

Format	1 – Poor	2 – Fair	3 – Good	4 – Very Good	5 – Excellent
Format of submission includes: 1. Title 2. Background 3. Purpose 4. Conceptual background or theory (if any) 5. Hypotheses or research questions 6. Methodology (data source, sample characteristics, variables, analysis) 7. Citations & reference list 8. Results and discussion with financial counseling and planning implications	Includes 0-1	Includes 2-3	Includes 4-5	Includes 6	Includes 7-8
Content	1 – Poor	2 – Fair	3 – Good	4 – Very Good	5 – Excellent
Relevance for Target Audience	The topic is not relevant to most financial practitioners, educators, and researchers.	The topic is one that could impact the work of a few financial practitioners, educators, and researchers.	The topic is one that could impact the work of a meaningful subset of financial practitioners, educators, and researchers.	The topic is one that impacts the work of nearly all financial practitioners, educators, and researchers.	The topic is extremely relevant to all financial practitioners, educators, and researchers.
Purpose and Justification of the Research (Value and Impact to Field)	No valuable connection made to the field.	Explores a valuable topic but has extremely limited impact to professional practice.	Explores a valuable topic with implications that might impact the professional practice.	Demonstrates connection and value that advances the profession.	Demonstrates exceptional timeliness and value to the field and provides direct connection to advance the profession through new or innovative thoughts and leadership.
Methods/Research Procedures	Demonstrates a lack of understanding and inadequate analysis of the research topic and thesis and/or analysis is based on opinions and preferences rather than critical analysis.	Demonstrates some understanding with limited critical analysis of the research topic and thesis (argument) and/or does not summarize perspectives, counterarguments, or opposing positions.	Demonstrates general understanding with limited critical analysis of the research topic and thesis (argument) AND summarizes perspectives, counterarguments, or opposing positions.	Demonstrates an understanding and some critical analysis of the research topic and thesis (argument) AND adequately compares/contrasts perspectives, counterarguments, or opposing positions.	Demonstrates a sophisticated understanding and careful, critical analysis of the research topic and thesis (argument) AND thoroughly compares/contrasts perspectives and considers counterarguments or opposing positions.

Content cont.	1 – Poor	2 – Fair	3 – Good	4 – Very Good	5 – Excellent
Results/Discussions	Evidence is not used to support results.	Evidence used to support results is weak.	Provides some reasonable evidence to support results.	Provides convincing evidence to support results.	Provides complex and sophisticated evidence to support results.
Conclusions/Implications	No thoughtful conclusions or future implications provided.	Draws some conclusions, but no future implications are provided.	Draws original and thoughtful conclusions BUT future implications need exploration.	Draws original and thoughtful conclusions with future implications.	Draws sophisticated conclusions with specific future implications to advance the field.
Organization and Readability	Project lacks organization, is difficult to understand, and is not polished.	Project is somewhat organized, easy to understand, and polished.	Project is adequately organized, easy to understand, and polished.	Project is effectively organized, easy to understand, and polished.	Project is extremely organized, and easy to understand, polished.