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| **Planning for Financial Goals** | | | |
| Understands the difference between short-term and long-term goals  “Short-term goal: Save $5  for the pizza lunch next Friday.  Long-term goal: Save $150  for new skates next winter.” | Outlines key steps needed to make a savings 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 savingsplan so that I can still achieve my goal.” |
| **Observations/Documentation** | | | |
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