# IDAHO COMPETENCIES, SUBSKILLS AND PERFORMANCE DESCRIPTORS LEVELS 4-6



Idaho State Department of Education MASTERY EDUCATION

650 W STATE STREET, 2ND FLOOR BOISE, IDAHO 83702 208 332 6800 OFFICE WWW.SDE.IDAHO.GOV

CREATED 12/21/2020



# **TABLE OF CONTENTS**

1. KNOWLEDGE OF CORE SUBJECTS	
2. CRITICAL THINKING & CREATIVE PROBLEM-SOLVING	
3. ORAL & WRITTEN COMMUNICATIONS	9
4. TEAMWORK & COLLABORATION	12
5. DIGITAL LITERACY	15
6. LEADERSHIP	17
7. PROFESSIONALISM/WORK ETHIC	19
8. CAREER EXPLORATION & DEVELOPMENT	22
9. CITIZENSHIP & CIVIC RESPONSIBILITY	24
10. FINANCIAL LITERACY	26





#### 1. KNOWLEDGE OF CORE SUBJECTS

Possess proficiency in the core subjects (language arts/communication, math, science, social studies, humanities and health/wellness), and ability to apply this knowledge and understanding to be successful in college or the workplace.

	LEVEL 4	LEVEL 5	LEVEL 6
1.1 Choose and apply learning strategies	I can proactively apply effective comprehension strategies to understand and make meaning of a topic or source.	I can proactively apply strategies to understand and make meaning of a topic/source in order to achieve my learning goal/s.	I can proactively apply strategies to understand <b>one or more complex topics/sources</b> in order to achieve my learning goal/s.
	I can consistently monitor my learning process (e.g., tracking my progress, noticing when my understanding breaks down, when I feel unmotivated, or when I am having	I can consistently monitor my learning process, and I can anticipate where I might get stuck or misunderstand and I can choose one or more strategies to help me avoid and/or persist through challenges.	I can consistently monitor my learning process, and I can anticipate where I might get stuck or misunderstand and I can choose one or more strategies to help me avoid and/or persist through challenges.
	difficulty with my learning environment) and I can choose one or more strategies to help me persist through the challenge.	I can choose and apply one or more tools or methods to help me build my background knowledge and vocabulary as related to a topic.	I can routinely apply tools or methods to help me build my background knowledge and vocabulary within and across disciplines.
	I can learn and apply a tool or method to help me build my vocabulary as it relates to a topic.		I can reflect on my past learning experiences to identify strategies that will help me optimize my learning in the future.
1.2 Conduct Inquiry	I can frame a research question <b>that addresses</b> a <b>problem or</b> topic I am investigating.	I can frame a research question that addresses a problem or topic I am investigating, and I can refine my question/s to help focus my investigation.	I can frame an <b>original</b> research question that addresses a problem or topic I am investigating, and I can refine my question/s to help focus my investigation.
	I can locate a range of relevant sources and use specific criteria to assess the credibility and/or value of the source relative to my specific purpose (e.g., purpose, audience, genre, author's identity, and era).	I can locate relevant and diverse sources, and use robust criteria to contextualize and assess the credibility of the sources and determine their relative value related to my specific purpose.	I can select relevant and diverse sources that will help me interrogate and refine my own ideas, and I can use robust criteria to contextualize and assess the credibility of the sources, and determine their relative value
Progression continued on	I can use a system to gather and organize specific evidence related to my research question.	I can <b>select</b> and apply a system to help me gather and organize specific evidence related to my research question.	related to my research purpose.  I can select, apply, or design a comprehensive system to help me gather information and organize my
next page	I can synthesize key sources, and describe how my own thinking has shifted or evolved as a result of my investigation.	I can synthesize key sources while noting important gaps or limitations, describe how my own thinking has shifted or evolved as a result of my investigation, and share my findings with collaborators or reviewers.	research materials.  I can synthesize key sources, note important gaps or limitations within or across my sources, and discuss the impact of those gaps or limitations when applicable.
			I can reflect on how my own perspectives, evidence basis, or understanding of alternative perspectives have shifted or evolved as a result of my research.





#### 1. KNOWLEDGE OF CORE SUBJECTS continued

	LEVEL 4	LEVEL 5	LEVEL 6
1.3 Evaluate ideas/concepts	I can pose questions that will help me understand a concept or event, examine evidence/data from multiple perspectives or sources, and summarize or synthesize my findings.  I can identify underlying assumptions, values, and/or biases related to a concept/event.  I can use my analysis and/or specific criteria to evaluate the concept or event, providing specific, relevant evidence to support my critique.	I can conduct research to help me understand a concept or event, examine evidence/data from multiple perspectives and diverse sources, and summarize or synthesize my findings.  I can identify underlying assumptions, values, and/or biases related to a concept/event.  I can use my analysis and/or specific criteria to evaluate the concept or event and its implications in the historical or current context, providing specific, relevant, and important evidence to support my critique.	I can conduct research to help me understand a concept or event, examine evidence/data from multiple perspectives and diverse sources, and summarize or synthesize my findings while applying advanced disciplinary theories or principles.  I can identify underlying assumptions, values, and/or biases related to a concept/event.  I can use my analysis and specific criteria to evaluate the concept or event and its implications in the historical or current context, providing specific, relevant, and important evidence to support my critique.
knowledge and skills to authentic tasks  tasks  the imp task/pr assump undersi approa I can us knowle know o probler I can m the tasl perform activitie	I can gather and/or identify and organize the important information given about a task/problem (e.g., conditions, parameters, assumptions) in a way that helps me better understand the task/problem and how to	I can gather, identify, and organize important information related to the task/problem in a way that helps me understand the task/problem and how to approach it.  I can use information and prior knowledge to	I can gather, identify, and organize any relevant important information to the task/problem, including previous attempts to address it, in a way that helps me understand the problem, how to approach it.
	approach it.  I can use given information and prior knowledge to determine what I will need to know or do to complete the task/solve the	determine what is needed to complete the task and identify gaps in my own knowledge or skills.  I can use digital and other tools to develop a detailed plan for completing the project at my target performance level, including key activities, deadlines, milestones, resources needed, and a systematic way to monitor progress.  I can reflect on how well I completed the task.	I can use information and prior knowledge to determine what is needed to complete the task/solve the problem and identify <b>assets and</b> gaps in my own knowledge or skills.
	problem.  I can make a <b>detailed</b> plan for completing the task or project <b>at my target performance level</b> , which includes key activities, deadlines, <b>and milestones to help me monitor my progress.</b>		I can use digital and other tools to develop a detailed plan, <b>appropriate to the purpose and context</b> , for completing the project at my target performance level, including key activities, deadlines, milestones, resources needed, and a systematic way to monitor progress.
			I can reflect on the outcome to make necessary adjustments as needed now or for a future task.





