<table>
<thead>
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<th>LEVELS</th>
<th>ASPECTS</th>
<th>APPROACHING</th>
<th>MEETING</th>
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</table>
|        | **Appropriate Product / Service Choice** (e.g., cell phone service package, no-name vs name brand, bank account, lifestyle choice, ____________, etc) **(Knowledge & Skills)** | (same as MEETING with the qualifier of “with significant support”) | • identifying significant features of product / service  
• relating features of product / service to personal use  
• explaining cost implications of product / service |
|        | **Planning Ahead** **(Knowledge & Skills)** | (same as MEETING with the qualifier of “with significant support”) | • distinguishing needs versus wants  
• identifying features of a budget for spending  
• describing planning techniques that support financial goal attainment (e.g. time management, setting priorities, costs and resources)  
• explaining how spending choices and decisions are influenced when having (or not having) a savings plan i.e. avoids borrowing  
• creating and implementing realistic financial goals |
|        | **Routine Money Management** **(Knowledge & Skills)** | (same as MEETING with the qualifier of “with significant support”) | • identifying influences on spending (e.g. wants vs needs, peers, media etc.)  
• identifying factors related to additional costs (e.g. sales tax, fees, service tips etc.)  
• identifying and justifying a secure location for money (e.g. piggy bank, jar, wallet, bank account)  
• explaining strategies for distributing monies acquired (e.g. savings, spending, giving, etc.)  
• identifying effective strategies to ensure responsible spending and saving decisions (e.g. cash versus debit / credit, allocating physical money into categories / envelopes)  
• justifying effective personal strategies to ensure responsible spending and saving decisions |