TEXTBOOK SCREENING INSTRUMENT
Business Techonology -Business
Consensus Review

Book Code: CENG-6501230-MYPF-5 **Category:** 6501230

Area Business Technology **Cluster** Business Technology **Subject:** Personal Finance

Publisher:
Cengage Learning

Title:
Managing Your Personal Finances

Author: Ryan

Edition: 06 **Copyright:** 2010 **ISBN:** 9780538449373

Grade: 09-12

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Delivery Method	**Delivery Method:**	○ WITHDRAWN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
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: This program addresses the appropriate state of Tennessee standards, learning expectations, and performance indicators for the "Personal Finance" course. The textbook, student activity guide, and other additional resources cover many of the standards, so there is opportunity for students to be exposed to the information needed to master the standard in numerous places within the program.

MATTERS OF FACT: Standard 1 Learning Expectation and Performance Indicators are addressed in chapters 6, 7, 8, 12, and chapter 28.

Standard 2 Learning Expectation and Performance Indicators are addressed in chapters 8, 9, 23, and chapter 27.

Standard 3 Learning Expectation and Performance Indicators are addressed in chapters 17, 19, and chapter 20.

Standard 4 Learning Expectation and Performance Indicators are addressed in chapters 7, 10, and chapter 11.

Standard 5 Learning Expectation and Performance Indicators are addressed in the textbook.

CONCERNS: For some standards the instructor will need to supplement the textbook with other material. Standards not fully addressed in the textbook include 1.1, 1.4-1.5, and 3.5. For Standard 1.1, specific income and career choices are covered in the textbook. Supplemental information on types of taxes and the costs and benefits of paying taxes will need to be provided along with the information from the textbook. Finally, the textbook does not fully address a few of the loans listed in Standard 3.5, including balloon and title loans.

Publisher Response: Cengage is satisfied with this review.

CENG-6501230-MYPF-5-279-6501-1027-YES-Basal9780538449373--------1/21/2012 @ 8:05:52 PM

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II. National Standards or Industry Standards

Documentation

STRENGTHS: National standards for Personal Finance are included within the state of Tennessee standards.

MATTERS OF FACT: No comment.

CONCERNS: No comment.

CENG-6501230-MYPF-5-280-6501-1028-YES-Basal9780538449373--------8/8/2011 @ 2:01:43 PM

TEXTBOOK SCREENING INSTRUMENT
Business Techonology -Business
Consensus Review

III. Program Design

Documentation

STRENGTHS: Each chapter includes a "Consider This" prompt to encourage students to begin thinking about the topics covered within the chapter. In addition, each section has clearly outlined goals and key terms for the students to consider while reading the text. At the end of the chapter, the "Make Academic Connections" ties the material from the chapter to other courses or skills a student needs. Some of these are 21st Century and employability, math, and reading and writing skills. The student activity guide includes additional forms and problems for students to gain experience with topics covered in the textbook. Each unit includes a case study which focuses on a real world scenario for students to solve. The "Issues in Your World" inserts relate directly to high school students.

MATTERS OF FACT: 1. Evidence of a clear purpose and direction are stated in chapter goals and key terms at the beginning of each chapter.
2. Evidence of engaging and interactive learning strategies are provided throughout the "Unit Cases", "Unit Projects" (designed to give students hands-on practice applying and extending what they have learned, and "Net Bookmarks" (a sort feature that provides chapter-related activities for students to complete using information found of the internet), where 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 "The ViewPoints" features (opportunities for students to think critically about issues that have no clear-cut answers).
4. Evidence of knowledge and skill proficiencies for individual assessments are provided through the chapter assessments, terms and concepts reviews, and chapter summaries at the end of each chapter.
5. Evidence of academic integration is provided through textbook feature "Make Academic Connections" (research, economics, communication, and international studies).
6. Evidence of literacy and numeracy are evident in the "Communication Connection" (offers speaking and writing activities related to the chapter content), and "Math Minute" (offers a review and practice in basic math skills linked in the chapter topics).

CONCERNS: No comment.

CENG-6501230-MYPF-5-281-6501-1029-YES-Basal9780538449373--------8/8/2011 @ 2:01:43 PM

TEXTBOOK SCREENING INSTRUMENT
Business Techonology -Business
Consensus Review

IV. Assessment

Documentation

STRENGTHS: The program includes an "ExamView CD" which offers a variety of questions for each chapter. Throughout the text a variety of questions and project based activities are provided for students to demonstrate mastery of the material. In addition, there are "Unit Projects" included in each chapter which compile multiple lessons worth of information for the students to use. There are numerous opportunities for technology to be used on activities from the textbook including spreadsheet, database, word processing, and online software.

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 "Viewpoints" feature that asks process questions, demonstration projects, and reasoning scenarios.
3. Evidence of the CTE Rubric assessment criteria correlation is provided in chapter features such as "Planning a Career in . . . "(offers robust career information related to the chapter's topic, and incorporates the 16 Career Clusters.)
4. Evidence of a variety of formal assessments are included on the "ExamView CD" such as checklists, multiple choice, matching, true of false, short essays, reading comprehension, and math problems.
5. Evidence of diagnostic evaluations and assessments is made through unit and chapter tests, "Apply What You Know", and "Terms and Chapter Reviews."
6. Evidence of a method for reporting student's progress to parents is not included in this textbook bundle of resources.
7. Evidence that supports articulation into post-secondary education is provided in a feature called "Planning a Career In . . . ".

CONCERNS: There is no communication link to report student progress to parents.
Publisher Response: ExamView CD provides a variety of formal assessments including checklists, multiple choice, matching, true and false, short essays, reading comprehension, and problems. It was not designed as a learning management system.

CENG-6501230-MYPF-5-282-6501-1030-YES-Basal9780538449373--------1/21/2012 @ 8:05:52 PM

TEXTBOOK SCREENING INSTRUMENT
Business Techonology -Business
Consensus Review

V. Other Comments

Documentation

STRENGTHS: 1. This program has several teaching and learning tools to enhance students performance for managing personal finances. “Managing Your Personal Finances”, 6E informs students of their various financial responsibilities. This comprehensive text provides opportunities for self-awareness, expression, and satisfaction in a highly technical and competitive society. Students discover new ways to maximize their earning potential, develop strategies for managing their resources, explore skills for the wise use of credit, and gain insight into the different investment strategies. It is written specifically for high school students. Special sections in each chapter hold student interest by focusing on current trends and issues consumers face in the marketplace.
2. Student Activity Guide contains study guide problems and activities for each chapter.

MATTERS OF FACT: 1. Enhanced web site: Free product web site is enhanced with additional Internet-related activities in the text.
National Standards: Aligned with the Jump$tart Coalition for Personal Financial Literacy's National Standards as well as National Business Education Association standards for Personal Finance.
Real-World Connections: An abundance of real-life examples makes the information relevant and interesting for students.
2. Examples included in the “Student Activity Study Guide” are vocabulary, fill in the blank, true/false, multiple choice, and problem solving questions.

CONCERNS: No comment.

CENG-6501230-MYPF-5-283-6501-1031-YES-Basal9780538449373--------8/8/2011 @ 2:01:43 PM

TEXTBOOK SCREENING INSTRUMENT
Business Techonology -Business
Consensus Review

VI. List of Components Reviewed

Documentation

1. Annotated Instructor's Edition - Managing Personal Finances
2. Student's Edition - Managing Personal Finances
3. Student Activity Guide - Managing Personal Finances
4. Printed Tests - Managing Personal Finances
5. Instructors' Resource CD-ROM
6. ExamView Assessment Suite CD
7. Web site- www.cengage.com/school/pfinance/mypf

CENG-6501230-MYPF-5-284-6501-1032-YES-Basal9780538449373--------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.

CENG-6501230-MYPF-5-285-6501-1033-YES-Basal9780538449373--------8/8/2011 @ 2:01:43 PM

TEXTBOOK SCREENING INSTRUMENT
Business Techonology -Business
Consensus Review

Book Code: EMC-6501230-PRALR-5 **Category:** 6501230

Area Business Technology **Cluster** Business Technology **Subject:** Personal Finance

Publisher:
EMC Publishing

Title:
Personal Finance: A Lifetime Responsibility Student Edition (Hardcover

Author: Nathan Dungan

Edition: 1st **Copyright:** 2009 **ISBN:** 978-0-82194-254-3

Grade: 09,10,11,12

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

Committee Members:

Charlene Wooldridge
John D. Nicholson
M. Susanne Smith

Signature of Reviewers

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Signature of Commission Member _____

TEXTBOOK SCREENING INSTRUMENT
Business Techonology -Business
Consensus Review

I. Tennessee Framework

Documentation

STRENGTHS: The program addresses the state of Tennessee standards, expectations, and performance indicator that are appropriate for the Personal Finance course.

