

Seal of Personal Finance Written Reflection Rubric

Writing Prompt:

Districts/schools should develop a prompt or reflection question and scoring rubric that is available to stakeholders throughout the school year.

1. Sample Prompts:
 - a. Reflect on how individuals and institutions are interdependent within market systems and how your experience reflects that interconnectivity.
 - b. Define what makes a financially literate individual.
 - c. How will you use your learning and experiences with personal finance in your future?

Standards:

ELA Anchor Standard Writing 2: Write informative/explanatory texts to examine and convey complex ideas and information clearly and accurately through the effective selection, organization, and analysis of content.

H&SS Anchor Standard Economics 1: A financially literate individual understands how to manage income, spending, and investment.

H&SS Anchor Standard Economics 2: By applying economic reasoning, individuals seek to understand the decisions of people, groups, and societies.

H&SS Anchor Standard Economics 3: Individuals and institutions are interdependent within market systems.

Using the Scoring Rubric:

4 - Highly Proficient – Excellent; demonstrates expert level knowledge, skills, and experience of Personal Finance. Provides well-thought-out, detailed explanations, and supporting information. Communication is clear, concise (well-presented), and relevant.

3 - Proficient – More than satisfactory; demonstrates above average level knowledge, skills, and/or experiences of Personal Finance. Provides thorough explanations and supporting information. Communication is clear and relevant.

2 - Partially Proficient - Satisfactory: demonstrates average level knowledge, skills, and/or experience of Personal finance. Provides explanations and some supporting information. Communication is clear and relevant.

1 - Minimally Proficient - Poor: difficulty in responding. Not able to provide explanations or provide supporting information. Communication is unclear and/or irrelevant.

Students must reach a composite score of 18/24 demonstrating PROFICIENCY.

Skills	High Proficient (4)	Proficient (3)	Partially Proficient (2)	Minimally Proficient (1)
Introduce a topic; organize complex ideas, concepts, and information so that each new element builds on that which precedes it to create a unified whole; include formatting, graphics, and multimedia when useful for comprehension				
Develop the topic thoroughly by selecting the most significant and relevant facts, extended definitions, concrete details, quotations, or other information and examples appropriate to the audience's knowledge of the topic.				
Use appropriate and varied transitions and syntax to link the major sections of the text, create cohesion, and clarify the relationships among complex ideas and concepts.				
Use precise language, domain-specific vocabulary, and rhetorical techniques to manage the complexity of the topic.				
Establish and maintain a style and tone appropriate to the norms and conventions of the discipline in which they are writing.				
Provide a concluding statement or section that follows from and supports the information or explanation presented (e.g., articulating implications or the significance of the topic).				