

## Unit 9 Making Credit Decisions

**Directions** Use this rubric for self-assessment and peer assessment.

Content Criteria	Unacceptable (1–3 points)	Satisfactory (4–6 points)	Exemplary (7 points)	Weight	Score
<b>List</b> main ideas and supporting details you want to cover in your speech.	Does not meet most objective criteria	Meets most objective criteria	Exceptional; Fully meets all objective criteria	7	
<b>Describe</b> in an introduction to your speech an interesting idea about credit, a fact about credit, and a story about how you or someone you know has used credit.	Does not meet most objective criteria	Meets most objective criteria	Exceptional; Fully meets all objective criteria	7	
<b>Explain</b> three main points using details: how to obtain credit, how to maintain good credit, and what happens if you misuse credit.	Does not meet most objective criteria	Meets most objective criteria	Exceptional; Fully meets all objective criteria	7	
<b>Create</b> a chart to illustrate what a monthly payment will be on a \$1,000 loan at 12.99% interest.	Does not meet most objective criteria	Meets most objective criteria	Exceptional; Fully meets all objective criteria	7	
<b>Describe</b> in a conclusion to your speech an interesting idea about credit, a fact about credit, and a story about how you or someone you know has used credit.	Does not meet most objective criteria	Meets most objective criteria	Exceptional; Fully meets all objective criteria	7	
<b>Practice</b> your speech at least five or six times in front of an adult. Ask him or her to help you make the speech better.	Does not meet most objective criteria	Meets most objective criteria	Exceptional; Fully meets all objective criteria	7	
<b>Discuss</b> the results of your speech with the adults you interviewed.	Does not meet most objective criteria	Meets most objective criteria	Exceptional; Fully meets all objective criteria	7	
<b>Describe</b> how adults obtain and use credit.	Does not meet most objective criteria	Meets most objective criteria	Exceptional; Fully meets all objective criteria	7	
<b>Explain</b> what the investigation and results mean to you.	Does not meet most objective criteria	Meets most objective criteria	Exceptional; Fully meets all objective criteria	7	
Writing Process Criteria	Unacceptable (1–3 points)	Satisfactory (4–6 points)	Exemplary (7–8 points)	Weight	Score
<b>Organization</b>	Incoherent and/or disorganized	Coherent and well organized	Exceptional	8	
<b>Detail</b>	Few or no details provided	General details provided	Appropriate specific details provided	8	
<b>Grammar</b>	Many errors	Few errors	No errors	7	
<b>Style</b>	Inconsistent style	Consistent style	Flawless style	7	
<b>Neatness</b>	Scrawled and illegible	Neatly handwritten or typed	Creatively designed and executed	7	
<b>TOTAL</b>				<b>100</b>	