MATTERS OF FACT: Personal Finance Course Standards

Standard 1.0 Learning Expectation and Performance Indicators are addressed throughout the textbook in chapters 1, 2, 5, 6, 7, 11, and 15
Standard 2.0 Learning Expectation and Performance Indicators are addressed in chapters 3, 4, 5, 6, 10, 13, 15 and chapter 16.
Standard 3.0 Learning Expectation and Performance Indicators are addressed in chapters 1, 5, 8, 9, 10, 11, 12, 13, 14, and chapter 15.
Standard 4.0 Learning Expectation and Performance Indicators are addressed in chapters 4, 5, 6, 7, and 10.
Standard 5.0 Learning Expectation and Performance Indicators were not addressed in the correlated standards.

CONCERNS: Some terms/concepts relating to Learning Expectation 1.3 are only discussed very briefly in the body of the text and are then defined in the Economic Terms appendix. For students to gain more than a basic level of understanding, other materials would be necessary. Learning Expectation 1.4 regarding taxes is addressed, although information is difficult to piece together. Meeting this standard requires using the textbook, the Math Skills Workbook, the Student Activities book, and the online resources.

EMC-6501230-PRALR-5-257-6501-1005-YES-Basal978-0-82194-254-3--------8/8/2011 @ 2:01:42 PM

TEXTBOOK SCREENING INSTRUMENT
Business Techonology -Business
Consensus Review

II. National Standards or Industry Standards

Documentation

STRENGTHS: National standards for Personal Finance are included within the state of Tennessee standards.

MATTERS OF FACT: No comment.

CONCERNS: No comment.

EMC-6501230-PRALR-5-258-6501-1006-YES-Basal978-0-82194-254-3--------8/8/2011 @ 2:01:42 PM

TEXTBOOK SCREENING INSTRUMENT
Business Techonology -Business
Consensus Review

III. Program Design

Documentation

STRENGTHS: The text contains 16 chapters. Each chapter contains the following: You Decide Case Studies, Look Before You Leap Financial Decisions, You Can Succeed Financially Discussion, Going Global Stories, Do Your Research Internet Suggestions, Get Good Advice Examples of Money Mentors, and Did You Know Facts and Figures. Students can also view the E-book online.

The "Student Resource CD" contains practice tests, games, and other types of review for each chapter. Links to websites for activities in the book are also provided on the student CD. Each chapter begins with a "Fact or Fiction" feature to promote student's interest while also providing a means of formative assessment. Each chapter has focus questions and key terms identified in the beginning to help guide students to main topics and learning objectives. The program includes a dedicated workbook focusing on math skills. There are assignments for every chapter in the "Math Skills Workbook", to give students multiple opportunities to focus on a variety of skills. The Interactive Student CD features vocabulary activities in crossword puzzles, word finds, and popular game show formats, flash cards, animated tutorials, as well as, review and practice tests.

The "Teacher Resource CD" assists in creating lessons plans by providing an organized layout and clear instructions. The student activity book provides forms and more practice activities for students. "You Decide" inserts provide students with various situations and allow them to determine the best alternative or outcome. "Do Your Research" inserts provide the students with additional resources to use for assessments.

The "Lesson Planner" within the "Plus Resources CD" features completes, edits, prints, and exports lesson plans and displays them in Outlook 's Calendar. The teacher's resources are in searchable formats and the PowerPoint Lectures CD can be used with clicker technology.

Student can use the Personal Finance workbook and Math Skills Workbook in conjunction with other resources.

MATTERS OF FACT: 1. Evidence of a clear purpose and direction are stated in the beginning of the chapters: "Focus Questions" and "Key Terms".
2. Evidence of engaging and learning strategies are provided throughout the textbook with features such as "You Can Succeed Financially", "You Decide", and "Do Your Research".

TEXTBOOK SCREENING INSTRUMENT
Business Techonology -Business
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3. Evidence of critical thinking is included at the end of each chapter using the textbook feature "Applying Critical Thinking Skills".
4. Evidence of knowledge and skill proficiencies for individual assessments are included in the "Chapter Summary", "Review Key Terms", and "Understanding the Main Idea" at the end of each chapter.
5. Evidence of academic integration is provided through textbook features "Practicing Math" and "Thinking Global".
6. Evidence of literacy and numeracy are evident in "Reading the Introduction" and "Practicing Math" located at the beginning of each chapter.

