

	4	3	2	1
Strives to be fiscally responsible	Deep understanding of saving, budgeting, calculating interest, maintaining a spending journal and setting financial goals.	Adequate understanding of saving, budgeting, calculating interest and spending journal, with beginning steps of financial goal setting.	Some understanding of saving, budgeting, and calculating interest. Some basic steps in maintaining spending journal and financial goal setting.	Limited understanding of components of saving, budgeting and calculating interest. No development of financial goals.