

Name: \_\_\_\_\_



EST. 1899  
**United for Literacy**  
**Littératie Ensemble**

# TEACHER RUBRIC

**How to use this rubric:** Use the following rubric for the *Grade 12 Financial Literacy Case Study*. The rubric identifies core skills and competencies that students should demonstrate. For key considerations and suggested response, please refer to the *Guidance for Teachers* section in the case study document, and *Budget Template: Suggested Answers* spreadsheet.

	Level 4	Level 3	Level 2	Level 1
Goal Identification	Identified and set 3 or more realistic, measurable goals.	Identified and set at least 2 realistic, measurable goals.	Identified and set at least 1 realistic, measurable goal.	Did not identify or set any realistic, measurable goal.
Develop Monthly Financial Budget (Sept 2021) see suggested answers	Identified all income sources and expenses by drawing a wealth of information from case study. Made application of gross vs. net salary.	Identified most income sources and expenses by drawing a lot of information from case study. Made application of gross vs. net salary.	Identified some income sources and expenses by drawing some information from case study. Did not fully apply gross vs. net salary.	Identified limited number of income sources and expenses. Had difficulty drawing information from case study. Did not apply gross vs. net salary.
Adjust Budget for Changes (Sept-Dec 2022) see suggested answers	In addition to level 3, identified two of: academic progress, OSAP considerations, worklife balance and stress management, delayed graduation.	Considered at least four of: student debt, utilities, federal grant, childcare, study hours, work hours, cost of living. Adjusted budget to address debt and schedule.	Considered at least two of: student debt, utilities, federal grant, childcare, study hours, work hours, cost of living. Somewhat adjusted budget to address debt and schedule.	Adequately considered only one of: student debt, utilities, federal grant, childcare, study hours, work hours, cost of living. Barely adjusted budget to address debt and schedule.
Critical Thinking, Reasoning, Recommendations	Consistently makes connections between case study information and financial decisions. Provides logical and strong reasonings for recommendations, using a lot of evidence. Fluent use of the appendices.	Usually makes connections between case study information and financial decisions. Provides logical reasonings for recommendations, using evidence. Good use of the appendices.	Sometimes makes connections between case study information and financial decisions. Provides limited reasonings for recommendations, using some evidence. Some use of the appendices.	Rarely makes connections between case study information and financial decisions. Provides little to no reasonings for recommendations, with little evidence. Rare use of the appendices.

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# SELF REFLECTION RUBRIC

**How to use this rubric:** Use the following rubric for the *Grade 12 Financial Literacy Case Study*. Identify core skills and competencies that you demonstrated in your response. There is no single solution to the case study, but whatever the recommendations may be, you are expected to present strong reasonings in support of it.

	Level 4	Level 3	Level 2	Level 1
Goal Identification	Identified and set 3 or more realistic measurable goals.	Identified and set at least 2 realistic, measurable goals.	Identified and set at least 1 realistic, measurable goal.	Did not identify or set any realistic, measurable goal.
Develop Monthly Financial Budget (Sept 2021) see suggested answers	I identified all income sources and expenses by drawing a wealth of information from case study. I made application of gross vs. net salary.	I identified most income sources and expenses by drawing a lot of information from case study. I made application of gross vs. net salary.	I identified some income sources and expenses by drawing some information from case study. I did not fully apply gross vs. net salary.	I identified limited number of income sources and expenses. Had difficulty drawing information from case study. I did not apply gross vs. net salary.
Adjust Budget for Changes (Sept-Dec 2022)	I am able to persevere in managing financial well-being by developing multiple, detailed solutions to life changes. I can clearly connect budget tools to life changes.	I am able to persevere in managing financial well-being by developing solutions to life changes. I can connect budget tools to life changes.	I am sometimes able to persevere in managing financial well-being by developing partial solutions to life changes. I can partially connect budget tools to life changes.	I am beginning to learn how to manage financial well-being by starting to formulate some solutions to life changes. I am starting to connect budget tools to life changes.
Recommendations	In addition to level 3, I am able to provide 3-4 solutions relating to academic progress, OSAP considerations, worklife balance and stress management, delayed graduation.	I am able to provide 2-3 solutions relating to study hours, work hours, childcare, cost of living, student debt, impact on schedule.	I am able to provide 1-2 solutions relating to at least 2 of the following: study hours, work hours, childcare, cost of living, student debt, impact on schedule.	I am able to provide 1 solution relating to at least 2 of the following: study hours, work hours, childcare, cost of living, student debt, impact on schedule.

Your Name: \_\_\_\_\_

Peer's Name: \_\_\_\_\_



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# PEER RUBRIC

**How to use this rubric:** Assessing a peer gives them a second opinion on their work and allows you to think more clearly on your own. Use this rubric to give feedback to the peer(s) you have been working with. Please ensure your assessment refers to the below criteria and most importantly, share why you assigned the level you did. Record your assessment on this rubric.

	Level 4	Level 3	Level 2	Level 1
Recognize Sources of Stress and Cope with Challenges	Consistently works through challenging case study problems by using various strategies. Consistently understands their resourcefulness is building resilience.	Usually works through challenging case study problems by using various strategies. Usually understands their resourcefulness is building resilience.	Sometimes works through challenging case study problems by using limited strategies. Sometimes understands their resourcefulness is building resilience.	Rarely works through challenging case study problems by using one strategy. Rarely understands their resourcefulness is building resilience.
Maintain Positive Motivation and Perseverance	Consistently tests out different approaches to case study problems, learning from mistakes. Consistently aided by a sense of optimism and hope.	Usually tests out different approaches to case study problems, learning from mistakes. Usually aided by a sense of optimism and hope.	Sometimes tests out approaches to case study problems, learning from mistakes. Sometimes aided by a sense of optimism and hope.	Rarely tests out any approach to case study problems, learning from mistakes. Rarely aided by a sense of optimism and hope.
Build Relationships and Communicate Effectively	Consistently works collaboratively expressing their thinking about the case, listening to the thinking of others. Consistently practices inclusivity, fostering healthy relationships.	Usually works collaboratively expressing their thinking about the case, listening to the thinking of others. Usually practices inclusivity, fostering healthy relationships.	Sometimes works collaboratively expressing their thinking about the case, listening to the thinking of others. Sometimes practices inclusivity, fostering healthy relationships.	Rarely works collaboratively expressing their thinking about the case, listening to the thinking of others. Rarely practices inclusivity, fostering healthy relationships.
Think Critically and Creatively	Consistently makes connections between case study information and financial decisions. Consistently makes informed judgements and decisions.	Usually makes connections between case study information and financial decisions. Usually makes informed judgements and decisions.	Sometimes makes connections between case study information and financial decisions. Sometimes makes informed judgements and decisions.	Rarely makes connections between case study information and financial decisions. Rarely makes informed judgements and decisions.

ADAPTED FROM: MINISTRY OF EDUCATION MATHEMATICS CURRICULUM (STRAND AA: SOCIAL-EMOTIONAL LEARNING (SEL) SKILLS)