



Course Title: **Personal Finance**

Description: This course will provide students with a solid foundation into managing their money effectively. Students will learn principles of money management in order to recognize and avoid irresponsible trends in use of credit and lack of savings and investments. Units will include: career and personal decision-making, money management, savings, budgeting, consumerism, life after high school, credit and investing. Students will gain the skills and knowledge to manage their personal finances, preparing them for life as a financially independent adult.

This course uses Iowa Core Social Studies Financial Literacy Standards along with Iowa CTE Business, Finance, Marketing, and Management Standards #7.

CTE Bus #7, Financial Analysis: Understands tools, strategies, and systems used to maintain, monitor, control, and plan the use of financial resources.

<u>Learning Requirement</u>	<u>Course Level Standards</u>	<u>Competency Statement</u>
<p><u>Develop Financial and Career Goals</u></p>	<ul style="list-style-type: none"> ● Analyze financial needs and goals to determine financial requirements.CTE Bus 7.2 <ul style="list-style-type: none"> ○ Set financial goals CTE Bus 7.2.2 ● Develop short-and long-term financial goals. (21st century skills).SS-FL.9-12.13 ● Evaluate entrepreneurship, career choices and the effect on the standard of living. (21st century skills).SS-FL.9-12.14 	<p>Students will develop short-and long-term financial goals and evaluate entrepreneurship, career choices, and the effect on the standard of living.</p>
<p><u>Create a Saving and Spending Plan</u></p>	<ul style="list-style-type: none"> ● Analyze financial needs and goals to determine financial requirements. CTE Bus 7.2 <ul style="list-style-type: none"> ○ Explain the need to save and invest.CTE Bus 7.2.1 ○ Develop budgets for personal and business uses. CTE Bus 7.2.3 ○ Determine personal net worth. CTE Bus 7.2.4 ● Manage personal finances to achieve financial goals. CTE Bus 7.3 <ul style="list-style-type: none"> ○ Explain the nature of tax liabilities.CTE Bus 7.3.1 ○ Interpret a pay stub.CTE Bus 7.3.2 	<p>Students will evaluate the effect of taxes and other factors on income, develop a saving and spending plan using a financial record-keeping tool, and apply consumer skills to saving and spending decisions.</p>



	<ul style="list-style-type: none"> ○ Prepare bank account documents (e.g., checks, deposit/withdrawal slips, endorsements, etc.)CTE Bus 7.3.3 ○ Maintain financial records.CTE Bus 7.3.4 ○ Read and reconcile bank statement. CTE Bus 7.3.5 ● Evaluate the effect of taxes and other factors on income. (21st century skills) SS-FL.9-12.15 ● Develop a saving and spending plan using a financial record keeping tool. (21st century skills) SS-FL.9-12.16 ● Apply consumer skills to saving and spending decisions. (21st-century skills) SS-FL.9-12.17 	
<p><u>Analyze Credit and Debt Levels</u></p>	<ul style="list-style-type: none"> ● Manage personal finances to achieve financial goals.CTE Bus 7.3 <ul style="list-style-type: none"> ○ Calculate the cost of credit.CTE Bus 7.3.6 ○ Demonstrate the wise use of credit.CTE Bus 7.3.7 ○ Demonstrate procedures to validate credit history. CTE Bus 7.3.8 ○ Make responsible financial decisions. CTE Bus 7.3.9 ○ Protect against identity theft.CTE Bus 7.3.10 ○ Pay bills. CTE Bus 7.3.11 ○ Control debt.CTE Bus 7.3.12 ○ Prepare personal income tax forms. CTE Bus 7.3.13 ● Evaluate entrepreneurship, career choices and the effect on the standard of living. (21st-century skills).SS-FL.9-12.14 ● Analyze the cost and benefits of different types of credit and debt. (21st-century skills) SS-FL.9-12.18 ● Summarize a borrower's rights and responsibilities. (21st-century skills) SS-FL.9-12.19 	<p>Students will analyze the cost and benefits of different types of credit and debt, summarize a borrower's rights and responsibilities, and investigate strategies to avoid and manage debt effectively</p>



