**TENNESSEE CAREER AND TECHNICAL EDUCATION TEXTBOOK SCREENING INSTRUMENT,**

**BUSINESS AND MARKETING ELECTIVES**

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| **BEFORE YOU BEGIN** |
| ALIGNMENT TO THE TENNESSEE CAREER AND TECHNICAL EDUCATION STANDARDS:  Tennessee’s Career and Technical Education Standards (hereafter, “the standards”) represent a significant shift in the definition of student proficiency within career and technical education environments. Evaluators of materials should understand that the standards replace the proficiency frameworks of years past in three major respects:   1. A shift to clear, specific, and measurable expectations for student learning. The standards articulate deep knowledge and skill attainment, departing from the competency-based structure of years past. 2. Increased focus on rigor in literacy and mathematics within technical contexts. 3. Sequential progression of knowledge and skills within and across courses. The new standards build on each other both within course content and across course levels, arranged within programs of study that culminate in capstone and/or work-based learning experiences for students.   Evaluators of materials must be well versed in the standards for the course(s) aligned to the materials in question, how the content fits into the progressions in the content standards, and the expectations of the standards with respect to conceptual understanding, fluency, and technical application. Aligned courses in the Business Management & Administration Career Cluster:  **PERSONAL FINANCE (5901)**  **BUSINESS ECONOMICS (5888)**  **AMERICAN BUSINESS LEGAL (5892)** |
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| **REVIEW** |
| Book Title and ISBN: **Glencoe Personal Finance ISBN: 978-0-02-138608-6** Level(s)/Course(s): **5901 Personal Finance**  Publisher: **McGraw-Hill School Education LLC** Copyright Year: **2019** |

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| **STATEMENT OF STUDENT PROFICIENCY** |
| These courses are for elective credit and supplement learning in the areas of business, marketing, and finance.  Note to reviewers: *All materials reviewed as part of this application must align to the statement of student proficiency provided above.* |

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| **ORGANIZATION OF THIS DOCUMENT** |
| SECTION I: NON-NEGOTIABLE ALIGNMENT CRITERIA  All submissions must meet all of the non-negotiable criteria for each course before passing on to Section II.  SECTION II: ADDITIONAL ALIGNMENT CRITERIA AND INDICATORS OF QUALITY  Section II includes additional criteria for alignment to the standards as well as indicators of quality.  SECTION III: FOCUS AREA *(optional)*  Section III allows reviewers to capture qualitative observations on an additional area of focus, if presented in the materials. |

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| **SECTION I(1):**  **FOCUS:**  **Students and teachers using the materials as designed devote the majority of time in each level to the course standards.\*** | |
| **METRICS:** | |
| |  |  |  | | --- | --- | --- | | 1. In any single course level, materials are designed where there is 80%\*\* alignment to the course standards. | **Yes xxx** | **No \_\_\_\_\_\_** | | 1. All materials are appropriate for the designated course level, both in terms of content and in terms of language. For materials spanning multiple course levels and/or grade bands, content is presented at the appropriate grain size (i.e., level of detail) commensurate to expectations in the standard. | **Yes xxx** | **No \_\_\_\_\_** | | 1. Materials focus equally on the *conceptual knowledge* as well as the *technical skill* outlined in the standards. | **Yes xxx** | **No \_\_\_\_\_** | | 1. Topics do not deviate from the content outlined in the course standards. Topics may go “above and beyond” stated learning expectations, but not in a manner that distracts from the focus on specific knowledge and skills as determined by the standards. | **Yes xxx** | **No \_\_\_\_\_** | | |
| **To be aligned to the Tennessee Standards, materials for each level must attend to all four indicators of Focus. All four indicators must be marked Yes.** | **Meet?**  **Yes xxx No \_\_\_\_\_** |
| **Justification/Notes**  This textbook does meet the mandatory 80 percent alignment to course standards in Personal Finance. | |

\*For the purposes of this document, Tennessee CTE students are considered to be enrolled in course “levels” (i.e., Level 1, Level 2, Level 3, and Level 4) due to variation in the *grade* level at which students may take a course. For example, a tenth-grade student may be enrolled in a Level 1 course. For this reason, reviewers are asked to evaluate materials on the basis of their alignment to particular *course levels*, not *grade* *levels* or *grade bands*.

