify and explain the central idea of a topic-specific text while also determining supporting details used.
2	Basic	I can read to identify the central idea of a topic-specific text while also determining supporting details used.
1	Minimal	I can read to identify the central idea of a topic-specific text.
0	No Evidence	No evidence shown.

1.2 I can produce clear and coherent writing, with sound conventions and mechanics, in which the development, organization, and style are appropriate to the task.

Learning Target	Descriptor	Definition
4	Proficient	I can produce clear and coherent writing, with sound conventions and mechanics, in which the development, organization, and style are appropriate to the task.
3	Developing	I can produce coherent writing, with minimal errors in conventions and mechanics, in which the development and organization are appropriate to the task.
2	Basic	I can produce coherent writing, with few errors in conventions and mechanics, with evident organization and appropriate to the task.
1	Minimal	I can produce coherent writing appropriate to the task.
0	No Evidence	No evidence shown.

2. Spending and Saving (10.00%)

Learning Targets

2.1 I can compare and contrast the spending habits of Americans over the last century, based on the use of and the history of credit in America, including how those habits have become normal in American culture.

Learning Target	Descriptor	Definition
4	Proficient	I can compare and contrast the spending habits of Americans over the last century, based on the use of and the history of credit in America, including how those habits have become normal in American culture.



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Learning Target	Descriptor	Definition
3	Developing	I can explain aspects of the spending habits of American over the last century and how those habits have become normal in American culture.
2	Basic	I can identify spending habits of Americans.
1	Minimal	I can define spending habits.
0	No Evidence	No evidence shown.

2.2 I can demonstrate how to manage personal finances through the use of a checking or spending account utilizing a variety of financial management tools available through banks today.

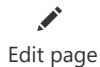
Learning Target	Descriptor	Definition
4	Proficient	I can demonstrate how to manage personal finances through the use of a checking or spending account utilizing a variety of financial management tools available through banks today.
3	Developing	I explain the different financial management tools available to help manage personal finances.
2	Basic	I can identify financial management tools related to management of personal finances.
1	Minimal	I can define terms related to managing personal finances.
0	No Evidence	No evidence shown.

2.3 I can describe the significance of saving by defining and giving suggestions for saving to build an emergency fund, pay for purchases and build wealth through the use of a variety of saving vehicles. (3.4)

Learning Target	Descriptor	Definition
4	Proficient	I can describe the significance of saving by defining and giving suggestions for saving to build an emergency fund, pay for purchases and build wealth through the use of a variety of saving vehicles. (3.4)
3	Developing	I can describe the significance of saving with regard to an emergency fund, purchases and wealth building.
2	Basic	I can describe the need for an emergency fund
1	Minimal	I can define an emergency fund
0	No Evidence	No evidence shown.

2.4 I can calculate compound interest and illustrate the power of interest rate and time in relation to wealth building. (3.2)

Learning Target	Descriptor	Definition
4	Proficient	I can calculate compound interest and illustrate the power of interest rate and time in relation to wealth building. (3.2)



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Learning Target	Descriptor	Definition
3	Developing	I can calculate compound interest and describe how time can work in your favor to build wealth.
2	Basic	I can calculate compound interest.
1	Minimal	I can define compound interest.
0	No Evidence	No evidence shown.

3. Credit and Debt Management (11.00%)

Learning Targets

3.1 I can analyze the long-term impact of student loan debt and develop a plan to pursue my desired career, after researching educational training and requirements necessary, without acquiring excessive amounts of debt.

Learning Target	Descriptor	Definition
4	Proficient	I can analyze the long-term impact of student loan debt and develop a plan to pursue my desired career, after researching educational training and requirements necessary, without acquiring excessive amounts of debt.
3	Developing	I can explain the long-term impact of student loan debt and discuss general ways to avoid excessive amounts of debt.
2	Basic	I can describe the long-term impact of student loan debt and how student loan debt can inhibit the building of wealth.
1	Minimal	I can identify the long-term impact of student loan debt.
0	No Evidence	No evidence shown.

3.2 I can evaluate information about credit products and services and analyze the advantages and disadvantages of different debt payment methods.