#### 2. CRITICAL THINKING & CREATIVE PROBLEM-SOLVING

Exercise sound reasoning to analyze issues, make decisions, identify problems and use good judgment to implement solutions and overcome problems. The individual is able to obtain, interpret, and use knowledge, facts, and data in this process, and may demonstrate originality and inventiveness.

	LEVEL 4	LEVEL 5	LEVEL 6
2.1 Analyze issues in various contexts	I can analyze an issue and contextual factors to determine its <b>root</b> causes and <b>significant</b> effects, connect it to <b>other local</b> , <b>national</b> , <b>and/or global issues</b> , and understand the experiences, needs, <b>and/or goals</b> of the main stakeholders.	I can analyze an issue to determine its root causes and most important effects, accurately situate it within existing local, national, and/or global systems, and understand the experiences, needs, goals, and interests or motivations of the main stakeholders.	I can analyze an issue to determine its root causes and most important effects, accurately situate it within existing local, national, global, and/or theoretical systems, and understand the experiences, needs, goals, and interests or motivations of all stakeholders.
	I can explain my perspective on the issue, identify my own biases and/or limitations in understanding or knowledge, and I can conduct further research to address these gaps.  I can draw on my existing knowledge to	I can explain my perspective on the issue, identify my own assumptions, biases and/or limitations in understanding or knowledge, and I can conduct further research to address these gaps and to expand or evolve my point of view. I can draw on my existing knowledge to make	I can explain my perspective on the issue, identify my own assumptions, biases and/or limitations in understanding or knowledge, and I can conduct further research and/or original research to address these gaps and to expand or evolve my point of view.
Progression continued on next page	make connections between an issue and my own experiences, other issues or systems, and/or concepts I have learned about.	connections between an issue and my own experiences, other issues or systems, concepts, and/or theories.	I can accurately contextualize an issue within my own schema of experiences, knowledge of other issues or systems, concepts, and/or theories.





#### 2. CRITICAL THINKING & CREATIVE PROBLEM-SOLVING continued

	LEVEL 4	LEVEL 5	LEVEL 6
2.2 Solve mathematical problems	I can organize the important information effectively, using tools when helpful, and identify one or more approaches to solving the problem.	I can <b>choose methods and tools</b> (e.g. graphic calculator, spreadsheet, software) <b>to efficiently</b> organize information and identify one or more approaches to solving.	I can choose advanced methods and tools to efficiently organize information and identify multiple approaches to solving, including approaches from new perspectives.
	I can apply one or more strategies to build a solution and test my solution using multiple numerical cases.	I can apply one or more strategies to build a solution, and test my solution in multiple ways to confirm the validity and precision of my	I can devise a novel approach to solving a problem, such as by experimenting with known approaches, and test my solution in multiple
	I can make any needed corrections so that my solution is reasonable and free	<b>approach</b> (including that I have attended to the meaning of quantities).	ways to confirm the validity and precision of my approach.
	from computational errors.	I can make any needed corrections so that my	I can make any needed corrections so that my
	I can state my solution to the problem in narrative and/or visual form using	solution is reasonable and free from computational errors.	solution is reasonable and free from computational errors.
	correct mathematical notation.	I can state my solution to the problem in	I can state a correct and/or high quality
	I can present my solution pathway and use feedback from others to make	narrative form using mathematical language and proper mathematical notation.	<b>solution to the problem</b> in narrative form using mathematical language and proper
Progression	improvements, when applicable.	I can present my solution and use feedback from	mathematical notation.
continued on next page		others to make improvements, when applicable.	I can present my solution and collaborate with others to improve or refine my approach.





#### 2. CRITICAL THINKING & CREATIVE PROBLEM-SOLVING continued

	LEVEL 4	LEVEL 5	LEVEL 6
2.3 Design and test solutions	I can articulate a research-based problem statement that defines the problem and includes key constraints and parameters, and I can use it to define success criteria.	I can articulate a <b>concise</b> , research-based problem statement that defines the problem and includes <b>any relevant</b> constraints and parameters, and I can use it to define success criteria.	I can articulate a concise, research- based problem statement that defines, or reframes, the problem in a novel way and includes complex, multi-dimensional constraints and parameters, and use it to define success criteria.
	I can use divergent thinking processes to generate a range of solutions, including solutions that take an original approach, to the problem and select one or two to move forward.	I can use divergent thinking processes to generate multiple, varied, and creative solutions to the problem and apply my success criteria and parameters to select one or two to move forward.	I can use divergent thinking processes to generate multiple, varied, and creative solutions to the problem and apply my success criteria and parameters to select one or two to move forward that represent different approaches.
	I can build a prototype/model that meets my success criteria and follow the design constraints and parameters.  I can iterate to eliminate at least one	I can build <b>one or more prototypes/models</b> that meet my success criteria and follow <b>all</b> design constraints and parameters.  Through testing and modification, I can	I can build multiple prototypes/models that meet my success criteria, follow all constraints and parameters, and represent different ways to meet different user needs.
Progression continued on next page	significant flaw and major limitation.	eliminate significant flaws and major limitations, and develop a feasible prototype that meets my criteria and design parameters.	Through testing and modification, I can eliminate significant flaws and major limitations, and develop a feasible prototype that meets my criteria and design parameters and is ready for beta testing or to be made public (e.g. manufacturing, publishing).





#### 2. CRITICAL THINKING & CREATIVE PROBLEM-SOLVING continued

	LEVEL 4	LEVEL 5	LEVEL 6
2.4 Construct evidence- based arguments	I can make an arguable claim about an important topic, theme, or issue in the world that is supported by multiple logical reasons and relevant evidence.	I can present a cohesive argument about an important topic, theme, or issue in the world that is supported by multiple logical reasons and relevant evidence.	Drawing on diverse sources and original insight, I can create a cohesive argument about an important topic, theme, or issue in the world that is supported by multiple logical reasons and
	I can support each reason with clear explanations while citing multiple	I can support each reason with clear and compelling explanations that integrate the	relevant evidence, and that contributes to, or advances, the field or discipline.
	pieces of relevant evidence from credible sources, tailored to my specific audience.	most relevant, important, and convincing details or evidence from credible and varied sources, tailored to my specific audience.	I can support each reason/idea with clear and compelling explanations that integrate the most relevant, important, and convincing evidence
	I can present my ideas succinctly, and in a logical order that tightly adheres to	I can present my ideas succinctly, and in a logical order that tightly adheres to my argument.	from credible and varied sources, tailored to my specific audience.
	my argument.	I can fairly and thoroughly develop and refute	I can attend to the knowledge level, concerns, values, and/or possible biases of my audience
	I can use evidence to refute or disprove one or more counterclaims.	counterclaims.	throughout my argument.
			I can fairly and thoroughly develop and refute counterclaims, using evidence and logic to critique their strengths and limitations (e.g., reasons, sources, supporting evidence).