\*\*This percentage is a guide. Reviewers should not attempt to compute percentages based on counting pages or counting lessons.Reviewers will use their professional judgment to determine how students are meant to spend their time to determine focus and provide evidence for their decision.

**PERSONAL FINANCE (5901)**

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| **Evidence of 80% Alignment with Standards** | | | |
| **Standard** | **Yes** | **No** | **Evidence (e.g. page numbers and/or examples of inclusion**) |
| 1. Define the concept of personal finance and explain the importance of personal financial planning using information sources such as instructional materials, news articles, blogs from reputable sources, personal narratives, and industry publications. | xxx |  | PF defined 63-69  PF Planning sources 66-67  PF Planning 68-71 |
| 1. Write long-term (over 5 years), mid-term (1 - 5 years), and short-term (a year or less) personal financial goals, defining desired education, career, and earning milestones and saving and spending plans. Evaluate factors that may influence the goals, including family responsibilities, individual values, and economic conditions. | xxx |  | Financial Planning process 63-69  Goals 69-70  Achieving Financial Goals 81-82  Setting financial goals 135  Long term retirement goals 577-584  Earning potential 92 |
| 1. Develop a chart, table, or graphic to compare characteristics of various careers, such as alignment to personal interest and aptitude, education requirements, available positions, salaries, potential lifetime earnings, and employer benefits. Research and report (orally or in an explanatory text) the requirements for admission to and related costs of attending a specific postsecondary institution and how that will support education, career, and earning goals. | xxx |  | Choose a career 91-98  Employment search 101-104  Earning potential 92  Aptitude Test 92-93 |
| 1. Demonstrate an understanding of Free Application for Federal Student Aid (FAFSA) requirements to apply for postsecondary education financial aid by completing an application. Identify strategies for reducing the overall cost of postsecondary education, including the impact of scholarships, grants, work study, and other assistance. |  | xxx | Not Covered |
| 1. Research multiple viewpoints that support or question the use of student loan debt in paying for postsecondary education. Assess the extent to which the reasoning and evidence presented support the author’s claim. Citing specific textual evidence, craft an argumentative essay that either supports or opposes the use of student loan debt, developing both claim(s) and counterclaim(s) fairly. |  | xxx | Not Covered |
| 1. Describe factors affecting take-home pay such as tax withholdings, benefits (e.g., insurance, 401k), and plan payroll deductions. Complete a 1040EZ or 1040A and a W-4 Employee’s Withholding Allowance paperwork, and analyze the W-2 Wage and Tax Statement for federal income tax purposes. | xxx |  | W4 99;475  W2 469;477-478  Take home pay 133  Understanding taxes 470-499  Payroll Savings 142  401K;IRA 427 |
| 1. Create a personal balance sheet. Determine assets and liabilities and calculate net worth. Using research from local sources (such as newspapers, chambers of commerce, local government, and company websites), create a monthly personal budget. Cite specific textual evidence from findings when calculating earnings of a selected occupation and including accurately estimated household living expenses, taxes, potential savings, and an emergency fund. | xxx |  | Personal Balance Sheet 139;147  Personal Budget 135-138;140-  142 |
| 1. Understand the availability of consumer protection laws, agencies, and resources. Investigate the availability and reliability of resources to assist consumers in making buying decisions (include national, state, and local resources, as appropriate). | xxx |  | Consumer Protection laws 255-256  Consumer Protection agencies 257  FTC 39;251-253;260  Buying decisions 152-167  Better Business Bureau 171 |
| 1. Compare and contrast services and products available from financial service providers such as commercial banks, savings and loans, and credit unions. Identify the services that best support the personal financial goals. Craft an argumentative essay supported by evidence about selecting a specific financial account or service to best meet current and/or future financial goals | xxx |  | Financial Services (general) 187-194  Commercial banks 195  S&L 196  Credit Union 196-229  Compare and Contrast 231 |
| 1. Compare and contrast the various sources and types of consumer credit, such as student loans, auto loans, store credit cards, and payday loans. Draw conclusions about the types of credit best suited for financing and/or purchasing various goods and services, defending claims with specific textual evidence. |  | xxx | Credit described 226-229  Student loans – not covered  Auto loans – 2 lines  Store credit – 1 line “retail” 230  Payday lenders 200  Advantages/Disadvantages 227 |
| 1. Citing information from at least one of the three major credit reporting agencies, describe credit reports and credit scores. Describe the relationship between consumers and credit reports/credit scores, discussing their importance and citing specific textual evidence from research. Analyze a sample credit report and interpret how the contents may affect the credit score. Explain how the credit score may impact borrowing opportunities and the cost of credit. Summarize specific activities used to maintain a good credit score. | xxx |  | Applying for Credit 240-244  5 C’s of Credit 240-242  Credit Score 242  Credit report 245-248  Improving credit score 243  What if denied 244-245  Build credit 246 |
| 1. Citing evidence found in credit applications, compare and contrast various types of credit and calculate the real cost of borrowing. Explain factors that can affect the approval process associated with each type. Identify typical information and procedures required in the credit application process. Analyze factors associated with the purchase of an automobile and defend a specific buying decision, including: a. Define and understand factors most often included in negotiations (such as cash vs. financing, inclusion of trade-in, etc.). b. Evaluate costs and benefits of different service contract and/or warranty options. c. Compare and contrast available financing options based on consumer characteristics and size of down payment. | xxx |  | Cost of credit 235-240  Interest Rates 228  Factors to consider before credit 226  Advantages/Disadvantages 227  Car: Lease vs buy 161  Research purchase 152-162 |
| 1. Identify strategies for good use of credit and effective debt management to recognize the warning signs of impending debt problems. Illustrate the long-term consequences of accumulating debt and of filing for bankruptcy. Formulate a plan to eliminate debt and Page 4 determine the impact on a personal budget, citing specific textual evidence to defend elements of the plan. | xxx |  | Good/bad use of credit 225-227  Signs of problems 259-260  Counseling 260-262  Bankruptcy 262-264  Effects of Bankruptcy 264  Insolvency 130  Increasing net worth 130  Review spending 138  Spend less to save 142 |
| 1. Differentiate the benefits and costs associated with various types of insurance, such as health, life, property, and auto. Describe the risks associated with a lack of appropriate coverage in specific situations. Determine the role of insurance in personal financial planning to preserve and build wealth. | xxx |  | Insurance 503-509  Health 539-555  Life 561-568  Property 509-510  Auto 523-530  Disability 557-559  Home 512-521 |
| 1. Conduct assessments of various types of identity theft situations and scams, then determine strategies and present a plan to safeguard and protect against identity theft. Design and present a plan to significantly lower and protect against risks. Determine steps that should be taken by a victim of identity theft to report the incident and re-establish identity. | xxx |  | Identity theft 251-253  Ways to protect 252  What to do if compromised 252-253  Phishing 239 |
| 1. Explain how saving and investing contribute to financial well-being, building wealth, and helping meet personal financial goals. Compare and contrast saving and investment strategies, such as savings accounts, certificates of deposit, stocks, bonds, mutual funds, employer sponsored savings plans, physical assets, and commodities.. Design a diversified saving and investment plan that includes strategies compatible with personal goals. Include time value of money and compound interest calculations in analysis. | xxx |  | Basic 206-209  Savings 65;142  CD 202-203  Stocks 350-283  Bonds 203-204  Mutual funds 410-429  Employee sponsored savings 318 |

