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| **Designing a Simple Budget** | | | |
| Identifies a financial goal  “I want to raise $250 to donate  to the food bank.” | Considers some factors involved in designing a budget  “I need to think about how much to charge per car, and how much to spend on supplies and advertising.” | Designs a simple budget recognizing the importance of several factors  “Our expenses are about $100.  We’ll charge $8 per car and assume  50 cars. We should make about $300 after expenses, which allows us to reach our goal.” | Flexibly creates a simple budget and adjusts for unforeseen circumstances  “We’ll advertise a second date in case of rain. We’ll aim to raise a bit more than $250 in case the  hose breaks and we need to buy another one.” |
| **Observations/Documentation** | | | |
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| **Factors Influencing Consumer Choices** | | | |
| Identifies and recognizes that consumers have choice when purchasing a product or service  “I know that there are many places to buy lunch and I have a choice  to make.” | Identifies some factors that influence consumer choice (e.g., advertising and marketing)  “I know that coupons are a way to advertise for a company and to attract consumers.” | Recognizes many different factors that influence consumer choice and how each is used to sway consumer practice  “I know that sporting companies use celebrity athletes in advertisements because people will think they can play like them if they use the same sports equipment.” | Understands subtle ways consumers are being influenced in the world around them    “Companies advertise on television during popular viewing times because the viewing crowd is  so large.” |
| **Observations/Documentation** | | | |
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