

## Challenge 3-A: My Education Options

**NAME:**

**DATE:**

For this challenge task, use what you have learned in **Lesson 3-1: Invest in Yourself** and other career-related study to make a thoughtful decision about training for a future career. Select the best type of education or training program for you as you prepare for a career that interests you now. For future reference as your life circumstances and interests change, add this decision summary to your personal financial planning portfolio.

### Directions:

- ☐ 1. Apply what you have learned about criterion-based decision making as you complete this challenge. Review the six DECIDE action steps to guide your work (Page 40 Appendix or Module 1 Student Guide, page 20). Preview the criteria listed in the Scoring Guide to plan for your assessment.
- ☐ 2. Use the chart below or create a separate document to summarize your decision-making process. Take into consideration your current circumstances and values. Ask for input from someone who knows you well enough to help you explore realistic options that are most suitable to your circumstances, values, and preferences.
- ☐ 3. Using the Scoring Guide, self-assess your work, and also ask a classmate to peer assess your work.

	DECIDE Steps	My Situation		
1	Define your goal.			
2	Establish your criteria.			
3	Choose three good options.			
4	Identify the pros and cons of the options.			
5	Decide what's best.			
6	Evaluate the results.			

## Challenge 3-A: My Education Options

NAME: \_\_\_\_\_

DATE: \_\_\_\_\_

Required Criteria		Status		
<b>Content</b>				
1.	In one sentence you state what you want to achieve as a result of the decision-making process.	acceptable	not acceptable	
2.	Outcome involves a major decision related to skill training beyond high school.	acceptable	not acceptable	
3.	You justify how the decision and outcome relates to your current circumstances and values.	acceptable	not acceptable	
4.	Summary lists at least six criteria for an acceptable outcome, including the features or circumstances you absolutely must have as well as those you would like to have or will not accept.	acceptable	not acceptable	
<b>Option Status Rating Key: "A" = Acceptable / "NA" = Not Acceptable</b>		<b>Option A</b>	<b>Option B</b>	<b>Option C</b>
5.	Summary includes details about three possible options.			
6.	You devise a way to illustrate how well each option matches your criteria.			
7.	You point out the option that you have chosen.	acceptable	not acceptable	
8.	You justify why the chosen option was selected.	acceptable	not acceptable	
9.	Your choice is logical based on the known circumstances, stated criteria, and potential to achieve the desired outcome.	acceptable	not acceptable	
10.	You summarize what you do and don't like about your choice and justify any modifications that were made in the purpose, criteria, or options.	acceptable	not acceptable	
<b>General</b>				
11.	Content is clearly stated with distinct detail.	acceptable	not acceptable	
12.	Documentation is neat and easy to read.	acceptable	not acceptable	
13.	Information about the options is accurate or can be verified.	acceptable	not acceptable	

Feedback: \_\_\_\_\_

Score: \_\_\_\_\_ / \_\_\_\_\_

## Challenge 3-B: Thumbs Up or Thumbs Down

**NAME:**

**DATE:**

For this challenge task, use what you have learned in Module 3: Earning Power and other career-related study to thoughtfully identify potential job or career options that match your criteria for financial goals and desired lifestyle. Add this decision summary to your personal financial planning portfolio to track your progress towards achieving your educational and career goals.

### Directions:

- ☐ 1. Apply what you have learned about criterion-based decision making as you complete this challenge. Review the six DECIDE action steps to guide your work (Page 40 Appendix or Module 1 Student Guide, page 20). Preview the criteria listed in the Scoring Guide to plan for your assessment.
- ☐ 2. Use the chart below or create a separate document to summarize your decision-making process. Take into consideration your current circumstances and values. Ask for input from someone who knows you well enough to discuss your likes and dislikes as well as your values, aptitudes, and personality characteristics.
- ☐ 3. Self-assess your work using the Scoring Guide. Consider asking a classmate or family member to peer assess your work.

	DECIDE Steps	My Situation		
1	Define your goal.			
2	Establish your criteria.			
3	Choose three good options.			
4	Identify the pros and cons of the options.			
5	Decide what's best.			
6	Evaluate the results.			

