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| **Planning for Financial Goals** | | | |
| Identifies different types of financial goals, including earning and savings goals.  “I want to save $5 for the pizza lunch next Friday. I want to save $50 for new skates next Winter.” | Outlines key steps needed to make a plan to achieve a financial goal.  “I earn $10 a week cutting grass. I will save $5 each week in my  bank account.” | Recognizes and explains various factors that may help or interfere with reaching a financial goal.  “I will have to find another job as I can’t cut grass in the Winter. To save money, I will borrow books from the library.” | Makes informed decisions about planning for a financial goal, considering all possible factors  “If I lose a job or I have an unexpected expense, I need to be able to adjust my plan so that I can still achieve my goal.” |
| **Observations/Documentation** | | | |
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