
HIGH SCHOOL (Grades 9–12)

Purpose

To measure readiness for adult financial responsibilities, credit awareness, and career-income planning.

PRE-ASSESSMENT

1. I understand how credit works.
☐ Yes ☐ Somewhat ☐ No
 2. A credit score affects:
☐ Loans ☐ Housing ☐ Jobs ☐ All of the above
 3. Education and career choices affect income.
☐ True ☐ False
 4. Saving and investing help build wealth.
☐ True ☐ False
 5. I have a financial plan for after high school.
☐ Yes ☐ Somewhat ☐ No
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POST-ASSESSMENT

1. Good credit is built by:
☐ Paying bills on time ☐ Overspending ☐ Ignoring debt
2. Interest means:
☐ Cost of borrowing money ☐ Free money
3. One financial risk is:
☐ Not budgeting ☐ Understanding money
4. I can create a basic budget for independent living.
☐ Yes ☐ Somewhat ☐ No
5. I feel prepared to make financial decisions after graduation.
☐ Yes ☐ Somewhat ☐ No

Measurement Focus

- Credit and debt knowledge
- Financial readiness
- Career-income connection
- Decision-making confidence