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| **SECTION I(2):**  **RIGOR:**  **Each level’s instructional materials reflect high expectations for all students. They follow faithfully the level of rigor intended in the standards and support student learning through high-quality presentation of content and challenging application.** | |
| **METRICS:** | |
| |  |  |  | | --- | --- | --- | | 1. Materials effectively meet the level of rigor intended in the standards. | **Yes xxx** | **No \_\_\_\_\_** | | 1. High-quality problems and questions designed to invite exploration and support conceptual understanding are included throughout. A variety of problems, both conceptual and technical, enable students to connect course content and transfer understandings to new situations. | **Yes xxx** | **No \_\_\_\_\_** | | 1. All materials reinforce literacy and mathematics instruction in career and technical education environments. Texts are of an appropriately challenging Lexile level; mathematics problems push students to apply quantitative reasoning to specific technical situations. | **Yes xxx** | **No \_\_\_\_\_** | | 1. Materials support the development of fluency, including regular opportunities to practice knowledge and skills, appropriately apply tools, and use technology. | **Yes xxx** | **No \_\_\_\_\_** | | 1. Domain-specific vocabulary and industry terminology are frequently used to explain topics, or to make connections to key workplace activities. | **Yes xxx** | **No \_\_\_\_\_** | | |
| **To be aligned to the standards, all five indicators of Rigor must be marked Yes.** | **Meet?**  **Yes xxx No \_\_\_\_\_** |
| **Justification/Notes** | |

