



Middle 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 upper elementary to middle school students. For a pre- or postprogram assessment, select from the following questions or develop questions specific to the program you design. Ideally, facilitators who deliver the program 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 (5-7 questions) and should be accompanied by a survey or discussion to identify the needs and interests of participants.

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;
- The meaning of interest;
- Common types of bank accounts (savings, checking/debit);
- Basic budgeting; and
- Discussion of wants and needs.

Select 5 to 7 questions from below or develop questions that relate to your program.

1. What's the difference between a "want" and a "need"?

2. How do people get money to spend?



Middle School Student Preprogram and Postprogram Assessments

3. Why do people work? Based on your thoughts, have you worked before doing babysitting or mowing lawn?

4. Do you have chores to do at home? What do you like and not like about doing chores?

5. What is “interest” in terms of money?

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

7. What does a bank do? Where does a bank get its money?



Middle School Student Preprogram and Postprogram Assessments

8. What other ways are there to pay for things besides dollar bills and coins?

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

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