

# **TRUMBULL PUBLIC SCHOOLS**

**Trumbull, Connecticut**

## **PERSONAL FINANCE Grades 11-12 Business Education Department 2017**

**(Last revision date: 2000)**

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**Personal Finance  
Grades 11-12  
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The Trumbull Board of Education will continue to take Affirmative Action to ensure that no persons are discriminated against in its employment.

## CORE VALUES AND BELIEFS

The Trumbull High School community engages in an environment conducive to learning which believes that all students will **read and write effectively**, therefore communicating in an articulate and coherent manner. All students will participate in activities **that present problem-solving through critical thinking**. Students will use technology as a tool applying it to decision making. We believe that by fostering self-confidence, self-directed and student-centered activities, we will promote **independent thinkers and learners**. We believe **ethical conduct** to be paramount in sustaining the welcoming school climate that we presently enjoy.

Approved 8/26/2011

## INTRODUCTION & PHILOSOPHY

Personal Finance provides the connectivity between classroom learning and real-world applications while focusing on the student's role as citizen, student, family member, consumer, and active participant in the economy. Students will discover ways to maximize their earning potential, develop strategies for meeting career and lifestyle goals, manage and protect financial resources, explore saving and investment options, and build skills for the wise use of credit to secure their financial future. This course gives students a consistent framework for analyzing financial choices in order to improve their financial well-being.

## COURSE GOALS

The following course goals derive from the 2014 CSDE Business and Finance Technology Education Frameworks for Personal Finance.

Content Standard 1 (Personal Decision Making)	Use a rational decision-making process as it applies to the roles of citizens, workers, and consumers.
Content Standard 2 (Earning and Reporting Income)	Identify various forms of income and analyze factors that affect income as a part of the career decision-making process.
Content Standard 3 (Managing Finances and Budgeting)	Develop and evaluate a budget plan.
Content Standard 4 (Saving and Investing)	Evaluate savings and investment options to meet short- and long-term goals.
Content Standard 5 (Buying Goods and Services)	Apply a decision-making process to maximize consumer satisfaction when buying goods and services.
Content Standard 6 (Banking and Financial Institutions)	Evaluate services provided by financial deposit institutions to transfer funds.

Content Standard 7  
(Using Credit) Analyze factors that affect the choice of credit, the cost of credit, and the legal aspects of using credit.

Content Standard 8  
(Protecting against Risk) Analyze choices available to consumers for protection against risk and financial loss.

The following course goals derive from the 2010 Connecticut Core Standards.

CCSS.ELA-Literacy.RST.11-12.3 Follow precisely a complex multistep procedure when carrying out experiments, taking measurements, or performing technical tasks; analyze the specific results based on explanations in the text.

CCSS.ELA-Literacy.RST.11-12.4 Determine the meaning of symbols, key terms, and other domain-specific words and phrases as they are used in a specific scientific or technical context relevant to grades 11-12 texts and topics.

CCSS.ELA-Literacy.RST.11-12.7 Integrate and evaluate multiple sources of information presented in diverse formats and media (e.g., visually, quantitatively, as well as in words) in order to address a question or solve a problem.

CCSS.MATH.Content.HSA.SSE.A.1 Interpret expressions that represent a quantity in terms of its context.

CCSS.MATH.Content.HSA.CED.A.1 Create equations and inequalities in one variable and use them to solve problems. Include equations arising from linear and quadratic functions, and simple rational and exponential functions.

The following standards derive from the 2016 International Society for Technology in Education Standards.

ISTE Knowledge Constructor  
(Standard 3) Students critically curate a variety of resources using digital tools to construct knowledge, produce creative artifacts, and make meaningful learning experiences for themselves and others.  
3a. Students plan and employ effective research strategies to locate information and other resources for their intellectual or creative pursuits.  
3b. Students evaluate the accuracy, perspective, credibility, and relevance of information, media, data, or other resources.

## **COURSE ENDURING UNDERSTANDINGS**

Students will understand that . . .

- personal goals and values are the foundation of personal finance.
- there is value in investing in oneself.
- the value of money changes over time.
- compound interest makes savings work for one, and borrowing work against one.
- opportunity costs and trade-offs are essential in every decision one makes.
- risk and return are inherent in financial investing.
- steps (e.g., insurance) can be taken to protect oneself from the unexpected (e.g., fraud).

## **COURSE ESSENTIAL QUESTIONS**

- How do I become a financially responsible individual?
- What strategies can be implemented to ensure my financial success?
- Why is it important to have a financial plan?

## **COURSE KNOWLEDGE & SKILLS**

Students will know . . .

- how to make financial decisions and set financial goals.
- how to compare and contrast banking institutions, credit, investment, retirement, and purchasing options to determine personal decision-making.
- how to increase their employability and income attainment.
- how to protect themselves against risk.
- how to protect themselves against identity theft.

Students will be able to . . .

- apply the knowledge gained to their personal financial situations.
- become financially responsible adults to save regularly and use credit wisely.
- increase their understanding of personal finance concepts.
- develop critical thinking skills with respect to financial planning concepts.

# COURSE SYLLABUS

**Course Name**

Personal Finance

**Level**

Grades 11-12

**Prerequisites**

None

**Materials Required**

None

**General Description of the Course**

Show me the money! This course is perfect for any student who will soon be living away from home. Life skills include: maintaining a savings and checking account, establishing credit, securing employment, financing a car, acquiring housing, and guarding against identity theft.

**Assured Assessments**

Formative and summative assessments will be given to evaluate student understanding of material in each of the seven units of the course:

- Personal Decision-Making;
- Managing Your Money;
- Earning and Reporting Income;
- Saving and Investing;
- Using Credit;
- Spending; and
- Protecting against Risk.

**Core Text**

The University of Arizona. *Take Charge Today: Financial Education for a Better Future. Advanced Level Curriculum.* <https://takechargetoday.arizona.edu>. Web.

# UNIT 1

## Personal Decision-Making

### Unit Goals

At the completion of this unit, students will:

CSDE.Content Standard 1 (Personal Decision Making)	Define and give examples of economic wants and needs.
CSDE.Content Standard 1 (Personal Decision Making)	Examine the impact of advertising, peer pressure, and family history on personal financial decisions.
CCSS.ELA-Literacy.RST.11-12.7	Integrate and evaluate multiple sources of information presented in diverse formats and media (e.g., visually, quantitatively, as well as in words) in order to address a question or solve a problem.

### Unit Essential Questions

- How do values, needs, and wants affect individual financial decisions and well-being?
- How do the concepts of trade-offs and opportunity costs apply to decision-making?
- How is goal setting an integral part of financial planning, and why is it important?

### Scope and Sequence

1. Financial decisions
  - a. Needs, wants, values
  - b. Trade-offs and opportunity costs
2. Setting financial goals
  - a. Goals and objectives
  - b. SMART goals

### Assured Assessments

Students will complete any of the following learner activities:

- Create a spending board
- Track and categorize expenses
- Analyze the results of the spending board through a written reflection
- Create short-term, intermediate, and long-term SMART goals

### Resources

#### Core

- The University of Arizona. *Take Charge Today: Financial Education for a Better Future. Advanced Level Curriculum.* <https://takecharge.today.arizona.edu>. Web.

### Supplemental

- *H&R Block Budget Challenge*. <http://hrblock.budgetchallenge.com/>. Web.

### **Time Allotment**

- Approximately 2 weeks



## **UNIT 2**

### **Managing Your Money**

#### **Unit Goals**

At the completion of this unit, students will:

CSDE.Content Standard 6 (Banking and Financial Institutions)	Identify various types of financial institutions.
CSDE.Content Standard 6 (Personal Decision Making)	Evaluate products and services and related costs associated with financial institutions in terms of personal banking needs.
CSDE.Content Standard 3 (Managing Finances and Budgeting)	Categorize and classify expenses as fixed or variable.
CSDE.Content Standard 3 (Managing Finances and Budgeting)	Determine discretionary income in a budget plan.
CCSS.ELA-Literacy.RST.11-12.3	Follow precisely a complex multistep procedure when carrying out experiments, taking measurements, or performing technical tasks; analyze the specific results based on explanations in the text.

