

Name: _____

Date: _____

BLM 9-16**Task: Organise Your Personal Finances Rubric**

Category	Level 1	Level 2	Level 3	Level 4
Knowledge and Understanding <ul style="list-style-type: none"> • Demonstrates an understanding of the advantages and disadvantages of using credit cards. • Demonstrates an understanding of the advantages and disadvantages of owning versus leasing a vehicle. 	Demonstrates limited understanding of the advantages and disadvantages of using credit cards and of the advantages and disadvantages of owning versus leasing a vehicle.	Demonstrates some understanding of the advantages and disadvantages of using credit cards and of the advantages and disadvantages of owning versus leasing a vehicle.	Demonstrates considerable understanding of the advantages and disadvantages of using credit cards and of the advantages and disadvantages of owning versus leasing a vehicle.	Demonstrates thorough understanding of the advantages and disadvantages of using credit cards and of the advantages and disadvantages of owning versus leasing a vehicle.
Thinking <ul style="list-style-type: none"> • Prepares a plan to solve the problem. • Carries out the plan. 	Needs extensive assistance to begin organizing a plan and needs clearly laid out steps to follow.	Needs some assistance to begin organizing a plan and needs some steps to follow.	Needs minimal assistance to organize and implement an effective strategy.	Needs no assistance to organize and implement an effective strategy.
Communication <ul style="list-style-type: none"> • Clear and organised presentation of information. • Clear and convincing justification of choices. • Correct use of financial language. 	Does not clearly present information or justify choices. Uses financial terminology incorrectly.	Presents information in a somewhat clear and organised manner. Provides some justification of choices. Sometimes uses financial terminology incorrectly.	Clear and organised presentation of information. Justifies choices fully. Correctly uses financial terminology.	Very clear, organised, and thorough presentation of information. Fully and convincingly justifies choices. Correctly uses financial terminology fluently.
Application <ul style="list-style-type: none"> • Calculates the cost of owning or leasing a vehicle. • Calculates the doubling time for the investment choices. 	With considerable difficulty, calculates the cost of owning or leasing a vehicle and the doubling time for the investments. Makes major errors.	With minor difficulty, calculates the cost of owning or leasing a vehicle and the doubling time for the investments. Makes some errors.	Calculates the cost of owning or leasing a vehicle and the doubling time for the investments. Makes very few errors.	Calculates the cost of owning or leasing a vehicle and the doubling time for the investments with a high degree of effectiveness. Makes very few or no errors.