## Challenge 3-B: Thumbs Up or Thumbs Down

NAME: \_\_\_\_\_

DATE: \_\_\_\_\_

Required Criteria		Status		
<b>Content</b>				
1.	In one sentence you state what you want to achieve as a result of the decision-making process.	acceptable	not acceptable	
2.	Outcome involves a major decision related to a future career path.	acceptable	not acceptable	
3.	You justify how the decision and outcome relates to your current circumstances and values.	acceptable	not acceptable	
4.	Summary lists at least six criteria for an acceptable outcome, including the features or circumstances you absolutely must have as well as those you would like to have or will not accept.	acceptable	not acceptable	
<b>Option Status Rating Key: "A" = Acceptable / "NA" = Not Acceptable</b>		<b>Option A</b>	<b>Option B</b>	<b>Option C</b>
5.	Summary includes details about three possible options.			
6.	You devise a way to illustrate how well each option matches your criteria.			
7.	You point out the option that you have chosen.	acceptable	not acceptable	
8.	You justify why the chosen option was selected.	acceptable	not acceptable	
9.	Your choice is logical based on the known circumstances, stated criteria, and potential to achieve the desired outcome.	acceptable	not acceptable	
10.	You summarize what you do and don't like about your choice and justify any modifications that were made in the purpose, criteria, or options.	acceptable	not acceptable	
<b>General</b>				
11.	Content is clearly stated with distinct detail.	acceptable	not acceptable	
12.	Documentation is neat and easy to read.	acceptable	not acceptable	
13.	Information about the options is accurate or can be verified.	acceptable	not acceptable	

Feedback: \_\_\_\_\_

Score: \_\_\_\_\_ / \_\_\_\_\_

## Challenge 3-C: My Accomplishments

**NAME:**

**DATE:**

For this challenge task, reflect on your accomplishments, skills, training, and any certifications that you have obtained. Create a list with details that you can refer to when applying for jobs, filling out scholarship or college applications, or making career and job decisions.

Add this summary list to your personal financial planning portfolio. As you gain new experiences, update the summary so you can quickly retrieve details when needed.

### Directions

- ☐ 1. For this challenge, preview the criteria listed in the Scoring Guide to plan your work. Decide how you will organize and store your personal accomplishment data so you can easily access and update the list as you achieve new skills and accomplishments.

Be sure to include relevant details such as dates, places, and titles. Your instructor may have additional instructions and criteria to organize the data into a personal resume or electronic portfolio.

- ☐ 2. Self-assess your work using the Scoring Guide. Optional: Ask a classmate who knows you well or a family member to peer assess your work using the Scoring Guide.

## Challenge 3-C: My Accomplishments

NAME:

DATE:

Required Criteria		Status
<b>Content</b>		
1.	You list at least one accomplishment you have achieved since age 12 that will most likely be valued by employers, scholarship selection committees, and college or military representatives. (Examples: Eagle Scout Award, Honor Roll, perfect attendance)	acceptable    not acceptable
2.	You provide evidence to verify the accomplishment(s).	acceptable    not acceptable
3.	You state at least two resume-worthy skills or talents that you have acquired. (Examples: fluent in two languages, American Sign Language, cash register)	acceptable    not acceptable
4.	You provide evidence to verify your level of skill competence or experience.	acceptable    not acceptable
5.	(if applicable) You list details of specialized training completed or in progress, including type or title, date of completion, and training organization. (Examples: peer mediation, Army JROTC, student healthcare volunteer)	acceptable    not acceptable
6.	(if applicable) You list details about certification(s) you have received, including title, date(s), and certifying organization. (Examples: American Red Cross First Aid and CPR, Certified Nurse Assistant)	acceptable    not acceptable
7.	You provide evidence to confirm any specialized training and certification.	acceptable    not acceptable
8.	You state at least one way you can invest in yourself to develop a new skill, obtain specialized training or certification, or work to achieve an accomplishment that will impress potential employers.	acceptable    not acceptable
<b>General</b>		
9.	Content is clearly documented with distinct detail.	acceptable    not acceptable
10.	Documentation is neat and easy to read.	acceptable    not acceptable
11.	Content is presented in a logical manner according to your instructor's standards.	acceptable    not acceptable
12.	Content is stored in a manner so specific data can be conveniently modified or shared on demand.	acceptable    not acceptable

Feedback:

Score: \_\_\_\_\_ / \_\_\_\_\_

## Challenge 3-D: Planning for My Career

**NAME:**

**DATE:**

Now that you have explored how earning power impacts your ability to earn an adequate income for financial stability and long-term financial health, use what you have learned to start preparing for life on your own after high school. Use the SMART guidelines to write goals that will lead you on the path to achieving the career and lifestyle you want. Your goals should specify what you need to do, starting now, to proactively boost your earning capacity. As you plan, think about actions you can take now and in the future to enable you to cover your expenses, live comfortably, and plan for the future.

