

TEXTBOOK SCREENING INSTRUMENT

Economics, Personal Finance, AP Microeconomics, AP Macroeconomics

September Consensus Review

Book Code: PEPH-43-160-10-PERFINLIT-8

Category: 43-160-10

Area

Cluster

Subject:

Publisher:

Pearson Education Inc., publishing as

Prentice Hall

Title:

Personal Financial Literacy

Author: Madura

Edition: 2nd

Copyright: 2014

ISBN:

Publisher's Bid Information

Bid Level

Basal

Delivery Method

Reviewers' Analysis

Level

Basal

Delivery Method:

Traditional-T

Reviewers' Final Recommendation:

☒ Yes

☐ No

☐ Withdrawn

Committee Members:

Committee members signatures are on file.

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I. Tennessee Social Studies Content Standards

1. The program addresses 70% of the state social studies content standards as appropriate for this cluster/course.

Documentation

COMMENTS: This text covers 78 of the 96 standards; addressing 81% of the standards.

CONCERNS: No comment.

MET/NOT MET: Met

PEPH-43-160-10-PERFINLIT-8-1561-4800-0099-Yes-Basal-----9/16/2013 @ 3:45:30 PM

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2. List those state social studies standards that the text does not address or partially addresses.

Documentation

COMMENTS: 1.2 Analyze employer benefits packages

- leave (vacation, sick, etc.)
- educational reimbursement
- incentive plans
- cafeteria plan

1.4 Examine the components of paying taxes

- various documents for reporting taxes

1.5 Analyze the costs and benefits of paying taxes

- cost of government services

2.5 Analyze personal risk management (insurance)

- disability
- long-term care

3.1 Demonstrate knowledge of basic principles of consumer finance

- goods/ services

3.2 Demonstrate awareness of consumer protection and information

- crimes against consumers
- fraud/scams
- loan sharking
- rental/lease

3.3 Analyze consumer debt management

- loan consolidation (benefits and disadvantages)

3.4. Examine various forms of credit payment

- lay away

Reviewer Comment: 09/16/2013 - Publisher has addressed concern to the satisfaction of the committee.

CONCERNS:

MET/NOT MET: Met

PEPH-43-160-10-PERFINLIT-8-1562-4800-0100-Yes-Basal-----9/16/2013 @ 3:44:13 PM

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II. Tennessee Social Studies Literacy Components

The program addresses the following literacy component for each grade cluster/course.

1. Text complexity seems appropriate for this grade cluster/course,

Documentation

COMMENTS: No comment.

CONCERNS: No comment.

MET/NOT MET: Met

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2. The submission provides text alignment to primary and secondary sources. Sources are noted and varied.

Documentation

COMMENTS: The text provides students the opportunity to visit web sites throughout the chapter and complete activities using current real life data that correlates with information in the textbook.

CONCERNS: No comment.

MET/NOT MET: Met

PEPH-43-160-10-PERFINLIT-8-1564-4800-0102-Yes-Basal-----9/16/2013 @ 3:44:14 PM

3. Questioning matches the rigor of the standards.

Documentation

COMMENTS: Essential Questions were a focal point throughout each chapter.

CONCERNS: No comment.

MET/NOT MET: Met

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4. *A majority of the questions and activities are text-dependent.*

Documentation

COMMENTS: No comment.

CONCERNS: No comment.

MET/NOT MET: Met

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III. Program Design

49-6-2202. (b) (3) In recommending textbooks for use in economics or business-oriented courses or programs, the commission should include at least one (1) textbook written, illustrated and exemplified in such a manner as to facilitate comprehension by all students, including those of disadvantaged socioeconomic circumstances and of culturally different backgrounds.

49-6-2202. (b) (4) In recommending textbooks for use in social studies, Tennessee history, American history or any related subject, the commission shall strive to recommend textbooks that accurately and comprehensively portray the full range of diversity and achievement of racial and ethnic minorities as well as the role and importance of religion in history.

A. Presentation

1. Content is accurate.

Documentation

COMMENTS: This program offers a variety of engaging activities that are focused around Essential Questions and Learning Objectives. There are many features unique to this text; some examples are Professor Fin, who offers informative information to students throughout the chapters; and Finance ONLINE that guides students on how to make good financial decisions. There are checkpoints throughout the chapter to check students' understanding. The review at the end of the chapter offers a variety of questions and activities to review information learned.

CONCERNS: No comment.

MET/NOT MET: Met

PEPH-43-160-10-PERFINLIT-8-1567-4800-0105-Yes-Basal-----9/16/2013 @ 3:44:14 PM

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2 Content accommodates that learning styles, interest and ability levels of students for this grade cluster/course.

