**Evaluation Strategies**

Successful financial management of a personal checking account and becoming financially knowledgeable and literate are realistic learner outcomes of the Checking Account unit.

In order to assess the learner’s knowledge and needs, a pre-assessment will be given to the students just prior to the beginning of the Checking Account unit. This formative assessment will provide good indicators of student knowledge regarding checking accounts and banking skills required to manage a checking account.

Students will be provided with practical hands-on learning experiences. Students will be evaluated formatively by demonstrating specific skills learned. Students will demonstrate their ability to write checks, endorse checks, simulate using a debit card, record transactions in a checkbook register, keep an ongoing accurate balance in the checkbook, and reconcile a monthly bank statement. Students will practice their financial banking skills by playing appropriate financial literacy games online during class time. Students will participate in the Finances 101 financial literacy event and complete a survey before the course ends in May. Student feedback is always helpful to the teacher, providing information for continuous summative evaluations.

A formative evaluation tool, the post-assessment, is given at the end of the unit. This provides the teacher with information to show student progress and evaluate what the student learned based upon the information provided by the pre-assessment. The goal is for each student to show personal growth in knowledge and skills regarding checking accounts. Throughout the unit, the teacher will evaluate all financial management students by formative assessment in the following ways: writing skills, reading comprehension, mathematical skills, testing skills, verbal skills, individual discussion and participation, and by observing group participation and interaction.

In order to evaluate this unit through summative strategies, the teacher will analyze student progress throughout the unit and the course. Teacher will openly discuss with students, the benefits of taking this class since they have not taken any other financial literacy classes at any time throughout their high school career. In Ohio, students are required to receive financial literacy education within a course but they are not required to take a full semester of a financial management class. School boards can require a semester financial literacy class as a graduation requirement. However, it is not a sate mandated requirement in Ohio. Students who participate in Finances 101 activity more than one time provide feedback which is a summative evaluation strategy. Summative evaluation strategies can be studied by looking at current data provided by reliable sources. Summative evaluation is also provided through SLO information every year. Students who use checking account skills and other banking skills can master financial literacy as adults.