

## High Quality Assessment Content Validity Review Tool

To understand the review process and the use of the review tool, go to: [How to use the Assessment Review Tool](#)

<b>Content Area: Social Studies Economics</b>
<b>Name of Assessment: Good Debt, Bad Debt: Using Credit Wisely</b>
<b>Reviewer: Content Collaborative</b>
<b>Date of Review: May 3, 2012</b>

### Assessment Profile

**Grade Level(s) suggested by this assessment: Recommends 8th grade**

[Indicate the Colorado Academic Standards \(CAS\) and Grade Level Expectations evaluated by the Assessment:](#)

SS09-GR.8-S.3-GLE.2-EO.b; SS09-GR.8-S.3-GLE.2-EO.c; SS09-GR.8-S.3-GLE.2-EO.d

**What is the DOK of the assessment? DOK 2-3**

**Indicate the DOK range of the CAS Grade Level Expectations: DOK 1-2**

**Describe the content knowledge/concepts assessed:** Identify purpose, causes, effects, rights, responsibilities, strategies of good and bad credit, credit history, components of a credit history. Ability of students to apply their learning to personal experience and future context.

**List the skills/performance assessed:**

Predict consequences, Predict financial goals will affect credit history, detail two strategies to build good credit and then predict within next 5 years, Explain how strategies align to goals, writing a well-crafted letter

**Item Types - check all that apply (note: there is often overlap among certain item types):**

**Selected Response** (multiple choice, true-false, matching, etc.)

**Short Answer** (short constructed response, fill in a graphic organizer or diagram, explain your thinking or solution, make and complete a table, etc.)

**Extended Response** (essay, multi-step response with explanation and rationale required for tasks)

**Product** (research paper, editorial, log, journal, play, poem, model, multimedia, art products, script, musical score, portfolio pieces, etc.)

**Performance** (demonstration, presentation, science lab, dance or music performance, athletic performance, debate, etc.)

**Process** (creation, development, design, exploration, imagining, visualization, experimentation, invention, revision)

Check All That Apply
x

**The assessment includes:**

**Teacher directions** (may include prerequisites/description of instruction before giving the assessment e.g., this assessment should be given after students have learned ...)

**Scoring Guide/Rubric**

**Sample evidence to show what student performance might look like:**

Check All That Apply
x



A high quality assessment should be...Aligned		
Alignment with Standards	Rating Column	Strengths & Suggestions
<p><b>1a.</b>To what extent do you see a strong content match between the set of items reviewed or the task and the corresponding Colorado Academic Standard/s? <b>Select one option below.</b></p> <p><b>Full match</b> – task or most items address or exceed the relevant skills and knowledge described in the corresponding state standard/s.</p> <p><b>Partial match</b> – task or most items partially address the skills and knowledge described in the corresponding state standard/s.</p> <p><b>No match</b> – task or most items are not related to the skills and knowledge described in the corresponding state standard/s.</p>		
<p><b>Please provide evidence from both the standards and assessment to support your response:</b> Complete match for almost every benchmark in the standard. It does not meet a directly, the lessons would.</p>	<p>Full=3; Partial =2; No Match= 1</p>	
<p><b>Alignment with Standards Score</b></p>		<p><b>2.75</b></p>
Depth of Knowledge as Measured by this Assessment	Rating Column	
<p><b>1b.</b> Are the set of items or task reviewed as cognitively challenging as the grade level expectations? <b>Select one option below.</b></p> <p><b>More rigorous</b> – most items or the task reviewed are at a higher DOK level than the range indicated for the grade level expectations.</p> <p><b>Similar rigor</b> – most items or the task reviewed are similar to the DOK range indicated for the grade level expectations.</p> <p><b>Less rigor</b> – most items or the task reviewed are lower than the DOK range indicated for the grade level expectations.</p>		
<p><b>Please provide evidence from both the grade level expectations and assessment to support your response:</b> Students have to predict how their actions will affect the future and how will this matches with students' goals</p>	<p>Similar Rigor=2; More Rigor=1; Less Rigor= 1</p>	
<p><b>Depth of Knowledge (Rigor) Score</b></p>		<p><b>1</b></p>

