

## RETROSPECTIVE EVALUATION: SUCCESS INDICATORS

Success indicators help you determine whether the youth have understood the reasons for the activity in a way that will help them increase money and reading skills. Help the children by asking questions related to the indicators and questions about how they can apply that knowledge at home, school, with friends and others.

Did the youth participating in Reading Makes Cents change as a result of their experiences? Do they have more confidence with life and money skills that will influence their ability to make decisions, plan and manage resources? The following evaluation of their skill level before and after an activity will help you judge this.

History of Money	Before	After
Identify early forms of money	1 2 3	1 2 3
How the forms of money have changed through the years?	1 2 3	1 2 3
Know how money is made	1 2 3	1 2 3
Identify various coins made in the United States	1 2 3	1 2 3
Identify signs and symbols on the dollar bill	1 2 3	1 2 3
Research the new series of \$1 coins	1 2 3	1 2 3
Identify government agencies that produce United States coins and paper money	1 2 3	
Tell how photographs can tell a story from history	1 2 3	1 2 3

Managing Money	Before	After
Identify managing concepts	1 2 3	1 2 3
Analyze the managing process	1 2 3	1 2 3
Define needs and wants	1 2 3	1 2 3
Determine how wants may change over time	1 2 3	1 2 3
Set priorities/goals	1 2 3	1 2 3
Describe various categories of expenses	1 2 3	1 2 3
Use guidelines for saving, spending and sharing	1 2 3	1 2 3
Plan for a goal/priority	1 2 3	1 2 3

Spending Money	Before	After
Compare the differences between needs and wants	1 2 3	1 2 3
Design a spending plan/budget	1 2 3	1 2 3
Set priorities for saving spending and sharing	1 2 3	1 2 3
Record spending for one week	1 2 3	1 2 3
Make sound spending decisions	1 2 3	1 2 3
Use coupons to make spending choices	1 2 3	1 2 3
Calculate food costs	1 2 3	1 2 3
Calculate a tip for a server	1 2 3	1 2 3

### Scoring

- 1 – To a great extent
- 2 – Somewhat
- 3 – Not at all

Sharing and Giving Money	Before	After
Identify sharing opportunities	1 2 3	1 2 3
Recognize ways to volunteer	1 2 3	1 2 3
Compare donating/volunteering time and donating money	1 2 3	1 2 3
Explore charitable organizations	1 2 3	1 2 3
Identify fundraising opportunities	1 2 3	1 2 3
Research the action steps of fundraising	1 2 3	1 2 3
Define philanthropy	1 2 3	1 2 3
Identify famous philanthropists and philanthropists in your community	1 2 3	1 2 3

Earning Money	Before	After
Identify ways to earn money	1 2 3	1 2 3
Know the definition of entrepreneur	1 2 3	1 2 3
Investigate important skills for earning money	1 2 3	1 2 3
Discuss an allowance system	1 2 3	1 2 3
Explore careers	1 2 3	1 2 3
Compare skills to be an entrepreneur and to have a job or earning income	1 2 3	1 2 3
Tell how business cards are a form of advertising	1 2 3	1 2 3
Identify businesses that produce goods and services	1 2 3	1 2 3

Saving Money	Before	After
Know goals influence priorities/goals	1 2 3	1 2 3
Set saving priorities/goals	1 2 3	1 2 3
Identify bank services	1 2 3	1 2 3
Use the rule of 72	1 2 3	1 2 3
Use newspapers for financial news	1 2 3	1 2 3
Evaluate financial information	1 2 3	1 2 3
Invest money	1 2 3	1 2 3
Identify "Pay Yourself First" P.Y.F.	1 2 3	1 2 3

Borrowing and Lending Money	Before	After
Compare borrowing and lending	1 2 3	1 2 3
Identify places where money can be borrowed	1 2 3	1 2 3
Recognize financial services of financial institutions	1 2 3	1 2 3
Compare a bank and a credit union	1 2 3	1 2 3
Determine interest on money borrowed	1 2 3	1 2 3
Know the term PIN and how PINs are used	1 2 3	1 2 3
Calculate credit card interest	1 2 3	1 2 3
Describe the process of bartering for goods and services	1 2 3	1 2 3