CONCERNS: No comment.

EMC-6501230-PRALR-5-259-6501-1007-YES-Basal978-0-82194-254-3--------8/8/2011 @ 2:01:42 PM

TEXTBOOK SCREENING INSTRUMENT
Business Techonology -Business
Consensus Review

IV. Assessment

Documentation

STRENGTHS: The program includes "ExamView Assessment Suite CD" provides test banks with over 1750 questions for section quizzes, chapter tests, and unit assessments. Questions are in a variety of formats including matching, multiple choice, short answer, and essay. Each chapter has a review and assessment. The chapter reviews provide opportunities for formative or summative assessment through various assignments. Key terms and main ideas are addressed. Each chapter review also includes a practicing math section and an applying critical thinking skills section.

MATTERS OF FACT: 1. Evidence of self assessment and peer evaluation is provided on the Instructor's Resource CD which contains authentic assessments through the 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 "Critical Thinking" and "What Would You Do?" features integrated into each chapter assessment.
4. Evidence of a variety of formal assessments are included on the "ExamView CD" such as checklists, multiple choice, matching, true of false, short essays, reading comprehension, and math problems.
5. Evidence of diagnostic evaluations and assessments are made through the "Review Concepts" and "Taking it Home" features at the end of each chapter.
6. Evidence of a method for reporting student's progress to parents was not addressed in this textbook bundle of resources.
7. Evidence that support articulation into post-secondary education is provided in chapters 1 and 2 (Career Planning and Job and Career Success) in the textbook.

CONCERNS: Some assignments in the "Student Activities Book" would be difficult for students to complete independently. Students would need to master material from textbook and be provided additional guidance from the instructor in order to be successful, especially those regarding taxes (Learning Expectation 1.4) and insurance (Learning Expectation 2.5).

EMC-6501230-PRALR-5-260-6501-1008-YES-Basal978-0-82194-254-3--------8/8/2011 @ 2:01:42 PM

TEXTBOOK SCREENING INSTRUMENT
Business Techonology -Business
Consensus Review

V. Other Comments

Documentation

STRENGTHS: 1. The format of the text is conducive to learning. It is colorful with varying size fonts, bold letters and numbers, study reminders, and pretest questions to focus the learner on what is to be learned from the chapters.
2. At the very beginning of the text, an explanation is provided to the student on “How to Get the Maximum Benefit in the shortest amount of time.
4. The”Share Save Spend®” program offers practical suggestions for making balanced and thoughtful financial decisions.

MATTERS OF FACT: 1. A section labeled “Fact or Fiction” is provided as a true and false pretest of the learner’s background knowledge before reading the chapter.
2. A study technique is explained called SQ3R (Survey, Question, Read, Recite, and Review) which can be used for any course for a self-evaluation of memory, comprehension and application of the concepts.
3. The content facts, data, charts, calculations and examples were accurate, up-to-date, relevant, and practical.
4. Share Save Spend® is to help students think about, talk about, and manage money in ways that honor their values.

CONCERNS: No comments.

EMC-6501230-PRALR-5-261-6501-1009-YES-Basal978-0-82194-254-3--------8/8/2011 @ 2:01:42 PM

TEXTBOOK SCREENING INSTRUMENT
Business Techonology -Business
Consensus Review

VI. List of Components Reviewed

Documentation

The textbook resources consisted of the following;

1. The Student Textbook - Personal Finance: A Lifetime Responsibility
2. The Annotated Teacher's Editions - Personal Finance: A Lifetime Responsibility
3. The Student's Math Skills Workbook
4. The Teachers' Edition of the Math Skills Workbook
5. The Student Activities Book: Forms and Documents
6. The Teacher's Edition of the Student's Activities Book: Forms and Documents
7. Teacher Lesson Planner CD
8. Student Interactive CD

EMC-6501230-PRALR-5-262-6501-1010-YES-Basal978-0-82194-254-3--------8/8/2011 @ 2:01:42 PM

VII. State Textbook Commission Members Comments

Documentation

STRENGTHS: No comment.

MATTERS OF FACT: No comment.

CONCERNS: No comment.