#### **Unit Essential Questions**

- What are the benefits to using a depository institution?
- What is the difference between income and net worth?
- Why is a Statement of Financial Position an important financial planning tool?
- What is the purpose of an Income and Expense Statement?
- What typical expenses might an individual incur?

#### **Scope and Sequence**

1. Introduction to depository institutions
  - a. Maintaining a checking account
2. Statement of Financial Position
3. Income and Expense Statement
4. Spending plans

#### **Assured Assessments**

Students will complete any of the following learner activities:

- Research services offered by different depository institutions
- Summarize factors to consider when choosing a depository institution
- Maintain and reconcile a checking account
- Create a Statement of Financial Position

- Create an Income and Expense Statement
- Create a Spending Plan
- View and discuss *Catch Me If You Can*

## **Resources**

### Core

- The University of Arizona. *Take Charge Today: Financial Education for a Better Future. Advanced Level Curriculum.* <https://takechargetoday.arizona.edu>. Web.

### Supplemental

- *Catch Me If You Can*. Dir. Steven Spielberg. DreamWorks Pictures, 2002. Film.
- “Find a Better Bank.” <https://www.findabetterbank.com/>. Web.
- Guest speaker from a local bank
- *H&R Block Budget Challenge.* <http://hrblock.budgetchallenge.com/>. Web.

## **Time Allotment**

- Approximately 3 weeks

## **UNIT 3**

### **Earning and Reporting Income**

#### **Unit Goals**

At the completion of this unit, students will:

CSDE.Content Standard 2 (Earning and Reporting Income)	Analyze how career choice, education, and skills affect income and goal attainment.
CSDE.Content Standard 2 (Earning and Reporting Income)	Calculate net pay.
CSDE.Content Standard 2 (Earning and Reporting Income)	Analyze and prepare a federal and state income tax return.
CCSS.MATH.Content.HSA.SSE.A.1	Interpret expressions that represent a quantity in terms of its context.

#### **Unit Essential Questions**

- What are the purposes of income tax?
- What information is contained on a Form W-2?
- How does the information contained on a Form W-2 assist in completing a Form 1040EZ?
- How are tax tables used in preparing a Form 1040EZ?

#### **Scope and Sequence**

1. Getting paid
  - a. Gross pay vs. net pay
  - b. Deductions from pay
2. Paying income taxes
  - a. Tax returns
3. Investing in oneself
  - a. Transferable skills
  - b. Education attainment
4. Lifelong employment
  - a. Careers
  - b. Employee benefits

#### **Assured Assessments**

Students will complete any of the following learner activities:

- Calculate gross and net pay
- Complete Form W-4
- Complete an income tax return

- Analyze individual skills and interests
- Conduct career research
- Compare compensation packages
- Analyze how education attainment affects employment and income
- Conduct a career path interview
- View and discuss *The Devil Wears Prada*

## Resources

### Core

- The University of Arizona. *Take Charge Today: Financial Education for a Better Future. Advanced Level Curriculum.* <https://takechargetoday.arizona.edu>. Web.

### Supplemental

- *The Devil Wears Prada*. Dir. David Frankel. 20<sup>th</sup> Century Fox, 2006. Film.
- Morton, John S., and Mark C. Schug. *Bringing Home the Gold Grades 9-12: Financial Fitness for Life*. New York: National Council on Economic Education, 2001. Print.
- My Next Move. “o\*net Interest Profiler.” <https://www.mynextmove.org/explore/ip>. Web.
- United States Department of Labor Bureau of Labor Statistics. *Occupational Outlook Handbook*. <https://www.bls.gov/>. Web.

## Time Allotment

- Approximately 3 weeks

## **UNIT 4**

### **Saving and Investing**

#### **Unit Goals**

At the completion of this unit, students will:

CSDE.Content Standard 4 (Saving and Investing)	Differentiate between saving and investing.
CSDE.Content Standard 4 (Saving and Investing)	Calculate and apply the Rule of 72.
CSDE.Content Standard 4 (Saving and Investing)	Analyze the power of compounding and the importance of starting early in implementing a plan of saving and investing.
CCSS.MATH.Content.HSA.CED.A.1	Create equations and inequalities in one variable and use them to solve problems. Include equations arising from linear and quadratic functions, and simple rational and exponential functions.