	<ul style="list-style-type: none"> Investigate strategies to avoid and manage debt effectively. (21st century skills) SS-FL.9-12.20 	
<p><u>Evaluate Savings and Long Term Investments</u></p>	<ul style="list-style-type: none"> Manage personal finances to achieve financial goals.CTE Bus 7.3 <ul style="list-style-type: none"> Discuss the nature of retirement planning.CTE Bus 7.3.14 Understand the use of financial-services providers to aid in financial-goal achievement. CTE Bus 7.4 <ul style="list-style-type: none"> Describe types of financial-service providers. CTE Bus 7.4.1 Discuss considerations in selecting a financial-services provider. CTE Bus 7.4.2 Use investment strategies to ensure financial well-being. CTE Bus 7.5 <ul style="list-style-type: none"> Explain types of investments.CTE Bus 7.5.1 Evaluate short-term savings tools. (21st-century skills) SS-FL.9-12.21 Apply investment tools to meet financial goals. (21st-century skills) SS-FL.9-12.22 	<p>Students will evaluate short-term savings tools and apply investment tools to meet financial goals.</p>
<p><u>Measure Risk Management Tools</u></p>	<ul style="list-style-type: none"> Analyze the use of insurance for risk management. CTE Bus 7.8.1 Justify reasons to use various forms of insurance. (21st century skills) SS-FL.9-12.23 Establish strategies for protection of personal identity and other forms of fraud. (21st-century skills) SS-FL.9-12.24 	<p>Students will justify reasons to use various forms of insurance and establish strategies for the protection of personal identity and other forms of fraud.</p>
<p><u>Economic Principles</u></p>	<ul style="list-style-type: none"> Understand the fundamental principles of money needed to make financial exchanges. CTE Bus 7.1 <ul style="list-style-type: none"> Explain forms of financial exchange (cash, credit, debit, electronic funds transfer, etc.)CTE Bus 7.1.1 Identify types of currency (paper money, coins, banknotes, government bonds, treasury notes, 	<p>Students will be able to understand tools, strategies, and systems for the use in planning of financial resources.</p>



	<p>etc.)CTE Bus 7.1.2</p> <ul style="list-style-type: none">○ Describe functions of money (medium of exchange, unit of measure, store of value).CTE Bus 7.1.3○ Describe sources of income (wages/salaries, interest, rent, dividends, transfer payments, etc.)CTE Bus 7.1.4○ Explain the time value of money.CTE Bus 7.1.5○ Explain the purposes and importance of credit. CTE Bus 7.1.6○ Explain legal responsibilities associated with financial exchange. CTE Bus 7.1.7	
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Develop Financial and Career Goals (CTE Bus 7.2, CTE Bus 7.2.2, SS-FL.9-12.13, SS-FL.9-12.14)		Sample Tasks
Competency Statement: Students will develop short-and long-term financial goals and evaluate entrepreneurship, career choices, and the effect on the standard of living.		
Score 4.0	Students consistently and independently demonstrate considerations for meeting course level standard(s). Student performance reveals they <i>consistently</i> demonstrate in-depth inferences and applications that go beyond what was explicitly taught in class.	Knowledge Matters Simulation Salary-Based Budget
Score 3.5	Students consistently and independently demonstrate considerations for meeting course level standard(s). Student performance reveals they <i>occasionally</i> demonstrate understanding of in-depth inferences and application of information and skills that go beyond what was explicitly taught in class.	
Score 3.0 Learning Goal	<p>Considerations for meeting course level standard(s):</p> <p>Analyze financial needs and goals to determine financial requirements. CTE Bus 7.2</p> <ul style="list-style-type: none"> • Set financial goals CTE Bus 7.2.2 <p>Develop short-and long-term financial goals. (21st-century skills).SS-FL.9-12.13</p> <ul style="list-style-type: none"> • Students will be able to write and work towards long and short term goals. <ul style="list-style-type: none"> ○ Develop short term and long-term financial goals. <ul style="list-style-type: none"> ■ Identify short and long-term financial goals and they would be able to write an example of each. ■ Savings for short term and emergencies ■ Mutual funds for long term ○ Recognize the value of young people investing early, regularly, and long-term to extract maximum earning from their investments. ○ Be able to write SMART Goals. <p>Evaluate entrepreneurship, career choices and the effect on the standard of living. (21st century skills).SS-FL.9-12.14</p> <ul style="list-style-type: none"> • Students will be able to evaluate career choices and have a plan. <ul style="list-style-type: none"> ○ evaluate career choices and the effect of the standard of living. ○ Analyze potential careers based on salary, stability, growth, training, and responsibilities <ul style="list-style-type: none"> ■ Evaluating and explaining terms above using multiple career paths 	
Score 2.5	Students show some evidence of considerations for meeting course level standards.	



