TEXTBOOK SCREENING INSTRUMENT
Business Techonology -Business
Consensus Review

Book Code: CENG-6501070-PFL-5 **Category:** 6501070

Area Business Technology **Cluster** Business Technology **Subject:** Financial Planning

Publisher:
Cengage Learning

Title:
Personal Financial Literacy

Author: Ryan

Edition: 02 **Copyright:** 2012 **ISBN:** 9780840058294

Grade: 09-12

Publisher's Bid Information	Reviewer Analysis	Recommended:
Bid Level	**Level**	◉ YES
Basal	CoBasal	○ NO
Delivery Method	**Delivery Method:**	○ WITHDRAWN
T	Traditional-T	

Committee Members:	Signature of Reviewers
Charlene Wooldridge	_____
John D. Nicholson	_____
M. Susanne Smith	_____
	_____
	_____

Signature of Commission Member _____

TEXTBOOK SCREENING INSTRUMENT
Business Techonology -Business
Consensus Review

I. Tennessee Framework

Documentation

STRENGTHS: No comment.

MATTERS OF FACT: This Personal Financial Literacy textbook does not address the state of Tennessee / National standards, expectations, or performance indicators that are appropriate for teaching the Financial Planning course in grades 9-12. However, the textbook may meet the appropriate number of standards for the Personal Finance course.

Standard 1 - 31% of the Learning Expectation and Performance Indicators were addressed.
Standard 2 - 20% of the Learning Expectation and Performance Indicators were addressed.
Standard 3 - 10% of the Learning Expectation and Performance Indicators are addressed.
Standard 4 - 75% of the Learning Expectation and Performance Indicators are addressed in chapters 10 and 11.
Standard 5 - 80 % of the Learning Expectation and Performance Indicators are addressed in chapter 11.
Standard 6 - 25% of the Learning Expectation and Performance Indicators are addressed in chapter 10.
Standard 7 - 0% of the Learning Expectation and Performance Indicators are addressed.

CONCERNS: There are numerous learning expectations which are not addressed within the textbook, notably 1.1, 1.9-1.11, 3.1, 4.1, 5.4, 6.2 - 6.4, 7.1-7.3, 7.6 - 7.7, and 8.2 - 8.4. Most of the Learning Expectations are not addressed at all. In order to give the students an opportunity to master the information covered in these Standards and Learning Expectations, additional course materials would need to be utilized by the instructor.

Publisher Response: Financial Planning is a course designed to develop skills in the use of financial principles in making business decisions. Students will research job qualifications and employment opportunities in finance. The course includes a study of the allocation of financial resources, the effects of finance and credit institutions on the business community, and the impact of financial decisions on the consumer market. Ethical issues will be explored in this course. *Personal Financial Literacy* is designed to help students learn and apply valuable life skills in money management, career planning, saving and investing, credit management, and retirement planning. This financial life skills textbook contains 12 chapters, each divided into three or four lessons that systematically cover financial literacy standards as developed by the Jump$tart Coalition, National Business Education Association, and other state and national organizations.

TEXTBOOK SCREENING INSTRUMENT
Business Techonology -Business
Consensus Review

II. National Standards or Industry Standards

Documentation

STRENGTHS: The national standards for Financial Planning are included within the state of Tennessee standards, but are not addressed in this bundle of textbook resources.

MATTERS OF FACT: No comment.

CONCERNS: No comment.

CENG-6501070-PFL-5-273-6501-1021-YES-CoBasal9780840058294--------8/8/2011 @ 2:01:43 PM

III. Program Design

Documentation

STRENGTHS: No comment.

MATTERS OF FACT: The "Exploring Careers" inserts provide a lot of information regarding the selected industries. The textbook gives students additional reading, writing, and math practice through the "Building Communication Skills" and "Success Skills" activities, as well as from the end of chapter questions.

CONCERNS: Not enough of the standards are addressed in the textbook or in the additional resources.

Publisher Response: As an introductory text, *Personal Financial Literacy* helps students plan for financial success by beginning with good career planning, goal setting, and an understanding of income sources and taxes. Students explore methods of getting more for their money and basics of good financial planning, using the banking system, and getting started with saving and investing.