EMC-6501230-PRALR-5-263-6501-1011-YES-Basal978-0-82194-254-3--------8/8/2011 @ 2:01:42 PM

TEXTBOOK SCREENING INSTRUMENT
Business Techonology -Business
Consensus Review

Book Code: GW-6501230-FOUNPF-5 **Category:** 6501230

Area Business Technology **Cluster** Business Technology **Subject:** Personal Finance

Publisher:
Goodheart-Willcox

Title:
Foundations of Personal Finance

Author: Campbell

Edition: 8th **Copyright:** 2010 **ISBN:** 978-1-60525-089-2

Grade: 09-12

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

Committee Members:

Charlene Wooldridge
John D. Nicholson
M. Susanne Smith

Signature of Reviewers

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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 Personal Finance course.

MATTERS OF FACT: Standard 1 Learning Expectation and Performance Indicators are addressed in chapters 2, 7, and chapter 21.
Standard 2 Learning Expectation and Performance Indicators are addressed in chapters 6, 7, 10, 11, 15, 16 and chapter 17.
Standard 3 Learning Expectation and Performance Indicators are addressed in chapters 9 and 18.
Standard 4 Learning Expectation and Performance Indicators area addressed in chapters 11 and 12.
Standard 5 Learning Expectation and Performance Indicators are addressed in chapter 9 and 14.
Standard 6 Learning Expectation and Performance Indicators are addressed in chapter 14.
Standard 7 Learning Expectation and Performance Indicators are addressed throughout the textbook.
Standard 8 Learning Expectation and Performance Indicators are addressed in chapter 5.
Standard 9 Learning Expectation and Performance Indicators are addressed in chapters 7 and 12.
Standard 10 Learning Expectation and Performance Indicators are addressed in chapter 12.
Standard 11 Learning Expectation and Performance Indicators are addressed in chapter 12.

CONCERNS: Standards 1.0, 3.0, and 4.0 and Learning Expectations 1.1, 1.2, 3.5, and 4.1 are not covered in sufficient detail. The instructor would need to provide the students with additional resources in order for them to be able to master the material outlines in these standards. Some connections to the standards are not clearly visible within the table of contents and are difficult to locate within the chapters.

GW-6501230-FOUNPF-5-286-6501-1034-YES-Basal978-1-60525-089-2--------8/8/2011 @ 2:01:43 PM

TEXTBOOK SCREENING INSTRUMENT
Business Techonology -Business
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II. National Standards or Industry Standards

Documentation

STRENGTHS: National standards for Personal Finance are included within the state of Tennessee standards.

MATTERS OF FACT: No comment.

CONCERNS: No comment.

GW-6501230-FOUNPF-5-287-6501-1035-YES-Basal978-1-60525-089-2--------8/8/2011 @ 2:01:43 PM

TEXTBOOK SCREENING INSTRUMENT
Business Techonology -Business
Consensus Review

III. Program Design

Documentation

STRENGTHS: No comment.

MATTERS OF FACT: 1. Evidence of a clear purpose and direction are stated in chapter learning objectives and key terms at the beginning of each chapter.
2. Evidence of engaging and interactive learning strategies are provided through “Case Studies” and “Economics in Action” (discuss evidence of economic principles in today’s economy) where 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 activities to expand chapter concepts and challenge students to use problem solving skills. Thought-provoking questions are used to motivate students to seek further information or exchange thoughts and opinions with classmates.
4. Evidence of knowledge and skill proficiencies for individual assessments are included in the “Key Terms”, “Central Ideas”, and “Chapters Summary” at the end of each chapter.
5. Evidence of academic integration is provided through textbook features called “Academic Connections” (includes history, reading, research, science, social studies, math, speech, and writing).
6. Evidence of literacy and numeracy are evident in “Reading for Meaning” and “Math Challenges” (helps students develop critical math skills related to personal finance).

The textbook is split into four main units for the students. The main information for the Personal Finance course is included in Units 2 and 3. Throughout the textbook there are a number of inserts, photos, and other visuals to assist the students in mastering the material. Key terms and objectives are outlines at the beginning of the chapter and then revisited at the end.

CONCERNS: No comment.

GW-6501230-FOUNPF-5-288-6501-1036-YES-Basal978-1-60525-089-2--------8/8/2011 @ 2:01:43 PM

TEXTBOOK SCREENING INSTRUMENT
Business Techonology -Business
Consensus Review

IV. Assessment

Documentation

STRENGTHS: The program features an "ExamView" CD with numerous questions. A student workbook also has a number of activities for the students. Questions at the end of each chapter are very comprehensive and relate to a number of other core academic subjects. In addition, the questions range in difficulty and required levels of application.