**A high quality assessment should be...Scored using Clear Guidelines and Criteria**

Scoring Guidelines for this Assessment	Check all that apply:	Strengths/Suggestions
<b>Scoring Guide Present:</b> <b>Answer key, scoring template, computerized/machine scored</b> <b>Generalized Rubric</b> (e.g., for persuasive writing, for all science labs) <b>Task-Specific Rubric</b> (only used for the particular task) <b>Checklist</b> (e.g., with score points for each part) <b>Teacher Observation Sheet/ Observation Checklist</b>	 <p align="center">x</p> <p align="center">x</p> <b>Yes, several types=3, Yes, at least one type=2, None=1</b>	This is a complete personal financial literacy unit on credit. It would be difficult to use the assessment as a stand-alone without the teaching the unit. This assessment would be strengthened by a direct alignment to the standards in the scoring criteria. Student scenario:
<b>Scoring Guide Present Score</b>	<b>2</b>	Imagine you recently discovered that your credit report is inaccurate. Write a letter to one of the credit reporting agencies to request that your credit report be corrected.
<b>2a.</b> Give evidence that the rubric/scoring criteria aligns to Colorado Academic Standards in this assessment. <b>Provide an explanation of your response:</b> <b>There is a checklist (complete – not complete) A rubric aligned to the standards would strengthen the assessment portion of this unit.</b>	  <b>Completely aligned=3, Somewhat aligned=2, Not aligned=1</b>	
<b>Rubric Aligned with Standards Score</b>	<b>1</b>	
<b>2b.</b> Are the score categories clearly defined and coherent across performance levels? <b>Provide an explanation of your response:</b> <b>The categories are not clearly defined. There are no proficiency levels.</b>	  <b>Yes=3, Somewhat=2, No=1</b>	
<b>Rubric/Scoring Coherent Score</b>	<b>1</b>	
<b>2c.</b> To what degree does the rubric/scoring criteria address all of the demands within the task or item? <b>Explain:</b>  The criteria address the demands of the task, but needed to be developed further.	  <b>Yes=3, Somewhat=2, No=1</b>	
<b>Rubric/Scoring Alignment</b>	<b>1</b>	
<b>2d.</b> Based on your review of the rubric/scoring criteria, do you think the scoring rubric would most likely lead different raters to arrive at the same score for a given response? <b>Why or why not?</b> It may lead to a variation in responses. If not a rubric, examples of various proficiency levels of student work would help the scorers.	  <b>No=3, Somewhat=2, Yes=1</b>	
<b>Inter-rater Reliability Score</b>	<b>1</b>	
<b>2e.</b> Is there student work (e.g., anchor papers, video, portfolio) which illustrates student mastery? If so, describe. If not, what student work would be needed? There are no examples of student work. Examples of various proficiencies of student letters would assist the scorers.	  <b>Yes=3, Somewhat=2, No=1</b>	
<b>Student Work Samples Score</b>	<b>1</b>	

**A high quality assessment should be...FAIR and UNBIASED**

FAIR and UNBIASED <i>(the areas below should be discussed relative to the needs of ELLs, gifted and talented students, and students with disabilities)</i>	Rating Column	Strengths/Suggestions
<p><b>3a.</b> To what extent are most of the items or the tasks designed and formatted to be visually clear and uncluttered (e.g., use of white space, graphics, and illustrations)? <b>Provide an explanation of your response:</b> Checklist allows for easy access, pictures, diagrams, status bar, very visually attractive.</p>		
	All=3, Some=2, None=1	
<b>"Clear &amp; Uncluttered" Score</b>	<b>3</b>	
<p><b>3b.</b> To what extent are most of the items or the task presented in as straightforward a way as possible for a range of learners? <b>Provide an explanation of your response:</b> The unit is broken down into steps and allows them to check off when one step is completed. The lessons lead toward the assessment. Required criteria is numbered. Checklist has different shades of colors to stand apart.</p>		
	All=3, Some=2, None=1	
<b>"Straight Forward" Score</b>	<b>3</b>	
<p><b>3c.</b> To what degree is the vocabulary and context(s) presented by most of the items or task free from cultural or other unintended bias? <b>Provide an explanation of your response:</b> No cultural bias because it is relevant across cultures and the words debit and credit are universal. Connects back to their personal lives.</p>		
	All=3, Some=2, None=1	
<b>Free of 'Cultural or Unintended Bias' Score</b>	<b>3</b>	
<p><b>3d.</b> Does the assessment require students to possess a high level of academic language* comprehension to demonstrate understanding? <b>Provide an explanation of your response:</b> No language stands out to hinder students' understanding of the task.</p>		
	No=3, Somewhat=2, Yes=1	
<b>"Academic Language" Score</b>	<b>3</b>	
<b>*Please reference "Defining Features of Academic Language in WIDA's</b>		
<p><b>3e.</b> If applicable, what type of accommodations should be considered to ensure that students with special needs can fully access the content represented by the task or set of items reviewed?</p>		
<p><i>Accommodations are commonly categorized in five ways: presentation, response, setting, and timing and scheduling:</i></p> <ul style="list-style-type: none"> <li>○ <b>Presentation Accommodations</b> —Allow students to access information in ways that do not require them to visually read standard print. These alternate modes of access are auditory, multi-sensory, tactile, and visual.</li> <li>○ <b>Response Accommodations</b> —Allow students to complete activities, assignments, and assessments in different ways or to solve or organize problems using some type of assistive device or organizer.</li> <li>○ <b>Setting Accommodations</b> —Change the location in which a test or assignment is given or the conditions of the assessment setting.</li> <li>○ <b>Timing and Scheduling Accommodations</b> —Increase the allowable length of time to complete an assessment or assignment and perhaps change the way the time is organized.</li> </ul>		