CENG-6501070-PFL-5-274-6501-1022-YES-CoBasal9780840058294--------1/21/2012 @ 8:05:52 PM

TEXTBOOK SCREENING INSTRUMENT
Business Techonology -Business
Consensus Review

IV. Assessment

Documentation

STRENGTHS: No Comment

MATTERS OF FACT: 1. The Instructor's Resource CD contains authentic assessments via end of chapter tests, self and peer evaluations through online study guides, quizzes, and formative and summative exams (i.e., "ExamView" CD).
2. End of chapter assessments include higher-order critical thinking.
3. End of chapter assessments are correlated with the CTE Rubric starting at the basic level and advancing to the proficient and advanced level through: "Check Your Understanding", "Think Critically", and "Extended Learning". Not all of the Tennessee standards are covered in the assessments.
4. Formal assessment options include checklists, multiple choice, matching, true or false, short essays, reading comprehension, and math problem-solving.
5. Diagnostic evaluations are made through a "Checkpoint" feature throughout the textbook with questions and activities for the application of chapter topics.
6. Evidence of a method of reporting student progress to parents was not discovered in the website or bundle of resources.
7. The student workbook provides exercises that lead students to think beyond high school (job descriptions, resumes, networking skills, customer service careers, living arrangements away from parents, and group budgeting exercises).

CONCERNS: Students are not able to be tested over all of the standards without additional resources. The ExamView only covers the standards covered in the textbook.
Publisher Response: Cengage is satisfied with your review of Assessment.

CENG-6501070-PFL-5-275-6501-1023-YES-CoBasal9780840058294--------1/21/2012 @ 8:05:52 PM

TEXTBOOK SCREENING INSTRUMENT
Business Techonology -Business
Consensus Review

V. Other Comments

Documentation

STRENGTHS: 1. The “Instructor’s Resource” CD contains ready-made PowerPoint slides that correspond to the text material to provide visual cues to motivate and keep students interested in the content.
2. The graphic illustrations are balanced with an adequate representation of the population at large.
3. “NetBookmark” is a feature used effectively to point to online searches.

MATTERS OF FACT: 1. The PowerPoint slides are based on the state/national standards and contain relevant visual cues.
2. Good gender and ethnic balance where appropriate.
3. The “eHow” links in the “NETBookmarks” are correlated with the chapter topics with relevant exercises.

CONCERNS: No comment.

CENG-6501070-PFL-5-276-6501-1024-YES-CoBasal9780840058294--------8/8/2011 @ 2:01:43 PM

VI. List of Components Reviewed

Documentation

1. Annotated Instructor’s Edition - Personal Financial Literacy
2. Student’s Edition - Personal Financial Literacy
3. Student’s Workbook - Personal Financial Literacy
4. Instructor’s Resource CD - Personal Financial Literacy
5. ExamView Assessment Suite - Personal Financial Literacy

CENG-6501070-PFL-5-277-6501-1025-YES-CoBasal9780840058294--------8/8/2011 @ 2:01:43 PM

TEXTBOOK SCREENING INSTRUMENT
Business Techonology -Business
Consensus Review

VII. State Textbook Commission Members Comments

Documentation

STRENGTHS: No comment.

MATTERS OF FACT: No comment.

CONCERNS: No comment.

CENG-6501070-PFL-5-278-6501-1026-YES-CoBasal9780840058294--------8/8/2011 @ 2:01:43 PM

TEXTBOOK SCREENING INSTRUMENT
Business Techonology -Business
Consensus Review

Book Code: SEBGLEN-6501070-GPF-5 **Category:** 6501070

Area Business Technology **Cluster** Business Technology **Subject:** Financial Planning

Publisher:

School Education Group, a division of The McGraw-Hill Companies, Inc. (formerly Glencoe/McGraw-Hill)

Title:

Glencoe Personal Finance© 2012 Student Edition

Author: Kapoor

Edition: 1st **Copyright:** 2012 **ISBN:** 9780078958397

Grade: 9-12

Publisher's Bid Information	Reviewer Analysis	Recommended:
Bid Level	**Level**	◉ YES
Basal	Basal	○ NO
Delivery Method	**Delivery Method:**	○ WITHDRAWN
T	Traditional-T	

Committee Members:	Signature of Reviewers
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M. Susanne Smith	_____
	_____
	_____

Signature of Commission Member _____

TEXTBOOK SCREENING INSTRUMENT
Business Techonology -Business
Consensus Review

I. Tennessee Framework

Documentation

STRENGTHS: This program addresses the appropriate state of Tennessee standards, learning expectations and performance indicators for the Financial Planning course, as well as the Personal Finance course.

