**Formal Assessment**

Banking Options Test

Grading Rubric (use for all three sections) …Question 1=30 points, Question 2=30 points, Question 3=30 points. This can be a 90-possible point test on a 100-point scale (then you would total points awarded and divide by 90) or you can come up with something else worth 10 points.

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|  | No Answer0 Points | Needs Improvement 4 Points | Adequate 6 Points | Quality8 Points | Exemplary 10 Points |
| Content 10 Points | Did not answer the question | Answers are partial or incomplete. Key points are not clear. Questions not adequately answered | Answers are not comprehensive or completely stated. Key points are addressed, but not well addressed | Answers are accurate and complete. Key points are stated and supported | Answers are comprehensive, accurate and complete. Key ideas are clearly stated, explained, and well supported |
| Organization10 Points | Did not answer the question | Organization and structure detract from the answer | Inadequate organization or development. Structure of the answer is not easy to follow | Organization is mostly clear and easy to follow | Well organized, coherently developed, and easy to follow |
| Writing Conventions10 Points | Did not answer the question | Displays over 5 errors in spelling, punctuation, grammar, and sentence structure | Displays 3-5 errors in spelling, punctuation, grammar, and sentence structure | Displays 1-3 errors in spelling, punctuation, grammar, and sentence structure | Displays no errors in spelling, punctuation, grammar, and sentence structure |