Score 2.0	<p>Considerations for approaching course level standard(s):</p> <p>Students will be able to write short and long-term goals. SS.FL.9-12.13 Define the term investment, learn the basics of mutual funds (what they are, rate of return, long term) compared to stocks.</p> <ul style="list-style-type: none"> Define a SMART goal - schooling, living, etc. <p>Students will be able to recognize career choices. SS.FL.9-12.14</p> <ul style="list-style-type: none"> Define terms based on salary, stability, growth, training, and responsibilities Define entrepreneurship and standard of living Understand the impact how career choices impact your standard of living <p>Recall or recognize specific vocabulary, such as:</p>	
Score 1.5	Students show some evidence of considerations for approaching course level standards.	
Score 1.0	Significant gaps in student understanding are present, though there is progress toward approaching course level standards.	
Score 0.0	Based on student evidence that has been collected, the student has not demonstrated any understanding of course-level information and skills.	

Create a Saving and Spending Plan		Sample Tasks
(CTE Bus 7.2, 7.2.1, 7.2.3, 7.2.4, CTE Bus 7.3, 7.3.1, 7.3.2, 7.3.3, 7.3.4, 7.3.5, SS-FL.9-12.15, SS-FL.9-12.16, SS-FL.9-12.17)		
Competency Statement: Students will evaluate the effect of taxes and other factors on income, develop a saving and spending plan using a financial record-keeping tool, and apply consumer skills to saving and spending decisions.		
Score 4.0	Students consistently and independently demonstrate considerations for meeting course level standard(s). Student performance reveals they <i>consistently</i> demonstrate in-depth inferences and applications that go beyond what was explicitly taught in class.	Knowledge Matters Simulation
Score 3.5	Students consistently and independently demonstrate considerations for meeting course level standard(s). Student performance reveals they <i>occasionally</i> demonstrate understanding of in-depth inferences and application of information and skills that go beyond what was explicitly taught in class.	



<p>Score 3.0 Learning Goal</p>	<p>Considerations for meeting course level standard(s):</p> <p>Analyze financial needs and goals to determine financial requirements. CTE Bus 7.2</p> <ul style="list-style-type: none">• Explain the need to save and invest.CTE Bus 7.2.1• Develop budgets for personal and business uses. CTE Bus 7.2.3• Determine personal net worth. CTE Bus 7.2.4 <p>Manage personal finances to achieve financial goals. CTE Bus 7.3</p> <ul style="list-style-type: none">• Explain the nature of tax liabilities.CTE Bus 7.3.1• Interpret a pay stub.CTE Bus 7.3.2• Prepare bank account documents (e.g., checks, deposit/withdrawal slips, endorsements, etc.)CTE Bus 7.3.3• Maintain financial records.CTE Bus 7.3.4• Read and reconcile bank statement. CTE Bus 7.3.5 <p>Evaluate the effect of taxes and other factors on income. (21st century skills) SS-FL.9-12.15</p> <ul style="list-style-type: none">• Explain the different parts of a paystub• Evaluate the effect of taxes on my income• Read a pay stub and describe the different deductions• Understand deductions and withholding• Know the effect of taxes and deductions on pay stubs <p>Develop a saving and spending plan using a financial record keeping tool. (21st century skills) SS-FL.9-12.16</p> <ul style="list-style-type: none">• Developing a budget and improving on the variables that may come along the way.• Know the importance of saving and budgeting.• Know the difference between income and expenses. <p>Apply consumer skills to saving and spending decisions. (21st century skills)SS-FL.9-12.17</p> <ul style="list-style-type: none">• Apply skills needed for saving and spending decisions• Apply consumer skills to saving and spending decisions• Understand how context of various situations can affect the financial decisions they make• Know the benefits of the 50-20-30 rule and other budgeting strategies to use when creating a budget and to save money	
<p>Score 2.5</p>	<p>Students show some evidence of considerations for meeting course level standards.</p>	