Learning Target	Descriptor	Definition
4	Proficient	I can evaluate information about credit products and services and analyze the advantages and disadvantages of different debt payment methods.
3	Developing	I can evaluate information about credit products and services and list the advantages and disadvantages of different debt payment methods.
2	Basic	I can identify information about credit products and services and list different debt payment methods.
1	Minimal	I can list different debt payment methods
0	No Evidence	No evidence shown.

3.3 I can compare the benefits and costs of spending decisions as they relate to major purchases like an automobile or home.



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Learning Target	Descriptor	Definition
4	Proficient	I can compare the benefits and costs of spending decisions as they relate to major purchases like an automobile or home.
3	Developing	I can outline the benefits and costs of spending decisions as they relate to major purchases.
2	Basic	I can list the benefits and costs of spending decisions as they relate to major purchases.
1	Minimal	I can identify the benefits and costs of spending decisions as they relate to major purchases
0	No Evidence	No evidence shown.

3.4 I can analyze the impact of using a credit card as it relates to creditworthiness, credit score, interest paid and borrowing.

Learning Target	Descriptor	Definition
4	Proficient	I can analyze the impact of using a credit card as it relates to creditworthiness, credit score, interest paid and borrowing.
3	Developing	I can explain the potential negative repercussions of using a credit card with regard to interest paid.
2	Basic	I can describe how credit cards work with regard to interest paid.
1	Minimal	I can describe how credit cards work.
0	No Evidence	No evidence shown.

4. Investing and Wealth Management (20.00%)

Learning Targets

4.1 I can relate the concepts of diversification, risk and liquidity to return on investments and provide examples of that relationship.

Learning Target	Descriptor	Definition
4	Proficient	I can relate the concepts of diversification, risk and liquidity to return on investments and provide examples of that relationship.
3	Developing	I can explain the concepts of diversification, risk and liquidity to return on investments.
2	Basic	I can define diversification, risk, liquidity and return on investments.
1	Minimal	I can identify terms related to diversification, risk and liquidity and return on investments.
0	No Evidence	No evidence shown.

4.2 I can compare and contrast different types of investments (mutual funds, real estate, bonds, stocks, etc.) and assess each for its worthiness for building personal wealth.

Learning Target	Descriptor	Definition
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Learning Target	Descriptor	Definition
4	Proficient	I can compare and contrast different types of investments (mutual funds, real estate, bonds, stocks, etc.) and assess each for its worthiness for building personal wealth.
3	Developing	I can compare and contrast different types of investments (mutual funds, real estate, bonds, stocks, etc.).
2	Basic	I can match different types of investments to their characteristics.
1	Minimal	I can describe how investments can be used for building personal wealth.
0	No Evidence	No evidence shown.

4.3 I can calculate compound interest and illustrate the power of interest rate and time in relation to wealth building. (utilize the rule of 72 how it should be used to evaluate the effectiveness of an investment vehicle).

Learning Target	Descriptor	Definition
4	Proficient	I can calculate compound interest and illustrate the power of interest rate and time in relation to wealth building. (utilize the rule of 72 how it should be used to evaluate the effectiveness of an investment vehicle).
3	Developing	I can calculate compound interest and utilize the rule of 72 to get a quick snapshot of the effectiveness of an investment vehicle.
2	Basic	I can define compound interest and describe the rule of 72
1	Minimal	I can define compound interest.
0	No Evidence	No evidence shown.

4.4 I can analyze common employer benefits (non-wage compensation, traditional and Roth IRAs, 401k and other employee savings plans).

Learning Target	Descriptor	Definition
4	Proficient	I can analyze common employer benefits (non-wage compensation, traditional and Roth IRAs, 401k and other employee savings plans).
3	Developing	I can explain aspects of common employer benefits (non-wage compensation and differentiate between traditional and Roth IRAs, 401k and/or other employee savings plans).
2	Basic	I can define common employer benefits.
1	Minimal	I can identify common employer benefits.
0	No Evidence	No evidence shown.

4.5 I can create an investment plan for my future including long term savings and retirement goals that utilize a variety of investment strategies.



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Learning Target	Descriptor	Definition
4	Proficient	I can create an investment plan for my future including long term savings and retirement goals that utilize a variety of investment strategies.
3	Developing	I can create a basic investment plan for my future that includes savings or retirement goals.
2	Basic	I can create an outline for an investment plan for my future.
1	Minimal	I can list aspects of an investment plan.
0	No Evidence	No evidence shown.