#### 3. ORAL & WRITTEN COMMUNICATIONS

Articulate thoughts and ideas clearly and effectively in written and oral forms. The individual has public speaking skills; is able to express ideas to others; and can write/edit correspondence and reports clearly and effectively.

	LEVEL 4	LEVEL 5	LEVEL 6
3.1 Develop ideas for a specific purpose	Drawing on diverse sources, I can develop a focused central message that connects to an important theme, idea, or issue, and that has a specific purpose and audience.	Drawing on diverse sources, I can develop a focused central message that connects to an important theme, idea, or issue, and that has a specific purpose and audience.  I can implement specific ideas and/or strategies	Drawing on diverse sources and original insight, I can develop a focused, purpose-driven central message that connects to an important theme, idea, or issue and contributes to the field/discipline.
	I can implement specific ideas for tailoring my product and/or approach to my purpose and audience.	for tailoring my product and/or approach to my purpose and audience.  I can choose the most relevant and important	I can implement specific ideas and strategies for tailoring my product and approach to my purpose and audience.
	I can choose the most relevant and important details, descriptions, and/or evidence to develop my central message.	details, descriptions, and/or evidence to add depth or complexity to my central message, acknowledging alternative ideas or perspectives (when applicable).	I can choose the most relevant and important details and/or evidence to add depth or complexity to my central message, addressing conflicting or alternative ideas or perspectives
	I can organize my ideas and supporting content around a logical arc, and provide the audience with a memorable conclusion/resolution.	I can organize my ideas and supporting content around a logical, <b>coherent</b> arc and provide the audience with <b>an insight</b> in the conclusion/resolution.	(when applicable).  I can organize my ideas and supporting content around a logical, coherent and compelling arc, and provide the audience with a powerful
Progression continued on next page		I can articulate the impact I hope to have on my audience.	insight in the conclusion/resolution.  I can anticipate the impact these ideas will have on different audiences and craft my message in a responsible way.





#### 3. ORAL & WRITTEN COMMUNICATIONS continued

	LEVEL 4	LEVEL 5	LEVEL 6
3.2 Engage in academic discussion with others	I can come to the discussion having completed the prep work necessary, and I can suggest and/or follow norms for the discussion.  I can respond to questions, prompts, or	I can come to the discussion having completed the prep work necessary, and I can <b>co-create and/or</b> follow established norms for the discussion.  I can respond to questions, prompts, or	I can come to the discussion having completed the prep work necessary, as well as extra reading or research on the topic or issue, and I can co-create and follow established norms for the discussion.
	comments by citing evidence to support my perspectives.	comments in a way that shows my knowledge of the topic and that offers a new insight,	inclusive discussion, seeking to include and/or
	I can pose questions about the topic to get more information about other	perspective, or evidence-based connection.  I can pose exploratory or probing questions to	elicit a wide range of perspectives, and ensuring a curious and respectful discourse.
	people's ideas and/or to propel the discussion forward, and I can demonstrate active listening and openness to other points of view (e.g., cultural, religious, personal, political).	elicit a wide range of perspectives and/or to propel the discussion forward, and I can demonstrate active listening, openness, and an appreciation for diverse points of view.  I can practice building on the idea/s of another, and/or challenging claims through strategic questioning, citing relevant evidence, or elevating minoritized perspectives.  I can reflect on how the reasons, evidence, or and/or challenging claims through strategic questioning, citing relevant evidence, or and/or challenging claims the and/	I can deepen and propel the discussion by posing <b>insightful</b> questions, using specific evidence to support my claims or to clarify, confirm, or challenge those of others, <b>and providing the group with new information</b> ,
	I can practice building on the idea/s of another (e.g., elaborating on the idea,		perspectives, insights, or relevant connections that build on my or others' ideas.
	connecting to related idea/s or evidence).		I can practice building on the idea/s of another, and/or challenging claims through strategic
Progression	I can reflect on how the reasons or evidence provided by others inform or	perspectives of others expand or evolve my thinking.	questioning, citing relevant evidence, or elevating minoritized perspectives.
continued on next page	change the way I am thinking.		I can reflect on how the reasons, evidence, insights or perspectives of others expand or evolve my thinking.





#### 3. ORAL & WRITTEN COMMUNICATIONS continued

	LEVEL 4	LEVEL 5	LEVEL 6
3.3 Prepare and finalize ideas in written	I can use criteria to self-assess and identify areas for improvement.  I can gather and selectively use feedback from others, to improve my product for	I can solicit general as well as targeted feedback based on my self-assessment, and selectively integrate feedback to improve my product for my specific audience and purpose.	I can solicit general as well as targeted feedback from expert/s based on my self-assessment, and selectively integrate feedback to improve my product for my specific audience and purpose.
formats	my specific audience and purpose.  I can edit my final product to ensure it follows conventions and standards for the	I can edit my final product to ensure it follows conventions and standards consistent with the professional world.  I can evaluate both my process and final product to identify areas of strength and areas for improvement.	I can edit my final product to ensure it follows conventions and standards consistent with the professional world, or breaks from standard conventions for a specific purpose or effect.
	I can reflect on <b>both my process and</b> final product to identify areas of strength and areas for improvement.		I can evaluate both my process and product to identify areas of strength and areas for improvement and improve my strategic approach to similar work in the future.
3.4 Deliver presentations	I can engage my audience with a hook that connects to my central idea, present my central idea and supporting details in an organized <b>and focused</b> way, and conclude by reviewing key ideas <b>and</b> providing closure.	connects to my central idea, present my central idea and supporting details in an organized, a compelling, and focused way, addressing alternative views and the limitations of my work, and conclude by reviewing key ideas and connecting to larger themes/ideas.  I can maintain good posture, eye contact, and purposeful movement, while making real-time changes (e.g., pace, tone, length, selected	I can engage my audience with a <b>substantive</b> hook, present my central idea and supporting details in an organized, compelling, and focused way, addressing alternative views and attending to the limitations of my <b>perspective</b> , <b>evidence</b> , <b>and/or knowledge</b> , and conclude by reviewing key ideas,
	I can maintain good posture, speak loudly and clearly, make eye contact with my audience, move with purpose, and keep my place and pace during my presentation.		and connecting to larger themes/ideas or <b>domain-specific context</b> .  I can maintain good posture, eye contact, and purposeful movement, while making real-time changes (e.g., pace, tone, length, selected
	I can practice or rehearse my performance, and make adjustments to prepare for my performance and to ensure supporting materials or supplies are ready (when applicable)	I can participate in <b>sufficient</b> practice or rehearsal rounds <b>to ensure a high quality performance</b> , make adjustments to prepare for my performance, and ensure supporting technologies, supplies, and materials are ready (when applicable).	anecdotes) to maintain audience interest and/or to emphasize important points.
			I can participate in sufficient practice or rehearsal rounds to ensure a high quality performance, make adjustments to prepare for my performance, and ensure supporting technologies, supplies, and materials are ready (when applicable).