Score 2.0	<p>Considerations for approaching course level standard(s):</p> <p>Students can recognize different parts of a pay stub SS.FL.9-12.15</p> <ul style="list-style-type: none"> • Students can label the different parts of a pay stub <p>Students know the difference between income and expenses, as well as needs vs. wants but are unable to apply it to a salary based budget. SS.FL.9-12.16</p> <ul style="list-style-type: none"> • Know the difference between income and expenses, • Know the difference between needs and wants <p>Students can recognize the skills needed for saving and spending decisions. SS.FL.9-12.17</p> <ul style="list-style-type: none"> • Students will recognize the difference between saving and spending. • Students will identify saving needs. • Students will arrange a list of different spending decisions. <p>Recall or recognize specific vocabulary, such as:</p>	
Score 1.5	Students show some evidence of considerations for approaching course level standards.	
Score 1.0	Significant gaps in student understanding are present, though there is progress toward approaching course level standards.	
Score 0.0	Based on student evidence that has been collected, the student has not demonstrated any understanding of course-level information and skills.	

<p>Analyze Credit and Debt Levels</p> <p>(CTE Bus 7.3, 7.3.6, 7.3.7, 7.3.8, 7.3.9, 7.3.10, 7.3.11, 7.3.12, 7.3.13, SS-FL.9-12.14, SS-FL.9-12.18, SS-FL.9-12.19, SS-FL.9-12.20)</p>	<p>Sample Tasks</p>
<p>Competency Statement: Students will analyze the cost and benefits of different types of credit and debt, summarize a borrower's rights and responsibilities, and investigate strategies to avoid and manage debt effectively.</p>	



<p>Score 4.0</p>	<p>Students consistently and independently demonstrate considerations for meeting course level standard(s). Student performance reveals they <i>consistently</i> demonstrate in-depth inferences and applications that go beyond what was explicitly taught in class.</p>	
<p>Score 3.5</p>	<p>Students consistently and independently demonstrate considerations for meeting course level standard(s). Student performance reveals they <i>occasionally</i> demonstrate understanding of in-depth inferences and application of information and skills that go beyond what was explicitly taught in class.</p>	
<p>Score 3.0 Learning Goal</p>	<p>Considerations for meeting course level standard(s):</p> <p>Manage personal finances to achieve financial goals.CTE Bus 7.3</p> <ul style="list-style-type: none"> ● Calculate the cost of credit.CTE Bus 7.3.6 ● Demonstrate the wise use of credit.CTE Bus 7.3.7 ● Demonstrate procedures to validate credit history. CTE Bus 7.3.8 ● Make responsible financial decisions. CTE Bus 7.3.9 ● Protect against identity theft.CTE Bus 7.3.10 ● Pay bills. CTE Bus 7.3.11 ● Control debt.CTE Bus 7.3.12 ● Prepare personal income tax forms. CTE Bus 7.3.13 <p>Analyze the cost and benefits of different types of credit and debt. (21st century skills) SS-FL.9-12.18</p> <ul style="list-style-type: none"> ● Students can analyze the cost and benefits of different types of credit and debit. ● Analyze the cost and benefit of different types of credit and debit. ● Evaluate the pros and cons of credit cards and debt. <p>Summarize a borrower's rights and responsibilities. (21st century skills) SS-FL.9-12.19</p> <ul style="list-style-type: none"> ● Students can apply borrower’s rights and responsibilities. ● Summarize a borrower’s rights and responsibilities. ● Identify steps so they can take to prepare for repayment. <p>Investigate strategies to avoid and manage debt effectively. (21st century skills) SS-FL.9-12.20</p> <ul style="list-style-type: none"> ● Student can investigate and apply strategies to avoid and manage debt effectively ● Investigate strategies to avoid and manage debt effectively ● Use strategies to pay down and eliminate their debts. 	
<p>Score 2.5</p>	<p>Students show some evidence of considerations for meeting course level standards.</p>	
<p>Score 2.0</p>	<p>Considerations for approaching course level standard(s):</p>	



	<p>Students can explain the cost and benefits of different types of credit and debt. SS.FL.9-12.18</p> <ul style="list-style-type: none"> • Students can list the cost and benefits of different types of credit and debit. • Recognize the cost and benefit of different types of credit and debit. • List the pros and cons of credit cards and debt. <p>Students can identify borrower's rights and responsibilities. SS.FL.9-12.19</p> <ul style="list-style-type: none"> • Students can list borrower's rights and responsibilities. • Students can identify a borrower's rights and responsibilities. • Students can list steps they can take to prepare for repayment. <p>Students can investigate strategies to avoid and manage debt effectively. SS.FL.9-12.20</p> <ul style="list-style-type: none"> • Student can identify strategies to avoid and manage debt effectively • Recognize strategies to avoid and manage debt effectively • Label strategies to pay down and eliminate their debts. <p>Recall or recognize specific vocabulary, such as:</p>	
Score 1.5	Students show some evidence of considerations for approaching course level standards.	
Score 1.0	Significant gaps in student understanding are present, though there is progress toward approaching course level standards.	
Score 0.0	Based on student evidence that has been collected, the student has not demonstrated any understanding of course-level information and skills.	

