



High School Student Preprogram and Postprogram Assessments

Facilitators should start by reading the ***Guiding Principles for Facilitating Preprogram and Postprogram Assessments*** in the Y4Y Financial Literacy course tool section. This will help them highlight areas to consider while conducting assessment activities and observations.

This tool provides sample questions that can be used for high school students. For a pre- or postprogram assessment, select from the following questions or develop questions specific to your program design. Ideally, facilitators should attempt to align activities with local academic standards for financial education and mathematics.

When used as a preprogram assessment, responses will vary and can provide a starting point for discussion with your program team. Keep in mind, a preprogram assessment should be short (5-10 questions) and should be accompanied by a survey or discussion to identify the needs and interests of students.

When used as a postprogram assessment, responses should be reviewed and analyzed with respect to the goals and content of the specific program you design.

Choose from these possible areas of focus:

- Earning money;
- Paying taxes;
- Types of insurance;
- Debt/loans (e.g., credit cards, personal loans, auto loans, student loans, credit rating/scores); and
- Financial planning/budgeting (e.g., paying for college, buying a car).

Select 5 to 10 questions from below or develop questions that relate to your program:

1. What does it mean to have a good credit rating/score?

2. Name some things you can do to improve your credit rating or credit score.



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3. Which of the following affect your credit rating or credit score? Select all that apply.

- Credit cards or other outstanding debt
- Bill payment history
- Grade point average (GPA or your school grades)
- Your SAT/ACT test scores
- The number of credit cards you have
- Your parents' income
- Student loans
- Your savings account balance

4. Some people receive a tax refund. Where does a tax refund come from?

5. What does "interest" mean in terms of money?

6. Which is usually higher, interest on a savings account or interest on a loan? Why?

7. What's the difference between a bank and a credit union?



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8. If I pay at least the minimum payment due on my credit card every month and only make small purchases, it will help my credit rating. Select one:

- True
- False

9. Name some different types of insurance.

10. Why do people buy insurance? Are some types of insurance more important to buy than others?

11. How are car insurance rates determined? What factors affect whether you pay the highest premiums or the lowest premiums?

12. *Insert your program-based question here.*