Documentation

COMMENTS: No comment.

CONCERNS: No comment.

MET/NOT MET: Met

PEPH-43-160-10-PERFINLIT-8-1568-4800-0106-Yes-Basal-----9/16/2013 @ 3:44:14 PM

3. There are multiple opportunities for active learning.

Documentation

COMMENTS: There are a variety of activities offered throughout the text and a Student Workbook and Math Workbook is also included.

CONCERNS: No comment.

MET/NOT MET: Met

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***Note:** Social, ethnic, racial, religious, and gender bias is best determined at the local level where educators have in-depth knowledge of the culture and values of the community in which students live. Although social, ethnic, racial, religious, and gender bias is a local discussion, list any areas of concern for local review teams.*

B. Organization

1. The organization and mechanics of the program are sequenced logically.

Documentation

COMMENTS: No comment.

CONCERNS: No comment.

MET/NOT MET: Met

PEPH-43-160-10-PERFINLIT-8-1570-4800-0108-Yes-Basal-----9/16/2013 @ 3:44:14 PM

2. Technology components comprise an essential part of the program.

Documentation

COMMENTS: Numerous online features are offered, and the text is available online with interactive features.

CONCERNS: No comment.

MET/NOT MET: Met

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3. *The program includes appropriate teacher support.*

Documentation

COMMENTS: This program includes an Instructor's Resource Disk that offers many resources. The disk offers ready made power points to accompany each chapter, and they are high quality with the main ideas from the chapter. There is a section that offers teacher suggestions for pacing a 90 minute course and a block course. There is also a section that explains differentiated instruction and the various ways to help students with varying needs.

CONCERNS: No comment.

MET/NOT MET: Met

PEPH-43-160-10-PERFINLIT-8-1572-4800-0110-Yes-Basal-----9/16/2013 @ 3:44:15 PM

IV. Assessment

1. Assessments are aligned to program content.

Documentation

COMMENTS: No comment.

CONCERNS: No comment.

MET/NOT MET: Met

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2. *The program includes a variety of assessment options including, text-dependent writing prompts.*

Documentation

COMMENTS: There are several open response questions throughout the student workbook to serve as student writing prompts. This program offers a variety of questions that are text-dependent. Teachers could easily use the many resources offered to create additional writing prompts.

CONCERNS: No comment.

MET/NOT MET: Met

PEPH-43-160-10-PERFINLIT-8-1574-4800-0112-Yes-Basal-----9/16/2013 @ 3:44:15 PM

3. *The program provides diagnostic evaluation of student progress thought.*

Documentation

COMMENTS: The workbook serves as a self-check throughout the text. There are numerous checks for understanding, *Essential Question* activities, and *Test Prep* questions.

CONCERNS: No comment.

MET/NOT MET: Met

PEPH-43-160-10-PERFINLIT-8-1575-4800-0113-Yes-Basal-----9/16/2013 @ 3:44:15 PM

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4. Assessments include text-dependent questions and primary sources.

Documentation

COMMENTS: This text provided many real-world applications for students, which is essential in any Personal Finance course. The student workbook did an excellent job of giving students the experience of working with budgets, pay stubs, w-2 forms, etc.

CONCERNS: No comment.

MET/NOT MET: Met

PEPH-43-160-10-PERFINLIT-8-1576-4800-0114-Yes-Basal-----9/16/2013 @ 3:44:15 PM

V. Other Comments

Documentation

COMMENTS: This is an excellent program that covers the information students need to achieve personal financial success while incorporating skills that will enrich their writing, reading, and critical thinking skills.

Reviewer Comment: 09/16/2013 - Publisher has addressed concern to the satisfaction of the committee.

CONCERNS: No comment.

MET/NOT MET: Met

PEPH-43-160-10-PERFINLIT-8-1577-4800-0115-Yes-Basal-----9/16/2013 @ 3:44:15 PM

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VI. Components Reviewed

Documentation

Personal Financial Literacy, Student Text
Personal Financial Literacy, Teacher's Edition
Personal Financial Literacy, Student Workbook
Personal Financial Literacy, Math Workbook
Personal Financial Literacy, Instructor's Resource Disk

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VII. Commission Member Comments

Documentation

COMMENTS: No comment.

CONCERNS: No comment.

MET/NOT MET: Met

PEPH-43-160-10-PERFINLIT-8-1579-4800-0117-Yes-Basal-----9/16/2013 @ 3:44:15 PM