<p>Evaluate Savings and Long Term Investments (CTE Bus 7.3, 7.3.14, CTE Bus 7.4, 7.4.1, 7.4.2, CTE Bus 7.5, 7.5.1, SS-FL.9-12.21, SS-FL.9-12.22)</p>		Sample Tasks
Competency Statement: Students will evaluate short-term savings tools and apply investment tools to meet financial goals.		
Score 4.0	Students consistently and independently demonstrate considerations for meeting course level standard(s). Student performance reveals they <i>consistently</i> demonstrate in-depth inferences and applications that go beyond what was explicitly taught in class.	



<p>Score 3.5</p>	<p>Students consistently and independently demonstrate considerations for meeting course level standard(s). Student performance reveals they <i>occasionally</i> demonstrate understanding of in-depth inferences and application of information and skills that go beyond what was explicitly taught in class.</p>	
<p>Score 3.0 Learning Goal</p>	<p>Considerations for meeting course level standard(s):</p> <p>Manage personal finances to achieve financial goals.CTE Bus 7.3</p> <ul style="list-style-type: none"> ● Discuss the nature of retirement planning.CTE Bus 7.3.14 <p>Understand the use of financial-services providers to aid in financial-goal achievement. CTE Bus 7.4</p> <ul style="list-style-type: none"> ● Describe types of financial-service providers. CTE Bus 7.4.1 ● Discuss considerations in selecting a financial-services provider. CTE Bus 7.4.2 <p>Use investment strategies to ensure financial well-being. CTE Bus 7.5</p> <ul style="list-style-type: none"> ● Explain types of investments.CTE Bus 7.5.1 <p>Evaluate short-term savings tools. (21st century skills) SS-FL.9-12.21</p> <ul style="list-style-type: none"> ● Students can evaluate and use short-term savings tools. ● Students can evaluate short-term savings tools. ● Students can describe how saving and investing are different. <p>Apply investment tools to meet financial goals. (21st century skills) SS-FL.9-12.22</p> <ul style="list-style-type: none"> ● Students can apply investment tools to meet financial goals. ● Students can understand how to invest early while using multiple types of investment tools to reach maximum earnings. 	
<p>Score 2.5</p>	<p>Students show some evidence of considerations for meeting course level standards.</p>	
<p>Score 2.0</p>	<p>Considerations for approaching course level standard(s):</p> <p>Students can recognize short-term savings tools. SS.FL.9-12.21</p> <ul style="list-style-type: none"> ● Students can list and use short-term savings tools. ● Students can label short-term savings tools. ● Students can identify how saving and investing are different. <p>Students can identify investment tools to meet financial goals. SS.FL.9-12.22</p> <ul style="list-style-type: none"> ● Students can define investment tools to meet financial goals. 	



	<ul style="list-style-type: none"> • Students can label investment tools to meet financial goals. • Students can identify how to invest early while using multiple types of investment tools to reach maximum earnings. <p>Recall or recognize specific vocabulary, such as:</p>	
Score 1.5	Students show some evidence of considerations for approaching course level standards.	
Score 1.0	Significant gaps in student understanding are present, though there is progress toward approaching course level standards.	
Score 0.0	Based on student evidence that has been collected, the student has not demonstrated any understanding of course-level information and skills.	

