

# CAREER READY PRACTICE



## #9 Act As A Good Steward of Organizational & Personal Finances & Resources

Career-ready individuals are financially literate and can demonstrate their ability to make cost effective decisions on behalf of themselves and their workplace. This Career Ready practice includes managing personal finances, understanding financial documents, and making informed financial decisions. Financial literacy empowers individuals to make sound investments, budget effectively, and contribute to the financial health of their organization.

Individual Competencies	4 Exceeds Competency	3 Meets Competency	2 Approaching Competency	1 Not Yet Reached Competency	Keyword(s)	Points Given
Demonstrate how currently held quantity of goods, services, or money should be effectively expended to meet current demands.	Consistently plans in advance how much stock can and should be used to complete a current project in a timely manner. (portioning meals, making a budget, having correct quantity and type of materials onsite.)	Correctly knows how much stock can and should be used to complete a current project in a timely manner. (portioning meals, making a budget, having correct quantity and type of material s onsite).	Often guesses how much stock should be used to complete a current project. (portioning meals, making a budget, having correct quantity and type of materials onsite).	Does not understand how much stock can and should be used to complete current project. (portioning meals, making a budget, having correct quantity and type of materials onsite).	Budgeting	
Demonstrate mathematics skills by using mathematical reasoning to accomplish tasks.	Quickly, correctly, and efficiently makes calculations related to personal finance (e.g., wage rates, paycheck deductions, taxes).	Correctly makes calculations related to personal finance (e.g., wage rates, paycheck deductions, taxes?).	Makes calculations related to personal finance with some error (e.g., wage rates, paycheck deductions, taxes)>	Makes calculations related to personal finance with many errors or doesn't attempt personally (e.g., wage rates, paycheck deductions, taxes).	Cost-benefit Analysis	
Demonstrate healthy behaviors by understanding a wide variety of documents.	Seamlessly manages personal and business wealth with clear insight by understanding most all financial documents and the purpose of each.	Manages personal and business wealth by understanding many financial documents and the purpose of each.	Minimally manages personal and business wealth by understanding few financial documents and the purpose of each.	Minimally manages personal and business wealth by not understanding many financial documents and the purpose of each.	Good Stewardship	

Demonstrate how currently held quantity of goods, services, or money could be effectively used to meet future demands.	Wisely estimates the amount of current stock to save or multiply in order to meet future demands (e.g., making hay, opening a savings account, investment planning, storing goods for future use).	Estimates the amount of current stock to save or multiply in order to meet future demands (e.g., making hay, opening a savings account, investment planning, storing goods for future use).	Poorly estimates the amount of stock to save in order to meet future demands (e.g., making hay, opening a savings account, investment planning, storing goods for future use).	Does not estimate the amount of stock to save in order to meet future demands (e.g., making hay, opening a savings account, investment planning, storing goods for future use).	Financial Planning	
Demonstrate safety by knowing about the risk of a situation.	Models financial safety to others by following risk analysis of all fiscal situations before action is carried out.	Adheres to financial safety by following risk analysis of fiscal situations before action is carried out.	Sometimes adheres to financial safety by following risk analysis of fiscal situations before action is carried out.	Minimally adheres to financial safety by disregarding risk analysis of fiscal situations before action is carried out.	Risk Analysis	

**TOTAL POINTS GIVEN: \_\_\_\_\_/5= \_\_\_\_\_ SCORE**