#### **Unit Essential Questions**

- What is the importance of saving money?
- What is the important of developing financial goals when saving money?
- What are the trade-offs and opportunity costs when saving money?
- What savings tools are available for reaching financial goals?
- What is the relationship between risk and return?
- What types of investment/retirement options are available?

#### **Scope and Sequence**

1. Choosing to save
  - a. The time value of money
  - b. The Rule of 72
  - c. Simple interest and compound interest
  - d. Savings tools
2. The fundamentals of investing
  - a. Risk and return
  - b. Investment and retirement
  - c. Stock Market Game

#### **Assured Assessments**

Students will complete any of the following learner activities:

- Implement the pay-yourself-first strategy
- Summarize the concept of the time value of money

- Identify the benefits of compounding interest on savings
- Compare the characteristics of savings tools
- Analyze which savings tools are most appropriate for reaching different financial goals
- Compare saving and investing
- Analyze the relationship between risk and return
- Distinguish among the most common types of investments
- Participate in the Stock Market Game
- Choose methods that can be used to assist with investment risk reduction
- Compare a full-service brokerage firm with a discount brokerage firm
- Analyze the pros and cons of utilizing a financial advisor at a full-service brokerage firm
- Assess the value of tax-advantaged investments
- Explore the most common retirement plans
- View and discuss *Too Big to Fail* clip

## Resources

### Core

- The University of Arizona. *Take Charge Today: Financial Education for a Better Future. Advanced Level Curriculum.* <https://takechargetoday.arizona.edu>. Web.

### Supplemental

- *The Stock Market Game.* <http://www.howthemarketworks.com/>. Web.
- clip from *Too Big to Fail*. HBO Films, 2011. TV.

## Time Allotment

- Approximately 3 weeks

## **UNIT 5**

### **Using Credit**

#### **Unit Goals**

At the completion of this unit, students will:

CSDE.Content Standard 7 (Using Credit)	Analyze various sources and types of credit (e.g., short- and long-term) and related costs.
CSDE.Content Standard 7 (Using Credit)	Analyze credit card features and their impact on personal financial planning.
CSDE.Content Standard 7 (Using Credit)	Identify specific steps that consumers can take to minimize their exposure to identity theft.
CCSS.ELA-Literacy.RST.11-12.4	Determine the meaning of symbols, key terms, and other domain-specific words and phrases as they are used in a specific scientific or technical context relevant to grades 11-12 texts and topics.
ISTE Knowledge Constructor (Standards 3a, 3b)	Students critically curate a variety of resources using digital tools to construct knowledge, produce creative artifacts, and make meaningful learning experiences for themselves and others.

#### **Unit Essential Questions**

- What are the different types of credit?
- What are strategies for responsible credit use?
- What is a credit score and how is it calculated?
- What are the consequences of having a negative credit history?
- How do I develop a positive credit history?
- How do I protect myself against fraud and identity theft?

#### **Scope and Sequence**

1. Credit reports and scores
2. Credit basics
3. Understanding credit cards
4. Identity theft

#### **Assured Assessments**

Students will complete any of the following learner activities:

- Compare different types of credit
- Analyze strategies for responsible credit use
- Identify the major steps involved with obtaining credit

- Recommend how to choose credit terms that best fit particular needs
- Summarize the information included in a credit report
- Explain how a credit score is calculated
- Compare a credit score and a credit report
- Evaluate the consequences of having a negative credit history
- Recommend strategies for developing a positive credit history
- Explain how to obtain credit reports and credit scores
- Describe the steps to correct a mistake on a credit report
- Summarize the basic functions of a credit card
- Assess the benefits of a credit card if managed responsibly
- Analyze a credit card offer
- Analyze a credit card statement
- Explain the risks associated with fraud
- Summarize the main types of fraud
- Describe how government agencies help protect consumers from fraud
- Apply guidelines for fraud protection
- Recommend steps for fraud victims to take
- View and discuss *Confessions of a Shopaholic*

## Resources

### Core

- The University of Arizona. *Take Charge Today: Financial Education for a Better Future. Advanced Level Curriculum.* <https://takecharge.today.arizona.edu>. Web.

### Supplemental

- “Bankrate Financial Calculators.” <http://www.bankrate.com/calculators/index-of-credit-card-calculators.aspx>. Web.
- *Confessions of a Shopaholic*. Dir. P.J. Hogan. Walt Disney Studios Motion Pictures, 2009. Film.
- Federal Trade Commission. <http://ftc.gov/>. Web.
- Guest speaker: local attorney who deals with identity theft cases
- “I’m in Debt.” *True Life*. MTV, 2007. TV.
- *Maxed Out: Hard Times, Easy Credit, and the Era of Predatory Lenders*. Dir. James Scurlock. Magnolia Home Entertainment, 2006. Film.
- “To Catch an Identity Thief.” *Dateline NBC*. NBC, 2007. TV.
- various credit card commercials. <http://www.youtube.com>. Web.

## Time Allotment

- Approximately 4 weeks



## **UNIT 6**

### **Spending**

#### **Unit Goals**

At the completion of this unit, students will:

CSDE.Content Standard 5 (Buying Goods and Services)	Compare the costs and benefits of purchasing, leasing, and renting.
CSDE.Content Standard 5 (Buying Goods and Services)	Examine the impact of advertising and marketing on consumer demand and decision-making in the global marketplace.
CCSS.ELA-Literacy.RST.11-12.7	Integrate and evaluate multiple sources of information presented in diverse formats and media (e.g., visually, quantitatively, as well as in words) in order to address a question or solve a problem.

#### **Unit Essential Questions**

- What is the difference between consumable and durable goods?
- What are the advantages and disadvantages of renting and owning a home?
- What is the planned buying process?

#### **Scope and Sequence**

1. Smart consumer spending
2. Major expenditures
3. Purchasing an automobile

#### **Assured Assessments**

Students will complete any of the following learner activities:

- Apply the planned buying process
- Distinguish between needs and wants to prioritize spending
- Identify the difference between consumable and durable goods
- Calculate cost per use and total cost of ownership
- Examine ways to maintain a food budget adequate to income
- Compare the advantages and disadvantages of renting and owning a home
- Identify the total cost of ownership for housing and transportation
- Apply the planned buying process to housing and transportation purchases
- Apply the planned buying process to purchasing an automobile
- Evaluate terms of automobile loans
- Identify how an automobile purchase is related to several areas of spending, including insurance, credit, and fraud

## Resources

### Core

- The University of Arizona. *Take Charge Today: Financial Education for a Better Future. Advanced Level Curriculum.* <https://takecharge.today.arizona.edu>. Web.

### Supplemental

- Auto Loan Calculator. <http://www.autoloancalculator.com/>. Web.
- Consumer Reports. <http://www.consumerreports.org/cro/index.htm>. Web.
- Edmunds. <https://www.edmunds.com/>. Web.

### **Time Allotment**

- Approximately 3 weeks

## **UNIT 7**

### **Protecting against Risk**

#### **Unit Goals**

At the completion of this unit, students will:

CSDE.Content Standard 8 (Protecting against Risk)	Identify the types of insurance associated with different types of risk (e.g., automobile, personal and professional liability, home and apartment, health, life, long-term care and disability).
CSDE.Content Standard 8 (Protecting against Risk)	Explain the role of insurance in financial planning.
CCSS.ELA-Literacy.RST.11-12.7	Integrate and evaluate multiple sources of information presented in diverse formats and media (e.g., visually, quantitatively, as well as in words) in order to address a question or solve a problem.

#### **Unit Essential Questions**

- What is the relationship between risk and insurance?
- How is insurance a form of income?
- What are the types of insurance?

#### **Scope and Sequence**

1. Types of insurance
  - a. Automobile
  - b. Home
  - c. Health
  - d. Life

#### **Assured Assessments**

Students will complete any of the following learner activities:

- Explain the relationship between risk and insurance
- Identify how insurance is a form of income to help cover financial losses when unexpected events occur
- Define common insurance terms
- Evaluate the sources that provide insurance
- Analyze the risks covered by each type of insurance

## **Resources**

### Core

- The University of Arizona. *Take Charge Today: Financial Education for a Better Future. Advanced Level Curriculum.* <https://takechargetoday.arizona.edu>. Web.

### Supplemental

- National Association of Insurance Commissioners. “Insure U.” <http://www.insurance.insureuonline.org/>. Web.
- various Allstate “Mayhem” commercials. <http://www.youtube.com>. Web.

## **Time Allotment**

- Approximately 2 weeks

## **COURSE CREDIT**

One-half credit in business education  
One class period daily for a half year

## **PREREQUISITES**

Open to students in grades 11-12.

## **ASSURED STUDENT PERFORMANCE RUBRICS**

- Trumbull High School School-Wide Reading Rubric (attached)
- Trumbull High School School-Wide Problem-Solving through Critical Thinking Rubric (attached)
- Trumbull High School School-Wide Independent Learning and Thinking Rubric (attached)

## SCHOOL-WIDE RUBRICS

### Rubric 1: Read Effectively

Category/ Weight	Exemplary 4	Goal 3	Working Toward Goal 2	Needs Support 1-0
Respond X_____	Demonstrates exceptional understanding of text by: <ul style="list-style-type: none"> <li>Clearly identifying the purpose of the text</li> <li>Providing initial reaction richly supported by text</li> <li>Providing a perceptive interpretation</li> </ul>	Demonstrates understanding of text by: <ul style="list-style-type: none"> <li>Identifying the fundamental purpose of the text</li> <li>Providing initial reaction supported by text</li> <li>Providing a clear/straightforward interpretation of the text</li> </ul>	Demonstrates general understanding of text by: <ul style="list-style-type: none"> <li>Partially identifying the purpose of the text</li> <li>Providing initial reaction somewhat supported by text</li> <li>Providing a superficial interpretation of the text</li> </ul>	Demonstrates limited or no understanding of text by: <ul style="list-style-type: none"> <li>Not identifying the purpose of the text</li> <li>Providing initial reaction not supported by text</li> <li>Providing an interpretation not supported by the text</li> </ul>
Interpret X_____	Demonstrates exceptional interpretation of text by: <ul style="list-style-type: none"> <li>Extensively reshaping, reflecting, revising, and/or deepening initial understanding</li> <li>Constructing insightful and perceptive ideas about the text.</li> <li>Actively raising critical questions and exploring multiple interpretations of the text</li> </ul>	Demonstrates ability to interpret text by: <ul style="list-style-type: none"> <li>Reshaping, reflecting, revising, and/or deepening initial understanding</li> <li>Summarizing main ideas of text</li> <li>Actively interpreting text by raising questions and looking for answers in text</li> </ul>	Demonstrates general ability to interpret text by: <ul style="list-style-type: none"> <li>Guided reflection and/or revision of initial understanding</li> <li>Summarizing some of the main ideas of text</li> <li>Guided interpretation of text by locating answers to given questions in text</li> </ul>	Demonstrates limited ability to interpret text as evidenced by: <ul style="list-style-type: none"> <li>Struggle to implement guided reflection and/or revision of initial understanding</li> <li>Struggle to summarize any main ideas of text</li> <li>Struggle to answer questions by locating responses in text</li> </ul>
Connect X_____	Demonstrates perceptive connections <ul style="list-style-type: none"> <li>text-to-text</li> <li>text-to-self</li> <li>text-to-world</li> </ul>	Demonstrates specific connections <ul style="list-style-type: none"> <li>text-to-text</li> <li>text-to-self</li> <li>text-to-world</li> </ul>	Demonstrates general connections <ul style="list-style-type: none"> <li>text-to-text</li> <li>text-to-self</li> <li>text-to-world</li> </ul>	Struggles to make connections <ul style="list-style-type: none"> <li>text-to-text</li> <li>text-to-self</li> <li>text-to-world</li> </ul>
Evaluate X_____	Demonstrates insightful evaluation of text by one or more of the following: <ul style="list-style-type: none"> <li>Critical analysis to create a conclusion supported by the text</li> <li>Perceptive judgments about the quality of the text</li> <li>Synthesis of text</li> <li>Expression of a personal opinion</li> </ul>	Demonstrates an evaluation of text by one or more of the following: <ul style="list-style-type: none"> <li>Critical analysis to form a conclusion from the text</li> <li>Thoughtful judgments about the quality of the text</li> <li>Evaluation of text to express personal opinion(s)</li> </ul>	Demonstrates a general evaluation of text by one or more of the following: <ul style="list-style-type: none"> <li>Formulation of a superficial conclusion from the text</li> <li>Assessment of the quality of the text</li> <li>Use of text to express personal opinion(s)</li> </ul>	Demonstrates a struggle to evaluate the text by one or more of the following: <ul style="list-style-type: none"> <li>Formulation of a conclusion from the text</li> <li>Assessment of the quality of the text</li> <li>Use of text to express personal opinion(s)</li> </ul>