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| **SECTION I(3):**  **POSTSECONDARY AND CAREER READINESS:**  **Materials promote multiple pathways to student success beyond high school, highlighting a range of career opportunities aligned with entry and exit points to and from appropriate postsecondary programs. Aligned pathways are presented in a fair and balanced fashion that underscores the need for advanced training beyond high school, but does not privilege one set of credentials over another and is consistent with occupational requirements.** | |
| **METRICS:** | |
| |  |  |  | | --- | --- | --- | | 1. Technical skills are promoted within the context of applicable industries and work environments. They are *not* presented in isolation or without meaningful connections to aligned careers. | **Yes xxx** | **No \_\_\_\_\_** | | 1. Materials showcase a diversity of career and postsecondary opportunities for students upon completion of high school, including all applicable levels of postsecondary training (i.e., technical schools, community colleges, four-year universities, etc.). | **Yes xxx** | **No \_\_\_\_\_** | | 1. Connections to relevant certifications and other credentials are clearly explained, and their value in industry is communicated where appropriate. | **Yes xxx** | **No \_\_\_\_\_** | | 1. Materials provide opportunities for students to practice and reflect upon 21st century (or “soft”) skills. | **Yes xxx** | **No \_\_\_\_\_** | | |
| **To be aligned to the standards, all four indicators of Postsecondary and Career Readiness must be marked Yes.** | **Meet?**  **Yes xxx No \_\_\_\_\_** |
| **Justification/Notes** | |

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| **Were all three non-negotiables in section I met?**  **(Was each component marked “yes”?)** | **Yes xxx No \_\_\_\_\_** |

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| **SECTION II: ADDITIONAL ALIGNMENT CRITERIA AND INDICATORS OF QUALITY** |
| *Materials must meet all non-negotiable criteria in Section I to be aligned to the course standards and receive state approval.*  Section II includes additional criteria for alignment to the course standards as well as indicators of quality. Instructional materials evaluated against the criteria in Section II will be rated on the following scale:   * **2** – (meets criteria): A score of 2 means that the materials meet the full intention of the criterion in all grades. * **1** – (partially meets criteria): A score of 1 means that the materials meet the full intention of the criterion for some grades or meets the criterion in many aspects but not the full intent of the criterion. * **0** – (does not meet criteria): A score of 0 means that the materials do not meet many aspects of the criterion. |

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| **Section II(1). ADDITIONAL ALIGNMENT CRITERIA** | **SCORE** | **JUSTIFICATION/NOTES** |
| 1. Materials are aligned to relevant **national and/or industry standards** where appropriate. For example, *Mechatronics I* materials routinely make reference to and reinforce connections with national industry certification standards from companies like Siemens. | 2 | The textbook is aligned with the National Jump$tart Financial Smarts for Students and the Jump$tart Coalition |
| 1. Materials are aligned to discipline-specific **content or pedagogical frameworks** frequently used by professionals in associated industries. For example, Differentiating Instruction materials routinely make reference to and reinforce connections with instructional strategies that meet the educational needs of the student, as specified in the standards. | 2 | The textbook is aligned with the standards and includes strategies to differentiate instruction so that the needs of students can be met. Vocabulary and terminology is consistent with the industry. |
| 1. Connections are made to discipline-specific **professional societies and organizations**, and their value is clearly communicated in the materials. For example, *School Counseling* materials routinely make reference to and reinforce connections with the American School Counselor Association (ASCA). | 1 | There are no specific professional societies for personal finance, but references are made to specific careers within the topics. For example, when covering stocks, they address careers as stockbrokers. |

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| **Section II(2). SEQUENCE AND PROGRESSION OF STANDARDS** | **SCORE** | **JUSTIFICATION/NOTES** |
| 1. Connections are made within a course between knowledge and skills, where these connections are appropriate and natural, as set forth by the standards. | 2 | The book provides a clear link between knowledge of the material and practical usage the data. |
| 1. Materials are vertically coherent with previous courses and these connections are made clear in the materials. The connections are explicit to the other materials in the course. | 2 | The material is organized in a manner that makes sense and flows naturally. Each section is part of the PF content and it builds when necessary. For example, topics go from “what is credit” to “costs of credit”. Additionally, each chapter will stand alone allowing teachers to cover material in whatever sequence suits their needs. |
| 1. For materials in a series, content progressions reflect the progressions as seen in the standards. These progression connections are clearly indicated in the materials. Any discrepancies in content progressions enhance the required learning in each course and are clearly aimed at helping students meet the standards as written. | 2 | This is a stand-alone content area with no progression to another course. Although no additional courses, the material uses business concepts and vocabulary. |

