

PERSONAL FINANCE RUBRIC

Description	Unacceptable (1)	Requires Improvement (2)	Average (3)	Above Average (4)	Excellent (5)
Fills out a W-4 form correctly upon acceptance of specific job	Shows no evidence.	Shows little understanding, given directions, of how to fill out the form.	Shows some knowledge, given directions, of how to fill out the form.	Shows adequate knowledge, given directions, of how to fill out the form.	Shows superior knowledge, given directions, of how to fill out the form.
Determines fixed weekly and monthly living expenses once salary is known using Percentage Chart for Expenses	Shows no evidence.	Shows little understanding of how to figure expenses using percentages and net income.	Shows some knowledge of how to figure expenses using percentages and net income.	Shows adequate knowledge of how to figure expenses using percentages and net income.	Shows superior knowledge of how to figure expenses using percentages and net income.
Determines monthly flexible purchase expenses using Percentage Chart for Expenses and after fixed expenses determined	Shows no evidence.	Shows little understanding of how to determine total amount for flexible expenses and how to determine specific amounts using percentages and net income.	Shows some knowledge of how to determine total amount for flexible expenses and how to determine specific amounts using percentages and net income.	Shows adequate knowledge of how to determine total amount for flexible expenses and how to determine specific amounts using percentages and net income.	Shows superior knowledge of how to determine total amount for flexible expenses and how to determine specific amounts using percentages and net income.
Produces a weekly and monthly budget using Personal Finance Chart and Excel.	Shows no evidence.	Shows little understanding of how to determine what goes into a budget, how to determine percentages, and how to formulate budget in Excel.	Shows some knowledge of how to determine what goes into a budget, how to determine percentages, and how to formulate budget in Excel.	Shows adequate knowledge of how to determine what goes into a budget, how to determine percentages, and how to formulate budget in Excel.	Shows superior knowledge of how to determine what goes into a budget, how to determine percentages, and how to formulate budget in Excel.
Endorses and deposits monthly paycheck with branch bank manager.	Shows no evidence.	Shows little understanding of how to correctly endorse a paycheck, fill out a deposit slip, and deposit both with branch bank	Shows some knowledge of how to correctly endorse a paycheck, fill out a deposit slip, and deposit both with	Shows adequate knowledge of how to correctly endorse a paycheck, fill out a deposit slip, and deposit both with	Shows superior knowledge of how to correctly endorse a paycheck, fill out a deposit slip, and deposit both with branch bank

		manager.	branch bank manager.	branch bank manager.	manager.
Writes monthly fixed living expenses check by 10th of each month and gives checks to branch bank manager. Pays monthly fixed living expenses online by 10th of each month.	Shows no evidence.	Shows little understanding of how to pay monthly fixed living expenses by check and online.	Shows some knowledge of how to pay monthly fixed living expenses by check and online.	Shows adequate knowledge of how to pay monthly fixed living expenses by check and online.	Shows superior knowledge of how to pay monthly fixed living expenses by check and online.
Writes weekly fixed living expenses checks at the end of each week and gives checks to branch bank manager. Pays weekly fixed living expenses online by the end of each week.	Shows no evidence.	Shows little understanding of how to pay weekly fixed living expenses by check and online.	Shows some knowledge of how to pay weekly fixed living expenses by check and online.	Shows adequate knowledge of how to pay weekly fixed living expenses by check and online.	Shows superior knowledge of how to pay weekly fixed living expenses by check and online.
Orders flexible personal purchases from a minimum of 4 to 6 different VE companies monthly.	Shows no evidence.	Shows little understanding of how to order 4-6 purchases using order forms and/or online order forms.	Shows some knowledge of how to order 4-6 purchases using order forms and/or online order forms.	Shows adequate knowledge of how to order 4-6 purchases using order forms and/or online order forms.	Shows superior knowledge of how to order 4-6 purchases using order forms and/or online order forms.
Writes checks for flexible purchases upon receipt of invoice and gives checks to branch bank manager. Pays for purchases online.	Shows no evidence.	Shows little understanding of how to pay for personal purchases by check and online.	Shows some knowledge of how to pay for personal purchases by check and online.	Shows adequate knowledge of how to pay for personal purchases by check and online.	Shows superior knowledge of how to pay for personal purchases by check and online.
Records all fixed and flexible weekly and monthly expenses in check register and balances checkbook.	Shows no evidence.	Shows little understanding of how to record expenses in check register and balance checkbook.	Shows some knowledge of how to record expenses in check register and balance checkbook.	Shows adequate knowledge of how to record expenses in check register and balance checkbook.	Shows superior knowledge of how to record expenses in check register and balance checkbook.
Reconciles personal check register with personal bank statement	Shows no evidence.	Shows little understanding of how to reconcile balances in check register and bank	Shows some knowledge of how to reconcile balances in check register	Shows adequate knowledge of how to reconcile balances in check register	Shows superior knowledge of how to reconcile balances in check register and bank

issued each month.		statement(s).	and bank statement(s).	and bank statement(s).	statements(s).
Receives and reviews W-2 form. Understands what totals on form mean for filing federal and state income tax forms.	Shows no evidence.	Shows little understanding of what a W-2 form means and how used to fill out tax forms.	Shows some knowledge of what a W-2 form means and how used to fill out tax forms.	Shows adequate knowledge of what a W-2 form means and how used to fill out tax forms.	Shows superior knowledge of what a W-2 form means and how used to fill out tax forms.
Fills out federal 1040 EZ income tax form.	Shows no evidence.	Shows little understanding of how to fill out a 1040 EZ form correctly.	Shows some knowledge of how to fill out a 1040 EZ form correctly.	Shows adequate knowledge of how to fill out a 1040 EZ form correctly.	Shows superior knowledge of how to fill out a 1040 EZ form correctly.
Fills out California 540EZ state tax form.	Shows no evidence.	Shows little understanding of how to fill out a 540 EZ form correctly.	Shows some knowledge of how to fill out a 540 EZ form correctly.	Shows adequate knowledge of how to fill out a 540 EZ form correctly.	Shows superior knowledge of how to fill out a 540 EZ form correctly.
Files both tax forms with branch bank manager by no later than April 15th.	Shows no evidence.	Shows little understanding how to file tax forms by April 15th.	Shows some knowledge of how to file tax forms by April 15th.	Shows adequate knowledge of how to file tax forms by April 15th.	Shows superior knowledge of how to file tax forms by April 15th.
Turns in all written checks each month to branch bank manager.	Shows no evidence.	Shows little understanding of what to do with written checks each month.	Shows some knowledge of what to do with written checks each month.	Shows adequate knowledge of what to do with written checks each month.	Shows superior knowledge of what to do with written checks each month.
Maintains cancelled checks and updates personal finance files/folder each month.	Shows no evidence.	Shows little understanding of how to maintain and update personal finance files monthly.	Shows some knowledge of how to maintain and update personal finance files monthly.	Shows adequate knowledge of how to maintain and update personal finance files monthly.	Show superior knowledge of how to maintain and update personal finance files monthly.