MATTERS OF FACT: No comment.

CONCERNS: For the Financial Planning course, the textbook will need to be supplemented with current data from other resources in order for Learning Expectations 2.2-2.3 to be mastered by the students. Standards 3.1 and 4.1 are addressed from a personal finance aspect rather than a business aspect, so the supplemental material would be necessary for these standards as well.
Publisher Response: Regarding Learning Expectations 2.2 and 2.3, each chapter in the book includes a *Careers That Count!* feature that highlights a different career in Finance. A Career Exploration Activity is referenced in each of these features, and this activity fully meets these two standards. Regarding Learning Expectations 3.1 and 4.1, these standards are better met using *Business and Personal Finance* instead of *Personal Finance* text.

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II. National Standards or Industry Standards

Documentation

STRENGTHS: National standards for Financial Planning are included within the state of Tennessee standards.

MATTERS OF FACT: No comments.

CONCERNS: No comments.

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TEXTBOOK SCREENING INSTRUMENT
Business Techonology -Business
Consensus Review

III. Program Design

Documentation

STRENGTHS: Each chapter includes several inserts and key ideas that prepare students for the content . The chapters open with a graphic organizer, vocabulary, and essential questions. There are frequent inserts, photos, graphs, and other forms of visual aids throughout the book to assist the students in reading comprehension and in mastering the material. The student's website includes other various reinforcement activities that closely match the standards.

The textbook format is well-thought out. It is very thorough and detailed. Standards are clearly identified with the coordinating page numbers. The teacher's annotated textbook incorporates the lesson planning directly within the book itself. The format for the student text is listed in the following order: Essential Question, Section Objectives, Terms Highlighted, Reading Check Reminders, After You Read reminder, College & Career Readiness Tip, Vocabulary Lists, Common Cents Info.

Textbook can be used in conjunction with McGraw-Hill's "Connect" and "Connect Plus" platforms which create and manage class assignments, check students' work automatically and placed it in a grade book. The platforms communicate with your students online, and lessons are available online for distance learning.

MATTERS OF FACT: 1. Evidence of a clear purpose and direction is stated in chapter learning objectives, and key content and academic terms at the beginning of each chapter.
2. Evidence of engaging and interactive learning strategies is demonstrated through "Discovery Projects" and "Real World Applications"at the beginning of each chapter. The methodology is appropriate for instructional content area and assignments are problem-based and student directed.
3. Evidence of critical thinking is included at the end of each chapter using chapter features called " Critical Thinking" (stretch your knowledge of the section concepts further) and "The Big Idea" (know the main idea of each chapter to better understand what the chapter content).
4. Evidence of knowledge and skill proficiencies for individual assessments is included in Vocabulary Review", "Chapter Summary" at the end of each chapter, and "Reading Checks" throughout each chapter.
5. Evidence of academic integration is provided through textbook features called "Academic and 21st Century Skills" (cross-curricular activities to help build student's skills as they read personal finance concepts and connect what they have learned to other classes in the real world).
6. Evidence of literacy and numeracy are evident in "Your Financial Portfolio", "Go Figure" (use academic skills to solve Math, Science, English and Language Arts, and Social Studies problems related to financial topics with the main concepts and examples for working through the answers) and

TEXTBOOK SCREENING INSTRUMENT
Business Techonology -Business
Consensus Review

"Reading Checks".

CONCERNS: No comment.

SEBGLEN-6501070-GPF-5-295-6501-1043-YES-Basal9780078958397--------8/8/2011 @ 2:01:43 PM

TEXTBOOK SCREENING INSTRUMENT
Business Techonology -Business
Consensus Review

IV. Assessment

Documentation

STRENGTHS: At the end of each section of each chapter there are multiple ways to incorporate assessment. The following sections reinforce learning such as Review Key Concepts, Higher-Order Thinking, 21st Century Skills, English Language Arts, Mathematics. A College and Career Readiness Section that is cross curriculum with Science, Mathematics, English Language Arts, Economics & Real-World Applications. The following activities are located at the end of the chapter for student review and reinforcement: Chapter Summary, Vocabulary Review, and Higher Order Thinking. At the end of each unit, there is a Unit Project.

This package also includes the ExamView Suite. Teachers and Students can also use McGraw-Hill's "Connect".

