Assessment Book

A complete educational resource for structured independent learning.

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Assessment Book

Name: ____________________ Start date: ____________________

Month 1: Cost Language and Complete Price

Focus: Build a neutral vocabulary before comparing any strategy.

☐ Annotate a fictional statement and create a Cost Vocabulary Map.

Reflection notes

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Checkpoint: Explain the cost structure of a hypothetical account in plain language.

Month 2: Statements, Agreements, and Disclosures

Focus: Find controlling terms and distinguish summaries from complete agreements.

☐ Complete the Disclosure Scavenger Hunt and a verified-terms sheet.

Reflection notes

Checkpoint: Locate ten required terms in a sample disclosure.

Month 3: How Interest Accumulates

Focus: Understand periodic rates, balances, compounding, and payment allocation.

☐ Complete three Interest Timeline calculations and map transaction categories.

Reflection notes

Checkpoint: Finish the calculation lab with every assumption labeled.

Month 4: Promotional Financing Fundamentals

Focus: Distinguish introductory rates, deferred interest, transfers, and installment structures.

☐ Complete the Promotion Classification Matrix and draw a full timeline.

Reflection notes

Checkpoint: Correctly classify four promotional-financing case studies.

Month 5: Fees, Limits, and Timing

Focus: Analyze costs and operational constraints that rates alone do not show.

☐ Complete the Fee Calculator and three timing scenarios.

Reflection notes

Checkpoint: Produce a complete fee-and-timing schedule.

Month 6: Comparing Options Objectively

Focus: Use a repeatable framework without recommending a product.

☐ Complete a three-strategy Comparison Matrix and sensitivity test.

Reflection notes

Checkpoint: Present a neutral comparison with sources and unknowns.

Month 7: Cash Flow and Payment Capacity

Focus: Connect every strategy to realistic monthly cash flow and resilience.

☐ Build a conservative Payment Capacity worksheet and three stress tests.

Reflection notes

Checkpoint: Submit a resilient hypothetical payment schedule.

Month 8: Risk Recognition and Safeguards

Focus: Identify behavioral, contractual, operational, fraud, and privacy risks.

☐ Create a Risk & Safeguards Register and statement-review routine.

Reflection notes

Checkpoint: Complete a safeguard plan with triggers and responses.

Month 9: Credit Profiles and System Effects

Focus: Understand reporting interactions without predicting score outcomes.

☐ Complete a Credit-System Effects map using hypothetical data.

Reflection notes

Checkpoint: Explain system interactions without promising an outcome.

Month 10: Behavior, Habits, and Decision Quality

Focus: Examine how urgency, optimism, fear, and defaults influence choices.

☐ Complete a Decision Bias inventory and personal pause protocol.

Reflection notes

Checkpoint: Apply the protocol to a complete fictional case.

Month 11: Building an Independent Optimization Blueprint

Focus: Integrate terms, math, cash flow, risks, alternatives, and decision rules.

☐ Assemble the capstone blueprint with at least five stop conditions.

Reflection notes

Checkpoint: Submit a complete fictional Interest Optimization Blueprint.

Month 12: Capstone Review and Lifelong Practice

Focus: Demonstrate understanding and establish an annual review rhythm.

☐ Complete the final assessment, capstone presentation, and continuing-learning plan.

Reflection notes

Checkpoint: Complete all milestones and earn at least 80% on the cumulative assessment.