

Scorecard

4-minute recommendation of a loan application — B1

Score the L1 and L7 recordings using this rubric. For each criterion, assign 0, 1, or 2 points. Total per recording: /10.

Criterion	Below level (0)	At level — B1 (1-2)	Above level (2)
Communicative effectiveness — did the committee get what they needed to decide?	Committee cannot decide after listening; asks for the case to be re-presented or for materials to be re-circulated	Committee can approve, decline, or request specific changes in the same meeting; minor clarifying questions only	Committee acts immediately; questions are refinements, not requests for missing information
Clarity & structure — are the five beats present and followable?	Recommendation comes after the analysis (or never); risk and ask are tangled or missing	Five beats present and in the stated order; uses simple transitions between them ("on capacity", "on the risks", "to summarise")	Opens with stance + one-line rationale in a single sentence; closes with a named decision request in under 20 seconds
Language control — is grammar stable enough for credibility?	Switches between past and present tense within one sentence when describing applicant history; leaves sentences unfinished when financial detail gets dense	Tenses hold across each beat; uses modals for risks and asks ("we'd recommend", "could we approve"); occasional article and preposition errors	Modality used accurately for likelihood vs. commitment ("may default" vs. "will default"); conditionals used for repayment scenarios ("if revenue drops 20%, the DSCR still holds")
Lexical appropriacy — right words for a credit committee?	Uses vague verbs ("do", "make", "have") where banking-specific verbs exist; describes financial concepts without naming them	Names credit actions with precise verbs (originate, underwrite, restructure, secure); uses the standard ratios (DSCR, LTV) without glossing; some translation-style phrasing	Uses domain-standard lexis naturally (covenants, subordination, contingent liability); switches register smoothly between technical numbers and executive framing
Time discipline — 4 minutes, all beats covered?	Over 4:30 or under 2:30; at least one beat dropped to fit (usually risks or the ask)	3:45–4:15; all five beats included; pacing even across beats	Confident pacing with extra time on the risk assessment (the highest-stakes beat); ends cleanly, not cut off

Scoring

Score	Definition
2	Matches the At level or Above level descriptor
1	Partially at level — some At-level features, some Below
0	Matches the Below level descriptor

Pass thresholds

A learner passes the course if either threshold is met:

Threshold	Definition	What it proves
Performance	L7 total \geq 6/10	Learner can perform the task to standard
Improvement	(L7 total – L1 total) \geq 2 points	The course added value

Grade bands (assigned on L7 score)

L7 total	Band	Description
9–10	Distinction	Performs above level. Minor refinements only.
7–8	Pass with merit	Performs at level reliably.
6	Pass	Task communicatively achieved. Some criteria below level.
0–5	Not yet passing	Task not yet reliably achieved.

Note on the 5th criterion. *Interaction management is excluded because the recommendation is delivered as a monologue — committee questions and discussion happen after. Time discipline replaces it: covering all five beats in 4 minutes without sacrificing risks or ask is the binding constraint.*