An "ExamView" CD is included with test questions banks and questions in a variety of formats. The end of chapter activities within the textbook provide opportunities for group and individualized learning. Throughout the textbook there are reading guides, checkpoints, and reflection questions to assist in formative assessment. In addition, the chapter review includes questions that relate to other courses, including Social Studies, Math, and Language Arts. Each unit includes a project which covers material from the entire unit. These are in the form of written assessments, presentations, and other forms of demonstration.

MATTERS OF FACT: 1. Evidence of self assessment and peer evaluation is provided on the "Instructor's Resource CD" which contains authentic assessments through end of chapter tests, self and peer evaluations through online study guides, quizzes, and formative and summative exams.
2. Evidence of higher order critical thinking is demonstrated at the end of each chapter assessment through process questions, demonstration projects, and reasoning scenarios.
3. Evidence of the CTE Rubric assessment criteria correlation is provided in chapter features such as "Project Evaluation Rubric"(critical thinking scenarios), "Reality Bytes" (discover how technology such as computer software, websites, and computer backups can help companies and families track and improve their finances).
4. Evidence of a variety of formal assessments is included on the "ExamView CD" such as checklists, multiple choice, matching, true or false, short essays, reading comprehension, and math problems.
5. Evidence of diagnostic evaluations and assessments is made through a feature called "Vocabulary and Chapter Concepts Review" at the end of each chapter.
6. Evidence of a method for reporting student's progress to parents is addressed in the website resources "Parent and Family Links ("Online Learning Center" at glencoe.com).

TEXTBOOK SCREENING INSTRUMENT
Business Techonology -Business
Consensus Review

7. Evidence that support articulation into post-secondary education is provided in Chapter 1 of the textbook “College and Career Readiness” assessment at end of each chapter (Social Studies, Mathematics, English and Language Arts, Economics, and “Real World Applications”).

CONCERNS: Students in upper grade levels (11-12) may need additional problems to increase rigor, especially using higher level math skills.
Publisher Response: Duly noted.

SEBGLEN-6501070-GPF-5-296-6501-1044-YES-Basal9780078958397--------1/21/2012 @ 8:05:52 PM

TEXTBOOK SCREENING INSTRUMENT
Business Techonology -Business
Consensus Review

V. Other Comments

Documentation

STRENGTHS: Students can study Business and Personal Finance online with McGraw-Hill "Connect". Students can create their work, which is then checked and placed in a grade book for teachers. Students can store class notes and other highlighted and bookmarked material, and teachers can create and manage assignments. Students can use "Connect" to do their homework on a smartphone, iPhone, or iPod Touch. McGraw-Hill "Connect Plus" has all the features of McGraw-Hill "Connect" plus an integrated ebook with online access to the text.

The Teacher Annotated Edition Content encompasses the following: Student Edition Preview, TA Edition Preview, Program Resources, Classroom Solutions, Academic Standards & Correlations, Course Pacing Guide, Teaching Strategies, College and Career Readiness, Project-Based Learning, Academic Integration, Professional Development TAE Teaching Plan, Universal Access, Reading Strategies, Academic Vocabulary, Assessment Strategies, Research- Based Classroom Solutions, Reading Skills Handbook, Academic Rigor, Relevance and Results.

The information is very relevant and current for the text. The pictures have great colors and the scenarios incorporate widely known companies.

1. The "Evaluation Rubric" textbook feature in the textbook.
2. Project checklist feature in the textbook.

MATTERS OF FACT: 1. The "Evaluation Rubric" is a scoring tool that lists criteria for projects and is located within the the online resources (Online Learning Center at glencoe.com).
2. The "Project Checklist" feature ensures that students have everything they need for completing projects.

CONCERNS: No comment.

SEBGLEN-6501070-GPF-5-297-6501-1045-YES-Basal9780078958397--------8/8/2011 @ 2:01:43 PM

TEXTBOOK SCREENING INSTRUMENT
Business Techonology -Business
Consensus Review

VI. List of Components Reviewed

Documentation

1. Teacher Annotated Edition
2. Student Edition
3. ExamView Assessment Suite CD

SEBGLEN-6501070-GPF-5-298-6501-1046-YES-Basal9780078958397--------8/8/2011 @ 2:01:43 PM

VII. State Textbook Commission Members Comments

Documentation

STRENGTHS: No comment.

MATTERS OF FACT: No comment.

CONCERNS: No comment.

SEBGLEN-6501070-GPF-5-299-6501-1047-YES-Basal9780078958397--------8/8/2011 @ 2:01:43 PM