<p>Measure Risk Management Tools (CTE Bus 7.8.1, SS-FL.9-12.23, SS-FL.9-12.24)</p>		
<p>Competency Statement: Students will justify reasons to use various forms of insurance and establish strategies for the protection of personal identity and other forms of fraud.</p>		
Score 4.0	Students consistently and independently demonstrate considerations for meeting course level standard(s). Student performance reveals they <i>consistently</i> demonstrate in-depth inferences and applications that go beyond what was explicitly taught in class.	
Score 3.5	Students consistently and independently demonstrate considerations for meeting course level standard(s). Student performance reveals they <i>occasionally</i> demonstrate understanding of in-depth inferences and application of information and skills that go beyond what was explicitly taught in class.	
Score 3.0 Learning Goal	<p>Considerations for meeting course level standard(s):</p> <p>Analyze the use of insurance for risk management. CTE Bus 7.8.1</p> <p>Justify reasons to use various forms of insurance. (21st century skills) SS-FL.9-12.23</p> <ul style="list-style-type: none"> • Students can justify reasons to use various forms of insurance. • Students can illustrate how everyone risks financial loss and how insurance shares that risk. 	



	<p>Establish strategies for protection of personal identity and other forms of fraud. (21st century skills) SS-FL.9-12.24</p> <ul style="list-style-type: none"> • Students can establish strategies for protection of personal identity and other forms for fraud. • Students can explain actions to take if they become a victim of identity theft and other types of fraud. 	
<p>Score 2.5</p>	<p>Students show some evidence of considerations for meeting course level standards.</p>	
<p>Score 2.0</p>	<p>Considerations for approaching course level standard(s):</p> <p>Justify reasons to use various forms of insurance. (21st century skills) SS-FL.9-12.23</p> <ul style="list-style-type: none"> • Students can justify reasons to use various forms of insurance. • Students can illustrate how everyone risks financial loss and how insurance shares that risk. <p>Establish strategies for protection of personal identity and other forms of fraud. (21st century skills) SS-FL.9-12.24</p> <ul style="list-style-type: none"> • Students can establish strategies for protection of personal identity and other forms for fraud. • Students can explain actions to take if they become a victim of identity theft and other types of fraud. <p>Recall or recognize specific vocabulary, such as:</p>	
<p>Score 1.5</p>	<p>Students show some evidence of considerations for approaching course level standards.</p>	
<p>Score 1.0</p>	<p>Significant gaps in student understanding are present, though there is progress toward approaching course level standards.</p>	
<p>Score 0.0</p>	<p>Based on student evidence that has been collected, the student has not demonstrated any understanding of course-level information and skills.</p>	



Economic Principles (CTE Bus 7.1, 7.1.1, 7.1.2, 7.1.3, 7.1.4, 7.1.5, 7.1.6, 7.1.7)		Sample Tasks
Competency Statement: Students will be able to understand tools, strategies, and systems for the use in planning of financial resources		
Score 4.0	Students consistently and independently demonstrate considerations for meeting course level standard(s). Student performance reveals they <i>consistently</i> demonstrate in-depth inferences and applications that go beyond what was explicitly taught in class.	
Score 3.5	Students consistently and independently demonstrate considerations for meeting course level standard(s). Student performance reveals they <i>occasionally</i> demonstrate understanding of in-depth inferences and application of information and skills that go beyond what was explicitly taught in class.	
Score 3.0 Learning Goal	<p>Considerations for meeting course level standard(s):</p> <p>Understand the fundamental principles of money needed to make financial exchanges. CTE Bus 7.1</p> <ul style="list-style-type: none"> • Explain forms of financial exchange (cash, credit, debit, electronic funds transfer, etc.)CTE Bus 7.1.1 • Identify types of currency (paper money, coins, banknotes, government bonds, treasury notes, etc.)CTE Bus 7.1.2 • Describe functions of money (medium of exchange, unit of measure, store of value).CTE Bus 7.1.3 • Describe sources of income (wages/salaries, interest, rent, dividends, transfer payments, etc.)CTE Bus 7.1.4 • Explain the time value of money.CTE Bus 7.1.5 • Explain the purposes and importance of credit. CTE Bus 7.1.6 • Explain legal responsibilities associated with financial exchange. CTE Bus 7.1.7 	
Score 2.5	Students show some evidence of considerations for meeting course level standards.	
Score 2.0	<p>Considerations for approaching course level standard(s):</p> <ul style="list-style-type: none"> • <p>Recall or recognize specific vocabulary, such as:</p>	
Score 1.5	Students show some evidence of considerations for approaching course level standards.	



Score 1.0	Significant gaps in student understanding are present, though there is progress toward approaching course level standards.	
Score 0.0	Based on student evidence that has been collected, the student has not demonstrated any understanding of course-level information and skills.	