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 thought-provoking process questions, demonstration projects, and reasoning scenarios.
3. Evidence of the CTE Rubric assessment criteria correlation is provided through a feature called "Tech Smart" (encourages the exploration of financial concepts through high-tech means).
4. Evidence of a variety of formal assessments are included on the "ExamView Assessment Suite" CD such as checklists, multiple choice, matching, true or false, short essays, reading comprehension, and math problems.
5. Evidence of diagnostic evaluations and assessments are made through "Review Questions of Concepts and Terms" and the chapter summary at the end of each chapter.
6. Evidence of a method for reporting student progress to parents was not addressed in the resources.
7. Evidence that supports articulation into post-secondary education is provided in " Real Life Connections" (apply chapter concepts to real-life situations), in Unit 4 (Planning for Your Future), Chapter 21 (Planning for Your Career), and Chapter 22 (Entering the Work World).

CONCERNS: No comment.

GW-6501230-FOUNPF-5-289-6501-1037-YES-Basal978-1-60525-089-2--------8/8/2011 @ 2:01:43 PM

TEXTBOOK SCREENING INSTRUMENT
Business Techonology -Business
Consensus Review

V. Other Comments

Documentation

STRENGTHS: 1. The student glossary is provided in both English and Spanish.
2. Key terms are presented at the beginning of each chapter with the page numbers for easy reference.
3. “Bookmarks” and “Checkpoints” are easy to recognize with consistent icons and color indicators.

MATTERS OF FACT: No comment.

CONCERNS: No comment.

GW-6501230-FOUNPF-5-290-6501-1038-YES-Basal978-1-60525-089-2--------8/8/2011 @ 2:01:43 PM

VI. List of Components Reviewed

Documentation

1. Student’s Text - Foundations of Personal Finance
2. Teacher’s Edition - Foundations of Personal Finance
3. Teacher’s Annotated Workbook - Foundations of Personal Finance
4. Teacher’s PowerPoint Presentations CD - Foundations of Personal Finance

GW-6501230-FOUNPF-5-291-6501-1039-YES-Basal978-1-60525-089-2--------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.

GW-6501230-FOUNPF-5-292-6501-1040-YES-Basal978-1-60525-089-2--------8/8/2011 @ 2:01:43 PM

TEXTBOOK SCREENING INSTRUMENT
Business Techonology -Business
Consensus Review

Book Code: PEPH-6501230-PERFINLITERACY-5 **Category:** 6501230

Area Business Technology **Cluster** Business Technology **Subject:** Personal Finance

Publisher:

Pearson Education Inc., publishing as Prentice Hall

Title:

Personal Financial Literacy, Student Edition with 6 year MyFinLab™ Access with eText

Author: Madura, et al.

Edition: 1st **Copyright:** 2010 **ISBN:** 9780131376939

Grade: 09-12

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
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: This program addresses the appropriate state of Tennessee Standards, Learning Expectations and Performance Indicators for the Personal Finance course.

MATTERS OF FACT: Standard 1- 85% of the Learning Expectation and Performance Indicators are addressed throughout the textbook in chapters 1, 2, 3, 5, 6, 7, 8, 12, 13, and 14.
Standard 2 - 98% of the Learning Expectation and Performance Indicators are addressed through the textbook in chapters 2, 3, 4, 5, 7, 12, 13, and 14.
Standard 3 - 95% of the Learning Expectation and Performance Indicators are addressed throughout the textbook in chapters 2, 4, 9, 10, 11, 12.
Standard 4 - 90 % of Learning Expectation and Performance Indicators are addressed throughout the textbook in chapters 1, 2, 3, 6, 10, 13, 14, 15 and the glossary.
Standard 5 - Learning Expectation and Performance Indicators are addressed throughout the textbook from chapters 1 through 15.

CONCERNS: Learning Expectation and Performance Indicators are scattered through the textbook. Some standards are not fully addressed in the textbook and would need to be covered with other resources. Specifically, Learning Expectations 1.1, 1.2, and 3.2 are not covered to the extent required by the state of Tennessee standards.

