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| **Civics and Economics Grade 12: Personal Finance Content** |
| **Standard: Students will be able to develop a plan for their own financial future for when they enter the workforce.** |
| **Targets: Discuss personal finance. Compare and contrast fixed and variable costs. Discuss different types of taxes.**  |
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| **Score 4.0** | **In addition to score 3.0 performance, the student demonstrates in-depth inferences and applications that go beyond what was taught.** |  |
|  | *Score 3.5* | *In addition to score 3.0 performance, partial success at score 4.0 content* |  |
| **Score 3.0** | **The student will:**• investigate and define expenses and income that leads to financial responsibility.* Critique and draw conclusions on what it means to be financially responsible.
 | **Sample Activities:**Students will create a budget that will show how their lifestyle will be sustained when they enter the workforce. |
|  | *Score 2.5* | *No major errors or omissions regarding score 2.0 content, and partial success at score 3.0 content* |  |
| **Score 2.0** | **The student will recognize or recall specific vocabulary, such as:**

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| Expenses, fixed and variable | Utilities |
| Economize | Trade offs |
| Opportunity costs | Generic verses name brand |
| Net verses gross pay | Monthly verses annual expenses and income |
| Various taxes |  |

**The student will perform basic processes, such as:**• a general understanding of a sample budget* categorize examples of income and expenses
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|  | *Score 1.5* | *Partial success at score 2.0 content, and major errors or omissions regarding score 3.0 content* |  |
| **Score 1.0** | **With help, partial success at score 2.0 content and score 3.0 content** |  |
|  | *Score 0.5* | *With help, partial success at score 2.0 content but not at score 3.0 content* |  |
| **Score 0.0** | **Even with help, no success** |  |