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| **Section II(3). TEACHER SUPPORTS** | **SCORE** | **JUSTIFICATION/NOTES** |
| 1. Materials support teachers in ways such as the following: planning (including ideas for pacing), sample lessons, laboratory applications, projects, vocabulary, and instructional strategies. | 2 | Each chapter includes lesson plans, projects, worksheets, quizzes, vocabulary, career links and graphic organizers. |
| 1. Materials include teacher-directed materials that explain the role of the practice activities in the classroom and in students’ content development. Problems and activities present opportunities for students to make use of and exhibit the skills as they work on mastery of content. | 2 | Materials are directly linked to the content and guide the students toward mastery of content. |
| 1. Opportunities and resources are provided for teachers to conduct independent study to enhance their own understanding and knowledge of course topics. Materials provide avenues to seek and identify quality professional development in a manner that will support student learning. | 1 | If teacher was unfamiliar with content area, the book covers the basics and deeper concepts. But, there are not a lot of options for professional development. |

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| **Section II(4). USABILITY** | **SCORE** | **JUSTIFICATION/NOTES** |
| 1. Materials can be accessed in a variety of formats and media, including but not limited to printed textbooks, digital storage devices, online applications, and cloud-based forums. | 1 | Materials are available as a printed text, online book, and online resources. |
| 1. Materials are clear and easy to read for students, teachers, and parents. The design and graphics do not distract from the course content and are appropriately placed. | 2 | Materials are easy to read and flow well. Vocabulary words are highlighted within the text. Pictures and graphics are related to content and enhance the material. (The only exception that I found was on page 3 in the “global village” section. There is no spacing in some of the lines and words run together.) |
| 1. Materials include supports for all learners, e.g., ELs, students who are below grade level, advanced students. | 2 | There are supports for all learners. The book provides scaffolding tools, ELL tips, and tips for advanced students. |
| 1. Materials are culturally and politically sensitive to the full range of potential users, and do not advance unwarranted opinions that are not factually based. All materials strive to present content, not beliefs. | 1 | Content is based on facts and show the pros and cons of a decision. For example, in the section on insurance, the book list facts about the expense related to an accident and shows the expense of carrying insurance.  Images included could be more inclusive of a more diverse population. |

Please note any concerns with sensitivity below:

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| **Section II(5). ASSESSMENTS** | **SCORE** | **JUSTIFICATION/NOTES** |
| 1. Materials include aligned assessments at regular intervals throughout the text(s), or as supplements to the primary instructional materials. Aligned assessments may include end-of-chapter quizzes, unit test modules, and practice exams. | 2 | There are end of section review questions, practical application of new skills, and English and/or math practice. The end of the chapter includes test generator with T/F, MC, Matching & Essay questions |
| 1. Materials offer ideas and guidance on measuring student progress throughout the duration of the aligned course(s). Formative, interim, and summative assessment strategies are all presented to inform instructional strategy and improvement. | 2 | There are lots of tips on how to assess learning throughout each lesson. There are questions about pictures, activities, key concept questions, quizzes and comprehension checks in each unit. |
| 1. Materials include assessment accommodations for diverse learners, including sample items that capture multiple measures of student proficiency. | 0 | While the book provides scaffolding suggestions within the lesson, there are no instructions for assessing diverse learners. |

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| **SECTION III *(optional)*:FOCUS AREA**  Use this section to capture qualitative observations on an additional area of focus, if presented in the materials. A sample focus area for the Health Informatics program of study is provided in the following. If applicable, fill in the blank table with observations and notes. |

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| **III. EXAMPLE: FOCUS IN Health Information Systems** | **NOTES** |
| 1. Materials include coverage of major parameters most frequently reported in health databases. | [*Insert reviewer evaluation here.*] |
| 1. Materials draw clear connections between policy and procedures and the legal ramifications of health informatics. | [*Insert reviewer evaluation here.*] |

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| **III. FOCUS AREA:** | **NOTES** |
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