Add your goals to your personal financial planning portfolio. As your life circumstances change, refer to your goals to check progress, modify the goals, or write new goals.

### Directions:

Apply what you have learned about goal setting as you complete this challenge. Write at least one short-term goal, one medium-term goal, and one long-term goal related to enhancing your ability to earn an adequate income. Be sure to create goals that have meaning to you based on your current circumstances and values.

- ☐ 1. Preview the criteria listed in the Scoring Guide to plan for your assessment.
- ☐ 2. Brainstorm ideas for personal financial goals that can be classified as short-term, medium-term, and long-term.
- ☐ 3. Review the SMART Goals chart to establish goal details. (Module 1 Student Guide, page 15)
- ☐ 4. Write your SMART goals taking into consideration how you will prioritize your actions as you work to achieve all of the goals at the same time.
- ☐ 5. Self-assess your work using the Scoring Guide. Optional: Ask a classmate or family member to peer assess your work using the Scoring Guide to evaluate your work.

1	
2	
3	

## Challenge 3-D: Planning for My Career

NAME:

DATE:

Required Criteria		Status		
<b>Content</b>				
1.	You list one short-term skill-development or career-related goal. (zero – three months)	acceptable	not acceptable	
2.	You list one medium-term skill-development or career-related goal. (three months – one year)	acceptable	not acceptable	
3.	You list one long-term skill-development or career-related goal. (more than a year)	acceptable	not acceptable	
<b>Status Rating Key: “A” = Acceptable / “NA” = Not Acceptable</b>		<b>Short Term</b>	<b>Medium Term</b>	<b>Long Term</b>
4.	Each goal states one <u>specific</u> outcome with specific actions to carry out to fulfill the outcome.			
5.	Each goal states benchmarks and the expected evidence to <u>measure</u> when the goal has been achieved.			
6.	You justify that each goal is <u>attainable</u> and realistic based on your current circumstances and the resources that you expect to be available.			
7.	You summarize how each goal is <u>relevant</u> and meaningful to your current life situation and values.			
8.	Each goal includes a <u>timeline</u> with a target completion date and milestone dates for any significant mid-point actions.			
<b>General</b>				
9.	Documentation is neat and easy to read.	acceptable	not acceptable	
10.	Your calculations are accurate.	acceptable	not acceptable	

Feedback:

Score: \_\_\_\_\_ / \_\_\_\_\_



This rating scale is a guide to use for grading student assignments and performance assessments.

Score Options			Rating	Explanation
10	50	100	Mastery	<input type="checkbox"/> Your performance meets or exceeds all required criteria detailed in the scoring guide and/or provided by your instructor. <input type="checkbox"/> There may be a minor flaw, but there are no major flaws or errors. <input type="checkbox"/> There is evidence that you will be able to repeat or continually improve this performance independently and could teach this competency/concept to other learners.
9	45	90	Accomplished	<input type="checkbox"/> Your performance meets all required criteria detailed in the scoring guide and/or provided by your instructor. <input type="checkbox"/> There may be two or more minor flaws, but there are no major or critical errors. <input type="checkbox"/> There is evidence that you will be able to repeat or improve this performance independently.
8	40	80	Acceptable	<input type="checkbox"/> Your performance meets minimum standards for all required criteria. <input type="checkbox"/> There may be more than two minor flaws, or one significant, but not critical, flaw. <input type="checkbox"/> You may have taken multiple attempts before achieving an acceptable performance. <input type="checkbox"/> There is evidence that you could repeat or improve this acceptable performance independently or with minimal coaching.
7	35	70	Developing	<input type="checkbox"/> Your performance shows evidence that learning is progressing. <input type="checkbox"/> Your performance does not yet meet the minimum standards for all required criteria.
6	30	60	Beginning	<input type="checkbox"/> Your performance does not yet meet the minimum standards for all required criteria. <input type="checkbox"/> There is evidence that an attempt has been made to start work, but progress is in the early stages of preparation.
0	0	0	Deficient	<input type="checkbox"/> There is no evidence of ability to apply what was learned. <input type="checkbox"/> Action does not show evidence of acceptable performance for the majority of required criteria.
			<b>SCORE</b>	

**Feedback:**