5. Insurance and Risk Protection (12.00%)

Learning Targets

5.1 I can analyze the necessity of insurance to reduce risk (factors that impact insurance premiums and the relationship between premiums and out-of-pocket expenses).

Learning Target	Descriptor	Definition
4	Proficient	I can analyze the necessity of insurance to reduce risk (factors that impact insurance premiums and the relationship between premiums and out-of-pocket expenses).
3	Developing	I can explain the necessity of insurance and discuss some factors that impact insurance premiums.
2	Basic	I can identify the necessity of insurance to reduce risk.
1	Minimal	I can define insurance
0	No Evidence	No evidence shown.

5.2 I can apply terminology related to insurance such as copay, deductible, premiums and out-of-pocket expenses.

Learning Target	Descriptor	Definition
4	Proficient	I can apply terminology related to insurance such as copay, deductible, premiums and out-of-pocket expenses.
3	Developing	I can explain terminology related to insurance such as copay, deductible, premiums and out-of-pocket expenses.
2	Basic	I can define terminology related to insurance such as copay, deductible, premiums and out-of-pocket expenses.
1	Minimal	I can identify terminology related to insurance such as copay, deductible, premiums and out-of-pocket expenses.
0	No Evidence	No evidence shown.



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5.3 I can differentiate between different types of insurance that are necessary to reduce risk and protect wealth (stage of life they are needed, and specific tips for purchase).

Learning Target	Descriptor	Definition
4	Proficient	I can differentiate between different types of insurance that are necessary to reduce risk and protect wealth (stage of life they are needed, and specific tips for purchase).
3	Developing	I can describe the necessity for a variety of types of insurance and provide basic purchasing tips for each.
2	Basic	I can list the types of insurance and provide some basic purchasing tips.
1	Minimal	I can identify types of insurance.
0	No Evidence	No evidence shown.

6. Paychecks and Taxes (16.00%)

Learning Targets

6.1 I can analyze deductions found on a pay stub (impact of taxes on gross pay). (1.1)

Learning Target	Descriptor	Definition
4	Proficient	I can analyze deductions found on a pay stub (impact of taxes on gross pay). (1.1)
3	Developing	I can explain the impact of taxes on gross pay.
2	Basic	I can define deductions found on a paystub.
1	Minimal	I can identify deductions found on a paystub.
0	No Evidence	No evidence shown.

6.2 I can analyze the purpose of the W-4 and W-2 forms when it comes to filing taxes and can complete and interpret the results of a 1040 for a variety of ages and income levels. (1.3-W4) (1.5-1040)

Learning Target	Descriptor	Definition
4	Proficient	I can analyze the purpose of the W-4 and W-2 forms when it comes to filing taxes and can complete and interpret the results of a 1040 for a variety of ages and income levels. (1.3-W4) (1.5-1040)
3	Developing	I can explain the purpose of the W-4 and W-2 forms when it comes to filing taxes and can complete a 1040 for filing taxes.
2	Basic	I can identify the purpose of the W-4 and W-2 forms when it comes to filing taxes and list information that might be needed to complete a 1040 for filing taxes.
1	Minimal	I can define the W-4 and W-2 forms when it comes to filing taxes.
0	No Evidence	No evidence shown.



3 I can differentiate the types of tax liability for U.S. citizens, giving examples and analyzing the impact the tax has on individuals and the general population. (1.2)

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Learning Target	Descriptor	Definition
4	Proficient	I can differentiate the types of tax liability for U.S. citizens, giving examples and analyzing the impact the tax has on individuals and the general population. (1.2)
3	Developing	I can differentiate the types of tax liability for U.S. citizens and explain the impact the tax has on individuals and the general population
2	Basic	I can describe the impact the tax has on individuals and the general population.
1	Minimal	I can identify types of tax liability for U.S. citizens.
0	No Evidence	No evidence shown.

6.4 I can analyze income taxes (collection, what types of income are taxed, how they provide revenue for public expenses, and calculation of the tax liability for a variety of scenarios. (1.4)

Learning Target	Descriptor	Definition
4	Proficient	I can analyze income taxes (collection, what types of income are taxed, how they provide revenue for public expenses, and calculation of the tax liability for a variety of scenarios. (1.4)
3	Developing	I can explain aspects of income taxes (collection, what types of income are taxed, and how they provide revenue for public expenses).
2	Basic	I can identify where income taxes are collected from and how they provide revenue for public expenses.
1	Minimal	I can define the purpose of taxation.
0	No Evidence	No evidence shown.

