

Education Financing Assessment Rubric

Chapter 1.2: Paying for Post-Secondary Education

This rubric is designed to assess student work on education financing plans. It evaluates understanding of financial aid concepts, strategic thinking about education funding, and the development of realistic action plans. Use this rubric to provide consistent feedback and guide students toward comprehensive education financing strategies.

Student Name:

Date:

Criteria	Excellent (4)	Proficient (3)	Developing (2)	Beginning (1)	Score
Understanding of Financial Aid Options	Excellent Demonstrates comprehensive understanding of all financial aid types, their requirements, and limitations	Proficient Shows solid understanding of major financial aid types and their key characteristics	Developing Demonstrates partial understanding of financial aid types with some misconceptions	Beginning Shows limited understanding of financial aid options with significant gaps	
Cost Analysis & Budget Planning	Provides detailed, realistic cost estimates for all education expenses with thorough analysis of funding gaps	Includes realistic cost estimates for major education expenses with adequate analysis of funding gaps	Includes basic cost estimates for tuition but overlooks other expenses; limited gap analysis	Cost estimates are missing, unrealistic, or highly incomplete	
Strategic Scholarship Approach	Develops comprehensive scholarship strategy with specific targets, timelines, and application approaches	Creates solid scholarship strategy with reasonable targets and general application plans	Includes basic scholarship strategy with limited specificity or planning	Scholarship strategy is vague, unrealistic, or absent	
Loan Analysis & Planning	Thoughtfully analyzes loan options with sophisticated understanding of long-term impacts; includes detailed repayment projections	Analyzes loan options with good understanding of future impacts; includes basic repayment projections	Includes limited loan analysis with minimal consideration of future impacts	Loan analysis is missing or demonstrates serious misconceptions about student debt	

Criteria	Excellent (4)	Proficient (3)	Developing (2)	Beginning (1)	Score
Action Plan & Timeline	Creates comprehensive action plan with specific steps, detailed timeline, and contingency planning	Develops clear action plan with reasonable steps and timeline	Includes basic action steps but lacks specificity or realistic timeline	Action plan is vague, unrealistic, or missing	
Integration with Educational/Career Goals	Financing plan explicitly aligns with stated educational and career goals with thoughtful consideration of ROI	Financing plan generally aligns with educational and career goals with some consideration of ROI	Limited connection between financing plan and educational/career goals	No clear connection between financing plan and future goals	

Scoring Guide

22-24 points: Excellent - Comprehensive understanding and planning

16-21 points: Proficient - Solid understanding and reasonable planning

10-15 points: Developing - Basic understanding with areas needing improvement

6-9 points: Beginning - Limited understanding requiring significant revision

Total Score: _____ / 24

Feedback Notes

Strengths:

Areas for Improvement:

Next Steps / Action Plan: