



INSTRUCTIONAL MATERIALS ADMINISTRATOR

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Recommendation

Yes

Comments: I feel that this e-Text is well written but could be improved with a Text-to-Speech option. The text is catchy and appealing to students of all ages and is quite appropriate for students in high school learning about Financial Planning. Additional information regarding Standards 83.0 & 86.0 need to be addressed.

Notation: These materials would be especially suited for students who have not taken a Consumer Math or Financial Math course as an elective in high school.

Material for Review

Course: Finance (8815100)

Title: Personal Financial Literacy , Edition: 2

Copyright: 2014

Author: Madura et al.

Grade Level: 9 - 12

Content

Answer each item below and select the "Save" button to save your responses. You must select the "Save" button before going to another section or leaving this page to save the answers you have provided. If you are unable to complete the section, you may save your answers and come back to complete at a later time. All items must be answered for a section to be considered complete.

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To answer each item, select the appropriate rating from the following scale:

- 5 - VERY GOOD ALIGNMENT
- 4 - GOOD ALIGNMENT
- 3 - FAIR ALIGNMENT
- 2 - POOR ALIGNMENT
- 1 - VERY POOR/NO ALIGNMENT

Upon completion of all Areas of Review, the Recommendation link will become available with a record of how you scored each section of the evaluation.

- Reviewers are instructed that submissions should be consistently rated as 5 or 4 to be recommended for adoption. Materials that are consistently rated 2 or 1 are not expected to be recommended for adoption.
- Comments are strongly encouraged to justify each rating. Please use the Comments section to list any strengths, weaknesses, concerns, issues, and/or to provide examples supporting the rating.
- Additional information regarding the Content, Presentation, and Learning requirements are located in the Career and Technical Education Specifications for the 2015-16 Florida State Adoption of Instructional Materials.

Each set of materials submitted for adoption is evaluated based on each benchmark for that course and the Content, Presentation, and Learning items included in this rubric.

A. Alignment with curriculum 1. A. The content aligns with the state's standards and benchmarks for subject, grade level and learning outcomes.

VERY GOOD ALIGNMENT GOOD ALIGNMENT FAIR ALIGNMENT **POOR ALIGNMENT** VERY POOR/NO ALIGNMENT

Justification:

There are a few items missing in the text in regards to the course number 8815120, Personal Financial Planning. Standards 83.0 and 86.0 cannot be located in the e-Text.

2. A. The content is written to the correct skill level of the standards and benchmarks in the course.

VERY GOOD ALIGNMENT GOOD ALIGNMENT FAIR ALIGNMENT **POOR ALIGNMENT** VERY POOR/NO ALIGNMENT

Justification:

The content is written to the correct skill level, but there are a few items missing in the text in regards to the course number 8815120, Personal Financial Planning. Standards 83.0 and 86.0 cannot be located in the e-Text.

3. A. The materials are adaptable and useful for classroom instruction.

VERY GOOD ALIGNMENT **GOOD ALIGNMENT** FAIR ALIGNMENT POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:

Excellent writing of the text and supplemental materials.

B. Level of Treatment4. B. The materials provide sufficient details for students to understand the significance of topics and events.

VERY GOOD ALIGNMENT GOOD ALIGNMENT FAIR ALIGNMENT POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:

Yes. The details and way the text is written is sufficient.

5. B. The level (complexity or difficulty) of the treatment of content matches the standards.

VERY GOOD ALIGNMENT GOOD ALIGNMENT **FAIR ALIGNMENT** POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:

The level of complexity aligns with the standards addressed in the e-Text.

6. B. The level (complexity or difficulty) of the treatment of content matches the student abilities and grade level.

VERY GOOD ALIGNMENT GOOD ALIGNMENT FAIR ALIGNMENT POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:

Appropriately written.

7. B. The level (complexity or difficulty) of the treatment of content matches the time period allowed for teaching.

VERY GOOD ALIGNMENT GOOD ALIGNMENT FAIR ALIGNMENT POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:

e-Text appears to flow and appears to have adequate time for teaching in one school year.

C. Expertise for Content Development8. C. The primary and secondary sources cited in the materials reflect expert information for the subject.

VERY GOOD ALIGNMENT GOOD ALIGNMENT FAIR ALIGNMENT POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:

Great justifications in the "Frontmatter" section of the e-Text. Sources cited are credible.

9. C. The primary and secondary sources contribute to the quality of the content in the materials.

VERY GOOD ALIGNMENT GOOD ALIGNMENT FAIR ALIGNMENT POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:

Yes-sources seem credible.

D. Accuracy of Content10. D. The content is presented accurately. (Material should be devoid of typographical or visual errors).

VERY GOOD ALIGNMENT GOOD ALIGNMENT FAIR ALIGNMENT POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:

Pleasing and no errors seen.

11. D. The content of the material is presented objectively. (Material should be free of bias and contradictions and is noninflammatory in nature).

VERY GOOD ALIGNMENT GOOD ALIGNMENT FAIR ALIGNMENT POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:

Information seems to be non-biased and gender neutral.

12. D. The content of the material is representative of the discipline? (Material should include prevailing theories, concepts, standards, and models used with the subject area).

VERY GOOD ALIGNMENT GOOD ALIGNMENT FAIR ALIGNMENT POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:

Yes. All seems accurate and up-to-date, however, there are no videos within the e -Text.

13. D. The content of the material is factual accurate. (Materials should be free of mistakes and inconsistencies).

VERY GOOD ALIGNMENT GOOD ALIGNMENT FAIR ALIGNMENT POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:

Very current information. No inconsistencies noticed.

E. Currency of Content 14. E. The content is up-to-date according to agriculture industry standards of practice.

VERY GOOD ALIGNMENT GOOD ALIGNMENT FAIR ALIGNMENT POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:

NA Did not notice any agriculture industry standards.

15. E. The content is presented to the curriculum, standards, and benchmarks in an appropriate and relevant context.

VERY GOOD ALIGNMENT **GOOD ALIGNMENT** FAIR ALIGNMENT POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:

Yes.

16. E. The content is presented in an appropriate and relevant context for the intended learners.

VERY GOOD ALIGNMENT GOOD ALIGNMENT FAIR ALIGNMENT POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:

Yes; clickable videos would be nice to view with students from teacher's perspective and discussion options.

F. Authenticity of Content 17. F. The content includes connections to life in a context that is meaningful to students.

VERY GOOD ALIGNMENT GOOD ALIGNMENT FAIR ALIGNMENT POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:

Very connected to life; this is course ALL students need to take in high school. Very relevant to 'today'.

18. F. The material includes interdisciplinary connections which are intended to make the content meaningful to students.

VERY GOOD ALIGNMENT GOOD ALIGNMENT FAIR ALIGNMENT POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:

Crosses CTE with mathematics, logic, and reasoning.

G. Multicultural Representation 19. G. The portrayal of gender, ethnicity, age, work situations, cultural, religious, physical, and various social groups are fair and unbiased. (Please explain any unfair or biased portrayals in the comments section).

VERY GOOD ALIGNMENT GOOD ALIGNMENT FAIR ALIGNMENT POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:

Gender equitable text, non biased approach, several work situations for gender neutral occupations are noted.

H. Humanity and Compassion 20. H. The materials portray people and animals with compassion, sympathy, and consideration of their needs and values and exclude hard-core pornography and inhumane treatment. (An exception may be necessary for units covering animal welfare).

VERY GOOD ALIGNMENT GOOD ALIGNMENT FAIR ALIGNMENT POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:

Yes. Even the cartoons in each chapter are considerate.

21. In general, is the content of the benchmarks and standards for this course covered in the material.

VERY GOOD ALIGNMENT **GOOD ALIGNMENT** FAIR ALIGNMENT POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:

Again, missing contracts and expansion on roles with organizations.

Presentation

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A. Comprehensiveness of Student and Teacher Resources 1. A. The comprehensiveness of the student resources address the targeted learning outcomes without requiring the teacher to prepare additional teaching materials for the course.

VERY GOOD ALIGNMENT GOOD ALIGNMENT FAIR ALIGNMENT POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:

In reviewing the e-Text, it appears that the annotations listed in the margins of the teacher edition of the e-Text is comprehensive and once read, the teacher should not be required to prepare additional teaching materials in regards to the text. However, there are components missing that are on the 2015-2016 Curriculum Frameworks in relation to contracts and roles within teams, work units, etc. Standards 83.0 and 86.0 respectively.

B. Alignment of Instructional Components 2. B. All components of the major tool align with the curriculum and each other.

VERY GOOD ALIGNMENT GOOD ALIGNMENT FAIR ALIGNMENT **POOR ALIGNMENT** VERY POOR/NO ALIGNMENT

Justification:

The bid states that this is for a 'course' 8815100, but that is a program and not a course. The course I see it most closely aligns with the Personal Financial Planning, 8815120

C. Organization of Instructional Materials 3. C. The materials are consistent and logical organization of the content for the subject area.

VERY GOOD ALIGNMENT GOOD ALIGNMENT **FAIR ALIGNMENT** POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:

Overall, yes, there is alignment, however, in course 8815120, there is two standards where content is not found in this e-Text. 83.0 - Six elements of contracts and the different types of contracts and 86.0 - Describing the roles within teams, work units, departments, organizations, inter-organizational system and the larger environment

D. Readability of Instructional Materials 4. D. Narrative and visuals engage students in reading or listening as well as in understanding of the content at a level appropriate to the students' abilities.

VERY GOOD ALIGNMENT GOOD ALIGNMENT FAIR ALIGNMENT POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:

The e-Text is well written, but there are no options for text-to-speech for visually impaired students.

E. Pacing of Content 5. E. The amount of content presented at one time or the pace at which it is presented must be of a size or rate that allows students to perceive and understand it.

VERY GOOD ALIGNMENT GOOD ALIGNMENT FAIR ALIGNMENT POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:

It appears that the course could be completed well within a standard school year, for Florida, 180 days.

Accessibility 6. The material contains presentation, navigation, study tool and assistive supports that aid students, including those with disabilities, to access and interact with the material. (For assistance refer to the answers on the UDL questionnaire).

VERY GOOD ALIGNMENT **GOOD ALIGNMENT** FAIR ALIGNMENT POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:

I feel the needs of ALL students have not been met with this e-Text. For example, there is an option to 'switch to whiteboard view' and there are magnifiers, but I could not locate a screen reader option, text-to-speech, or videos. Also, is the text available in braille?

7. In general, how well does the submission satisfy PRESENTATION requirements? (The comments should support your responses to the questions in the Presentation section).

VERY GOOD ALIGNMENT **GOOD ALIGNMENT** FAIR ALIGNMENT POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:

The presentation of the material is easy to follow, however, there are components missing that are on the 2015-2016 Curriculum Frameworks.

Learning

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A. Motivational Strategies1. A. Instructional materials include features to maintain learner motivation.

VERY GOOD ALIGNMENT GOOD ALIGNMENT FAIR ALIGNMENT POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:

In viewing the Pearson eText, the layout of the online text and the methodology of the eText allows for learner motivation. Each chapter has a 'grabber' and scenarios to start students in the right direction. However, in reviewing the e-Text, I could not locate any videos which would be good for sharing of ideas/discussions with the entire class.

B. Teaching a Few "Big Ideas"2. B. Instructional materials thoroughly teach a few important ideas, concepts, or themes.

VERY GOOD ALIGNMENT GOOD ALIGNMENT FAIR ALIGNMENT POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:

Each unit of the text has examples, storied, and applications designed to grab the attention of students.

C. Explicit Instruction3. C. The materials contain clear statements of information and outcomes.

VERY GOOD ALIGNMENT GOOD ALIGNMENT FAIR ALIGNMENT POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:

The beginning of each chapter has an Essential Question followed by scenarios, learning objectives so the students know what they will be learning and a fun cartoon character "Professor Fin". Students should know what they will be learning in each chapter prior to delving into the chapter. To follow up the learning, there is a "Finance ONLINE" activity that is Web-based using the material learned in the chapter.

D. Guidance and Support4. D. The materials provide guidance and support to help students safely and successfully become more independent learners and thinkers.

VERY GOOD ALIGNMENT GOOD ALIGNMENT FAIR ALIGNMENT POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:

Each Unit and Chapter within the unit allows for basic math skills to be practiced. After practicing, students are provided with a self-assessment or Checkpoint to see if they have mastered the objectives. Also, the text provides activities for teamwork and projects related to the concepts learned.

5. D. Guidance and support must be adaptable to developmental differences and various learning styles.

VERY GOOD ALIGNMENT GOOD ALIGNMENT FAIR ALIGNMENT POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:

With the eText and the Web-based assignments along with optional workbooks, I feel that the text is very adaptable to students with varying learning styles and developmental differences. There are Weblinks provided in the text which lead to various types of activities for students; interactive flash cards, glossaries, spreadsheets, and more. However, with no videos, or the option for text-to-speech, that happens with the learning of sight impaired students?

E. Active Participation of Students6. E. The materials engage the physical and mental activity of students during the learning process.

VERY GOOD ALIGNMENT GOOD ALIGNMENT FAIR ALIGNMENT POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:

The materials available will engage the physical and mental activity of students PROVIDED the TEACHER is also engaged and

knowledgeable.

7. E. Rate how well the materials include organized activities that are logical extensions of content, goals, and objectives.

VERY GOOD ALIGNMENT GOOD ALIGNMENT FAIR ALIGNMENT POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:

Within each chapter, there is an Opening Case with an essential question. After the chapter materials are completed, the end of chapter activities include organized activities in the form of paper/pencil, web, teamwork, and test prep questions.

F. Targeted Instructional Strategies 8. F. Instructional materials include the strategies known to be successful for teaching the learning outcomes targeted in the curriculum requirements.

VERY GOOD ALIGNMENT **GOOD ALIGNMENT** FAIR ALIGNMENT POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:

As long as the teacher has read the material and is comfortable with the terminology in the book, coupled with guest speakers, the instructional materials appear to allow for success.

9. F. The instructional strategies incorporated in the materials are effective in teaching the targeted outcomes.

VERY GOOD ALIGNMENT GOOD ALIGNMENT FAIR ALIGNMENT POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:

There are many resources in the teacher edition of this text to allow for additional material to be taught.

G. Targeted Assessment Strategies 10. G. The materials correlate assessment strategies to the desired learning outcomes.

VERY GOOD ALIGNMENT GOOD ALIGNMENT FAIR ALIGNMENT POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:

In reviewing the text end of chapter activities and the material in the chapter, the assessments appear to align directly with the material provided in the e-Text.

11. G. the assessment strategies incorporated in the materials are effective in assessing the learners' performance with regard to the targeted outcomes.

VERY GOOD ALIGNMENT **GOOD ALIGNMENT** FAIR ALIGNMENT POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:

In reviewing the text end of chapter activities and the material in the chapter, the assessments appear to align directly with the material provided in the e-Text.

Universal Design for Learning 12. This submission incorporates strategies, materials, activities, etc., that consider the needs of all students.

VERY GOOD ALIGNMENT GOOD ALIGNMENT FAIR ALIGNMENT **POOR ALIGNMENT** VERY POOR/NO ALIGNMENT

Justification:

I feel the needs of ALL students have not been met with this e-Text. For example, there is an option to 'switch to whiteboard view' and there are magnifiers, but I could not locate a screen reader option, text-to-speech, or videos. Also, is the text available in braille?

13. In general, does the submission satisfy LEARNING requirements? (The comments should support your responses to the questions in the Learning section.)

VERY GOOD ALIGNMENT GOOD ALIGNMENT **FAIR ALIGNMENT** POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:

Yes, generally, this submission satisfies the LEARNING requirements, however, there are concerns with those that are sight impaired and those that are auditory learners since there is no text-to-speech option.

If you have questions contact Office of Instructional Materials, instaff@fldoe.org or 850-245-0425

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