

**Directions:**

Evaluate the student by checking the appropriate number or letter to indicate the degree of competency. The rating for each task should reflect employability readiness rather than the grades given in class.

**Rating Scale:**

- 0 No Exposure** – no experience or knowledge in this area
- 1 Not Mastered** – requires instruction and close supervision
- 2 Requires Supervision** – can perform job completely with limited supervision
- 3 Mastered** – can work independently with no supervision

**FINANCIAL MANAGEMENT**

0	1	2	3	<b>A. Explain how the way one earns a living/determines financial success</b>	<b>Notes:</b>
				1. Analyze how career choice, education, skills, and economic conditions affect income	
				2. Investigate selected career opportunities and associated educational requirements	
				3. Analyze the effects of personal ethics on career choice	
				4. Prepare an employment portfolio (e.g., resume, letter of application, application form, samples of financial documents)	
				5. Discuss steps in the hiring process (e.g., interview, follow-up, job acceptance/rejection)	
				6. Analyze employee benefits (e.g., medical, dental, retirement, stock options, annuities)	
				7. Describe rights and responsibilities of employees and employers (e.g., OSHA, FMLA, discrimination, ADA, sexual harassment)	
				8. Calculate personal income based on salary, deductions, and payroll taxes	
				9. Explain how taxes and employee benefits relate to disposable income	
				10. Compare and contrast the rewards and risks of owning a business	
				11. Exhibit leadership skills through a student organization (e.g., FBLA, PBL)	
				Other:	

0	1	2	3	<b>B. Set goals for a budget and financial plan</b>	<b>Notes:</b>
				1. List the steps of the decision-making process	
				2. Identify short- and long-term financial goals	
				3. Identify primary and supplemental income sources	
				4. Identify anticipated expenses	
				5. Develop a filing system for personal finance records	
				6. Identify the roles and costs of insurance in financial planning (e.g., auto, property, life, health)	
				7. Prepare a personal property inventory	
				8. Construct a personal spending/savings (budget) plan according to short- and long-term goals	

				9. Describe how cost of living affects our financial plan	
				Other:	

0	1	2	3	C. Examine banking and investment practices	Notes:
				1. Explain the need for and purpose of savings	
				2. List types of savings options	
				3. Identify sources/institutions for savings	
				4. Calculate simple and compound interest	
				5. Identify services provided by financial institutions and their respective related fees	
				6. Contrast value of services and costs toward making choices of banking services	
				7. Explain the uses, advantages, and disadvantages of online/electronic banking services	
				8. Prepare documents relevant to checking accounts (e.g., checks, stubs, deposit/withdrawal slips, check registers, endorsements, reconciliation of bank statements)	
				9. Demonstrate the ability to handle cash, count money, and make applicable change	
				10. Calculate the impact of international exchange rates and investment fees	
				11. Calculate impact of investment value if earned in another currency	
				12. Use internet resources or print media to locate various broker services	
				13. Examine the impact of economic conditions on investment opportunities as to percent of return and level of risk	
				14. Recognize the basic criteria needed to evaluate investment information resources (e.g., credibility, risk factors, rating services)	
				15. Interpret basic information from financial statements (e.g., annual reports, prospectus, earnings/account statements)	
				16. Calculate gain/loss on investments (at sale)	
				17. Describe tax impact of gain/loss on investments	
				18. Explain the process and impact of bankruptcy of an investment	
				19. Discuss investment strategies and the features of a variety of investment options (e.g., stocks, bonds, annuities/IRAs, real estate, company pension plans)	
				20. Discuss objectives and preparation for financial maturity retirement (e.g., leisure, vocational interests, medical needs)	
				21. List potential final (after death) expenses	
				22. Explain the purpose of various documents (e.g., wills, power of attorney, trusts)	
				23. Describe the need for estate plans	

				Other:	
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0	1	2	3	D. Apply spending and credit policies	Notes:
				1. Calculate the cost of credit	
				2. Analyze the benefits, costs, and options of consumer credit	
				3. Describe the rights and responsibilities of buyers and sellers under consumer protection laws	
				4. Explain ways to avoid, identify, and/or correct credit problems	
				5. Identify the components listed on a credit report and explain how that information is used	
				6. Compare the lease or purchase of a vehicle, including taxes, maintenance, incidentals and unexpected expenses	
				7. Examine the advantages/disadvantages of renting versus purchasing housing, including taxes, maintenance, incidentals, and unexpected expenses	
				8. Identify the threat of and ways to avoid identity theft	
				9. Describe the three C's of credit (character, capacity, capital)	
				10. Identify ways to avoid or correct credit problems	
				Other:	

0	1	2	3	E. Make management decisions related to and using financial information	Notes:
				1. Describe the effects of various types of business ownership on financial planning	
				2. Calculate the break even point given expenses and income	
				3. Explain the concepts of cash flow and profit and loss	
				4. Describe the government regulations affecting financial aspects of businesses	
				5. Interpret graphs and tables showing financial information	
				6. Use computer technology to access financial information	
				7. Analyze the costs and benefits of marketing	
				8. Compare costs and benefits of an e-commerce business with a traditional business	
				9. Discuss the effects of ethical and unethical behavior on a business's financial condition	
				10. Prepare a business plan, including possible sources of investment financing	

				11. Apply the decision-making process to financial decisions (e.g., shipping and mailing options, process used for invoicing, calculating payroll, handling customer relations issues, whether business has an actual site versus online structure, ethics)	
				12. Explain the need for and serious nature of confidentiality in the workplace	
				13. Describe the effects of group dynamics on decision-making and team building (union and nonunion options)	
				14. Identify investment-banking regulations	
				15. Identify the opportunity cost of financial decisions	
				16. Describe how insurance and other risk-management strategies protect against financial loss	
				Other:	