



| Home Economics Grade 9<br>Personal Finance (PF)  |  |  |  |   |
|--|--|--|--|---|
| Outcome  | 1 – Little Evidence<br>With help, I understand parts of the simpler ideas and do a few of the simpler skills.                            | 2 – Partial Evidence<br>I understand the simpler ideas and can do the simpler skills. I am working on the more complex ideas and skills. | 3 – Sufficient Evidence<br>I understand the more complex ideas and can master the complex skills that are taught in class. <b>I achieve the outcome.</b> | 4- Extensive Evidence<br>I have a deep understanding of the complex ideas, and I can use the skills I have learned in situations that were not taught in class. |
| <b>HECPF9.1</b><br><b>Analyze the role of money management in their lives.</b><br><b>(Level A – Extend Knowledge Base)</b> | <ul style="list-style-type: none"> <li>I can identify a few basic principles of personal money management <b>with help.</b></li> </ul>   | <ul style="list-style-type: none"> <li>I can <b>identify a few basic principles</b> of personal money management</li> </ul>              | <ul style="list-style-type: none"> <li>I can <b>explain</b> the importance of personal money management <b>in my own life.</b></li> </ul>                | <ul style="list-style-type: none"> <li>I can <b>relate the importance of personal money management</b> to the lives of others.</li> </ul>                       |
|  | <ul style="list-style-type: none"> <li>I can list some benefits and challenges of personal money management <b>with help.</b></li> </ul> | <ul style="list-style-type: none"> <li>I can <b>list some benefits and challenges</b> of personal money management.</li> </ul>           | <ul style="list-style-type: none"> <li>I can <b>compare</b> the benefits and challenges of personal money management.</li> </ul>                         | <ul style="list-style-type: none"> <li>I can <b>make decisions based on the benefits and challenges of personal money management.</b></li> </ul>                |
| Comments   |  |  |  |   |



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| <p><b>HECPF9.2</b><br/> <b>Make connections between their effective money management skills and personal goals (Level A – Extend Knowledge Base).</b></p>                  | <ul style="list-style-type: none"> <li>I can make some connections between sound money management skills and personal goals <b>with help.</b></li> </ul>                             | <ul style="list-style-type: none"> <li>I can make <b>some</b> connections between sound money management skills and personal goals.</li> </ul>                            | <ul style="list-style-type: none"> <li>I can <b>make many connections between sound money management skills and immediate personal goals.</b></li> </ul>                           | <ul style="list-style-type: none"> <li>I can <b>describe how sound management skills will impact my future personal goals.</b></li> </ul>                       |
| Comments   |  |   |  |   |
| <p><b>HECPF9.3</b><br/> <b>Assess personal money management decisions in relation to personal goals, lifestyle goals and career goals. (Level B – Decision Making)</b></p> | <ul style="list-style-type: none"> <li>I can demonstrate a few basic money management skills e.g. budget, balancing bank account, reading a statement), <b>with help.</b></li> </ul> | <ul style="list-style-type: none"> <li>I can demonstrate a <b>few</b> basic money management skills e.g. budget, balancing bank account, reading a statement).</li> </ul> | <ul style="list-style-type: none"> <li>I can <b>demonstrate a variety of basic money management skills.</b> (e.g. budget, balancing bank account, reading a statement).</li> </ul> | <ul style="list-style-type: none"> <li>I can demonstrate an <b>advanced</b> money management skills (e.g.: compound interest, credit card, loan).</li> </ul>    |
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| <b>HECPF9.4</b><br><b>Design, and evaluate an action plan that demonstrates sound personal money management skills (Level C – Action Plan).</b> | <ul style="list-style-type: none"> <li>I can design a basic personal money management plan that includes <b>some</b> of the elements of an effective plan: who, what, where, when, how, why, <b>with help.</b></li> </ul> | <ul style="list-style-type: none"> <li>I can design a <b>basic personal money management plan that includes most</b> of the elements of an effective plan: who, what, where, when, how, why.</li> </ul> | <ul style="list-style-type: none"> <li>I can <b>design an outline for a personal money management</b> plan that includes <b>all of the elements of an effective plan:</b> who, what, where, when, how, why.</li> </ul> | <ul style="list-style-type: none"> <li>I can design a <b>detailed outline for a personal money management</b> plan that includes all of the elements of an effective plan: who, what, where, when, how, why.</li> </ul> |
|   | <ul style="list-style-type: none"> <li>I obtain feedback on my plan <b>with help.</b></li> </ul>  | <ul style="list-style-type: none"> <li>I <b>obtain feedback</b> on my plan.</li> </ul>  | <ul style="list-style-type: none"> <li>I obtain feedback on my plan and <b>make appropriate modifications.</b></li> </ul>  | <ul style="list-style-type: none"> <li>I obtain feedback on my plan <b>from various sources</b> and make appropriate modifications.</li> </ul>  |
| Comments  |   |   |  |   |