PEPH-6501230-PERFINLITERACY-5-264-6501-1012-YES-Basal9780131376939--------8/8/2011 @ 2:01:42 PM

TEXTBOOK SCREENING INSTRUMENT
Business Techonology -Business
Consensus Review

II. National Standards or Industry Standards

Documentation

STRENGTHS: National standards for Personal Finance are included within the state of Tennessee standards.

MATTERS OF FACT: No comment.

CONCERNS: No comment.

PEPH-6501230-PERFINLITERACY-5-266-6501-1014-YES-Basal9780131376939--------8/8/2011 @ 2:01:43 PM

III. Program Design

Documentation

STRENGTHS: No comment.

MATTERS OF FACT: The program includes a number of additional resources to assist the instructor in meeting all of the standards for the Personal Finance course including a student workbook, a student math workbook, and numerous instructor resources. Each chapter of the textbook has clearly outlined the learning objectives and key terms for the student at the introduction of each chapter. Throughout the textbook there are numerous inserts, pictures, charts, and other visual aids to assist the students in mastering the material.

CONCERNS: No comment.

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IV. Assessment

Documentation

STRENGTHS: The program includes a test bank for each chapter on the "Instructor Resource CD". At the end of each chapter there are a number of assessments including math problems, short answers, and multiple choice test prep questions. The "What are the Connections" section connects to other academic areas. There is also a "Teamwork" section for students to perform an activity as a group.

MATTERS OF FACT: 1. Evidence of self assessment and peer evaluation is provided on the "Instructor's Resource CD" which contains authentic assessments self and peer evaluations through online study guides, quizzes, and formative and summative exams.
2. Evidence of higher order critical thinking is demonstrated in each chapter assessment through "What Would You Do?" (process questions, demonstration projects, and reasoning scenarios).
3. Evidence of the CTE Rubric assessment criteria correlation is provided by the Case Studies, "Teamwork", and "What Would You Do" (engages in higher order critical thinking).
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 "Review Concepts", "What are Your Finance Math Skills", and "Terms Review" at the end of each chapter.
6. Evidence of a method for reporting student's progress to parents was not addressed in this textbook.
7. Evidence that support articulation into post-secondary education is provided in "Finance Online" (links to other websites for career information), Unit 2 (Income and Careers) in Chapter 5 (Careers and Education) - Determining a Career Path, Sources of Career Information, Getting the Skills You Need, and Job Application.

CONCERNS: 1. Assessments are limited to off-line hard copy instruments.

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V. Other Comments

Documentation

STRENGTHS: A. The program design and organization focuses on some of the most efficient ways to enhance student learning.
1. A "Pacing guide is provided.
2. A sample of the WISE Financial Literacy Certification prep questions are provided.

MATTERS OF FACT: 1. The pacing guide provided at the beginning of the annotated Teacher's Edition suggests content for a "block schedule" and a regular schedule.
2. There are "Test Prep Questions" for the "W!SE" Financial Literacy Certification Examination at the end of each unit.

CONCERNS: No comment.

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VI. List of Components Reviewed

Documentation

1. Personal Financial Literacy - Student textbook
2. Personal Financial Literacy - Teacher's Edition
3. Personal Financial Literacy - Student Workbook
4. Personal Financial Literacy - Student Math Workbook
5. Personal Financial Literacy - Teacher's Resource Binder to Accompany
6. Instructor's Resource CD-ROM
7. Student's Personal Finance Journal

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VII. State Textbook Commission Members Comments

Documentation

STRENGTHS: No comment.

MATTERS OF FACT: No comment.

CONCERNS: No comment.

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Book Code: SEBGLEN-6501230-GBPR-5 **Category:** 6501230

Area Business Technology **Cluster** Business Technology **Subject:** Personal Finance

Publisher:

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

Title:

Glencoe Business and Personal Finance© 2012 Student Edition

Author: Kapoor

Edition: 1st **Copyright:** 2012 **ISBN:** 9780078945809

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:

Charlene Wooldridge
John D. Nicholson
M. Susanne Smith

Signature of Reviewers

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Signature of Commission Member _____

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I. Tennessee Framework

Documentation

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

MATTERS OF FACT: Standard 1.0 Learning Expectation and Performance Indicators are addressed throughout chapters 1, 2, 10, 11, 12, 17, 19, 21, 23, and 24. Performance Indicator 1.5 was not addressed specifically.
Standard 2.0 Learning Expectation and Performance Indicators are addressed in chapters 10,12, 14, and 22.
Standard 3.0 Learning Expectation and Performance Indicators are addressed in chapters 10, 12, 14, and chapter 22.
Standard 4.0 Learning Expectation and Performance Indicators are covered in chapters 13, 14, 15, and chapter 17.
Standard 5.0 Learning Expectation and Performance Indicators are addressed in the “Discovery Projects” throughout the textbook.
Chapters 1-2 and 10-24 focus on standards and objectives for the Personal Finance course. Chapters 3 - 9 are better suited for an introductory business course (Business Principles) and do not contribute to meeting the Personal Finance standards.

CONCERNS: No comment.

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II. National Standards or Industry Standards

Documentation

STRENGTHS: National standards for Personal Finance are included within the state of Tennessee standards.

MATTERS OF FACT: No comment.

CONCERNS: No comment.

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III. Program Design

Documentation

STRENGTHS: The Business and Personal Finance textbook teaches the basics of Personal Finance and business finance using a project-based approach. Academic skill practice and research-based reading strategies are integrated throughout. It is a comprehensive financial literacy program.

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.

Each chapter includes a reading guide that outlines a main idea, key vocabulary, and a graphic organizer template. Each section includes numerous visual enhancement, including charts, photographs, and graphs. Each visual has a question or problem associated with it that checks for student understanding or encourages higher level thinking. In addition to the enhancements listed above, each chapter contains writing activities and math concepts. There is also a "Math Skills Builder" in the appendix, which covers many of the skills a student would need to be successful in the Personal Finance course. Each chapter also includes an "As You Read" topic or question for the students to consider. The chapters also include one or multiple "Reading Check" questions, which serve as learning checkpoints. Finally, each chapter has an "After You Read" question which are geared to measuring the student's understanding of the large concepts and applying what they have read.

The teacher's edition is a comprehensive resource with classroom solutions and tips. The teacher's edition includes a lesson plan for each section, as well as additional instructions for the unit projects which are also included within the chapter itself. Teacher support materials include: assessment, classroom management resources, PowerPoints and "Connect" which is available via the Online Learning Center which is optional.

The textbook can be used in conjunction with McGraw-Hill's "Connect" and "Connect Plus" platforms which create and manage class assignments, have students' work automatically checked and placed in a grade book, communicate with your students online, even teach your course completely online if necessary (homebound), etc.

MATTERS OF FACT: 1. Evidence of a clear purpose and direction are stated in chapter learning objectives and key content and academic terms at the beginning of each chapter.

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2. Evidence of engaging and interactive learning strategies are demonstrated through “Discovery Projects” and “Real World Applications” at the beginning of each chapter where 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 are 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 learn 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 “Reading Checks”.

CONCERNS: No comment.

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IV. Assessment

Documentation

STRENGTHS: Each chapter contains an assessment with numerous questions. These questions cover a range of learning levels to include high level critical thinking. The early questions are often phrased as “Describe” or “List” where the later questions use the words “Hypothesize”, “Justify”, and “Evaluate”. Each unit includes a Unit Project. These projects incorporate core academic skills, 21st Century Learning Skills, and Technology skills. A bank of “ExamView Pro” questions is also provided for both chapter and unit tests. The questions are made up of a variety of formats including multiple choice, True/False, Short Answer, Matching, and Essay.

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.

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 are 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 are 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 provided in the website resources “Online Learning Center” at glencoe.com.
7. Evidence that support articulation into post-secondary education is provided in each chapter 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: No comment.

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V. Other Comments

Documentation

STRENGTHS: 1. Student Edition provides helpful hints for the student.
2. The “Common Cents” feature is included at the end of each chapter.

With McGraw-Hill “Connect” students can create their work online, which is then checked and placed in a grade book for teachers. Students can store class notes and other highlighted material 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, students can study Business and Personal Finance online.

MATTERS OF FACT: 1. The Student Edition explains the student how to “Begin the Section, “How to Review the Section”, and “How to Close the Unit”. It also describes the student study features included throughout the textbook.
2. The “Common Cents” feature shows students how to use knowledge and experience in financial situations to determine the best approach in real-life scenarios.

CONCERNS: No comment.

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VI. List of Components Reviewed

Documentation

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

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VII. State Textbook Commission Members Comments

Documentation

STRENGTHS: No comment.

MATTERS OF FACT: No comment.

CONCERNS: No comment.

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