<p>○ <b>Linguistic Accommodations</b> — Allow English language learners (ELLs) to access academic construct measured by reducing the linguistic load of an assessment. The accommodation is based on an ELL's limited English language proficiency, which is different than an accommodation based on a student's disability or a cognitive need.</p>	
<p><b>3f:</b> Identify and write down the accommodations permitted for this assessment:</p> <p>Amount of time to complete, shorten/extend criteria, checkpoints along the way to ensure understanding. Combine parts of the assessment.</p>	<p>Yes, Several allowed=3; Yes, Some allowed=2; None allowed =1</p>
<p><b>"Adequate Accommodations Allowed" Score</b></p>	<p><b>3</b></p>

A high quality assessment should ...increase OPPORTUNITIES TO LEARN		
The areas below should also be discussed relative to the needs of ELLs, gifted and talented students, and students with disabilities	Check all that apply:	Strengths/Suggestions
<p><b>4a.</b> Does this assessment engage a student in thinking that connects to a real world, new context, situation, problem or challenge? <b>Provide an explanation of your response:</b> Personal finance literacy is an integral part of their daily living and choices they must make as a citizen.</p>	<p>Yes=3; Somewhat=2; No=1</p>	
<p><b>"Engages Students" Score</b></p>	<p><b>3</b></p>	
<p><b>4b.</b> To what extent do you think the knowledge and skills tested by the assessment can provide good information about what students have learned in the classroom? <b>Provide an explanation of your response:</b> Students are competent in this standard if they can meet the criteria set forth in the assessment. The assessment is linked to the standard, therefore the teacher can measure the student's understanding of 8th grade Econ Standard 2</p>	<p>Yes=3; Somewhat=2; No=1</p>	
<p><b>Classroom Learning Score</b></p>	<p><b>3</b></p>	
<p><b>4c.</b> To what degree do the results from this assessment (scores and student work analysis) foster meaningful dialogue about learning expectations and outcomes with students and parents? <b>Provide an explanation of your response:</b> Students become interested in real world financial situations which can spark conversation with parents. This is individualized and relevant to their lives. Teachers can use the individual goals to see if students understand credit and debt. If students cannot do this in the assignment, the teacher can speak to this. This is an assessment is grounded in PFL concepts.</p>	<p>Yes=3; Somewhat=2; No=1</p>	
<p><b>Learning Expectations/Outcomes Score</b></p>	<p><b>3</b></p>	
<p><b>4d.</b> To what extent do you believe the assessment can clearly communicate expectations for academic excellence (e.g., creativity, transference to other content areas or 21st century skills) to students? <b>Provide an explanation of your response:</b> This is a personal finance assessment. Students are expected to use the current resources available to them to identify and use later on in life.</p>	<p>Yes=3; Somewhat=2; No=1</p>	
<p><b>Communicates Academic Excellence Score</b></p>	<p><b>3</b></p>	

<p><b>4e.</b> Based on the content evaluated by the task or the set of items reviewed, to what extent do you think teachers can use the results (scores and student work analysis) to understand what competency on standard/s look like?  <b>Provide an explanation of your response:</b> Proficiency is displayed through completion of required criteria in a concise and thorough manner.</p>	<p>Yes=3; Somewhat=2; No=1</p>
<p align="center"><b>Standards Competency Score</b></p>	<p align="center"><b>3</b></p>
<p><b>4f:</b> Based on the content evaluated by the task or the set of items reviewed, to what extent do you think teachers can identify what purpose the assessment serves (e.g., diagnostic, report card grades, adjusting instruction, etc.)? <b>Provide an explanation of your response:</b> It obvious this assessment shows the teacher results from her students growth of knowledge on this standard after teaching the lessons that come before the assessment.</p>	<p>Yes=3; Somewhat=2; No=1</p>
<p align="center"><b>Locate evidence Score</b></p>	<p align="center"><b>3</b></p>

	<u>Earned</u>	<u>Possible</u>
Standards Rating	2.75	3
Rigor Rating	1	3
Subtotal	3.75	6
Standards Alignment Percentage		62.5%
Scoring Guide Present	2	3
Rubric Aligned w/standards	1	3
Rubric/Scoring Coherent	1	3
Rubric/Scoring Alignment	1	3
Inter-rater reliability	1	3
Student work present	1	3
Subtotal	7	18
Scoring Percentage		38.9%
Clear & Uncluttered Presentation	3	3
Straight Forward Presentation	3	3
Free of Cultural or Unintended Bias	3	3
Academic Language Load	3	3
Adequate Accommodations Allowed	3	3
Subtotal	15	15
Fair & Unbiased Percentage		100.0%
Engagement	3	3
Reflects Classroom Learning	3	3
Reflects Learning Expectations/Outcomes	3	3
Communicates Academic Excellence	3	3
Competency on Standards Score	3	3
Locate evidence Score	3	3
Subtotal	18	18
Opportunities to Learn Percentage		100.0%
Grand Total	43.75	57
Overall Percentage		76.8%

This assessment is: Place an 'X' in the appropriate box

Fully Recommended	
Partially Recommended	x - a rubric aligned to PFL standards would need to be developed.
Not Recommended	