#### 4. TEAMWORK & COLLABORATION

Build collaborative relationships, work effectively within a team structure, and negotiate and manage conflict.

	LEVEL 4	LEVEL 5	LEVEL 6
4.1 Build collaborative relationships	I can learn about the <b>strengths</b> , <b>perspectives</b> , <b>and capabilities</b> of my teammates and share my own.	I can learn about and find ways to acknowledge and/or celebrate the strengths, perspectives, and capabilities of my teammates and share my	I can learn about and find ways to acknowledge and/or celebrate the <b>diverse</b> strengths, perspectives, and capabilities of my teammates
	I can work with my team to create a specific goal or purpose statement, and ensure we have a clear and shared understanding of success criteria.	own.  With teammates, I can <b>establish</b> a clear, shared understanding of the <b>purpose</b> , <b>goals</b> , <b>and success criteria</b> for a task or project.	and share my own, and collaborate in allocating tasks.  With teammates, I can establish a shared understanding of purpose, goals, and success
	I can collaboratively develop and implement a detailed project plan that includes milestones, due dates, and key tasks.	I can collaboratively develop and implement a detailed project plan that includes milestones, due dates, key tasks, and a process for monitoring progress.	criteria for a task or project, as well as to anticipate and develop strategies for potential issues or challenges (e.g., limited resources, interpersonal or cultural "misses," decision-making protocols).
	I can <b>regularly and responsively</b> check in to see how my teammates are doing as we are working and offer encouragement as needed.	I can regularly and responsively check in to see how my teammates are doing as we are working and offer <b>actionable support</b> and encouragement as needed.	I can collaboratively develop and implement a detailed project plan, leveraging relevant tools or technologies to support key project management functions, as well as agreed-upon processes for monitoring our progress individually and collectively.
Progression continued on next page			I can regularly and responsively check in to see how my teammates are doing as we are working and offer encouragement or help facilitate support as needed.





#### 4. TEAMWORK & COLLABORATION continued

	LEVEL 4	LEVEL 5	LEVEL 6
4.2 Contribute to team roles and responsibilities	I can explain my role and responsibilities and how those of each teammate are important to the team meeting its goals.	I can explain how my role and responsibilities support, interact with, and depend on those of my teammates and help the team meet its goals.	Using my understanding of my role, responsibilities, and the team's goals, I can create a detailed, feasible plan for fulfilling my responsibilities that is appropriately timed to
	I can work with my team to establish a way that we will share our work during the work process.  I can create a plan to complete my tasks on time and elicit feedback from my	I can work with my team to select and use relevant tools to support key project management functions (e.g., notifications, gantt charts, role assignments, time allocations).  I can create a plan to fulfill my responsibilities	the workflow of my team.  I can work with the team to consistently and effectively implement norms, routines, tools or processes to help optimize our workflow and our collaboration.
	team about that plan.	that is aligned to the team's plan.	I can <b>adjust</b> my plan or <b>modify my</b>
	If I encounter problems, I can come up with an alternative plan that will help me finish my work on time.	I can make adjustments to my plan as needed to make sure my work is completed and integrated into the work of my teammates.	responsibilities as the team's work progresses, in response to the work and feedback of my team.
Progression continued on next page			I can anticipate areas where my role or responsibilities intersect with a teammate and clarify responsibilities or plan collaboration in advance.





#### 4. TEAMWORK & COLLABORATION continued

	LEVEL 4	LEVEL 5	LEVEL 6
4.3 Navigate interpersonal conflict	I can notice when an interpersonal problem/issue has emerged in a collaborative setting, and I can promptly surface the issue while using positive language.  I can work with others to analyze the	interpersonal problem/issue has emerged while working in a collaborative setting, and I can promptly surface the issue, using strategies to maximize receptivity of the group (e.g., positive framing, "I" statements, avoid blame/shame, open body language, active listening).  I can work with others to analyze the context, causes, and contributing factors of the problem/issue, as well as its impact on people,	I can anticipate and/or notice when a challenge or concern has emerged while working in a group or team setting, and I can promptly surface the issue, using strategies to maximize receptivity that are responsive to relational and/or cultural dynamics.
	context of the problem/issue, and to identify possible causes or contributing factors.  I can pause to reflect on any role I may		I can work with others to apply relevant tools or frameworks to analyze the context, causes, and contributing factors of the problem/issue at the interpersonal, cultural, and/or institutional level, as well as its impact on people, process or outcomes.  I can use personal reflection, analysis, and/or input from others to identify any role I may have played in its development and/or what specific role that I could play in its resolution.
	have played in its development.  I can work with others to brainstorm, select, and implement one or more ideas for addressing the challenge in a positive and constructive way.	I can use personal reflection, analysis, and/or input from others to identify any role I may have played in its development and/or what specific role that I could play in its resolution (e.g., integrate feedback, adjust process or roles,	
		account for and repair harm, mediate a conversation).	I can work with others to choose and implement a plan for addressing the challenge in a positive
		I can work with others <b>to choose</b> and implement a plan for addressing the challenge in a positive and constructive way, <b>and for anticipating and</b> <b>overcoming obstacles that emerge.</b>	and constructive way, for anticipating and overcoming obstacles that emerge, and for reflecting on both process and outcomes.





#### **5. DIGITAL LITERACY**

Confidently and effectively perform tasks in a digital environment through the use of information and communication technologies to find, evaluate, interpret, create and communicate ideas and information requiring both cognitive and technical skills.

	LEVEL 4	LEVEL 5	LEVEL 6
5.1 Choose and evaluate online sources	I can use basic search methods and tools (e.g., keywords/categories; databases; websites) to identify and select multiple, diverse sources that reflect different points of view on a topic or issue.  I can use criteria to contextualize and evaluate the credibility and/or value of the source relative to my specific purpose.  I can decide how to appropriately use and cite the source in my academic work.	I can use advanced search methods (e.g., academic journals, phrase searching, boolean operators) and tools to identify and select multiple, diverse sources that reflect different points of view on the topic or issue.  I can use criteria to contextualize and evaluate the credibility and/or value of the source relative to my specific purpose, including whether they are supported by evidence, properly cited, and can be verified by other sources.  I can note important gaps or limitations within or across my sources, and decide how to appropriately use and cite sources in my academic work.	I can use advanced search methods to select relevant and diverse sources that will help me interrogate and refine my own ideas related to a topic or issue.  I can use robust criteria to contextualize and evaluate the credibility and/or value of the source relative to my specific purpose, including whether they are supported by evidence, properly cited, and can be verified by other sources.  I can evaluate each source's representation or treatment of competing viewpoints or counter evidence (when applicable), and determine whether the source exhibits intellectual integrity and is valid for academic or professional use.
Progression continued on next page			I can note important gaps or limitations within or across my sources, and decide how to appropriately use, <b>share with collaborators</b> , and cite sources in my academic work.





#### 5. DIGITAL LITERACY continued

	LEVEL 4	LEVEL 5	LEVEL 6
5.2 Develop and apply knowledge of	I can create and manage my digital identity and understand the permanence of my online activity.	I can create and manage my digital identity and understand the range of ways that I produce data through my online activity.	I can create and manage <b>one or multiple</b> digital identities and understand the range <b>and types</b> of data that I produce through my online
safety, privacy, and fair use practice	I can take steps to protect my privacy, reputation and safety online by learning how websites and applications can use the content I create.  With guidance, I can demonstrate my knowledge of how copyright and licensure works in a digital	I can take steps to protect my privacy, reputation, and safety online, including vetting the practices and policies of websites and applications I use.  I can demonstrate my understanding of fair use practices and policies.	activity.  I can take steps to protect my privacy, reputation, and safety online, including vetting the practices, policies, and reputation of websites, applications, and networks I use.  I can follow fair use practices and policies in my
	environment.		work.
5.3 Create and communicate in a digital	I can choose an appropriate medium and craft a message that fits my audience and achieves my purpose.	I can choose an appropriate medium and craft a clear message to best reach my audience and achieve my purpose.	I can choose an appropriate medium and craft a clear, <b>coherent</b> message to best <b>target my specific</b> audience and achieve my purpose.
environment	I can <b>select</b> digital tools to create my product that are tailored to my medium/format, delivery platform and collaborative needs.	I can select digital tools to create my product that are tailored to my <b>medium</b> /format, <b>delivery platform</b> , and collaborative needs.  I can edit and finalize my work for publication,	I can <b>identify</b> and use <b>advanced or professional</b> tools to create my product that are tailored to my medium/format, delivery platform, and collaborative needs.
	I can edit and finalize my work for sharing and/or publication.	ensuring it is free of errors and properly cited.	I can edit and finalize my work for publication, ensuring it is free of errors and properly cited.





#### 6. LEADERSHIP

Leverage the strengths of others to achieve common outcomes or goals, and use interpersonal skills to encourage others. The individual is able to assess their emotions; use empathetic skills to guide and motivate; and organize, prioritize, and delegate work.

	LEVEL 4	LEVEL 5	LEVEL 6
6.1 Organize a team to work effectively	I can facilitate a timely team process for creating a SMART goal that clarifies how well we will complete the task.	I can facilitate a timely team process for creating a series of SMART goals designed to help us successfully measure multiple dimensions of our progress on a project.	I can facilitate a timely team process for creating a series of SMART goals designed to help us successfully measure multiple dimensions of our progress on a project.
	I can work with my team to build a project plan that includes milestones, due dates, and key tasks.  I can lead the team in assessing resources needed (e.g., time, people, equipment) for successful completion.	I can work with my team to use digital tools to build a detailed project plan that includes milestones, due dates, and key tasks.  I can lead the team in assessing resources needed	I can work with my team to use digital tools to build a detailed project plan that includes milestones, due dates, and key tasks, making adjustments to our plan as needed throughout the project.
		(e.g., time, people, equipment) for successful completion, and establishing processes for monitoring our progress.	I can lead the team in assessing our readiness for the project, as well as assessing resources needed (e.g., time, people, equipment) for successful completion,
		I can facilitate a discussion to help surface different preferences, needs, and/or strengths to help us work well together as a team.	and establishing processes for monitoring our progress individually and collectively.
			I can facilitate a discussion to help surface different preferences, needs, strengths, <b>cultural differences and/or power dynamics</b> (e.g., gender, language, race) <b>to help us build a shared understanding</b> and work well as a team.
6.2 Encourage, guide, and motivate	As we are working, I can regularly check in to see how my teammates are doing, using criteria to give feedback.	As we are working, I can <b>regularly</b> check in to see how my teammates are doing, use criteria to give <b>ongoing</b> feedback, <b>and adjust roles or responsibilities as needed.</b>	As we are working, I can regularly check in to see how my teammates are doing, use criteria to give ongoing feedback, and adjust roles, responsibilities, or short-/long-terms goals as needed.
others  I can encourage my teammates and offer specific support, while reiterating expectations and goals.  Progression	I can <b>individualize</b> supports and encouragement for team members, while reiterating expectations and goals <b>and other important messages related to the task</b> .	I can individualize supports, encouragement, and feedback based on my knowledge of and relationship with each team member, and reiterate expectations and goals and other important messages related to the task.	
continued on next page			I can create opportunities for the team to connect or get to know each other more personally.





#### 6. LEADERSHIP continued

	LEVEL 4	LEVEL 5	LEVEL 6
6.3 Organize, prioritize, and delegate work	I can <b>guide a process</b> to make sure each teammate has a role in which they can be successful <b>and feel fulfilled.</b>	I can <b>select</b> and guide a process to make sure each teammate has a role in which they can be successful and feel fulfilled.	I can choose <b>or design</b> and guide a process to make sure each teammate has a role in which they can be successful, fulfilled, <b>and challenged.</b>
	I can work with the team to create a system for sharing our work with each other in a timely manner.	I can work with the team to establish and implement consistent norms and routines to help optimize our workflow.	I can work with the team to consistently <b>and effectively</b> implement norms, routines, <b>tools or processes</b> to help optimize our workflow and our collaboration.
6.4 Reflect on learning and leadership	As a team, we can discuss and reflect on the strengths and opportunities for growth in both our product and our process of	As a team, we can discuss and reflect on the strengths and opportunities for growth in both our product and our process of working together.	As a team, we can discuss and reflect on the strengths and opportunities for growth in both our product and our process of working together.
	working together.  As the leader, I can reflect on strengths and	As the leader, I can reflect on strengths and opportunities for growth that relate to specific aspects of my leadership, as well as specific next	I can create structured opportunities for team expressions of support, acknowledgement, or praise.
specific aspects of my leadership, <b>as well</b> specific next steps I can take to build my skills or strategies in this area.	steps I can take to build my skills or strategies in this area.  I can reach out to a mentor to provide support as I work on these areas for growth.	As the leader, I can reflect on strengths and opportunities for growth that relate to specific aspects of my leadership, as well as specific next steps I can take to build my skills or strategies in this area.	
			I can reach out to a mentor to provide support as I work on these areas for growth.





### 7. PROFESSIONALISM/WORK ETHIC

Demonstrate personal accountability and effective work habits (e.g., punctuality, working productively with others, and time workload management), and understand the impact of non-verbal communication. The individual demonstrates integrity and ethical behavior, acts responsibly, and is able to learn from their mistakes.

	LEVEL 4	LEVEL 5	LEVEL 6
7.1 Build effective work habits	I have a set of routines and tools I use to regularly monitor my learning process and my progress toward my goal.	I have a set of routines and tools I use to regularly monitor and measure my progress toward my goal, and assess whether or not I'm on track.	I have a set of routines and tools I use daily to monitor and measure my progress toward my goal, assess whether or not I'm on track, and can adapt these according to my context or
	I can <b>support a focused,</b> inclusive, and positive work environment by following	I can support <b>myself and others around me</b> by contributing to a focused, inclusive, and positive	work with others (e.g. team members, clients, etc.).
	a set of norms/rules.	work environment.	I can support myself and others around me by contributing to a focused, inclusive, positive,
	When I get stuck or behind schedule, I can recognize it, and generate ideas	When I get stuck, behind schedule, or when I anticipate a challenge or setback in my	and encouraging work environment.
	about how to change my approach, adjust my environment, or get the	<b>progress,</b> I can recognize it quickly and generate ideas about how to change my approach, adjust	When I get stuck, behind schedule, or when I anticipate a challenge or setback in my progress,
	specific help I need to keep progressing.	my environment, or get the specific help I need	I can recognize it quickly and <b>proactively</b>
	I can avoid or quickly get back on track	to keep progressing.	generate ideas about how to change my approach, adjust my environment, or get the
	<b>after</b> distractions or issues caused by my environment or approach.	I can <b>anticipate and carefully avoid</b> distractions or issues caused by my environment or	specific help I need to keep progressing.
		approach.	I can anticipate and carefully avoid distractions
Progression		I can pay attention to my energy level and sense of motivation, and notice how it changes <b>and</b>	or issues caused by my environment or approach.
continued on next page		affects my work or progress.	I can <b>protect</b> my energy level and sense of motivation by <b>avoiding negative influences and engaging with positive influences.</b>





# 7. PROFESSIONALISM/WORK ETHIC continued

	LEVEL 4	LEVEL 5	LEVEL 6
7.2 Communicate in verbal and	I can honestly assert my feelings, recognizing that my feelings must be balanced with the feelings of others.	the feelings of others, taking responsibility for my role in a conflict with words and actions, when applicable.  With active listening and observation, I can use verbal, physical, and/or situational cues to	With integrity and honesty, I can assert my feelings while recognizing and validating the feelings of others.
nonverbal language	I can listen without interrupting, and observe body language, to identify and show understanding of the feelings and perspectives of others.		With active listening, clarifying questions and careful observation, I can use verbal, physical, and/or situational cues to identify the feelings and perspectives of others.
	I can notice whether a group recognizes, values, and respects the voice of all participants, and call out when I notice an imbalance.	I can monitor how power dynamics (both personal and socio-cultural) impact communication within a group and actively work to correct these imbalances.	I can monitor and anticipate how power dynamics (both personal and socio-cultural) impact communication within a group and create protocols and/or structures to support
	I can think about my body language and change it if necessary (e.g., uncross arms, make eye contact).	I can <b>consistently use open and non-</b> <b>threatening body language</b> (e.g., uncross arms, make eye contact).	balanced communication.  I can consistently use open and non-threatening body language, and I can notice how others are
Progression		I can adjust the tone and style of my communication with team members as appropriate to the context.	responding to me and make any necessary adjustments (e.g., body language, tone of voice, proximity to others).
continued on next page			I can <b>tailor and</b> adjust the tone and style of my communication with others as appropriate to the context.





# 7. PROFESSIONALISM/WORK ETHIC continued

	LEVEL 4	LEVEL 5	LEVEL 6
7.3 Demonstrate integrity and personal	I can <b>self-assess</b> , using feedback, reflection, <b>or other tools (e.g., rubrics, past work)</b> to identify my strengths and weaknesses.	I can self-assess, using feedback, reflection, and other tools to identify my strengths and weaknesses and prioritize areas for growth in general or on a specific skill.	I can self-assess, selecting a tool/s that will provide a new perspective, to identify my strengths and weaknesses and prioritize a high-leverage area for growth.
accountability	I can apply my self-knowledge to engage in experiences that will give me an opportunity to build on my existing skills or develop a new skill.	I can apply my self-knowledge to seek out and deliberately engage in experiences that will give me an opportunity to build on my existing skills or develop a new skill.	I can apply my self-knowledge to seek out <b>or design</b> and deliberately engage in experiences that will give me an opportunity to build on my existing skills or develop a new skill.
	I can recognize negative influences that lead to unhealthy thoughts or behaviors, and practice one <b>or more</b> strategies for avoiding them.	I can monitor my own overall sense of wellness, recognize negative influences that lead to unhealthy thoughts or behaviors, and implement strategies to help me avoid them.	I can monitor my overall sense of wellness in systematic ways, within a circle of support and/or accountability from loved ones and trusted professionals, avoiding negative
	I can identify the relationships and activities that make me feel joy, pride, or a sense of purpose.	I can <b>invest time</b> in the relationships, practices, and activities that make me feel joy, pride or a sense of purpose.	influences that lead to unhealthy thoughts or behaviors.
			I can <b>regularly</b> invest time in the relationships, practices, and activities that make me feel joy, pride or a sense of purpose.
7.4 Practice self-reflection and personal growth	I can <b>choose</b> a technique/strategy for personal reflection to try in order to help me contemplate, <b>process</b> , and <b>grow</b> .	I can test <b>different</b> techniques/strategies for personal reflection, identifying one <b>or more that</b> I can practice regularly to help me contemplate, process, and grow.	identifying one or more that I can practice regularly to help me contemplate, process, and
strategies	I can use what I learn in my reflection as a basis for making a specific change in my thoughts, actions, or attitude.	I can apply my reflection to formulate and carry out concrete action steps that will help me grow personally.	grow.  I can apply my reflection to formulate and carry out concrete action steps that will help me grow personally or professionally.





#### 8. CAREER EXPLORATION & DEVELOPMENT

Identify and articulate one's skills, strengths, knowledge, and experiences relevant to career goals, and identify training, education and competencies necessary for professional growth. The individual is able to navigate and explore career options, and understands and can pursue opportunities.

	LEVEL 4	LEVEL 5	LEVEL 6
8.1 Identify, develop, and communicate	I can use <b>personal</b> reflection <b>and</b> feedback to identify <b>my areas of strength and areas where I can improve.</b>	I can use personal reflection and feedback to identify my areas of strength and areas where I can broaden or deepen my capacity.	I can use personal reflection and <b>elicit</b> feedback <b>from strategic individuals</b> (e.g. professors, mentors, colleagues) to identify my areas of
personal strengths	I can choose and participate in opportunities to practice and expand my	I can <b>locate</b> and participate in opportunities to practice and expand my existing skills and/or	strength and areas where I can broaden or deepen my capacity.
Strengths	existing skills and/or develop new skills that will help me meet my goals.	develop new skills that align with my academic or career goals.	I can locate, take advantage of, <b>or design</b> opportunities to practice and expand my existing
	I can discuss how my strengths and knowledge will help me complete a task	I can <b>effectively communicate</b> my strengths, knowledge, <b>and experience</b> in relation to <b>a</b>	skills, and/or develop new skills, that align with my academic or career goals.
	(e.g. project, learning activity, job).	general or specific task, in written and oral formats.	I can effectively communicate my strengths, knowledge, and experience in relation to a general or specific task, in written and oral formats, and present strategies for mitigating my growth areas.
8.2 Build support networks	I can intentionally initiate new relationships with others who have interests, perspectives, or strengths that are different from mine and/or that I can learn from.	I can identify and participate in formal and informal networks of people who have interests, perspectives, experiences, or strengths that are different from mine and/or that I can learn from.  I can seek out support from a trusted individual, within or through my current network, who has strengths or expertise relevant to a goal, project, or interest of mine.	I can <b>purposefully</b> participate in <b>diverse</b> (e.g., culturally, socioeconomically, politically) formal and informal networks of people who have interests, perspectives, experiences, or strengths that I can learn from.
	I can seek out support from a trusted individual, within my network, who has strengths or expertise relevant to a goal, project, or interest of mine.		I can seek out support from a respected individual, through <b>or beyond</b> my current network, who has strengths or expertise relevant to a goal, project, or interest of mine.
Progression continued on next page			I can engage in a mentoring relationship, either as the mentor or mentee, to benefit from the sharing and receiving of wisdom from others.





#### 8. CAREER EXPLORATION & DEVELOPMENT continued

	LEVEL 4	LEVEL 5	LEVEL 6
8.3 Develop an educational and career pathway	I can select and use resources (e.g. job centers, my network, research) to explore, practice and/or pursue different careers, based on my interests	I can <b>locate</b> and use resources (e.g. job centers, my network, research) to explore, practice and/or pursue different careers, based on my interests and strengths.	I can identify and use resources (e.g. job centers, my network, research) to explore, practice, and/or pursue different careers, based on my interests, strengths, and goals.
	and strengths.  I can articulate a clear  educational/career goal and describe the steps I will need to follow to reach it, as well as what help I might need.	I can articulate a clear educational/career goal and a plan for meeting the goals that includes key actions/activities, steps, and deadlines (if applicable), as well as any support I might need.	I can articulate a clear educational/career goal and a plan for meeting the goals that includes a realistic time frame, key actions/activities, steps, and deadlines (if applicable), as well as any support I might need and possible resources to find that support.





#### 9. CITIZENSHIP & CIVIC RESPONSIBILITY

Think critically about complex issues and evaluate information about issues of public consequence. Demonstrate knowledge of institutions and processes of government and political systems. Possess behaviors, attitudes, and understanding needed to be a knowledgeable, active and engaged member of a community.

	LEVEL 4	LEVEL 5	LEVEL 6
9.1 Participate in community	I can <b>evaluate</b> the rules, norms, and practices of my classroom/school community <b>or other communities in</b>	I can evaluate the <b>social and cultural</b> rules, norms, and practices of my classroom/school community <b>and</b> other communities in which I participate.	I can <b>influence</b> the social and culture rules, norms, and practices of my various communities <b>through my participation.</b>
	which I participate. I can exhibit kindness and fairness toward individuals of all backgrounds and I can contribute to safe and inclusive	I can exhibit <b>and advocate for</b> kindness and fairness toward individuals of all backgrounds and I can contribute to safe and inclusive communities.	I can exhibit and advocate for kindness and fairness toward individuals of all backgrounds and I can <b>actively</b> contribute to safe and inclusive communities.
	communities.  I can participate in or help organize,	I can build positive relationships with people who are different from me.  I can regularly participate, and/or help organize or	I can <b>purposefully</b> build positive relationships with people who are different from me.
	opportunities for volunteering, service projects or community-building events.	lead, opportunities for volunteering, service projects, or community-building events.	I can regularly participate, and/or help organize or lead, opportunities for volunteering, service projects, <b>community activism</b> , or community-building.
9.2 Examine enduring problems	I can identify a specific problem or issue in my community that I could help address.	I can identify a specific problem or issue in my local or national community that has an ethical dimension to it.	I can identify a specific <b>ethical</b> , <b>social</b> , <b>political</b> , <b>and/or environmental</b> issue in the local, national, <b>or global system</b> .
prosiemo	I can generate and prioritize a range of questions to explore the issue, including its contemporary or historical context.	I can generate and prioritize a range of questions to explore the issue, including its contemporary or historical context.	I can generate and prioritize a range of questions to explore the issue, including its contemporary or historical context.
Progression continued on next page	I can identify all the parties directly and indirectly involved, and I can analyze their different perspectives, roles, and interests, as it relates to the issue (e.g., financial interests, health impacts, rights to participate).	I can identify all the parties directly and indirectly involved, and I can analyze their different perspectives, roles, interests, and underlying values/beliefs as they relate to the issue.	I can identify all the parties directly and indirectly involved currently and historically, and I can analyze the different roles, perspectives, underlying values/beliefs, and interests as they relate to the issue.





#### 9. CITIZENSHIP & CIVIC RESPONSIBILITY continued

	LEVEL 4	LEVEL 5	LEVEL 6
9.3 Build civic knowledge	I can evaluate the roles of government, private sector, and citizen sector in creating or enabling the problem, and I can evaluate their different levers of power for solving a problem.	of government, private sector, and citizen sector in creating or enabling the problem, and I can evaluate their different levers of current power for solving the problem.  I can evaluate the most significant reasons, from multiple perspectives, for why the problem has persisted.  I can evaluate past efforts to solve this problem, or a problem like it, to help me identify viable solutions and effective strategies for facilitating change.  I can synthesize key insights and cautionary or inspirational lessons that can be drawn from my investigation.	I can evaluate the historical and contemporary roles of government, private sector, and citizen sector in creating or enabling the problem, and I can evaluate their different levers of current power and political or economic interest as it relates to solving the problem.
	I can explore reasons, from multiple perspectives, for why the problem has persisted.		I can evaluate the most significant reasons, from multiple perspectives, for why the problem has
	I can study similar change efforts to help me identify viable solutions to the problem, and analyze how different solutions involve and impact different parties.		persisted.  I can evaluate past efforts to solve this problem, or a problem like it, to help me identify viable solutions and effective strategies for facilitating change.
	I can synthesize <b>key insights</b> that can be drawn from my investigation.		I can synthesize key insights and cautionary or inspirational lessons that can be drawn from my investigation.
9.4 Improve my community	I can come up with a plan that engages multiple stakeholder groups, including government officials, in solving a problem	I can come up with a plan that engages multiple stakeholder groups, including government officials, in addressing an issue.	I can come up with a plan that engages multiple stakeholder groups, including government officials and private sector entities, in addressing an issue.
	or improving a situation.  I can take positive, constructive action while demonstrating my civic knowledge.	demonstrate both my depth of my civic knowledge and my nuanced understanding of the complexity of	My actions taken are positive, constructive, and demonstrate my depth of my civic knowledge, as well as my nuanced understanding of the complexity of the issue and contemporary and historical
	I can reflect <b>on key learnings</b> through implementation, and <b>evaluate</b> the impact of my actions on the issue, <b>the effectiveness of my strategy,</b> and what next steps I or others could take.	the issue.  I can reflect on key learnings through implementation, and evaluate the impact of my actions on the issue, the effectiveness of my strategy, and what next steps I or others could take.	context.
			I can reflect on key learnings from <b>the experience</b> , and evaluate the impact of my actions on the issue, the effectiveness of my strategy, and the steps <b>that different stakeholders</b> should take to continue to impact or resolve the issue.





#### **10. FINANCIAL LITERACY**

Possess knowledge and understanding in the following areas: earning income, buying goods and services, using credit, saving and protecting assets and insuring.

	LEVEL 4	LEVEL 5	LEVEL 6
10.1 Practice short-term and long-term personal budgeting	I can set a short-term financial goal, as well as one or more long-term financial goal(s) that connect to my post-secondary plans (e.g., education, career, community).	I can set one or more personal short-term and long-term financial goals.	I can set one or more personal short-term and long-term financial goals.
		I can analyze my earning and spending history and habits to develop a detailed, balanced budget and action plan to help me reach each goal.	I can draw upon an analysis of my own earning and spending history and habits, as well as relevant research related to my goals (e.g., potential earnings, anticipated costs) in order to develop a detailed, balanced budget and action plan to help me reach each goal.
	I can develop a <b>detailed, balanced</b> budget and an action plan for achieving my goals.		
	I can use a budgeting tool to <b>routinely track and analyze</b> my income and expenses, monitor my progress, <b>and make data-informed adjustments to stay on track</b> .		•
			I can customize my chart of accounts to reflect my specific income, credit, and savings tools or mechanisms.
			I can select and use one or more budgeting and/or financial management tools to routinely track and analyze my income and expenses, monitor my progress, and make data-informed adjustments to stay on track.
10.2 Navigate financial tools, opportunities, and practices	I can conduct research to identify trusted financial information and resources related to my goal/s.	I can conduct research to identify trusted financial institutions, information and resources and evaluate their usefulness and relevance to my goals.  I can develop routines and practices to help me effectively use relevant budgeting and financial management tools that align to my purpose and my preferences.	I can conduct research and engage with trusted financial institutions, information, resources, and professionals in support of my goal/s.
	I can choose and apply relevant budgeting and financial management tools that align to my purpose and my preferences.		I can develop routines and practices to help me effectively use relevant budgeting and financial management tools that align to my purpose and my preferences.
Progression continued on next page			I can regularly reflect on my use of these tools, and make technological or behavioral adjustments as needed to progress toward my goal/s.





#### 10. CITIZENSHIP & CIVIC RESPONSIBILITY continued

	LEVEL 4	LEVEL 5	LEVEL 6
10.3 Demonstrate effective decision- making involving risk and reward	I can regularly evaluate the trade-offs involved in saving versus spending in the short-term.	I can regularly evaluate and quantify the short and long-term trade-offs, including relative risks, involved in a range of financial decisions.	I can regularly evaluate and quantify the short and long-term trade-offs, including relative risks, involved in a range of financial decisions.
	I can learn and practice strategies for making spending and saving decisions that are consistent with my goals and values.	I can use criteria to compare, evaluate, and select from among different products and services and/or credit, savings, or insurance providers and offerings.	I can source relevant, reliable financial information and use criteria to compare, evaluate, and select from among different products and services and/or credit, savings, or insurance providers and offerings.  I can develop a set of personal strategies for making financial decisions that are consistent
	I can reflect on the choices I made, as well as my decision-making process, to determine what I might do similarly or differently in the future.	I can learn and practice strategies for making spending and saving decisions that are consistent with my goals and values.	
		I can reflect on the outcome of my choices, as well as my decision-making process, to	rosponsible level of rick that I can manage
		determine what I've learned and what I might do similarly or differently in the future.	I can reflect on the outcome of my choices, as well as my decision-making process, to determine my most important insights or lessons learned, and what I might do similarly or differently in the future.