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| Family Profile | Family Goals (LAP 1) | Family’s Financial Institution (LAP 3) | Family’s Credit Rating (LAP 4) | Family’s Investments (LAP 5) | 6 Month Budget |
| 1 Point | 1 Point | 1 Point | 1 Point | 1 Point | 1 Point |
| Student is missing many elements from their family profile. | Student did not include any family goals. | Student did not include their Financial Institution at all. | Student did not include their family’s credit rating. | Student did not mention any investments. | Student is missing multiple month’s budget and additional information. |
| 3 Points | 3 Points | 3 Points | 3 Points | 3 Points | 3 Points |
| Student is missing two elements from their Family Profile. | Student has included two or three goals. | Student listed the financial institution but did not provide a reason for decision. | Student included their predicted credit rating but did not include information on how they got the number. | Student listed multiple types of investment options but didn’t describe them. | Student is missing one month’s budget including additional information. |
| 5 Points | 5 Points | 5 Points | 5 Points | 5 Points | 5 Points |
| Student is missing one item from their Family Profile. | Student has included all goals, but they are not detailed. | Student has listen the financial institution but did not fully explain reason for decision. | Student included their predicted credit rating but did not fully explain how they got the number. | Student described one type of investment that they want their family to invest in. | Student had all 6 months for their budget, but is missing information. |
| 7 Points | 7 Points | 7 Points | 7 Points | 7 Points | 7 Points |
| Student has included all information provided to them in their Family Profile.  | Student has included two Short-Term and two Long-Term goals for their family. | Student has described what financial institution that their family belongs to and describes why they chose that institution. | Student included their predicted credit rating and how they calculated the information. | Student has described the types of investment that they would like their family to start investing in. | Student included all six months of their budget. This includes their mandatory expenses, optional expenses, and additional expenses. |

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| Budget Adjustments | Life Happens Adjustments | Decision Making | Tracked Account Amounts | Month to Month Reflection | Overall Reflection |
| 1 Point | 1 Point | 1 Point | 1 Point | 1 Point | 1 Point |
| Student did not adjust budget from month to month. | Student did not include their Life Happens Card. | Student showed no decision making process through the entirety of this project. | Student is missing 3 or more savings account tracking. | Student did not reflect on any of the months. | Student did not react at the end of the project.­ |
| 3 Points | 3 Points | 3 Points  | 3 Points | 3 Points | 3 Points |
| Student identified the budget changes, but did not make all of them. | Student did not include all elements of Life Happens Card. | Student did not put the safety and wellness of the family as a priority.  | Student is missing two months of savings account tracking. | Student reflected on each month’s decision making, but did not include many details on reflection. | Student was missing two or more elements on their reaction. |
| 5 Points | 5 Points | 5 Points | 5 Points | 5 Points | 5 Points |
| Student made budget changes on most of the months. | Student listed their Life Happens card, but did not include the amount OR describe it. | Student made wise decision for their changes most of the time. | Student is missing one month of savings account tracking. | Student reflected on 5 months of their Life Happens cards, how it changed their family’s budget, and how it impacted them. | Student was missing one element on their reaction. |
| 7 Points | 7 Points | 7 Points | 7 Points | 7 Points | 8 Points |
| Student has included all budget adjustments for each month when faced with a new challenge. | Student listed their Life Happens card, Life Happens Amount, and described it’s changes. | Student showed intelligent decision making when it came to their budget decisions, and reactions to Life Happens Cards. Student made sure their family stayed safe during entirety of 6 months. | Student successfully tracked their savings account amount on all six months. | Student reflected all 6 months of their Life Happens cards, how it changed their family’s budget, and how it impacted them. | Student reflected on their project experience including: their family’s original budget, how they reacted to the decisions, what was important to cut from the budget, and how the family did throughout the project. |