Reflection Report

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1. CBC, CBE, and CBA as a System

Competency-Based Curriculum (CBC), Competency-Based Education (CBE), and Competency-Based Assessment (CBA) are interconnected ideas that all work together to build students' hands-on competencies and real-world application of knowledge. CBC spells out what learners are supposed to accomplish, focusing on the development of key competencies rather than memorization of information. CBE enhances that by placing its focus on how learners approach content—active, student-led, and tailored strategies that enable learners to complete individualized competencies on their own timeline. CBA rounds out the loop by assessing students through realistic, performance-based methods such as hands-on tasks, observations, and portfolios, instead of solely through standard tests. When implemented well, CBC, CBE, and CBA constitute a mutually reinforcing system wherein curriculum, instruction, and assessment reinforce one another, culminating into more relevant, student-informed learning outcomes. In practice, I had the best of such an alignment in a teacher development program, where the curriculum focused on realist teaching competencies, instruction used collaborative workshops and peer-led sessions, and assessments involved video analysis and reflective journals. This alignment made it possible for teachers to apply lessons learned directly into their class, with instructional quality improving and student motivation increasing. I see, though, a contrast of such alignment in one situated within a rural school where CBC rolled out with insufficient preparation as well as CBE training. Teachers continued using their old ways of lecturing, and assessments continued being fact-based recall of information.

Students did not succeed, therefore, in fulfilling the new curriculum expectations, nor did the reform make an impact in actual learning. The lesson of the day is how much alignment is required of the three elements—curriculum, education, and assessment—if competency-based education is to work.

2. Curriculum Development and Learning Goals

In a Competency-Based Curriculum (CBC) context, high-quality learning goals, activities, and assessments are centered around the development of real-world competencies, where students demonstrate understanding through application rather than memorization. Learning goals must be clear, measurable, and competency-driven—focusing on what learners can do with what they know. Activities should be authentic, collaborative, and engaging, providing students with opportunities to solve real-life problems while promoting critical thinking and self-directed learning. Assessments, in turn, must align with these goals, using performance-based tasks and transparent criteria that allow for multiple pathways to demonstrate mastery. For example, in a lesson titled "Smart Investments: Evaluating Risk and Return," the learning goal is for students to analyze different types of investments and make informed decisions based on risk, return, and personal financial goals—integrating competencies such as financial literacy, analytical thinking, and communication. Students research various investment instruments (stocks, bonds, real estate, cryptocurrency) and then engage in a simulation using a fictional budget to build an investment portfolio based on a specific financial objective. They present their strategies and receive peer and teacher feedback using a rubric. The strength of the lesson lies in its real-life relevance and the depth of student engagement; learners actively apply economic concepts in decision-making, discuss financial risks, and justify their investment choices. However, the lesson could be improved by providing more scaffolding for students unfamiliar with financial terminology and by incorporating digital tools such as compound interest calculators or real-time market trackers to deepen understanding. Additionally, continuity could be enhanced by assigning a follow-up task to monitor real investment trends over time. Overall, the lesson effectively exemplifies CBC principles by integrating meaningful learning goals, learner-centered activities, and assessments that reflect real-world competence.

3. Assessment Quality: Validity, Reliability, and Fairness

I recently reviewed an economics test I helped design on the topic of investment, and it gave me a lot to think about in terms of what makes an assessment both effective and fair. The test aimed to check students' understanding of key investment ideas—things like risk and return,

diversification, and how time affects the value of money. I felt the test did a decent job covering the main concepts we had taught, so in that sense, it was valid. But looking back, I realize that a few questions leaned too heavily on definitions and memorization, rather than asking students to apply what they knew to real-life investment decisions. That limited how well the test captured deeper understanding. Scoring was generally consistent because we used clear marking rubrics, especially for the short-answer questions. Still, some of the case studies we used were worded in a way that confused even strong students, which made me question whether all students were being assessed on the same terms. In terms of fairness and diversity, we tried to avoid culturally specific examples and kept the language neutral. But I now see that some of the questions might have been tougher for students who aren't as confident in academic English or who haven't had much exposure to investment topics outside the classroom. If I were to revise the test, I'd definitely include more visual aids—like graphs or real-world scenarios—to help different types of learners engage with the material. Overall, this experience reminded me that a good test isn't just about what we teach, but also about how we recognize the different ways students think, learn, and show what they know. Assessment should challenge students, but it should also support them in showing their best thinking.

4. Grading and Standard Setting

In my context, grading is generally based on a combination of objective and subjective components, depending on the type of assessment. For example, in an economics course—particularly one focused on topics like investment—we often use a mix of multiple-choice questions, data analysis tasks, and short written responses. Grading is intended to be clear and fair, with rubrics provided in advance for open-ended questions. These rubrics typically outline what's expected for full marks, partial credit, and no credit, which helps ensure that both the instructor and students understand the criteria. For the more quantitative sections, scoring is straightforward—answers are either right or wrong, which keeps grading consistent. However, when it comes to interpretation or application questions, the subjectivity in grading can sometimes create inconsistencies, especially if multiple instructors are involved. In terms of alignment with learning goals, most assessments are designed to measure the core outcomes listed in the course syllabus, such as the ability to evaluate investment options, understand financial risks, or interpret economic data. That said, sometimes the pressure to produce measurable results can lead to a focus on testable facts rather than deeper thinking or problem-solving. Cut-off scores (e.g., what counts as a pass or distinction) are often set using a standard percentage scale—60% as a pass, 80% and above as excellent—but there isn't always a clear rationale behind these thresholds. I think this is an area for improvement. Ideally, cut-off scores should reflect actual competence in achieving the learning goals, rather than arbitrary percentages. I'd also like to see more formative

assessments built into the grading process—low-stakes tasks that help students learn from feedback before the final grade is given. This would make grading not just a measure of learning, but a part of the learning process itself.

5. Use of Rubrics

Rubrics play an important role in my work, especially when it comes to designing assessments that are transparent, fair, and aligned with learning goals. I use rubrics not only to guide grading but also as a learning tool for students. One example that stands out was during an investment-focused economics course where students had to analyze a hypothetical portfolio and write a short report recommending adjustments based on market trends. I created a detailed rubric that broke down the expectations into four main areas: clarity of economic reasoning, accuracy of calculations, use of relevant financial terms, and overall structure and presentation. Sharing the rubric with students beforehand helped them understand exactly what was expected and how their work would be evaluated. As a result, I noticed a clear improvement in both the quality of the reports and the students' confidence in approaching the task. They often referred to the rubric during their preparation, which showed me that it wasn't just a grading tool—it actually guided their learning process. From this experience, I've learned that a good rubric needs to be specific but not overly complicated. It should use clear, student-friendly language and be closely tied to the intended learning outcomes. Another key success factor is involving students in the rubric discussion before the assignment starts—this not only builds trust but also encourages self-assessment and reflection. Finally, a good rubric should allow for some flexibility and professional judgment, especially in tasks that require critical thinking or creativity. When designed and used thoughtfully, rubrics create a shared understanding between teacher and student, support deeper learning, and make assessment feel less like a mystery and more like part of the learning journey.

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