### Rubric 3: Problem-Solving through Critical Thinking

Category/ Weight	Exemplary 4 Student work:	Goal 3 Student work:	Working Toward Goal 2 Student work:	Needs Support 1-0 Student work:
Understanding X_____	Student demonstrates clear understanding of the problem and the complexities of the task.	Student demonstrates sufficient understanding of the problem and most of the complexities of the task.	Student demonstrates some understanding of the problem but requires assistance to complete the task.	Student demonstrates limited or no understanding of the fundamental problem after assistance with the task.
Research X_____	Student gathers compelling information from multiple sources including digital, print, and interpersonal.	Student gathers sufficient information from multiple sources including digital, print, and interpersonal.	Student gathers some information from few sources including digital, print, and interpersonal.	Student gathers limited or no information.
Reasoning and Strategies X_____	Student demonstrates strong critical thinking skills to develop a comprehensive plan integrating multiple strategies.	Student demonstrates sufficient critical thinking skills to develop a cohesive plan integrating strategies.	Student demonstrates some critical thinking skills to develop a plan integrating some strategies.	Student demonstrates limited or no critical thinking skills and no plan.
Final Product and/or Presentation X_____	Solution shows deep understanding of the problem and its components. Solution shows extensive use of 21 <sup>st</sup> -century technology skills.	Solution shows sufficient understanding of the problem and its components. Solution shows sufficient use of 21 <sup>st</sup> -century technology skills.	Solution shows some understanding of the problem and its components. Solution shows some use of 21 <sup>st</sup> -century technology skills.	Solution shows limited or no understanding of the problem and its components. Solution shows limited or no use of 21 <sup>st</sup> -century technology skills.

### Rubric 5: Independent Learners and Thinkers

Category/Weight	Exemplary 4	Goal 3	Working Toward Goal 2	Needs Support 1-0
Proposal X_____	Student demonstrates a strong sense of initiative by generating compelling questions, creating uniquely original projects/work.	Student demonstrates initiative by generating appropriate questions, creating original projects/work.	Student demonstrates some initiative by generating questions, creating appropriate projects/work.	Student demonstrates limited or no initiative by generating few questions and creating projects/work.
Independent Research & Development X_____	Student is analytical, insightful, and works independently to reach a solution.	Student is analytical, and works productively to reach a solution.	Student reaches a solution with direction.	Student is unable to reach a solution without consistent assistance.
Presentation of Finished Product X_____	Presentation shows compelling evidence of an independent learner and thinker. Solution shows deep understanding of the problem and its components. Solution shows extensive and appropriate application of 21 <sup>st</sup> Century Skills.	Presentation shows clear evidence of an independent learner and thinker. Solution shows adequate understanding of the problem and its components. Solution shows adequate application of 21 <sup>st</sup> Century Skills.	Presentation shows some evidence of an independent learner and thinker. Solution shows some understanding of the problem and its components. Solution shows some application of 21 <sup>st</sup> Century Skills.	Presentation shows limited or no evidence of an independent learner and thinker. Solution shows limited or no understanding of the problem. Solution shows limited or no application of 21 <sup>st</sup> Century Skills.