7. Budgeting (28.00%)

Learning Targets

7.1 I can analyze common marketing tactics and criticize financing tricks that are used to persuade consumers to make purchases.

Learning Target	Descriptor	Definition
4	Proficient	I can analyze common marketing tactics and criticize financing tricks that are used to persuade consumers to make purchases.
3	Developing	I can explain common marketing tactics and describe financing tricks that are used to persuade consumers to make purchases.
2	Basic	I can list common marketing tactics and financing tricks that are used to persuade consumers to make purchases.
1	Minimal	I can identify common marketing tactics that are used to persuade consumers to make purchases
0	No Evidence	No evidence shown.



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7.2 I can analyze strategies for becoming a wise consumer, including the seven basics of negotiating and bargain shopping basics, and describe how limited personal financial resources affect the choices people make.

Learning Target	Descriptor	Definition
4	Proficient	I can analyze strategies for becoming a wise consumer, including the seven basics of negotiating and bargain shopping basics, and describe how limited personal financial resources affect the choices people make.
3	Developing	I can outline strategies for becoming a wise consumer, including the 7 basic strategies for negotiating and strategies for bargain shopping.
2	Basic	I can list strategies for becoming a wise consumer and describe negotiating and bargain shopping.
1	Minimal	I can identify strategies for becoming a wise consumer.
0	No Evidence	No evidence shown.

7.3 I can analyze the importance of budgeting and evaluate needs, wants, priorities and financial goals in order to create a budgeting plan to implement that will help me reach those financial goals.

Learning Target	Descriptor	Definition
4	Proficient	I can analyze the importance of budgeting and evaluate needs, wants, priorities and financial goals in order to create a budgeting plan to implement that will help me reach those financial goals.
3	Developing	I can explain the importance of budgeting and evaluate needs, wants, priorities and financial goals.
2	Basic	I can describe the importance of budgeting and differentiate between needs and wants.
1	Minimal	I can discuss the importance of budgeting.
0	No Evidence	No evidence shown.

7.4 I can analyze how cost of living affects a person's budget and discuss ways to save on budgetary expenses such as renting an apartment, living with roommates, food and travel costs.

Learning Target	Descriptor	Definition
4	Proficient	I can analyze how cost of living affects a person's budget and discuss ways to save on budgetary expenses such as renting an apartment, living with roommates, food and travel costs.
3	Developing	I can calculate cost of living and explain how budgetary items like rent, roommates, food and travel costs affect a person's budget.
2	Basic	I can calculate cost of living and explain how it affects a person's budget.
1	Minimal	I can calculate cost of living for a variety of cities.



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Learning Target	Descriptor	Definition
0	No Evidence	No evidence shown.

7.5 I can create a zero-based budget that includes variable, fixed, discretionary and intermittent expenses using my current income level and my predicted income in my career of choice.

Learning Target	Descriptor	Definition
4	Proficient	I can create a zero-based budget that includes variable, fixed, discretionary and intermittent expenses using my current income level and my predicted income in my career of choice.
3	Developing	I can create a zero-based budget that includes variable, fixed, discretionary and intermittent expenses using my current income level.
2	Basic	I can define variable, fixed, discretionary and intermittent expenses as they relate to budgeting.
1	Minimal	I can describe the importance of a zero based budget.
0	No Evidence	No evidence shown.

7.6 I can analyze the difference between using gross income and net income when determining a budget and the 50-20-30 rule and other budgeting strategies to use in order to create a salary-based budget .

Learning Target	Descriptor	Definition
4	Proficient	I can analyze the difference between using gross income and net income when determining a budget and the 50-20-30 rule and other budgeting strategies to use in order to create a salary-based budget .
3	Developing	I can describe the difference between using gross income and net income when determining a budget and can discuss budgeting strategies that are useful when creating a budget.
2	Basic	I can describe the difference between using gross income and net income when determining a budget and identify budgeting strategies that are useful when creating a budget.
1	Minimal	I can identify the difference between gross income and net income.
0	No Evidence	No evidence shown.

Submitted on 7/27/2022 by