

Name
Student ID

Teacher

Date

Grade

Financial Fitness 1 Course Code 5812

Complete the student profile by inserting the representative letter in the space provided and completing all other information requested.

E - Exceeds Performance Requirements: Work that is above the criteria of the standard.

M - Meets Performance Requirements: Work that meets the criteria of the standard.

B - Below Performance Requirements: Work that fails to meet the criteria of the standard.

B. CONSUMER DECISION MAKING	E	M	B	Comments
B1. Apply the decision-making process to consumer choices. 1. Plan actions to reach short- and long-term goals. 2. Apply the decision-making process. 3. Develop a list of financial information sources. 4. Identify strategies for comparison shopping. 5. Categorize wants, needs, and values. 6. Describe how advertising influences consumer decisions. 7. Explain the importance of monitoring and controlling personal financial information.				
C. CAREERS	E	M	B	Comments
C1. Explore career opportunities and professional requirements for the consumer service industry. 1. Categorize consumer service industry careers from entry level to professional level. 2. Identify educational requirements. 3. Demonstrate technical skills. 4. Explain economic conditions. 5. Integrate 21 st century skills throughout the career unit.				
D. PLANNING AND MONEY MANAGEMENT	E	M	B	Comments
C3. Evaluate financial resource management to meet the goals of individuals and families. 1. Explain how career choice, education and job skills affect income. 2. Identify sources of income. 3. Analyze the components of a paycheck. 4. Design a plan for earning, spending and saving. 5. Distinguish between fixed and flexible expenses. 6. Compare different payment options. 7. Differentiate between money management tools. 8. Explain the law of supply and demand.				

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D. CREDIT AND DEBT MANAGEMENT	E	M	B	Comments
D1. Analyze the use of credit and debt in financial management. 1. Establish personal and family goals. 2. Analyze sample credit reports. 3. Interpret credit scores. 4. Differentiate between consumer loans and credit cards. 5. Explain how terms & conditions associated with credit affect the cost of purchases. 6. Differentiate between types of lending institutions. (e.g. banks, credit unions, payday lending sources, finance companies.) 7. Categorize strategies used to resolve debt problems (personal approaches or professional assistance). 8. Identify consumer credit laws.				
E. TECHNOLOGY	E	M	B	Comments
E1. Evaluate products and services based on technology applications. 1. Demonstrate acceptable Internet communication skills. 2. Describe ways technology has affected consumer habits. 3. List advantages and disadvantages of Internet shopping. 4. Identify services that can be purchased via the Internet. 5. Explain precautions that should be taken to protect privacy. 6. Identify Internet scams.				

Number exceeded: _____ **Percentage exceeded:** _____

Number met: _____ **Percentage met:** _____

Number below: _____ **Percentage below:** _____

National Certification(s)/Date earned:

Comments: