## SKILL 9: MANAGE LIFE AND RESOURCES

CRITERIA	EXCEEDS NM Standard 4	MEETS NM Standard 3	APPROACHING, but does not meet NM Standard 2	Beginning to Learn the NM Standard 1	Not Attempted, Assessable, or Observed 0
MANAGE Financial Literacy Decision Making	Student analyzes how personal values, emotions, and advertising influences rational financial decision making and goal setting	Student demonstrates the ability to use a rational decision making process to set & implement financial goals	With assistance, the student can demonstrates the ability to use a rational decision making process to set & implement financial goals	Student can differentiate between a "want" and a "need"	With assistance, the student can differentiate between a "want" and a "need"
MANAGE Financial Literacy Budgeting	Student demonstrates the ability to utilize technology to develop, monitor, and evaluate a budget	Student demonstrates the ability to develop, monitor, follow, and evaluate a budget	Student demonstrates knowledge of budgeting	Student demonstrates limited knowledge of budgeting	Student does not engage in task
MANAGE Life-Long Learning Initiative	Student completes what is required and consistently produces a product that exceeds the expectations of the assignment	Student completes what is required but also pursues opportunities to expand knowledge, skills, and abilities	Student completes required work and can identify ways to expand knowledge, skill, and abilities	Student completes required work but cannot articulate ways to expand knowledge, skill or abilities.	With assistance, student can complete required work.
MANAGE Life-Long Learning Independence	Student has educational interests, pursues them, and they flourish outside of the classroom or school.	Student has educational interests and pursues them independently outside the classroom	Student has educational interests and shows interest in pursuing them outside of the classroom	Student is beginning to look beyond the classroom requirements and showing interest in independent learning	Student does not engage in independent learning
MANAGE Life-Long Learning Transfer	Student makes explicit references to previous learning and applies it in a new and creative way in a novel situation	Student makes reference to previous learning and shows evidence of applying that knowledge to novel situations	Student makes references to previous learning and attempts to apply it to a novel situation.	Student makes vague references to previous learning but cannot apply it to a novel situation	Student does not engage in the task
MANAGE Life-Long Learning Reflection	Student reviews past experiences and previous learning in depth to reveal significantly changed perspectives about life and education	Student reviews past experiences and previous learning in depth to clarify meaning or create a broader perspective on about life and education	Student reviews past experiences and previous learning to reveal a somewhat broader perspective on about life and education	Student connects past experiences and previous learning to the current situation	Student reviews past experiences and previous learning to support faulty logic or inaccurate perspectives. (a.k.a. denial)