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| **Making Financial Decisions** | | | |
| Identifies a financial goal but struggles when making decisions about a financial plan  “I am not sure if I should spend money to buy something I want now.” | Makes financial decisions about ways to earn income to reach a financial goal  “To help reach my financial goaI, I can earn money by doing jobs for my neighbours.” | Makes financial decisions about income, saving, spending, and donating money to reach a goal  “I know that there are several financial transactions to consider when developing a plan. Things happen and I need to make decisions about expenses and spending money.” | Makes an efficient financial plan and considers how basic decisions are related  “When you make a financial plan, you need to consider all types of transactions and how they are related.” |
| **Observations/Documentation** | | | |
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