



MBF3C – Mathematics of Personal Finance

Setting the Sails

1. Planning the Voyage

Student Name: _____

Date: _____

Cat.	Criteria	R <50%	Level 1 50%-59%	Level 2 60%-69%	Level 3 70%-79%	Level 4 80%-100%
PS	• Create an organized chart to summarize information about the three occupations		Chart represents little of the range of information	Chart represents some of the range of information	Chart represents most of the range of information	Chart represents an extensive range of appropriate information
	• Compare the advantages and disadvantages of the three occupations		Connects a few of the comparison categories	Connects some of the comparison categories	Connects sufficient aspects of the comparison categories	Connects aspects of the comparison categories using a broad view
	• Compare the expected income with the costs of education		Limited connection to problem	Some connection to the problem	Direct connection to the problem	Direct connection to the problem with evidence of reflection/insight
CM	• Justify a decision about a career path		Limited clarity	Some clarity	Clear for a range of audiences	Particularly clear and detailed
	• Describe a decision about a career path		Limited clarity	Some clarity	Clear for a range of audiences	Particularly clear and detailed
	• Summarize an effective presentation integrating narrative and mathematical forms of communication		Limited effectiveness	Some effectiveness	Considerable effectiveness	Thorough Effectiveness

Comments:



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2. Charting the Route

Student Name: _____

Date: _____

Cat.	Criteria	R <50%	Level 1 50%-59%	Level 2 60%-69%	Level 3 70%-79%	Level 4 80%-100%
PS	<ul style="list-style-type: none"> Create and use one spreadsheet template to determine total costs (the same template is used for each alternative) 		Spreadsheet represents little of the range of information Data is connected to the problem but not appropriate	Spreadsheet represents some of the range of information Data is appropriate and connected to the problem, yet missing many significant pieces	Spreadsheet represents most of the range of information Data is appropriate and connected to the problem, including most significant pieces	Spreadsheet represents an extensive range of appropriate information Data is appropriate and connected to the problem, including and extending all significant pieces
	<ul style="list-style-type: none"> Collect relevant information related to the alternatives to be considered in making the decision (<i>this information is generally non-monetary and cannot be included in the spreadsheet</i>) 		Connected to the problem but not appropriate	Appropriate and connected to the problem, yet missing many significant pieces	Appropriate and connected to the problem, including most significant pieces	Appropriate and connected to the problem, including and extending all significant pieces
	<ul style="list-style-type: none"> Create an organized chart to summarize advantages and disadvantages of the two alternatives 		Chart represents little of the range of information	Chart represents some of the range of information	Chart represents most of the range of information	Chart represents an extensive range of appropriate information
	<ul style="list-style-type: none"> Justify a decision between choosing a local college or an out-of-town college 		Limited connection to information gathered	Some connection to the information gathered	Direct connection to the information gathered	Direct connection to the information gathered with evidence of reflection/insight
CM	<ul style="list-style-type: none"> Create an organized chart to summarize advantages and disadvantages of the two alternatives 		Limited clarity	Some clarity	Clear for a range of audiences	Particularly clear and detailed
	<ul style="list-style-type: none"> Describe a decision between choosing a local college or an out-of-town college 		Limited clarity	Some clarity	Clear for a range of audiences	Particularly clear and detailed
	<ul style="list-style-type: none"> Summarize an effective presentation integrating narrative and mathematical forms of communication 		Limited effectiveness	Some effectiveness	Considerable effectiveness	Thorough Effectiveness

Comments:



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3. Financing the "Boat"

Student Name: _____

Date: _____

Cat.	Criteria	R <50%	Level 1 50%-59%	Level 2 60%-69%	Level 3 70%-79%	Level 4 80%-100%
PS	<ul style="list-style-type: none"> Design an effective financial plan 		<p>Limited effectiveness</p> <p>Financial plan contains little of the range of data</p> <p>Use of appropriate data is limited</p>	<p>Some effectiveness</p> <p>Financial plan contains some of the range of data</p> <p>Some use of appropriate data</p>	<p>Considerable effectiveness</p> <p>Financial plan contains most of the range of data</p> <p>Considerable use of appropriate data</p>	<p>Thorough Effectiveness</p> <p>Financial plan contains the full range of data and/or shows evidence of insight</p> <p>Highly effective use of appropriate data</p>
CM	<ul style="list-style-type: none"> Design an effective financial plan Integrate narrative and mathematical forms of communication 		<p>Limited clarity</p> <p>Limited</p>	<p>Some clarity</p> <p>Some</p>	<p>Clear for a range of audiences</p> <p>Considerable</p>	<p>Particularly clear and detailed</p> <p>Thorough</p>

Comments:



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4. Casting Off

Student Name: _____

Date: _____

Cat.	Criteria	R <50%	Level 1 50%-59%	Level 2 60%-69%	Level 3 70%-79%	Level 4 80%-100%
PS	<ul style="list-style-type: none"> Use a spreadsheet to create a loan repayment schedule Spreadsheet includes totals for monthly payments, interest and principal 		Data is connected to the problem but not appropriate	Data is appropriate and connected to the problem, yet missing many significant pieces	Data is appropriate and connected to the problem, including most significant pieces	Data is appropriate and connected to the problem, including and extending all significant pieces
	<ul style="list-style-type: none"> Use the spreadsheet to determine the effect of making a lump sum payment on the loan Describes the effect of making a lump sum payment on the loan 		Limited effectiveness	Some effectiveness	Considerable effectiveness	Thorough Effectiveness
	<ul style="list-style-type: none"> Demonstrate the advantages of early deposits to long-term savings plans by using concrete examples 		Limited appropriateness	Some appropriateness	Considerable appropriateness	Thorough appropriateness
CM	<ul style="list-style-type: none"> Describe the effect of making a lump sum payment on the loan 		Limited clarity and effectiveness	Some clarity and/or effectiveness	Considerable clarity and effectiveness	Particularly clear and detailed with thorough effectiveness
	<ul style="list-style-type: none"> Use appropriate vocabulary (financial/mathematical) 		Uses correctly sometimes when expected	Usually uses correctly when expected	Consistently uses correctly when expected	Consistently uses correctly, recognizing opportunities for its use
	<ul style="list-style-type: none"> Demonstrate the advantages of early deposits to long-term savings plans by using concrete examples 		Limited clarity and effectiveness	Some clarity and/or effectiveness	Considerable clarity and effectiveness	Particularly clear and detailed with thorough effectiveness

Comments:



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Assessment Summary

Student Name: _____
Date: _____

Task	Cat.	Level			
1. Planning the Voyage	PS		→	PS Summary	CM Summary
			→		
			→		
			→		
	CM		↘		
2. Charting the Route	PS				
	CM				
3. Financing the "Boat"	PS				
	CM				
4. Casting Off	PS				
	CM				
			Most Consistent		

Comments: