TEXTBOOK SCREENING INSTRUMENT
Business Techonology -Business
Consensus Review

Book Code: CENG-6501110-BF-5

Category: 6501110

Area Business Technology

Cluster Business Technology

Subject: Banking and Finance

Publisher:
Cengage Learning

Title:
Business Finance

Author: Dlabay/Burrow

Edition: 01

Copyright: 2008

ISBN: 9780538445078

Grade: 09-12

Publisher's Bid Information

Bid Level
Basal

Delivery Method
T

Reviewer Analysis

Level
CoBasal

Delivery Method:
Traditional-T

Recommended:
- (●) YES
- ( ) NO
- ( ) WITHDRAWN

Committee Members:

Charlene Wooldridge
John D. Nicholson
M. Susanne Smith

Signature of Reviewers

_____
_____
_____
_____
_____

Signature of Commission Member _____

TEXTBOOK SCREENING INSTRUMENT
Business Techonology -Business
Consensus Review

I. Tennessee Framework

Documentation

STRENGTHS: No comment.

MATTERS OF FACT: The Tennessee Standards for Banking and Finance are not sufficiently met with this textbook.

Standard 1 Learning Expectation and Performance Indicators are addressed in a limited manner throughout the textbook.
Standard 2 Learning Expectation and Performance Indicators are addressed throughout the textbook.
Standard 3 Learning Expectation and Performance Indicators are partially addressed in chapters 1 and 8.
Standard 4 Learning Expectation and Performance Indicators are partially addressed in chapters 3 and 8.
Standard 5 Learning Expectation and Performance Indicators are addressed in chapter 9.
Standard 6 Learning Expectation and Performance Indicators are partially addressed in chapter 8.
Standard 7 Learning Expectation and Performance Indicators are partially addressed in chapter 8.
Standard 8 Learning Expectation and Performance Indicators are addressed throughout chapters 1, 2, 4, 5, 6, 7, 8,9, and 11.

CONCERNS: Many of the standards are not addressed with the textbook including Standards 1.1 -1.2, 1.7-1.11, 2.2, 3.2, 3.4, 4.2, 5.4, 6.2-6.3, and 7.1-7.3. In order for the students to demonstrate mastery of the standards, the instructor would need to provide information and assignments that are outside the scope of this textbook. The topics in the standards listed above are only briefly mentioned or omitted completely from the text. Another concern is that the Banking and Finance standards relate to the competency level for the final course in the Finance Cluster Programs of Study (this will be referred to the CTE Business Technology Program Coordinator). The omission of standards provides a limitation in the ability of this text to provide adequate resources in this course.
Publisher Response: While more than half of the TN Banking and Finance Standards are covered in the student edition of *Business Finance*, this text was created for a course in business finance.

CENG-6501110-BF-5-329-6501-1077-YES-CoBasal9780538445078--------1/21/2012 @ 8:05:52 PM

TEXTBOOK SCREENING INSTRUMENT
Business Techonology -Business
Consensus Review

II. National Standards or Industry Standards

Documentation

STRENGTHS: The national standards for Banking and Finance are included within the state of Tennessee standards.

MATTERS OF FACT: No comment.

CONCERNS: No comment.

CENG-6501110-BF-5-330-6501-1078-YES-CoBasal9780538445078--------8/8/2011 @ 2:01:43 PM

TEXTBOOK SCREENING INSTRUMENT
Business Techonology -Business
Consensus Review

III. Program Design

Documentation

STRENGTHS: The text includes numerous inserts which provide relevance for the students. There are periodic "Case Study" and "Planning a Career in..." inserts which bring real world examples and careers to the students. These align with the material which is presented in the text.

MATTERS OF FACT: 1. Evidence of a clear purpose and direction is stated in chapter goals and key terms, at the beginning of each chapter.
2. Evidence of engaging and interactive learning strategies is provided throughout the textbook with features such as "Teamwork" and "Checkpoints" 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 beginning of each chapter that presents a scenario related to the chapter content and then ask the students to use "Critical Thinking" skills to analyze the case.
4. Evidence of knowledge and skill proficiencies for individual assessments is included in the "Review Concepts" , and "Develop Your Business Language" features at the end of each chapter.
5. Evidence of academic integration is provided through textbook features called "Make Academic Connections" (provides link between academic subject and Business Finance).
6. Evidence of literacy and numeracy is evident in the textbook features called "Stock Market Activity", Business Financial Calculations", and 'Technology Topics".

CONCERNS: Significant information that does not align with the Banking and Finance course standards. In addition, many of the standards are not addressed or are deficient for the information resources necessary for student mastery.
Publisher Response: While more than half of the TN Banking and Finance Standards are covered in the student edition of *Business Finance*, this text was created for a course in business finance.

CENG-6501110-BF-5-331-6501-1079-YES-CoBasal9780538445078--------1/21/2012 @ 8:05:52 PM

TEXTBOOK SCREENING INSTRUMENT
Business Techonology -Business
Consensus Review

IV. Assessment

Documentation

STRENGTHS: The program includes an ExamView packet of assessments which directly relate to the chapter goals and objectives. The end of chapter questions have a "Think Critically" and "Analyze Cases" section which encourages higher level thinking skills from the students. In addition, there is a variety of activities for student assessments. The chapter review questions include a "Financial Calculations" section which provides additional mathematics based problems.

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 (i.e., "ExamView CD").
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 through "Case Studies", "Winning Edge", and "Portfolio Activity".
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 features called "Review Concepts", "A Question of Ethics", and "Develop Your business Language" at the end of each chapter.
6. Evidence of a method for reporting student progress to parents was not addressed in these resources.
7. Evidence that supports articulation into post-secondary education is provided in a feature called "Planning a Career In . . . ".

CONCERNS: The assessments are based on material provided in the textbook. As a result, standards which are not addressed in the textbook are not addressed in the assessments.
Publisher Response: Cengage is satisfied with your review of Assessment.

CENG-6501110-BF-5-332-6501-1080-YES-CoBasal9780538445078--------1/21/2012 @ 8:05:52 PM

TEXTBOOK SCREENING INSTRUMENT
Business Techonology -Business
Consensus Review

V. Other Comments

Documentation

STRENGTHS: 1. This textbook consists of twelve (12) chapters and 430 pages including a glossary and the index.
2. Each chapter within the textbook has 3 - 4 sub-topics that relate to the chapter heading.
3. The twelve (12) chapters headings are:
a. Financial Fundamentals
b. Financial Environment of Business
c. Financial Management Planning
d. Maintain and Analyze Financial Records
e. Short -Term Financial Activities
f. Long -Term Financial Activities
g. Finance Business Activities
h. Financial Institutions and Banking Services
i. Consumer Credit
j. Business Insurance
k. Technology and Financial Management
l. International Finance.
4. The textbook also contains 4 appendices.

MATTERS OF FACT: 1. Each chapter within the textbook contains approximately 33 - 35 pages.
2. An example of a chapter topic and sub-topics:
Chapter 3 - Financial Management Planning
3. 1 Business Financial Goals
3.2 Understanding Financial Statements
3.3 Develop a Financial Budget
4.4 Interest and Time Value of Money
3. The chapters starts with the fundamentals of finance and advances through business financial management activities.

CONCERNS: 1. The textbook chapters appear to focus more heavily on the “Finance” aspects than on the “ Banking” aspects for a senior level course.
2. There is issue with the correlation of the standards of Banking and Finance to this textbook as referenced in the Tennessee Framework - Concerns section.
Publisher Response: Cengage is satisfied with your review.

CENG-6501110-BF-5-333-6501-1081-YES-CoBasal9780538445078--------1/21/2012 @ 8:05:52 PM

TEXTBOOK SCREENING INSTRUMENT
Business Techonology -Business
Consensus Review

VI. List of Components Reviewed

Documentation

1. Annotated instructors Edition - Business finance
2. Student's Edition - Business Finance
3. Teacher's Edition Activities Workbook - Business and Finance
4. Instructor's Resource CD
5. ExamView Assessment Suite - Business Finance
6. Homework Tool CD

CENG-6501110-BF-5-334-6501-1082-YES-CoBasal9780538445078--------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-6501110-BF-5-335-6501-1083-YES-CoBasal9780538445078--------8/8/2011 @ 2:01:43 PM

TEXTBOOK SCREENING INSTRUMENT
Business Techonology -Business
Consensus Review

Book Code: CENG-6501110-BS-5

Category: 6501110

Area Business Technology

Cluster Business Technology

Subject: Banking and Finance

Publisher:
Cengage Learning

Title:
Banking Systems

Author: Center for Financial Training

Edition: 02

Copyright: 2010

ISBN: 9780538449281

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

_____

_____

_____

_____

_____

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 "Banking and Finance" course. The textbook provides a very comprehensive discussion for most of the standards for the course. The chapter activities and assessments also follow the Tennessee standards.

MATTERS OF FACT: Standard 1 Learning Expectation and Performance Indicators are addressed throughout the textbook in all chapters.
Standard 2 Learning Expectation and Performance Indicators are addressed throughout the textbook in all chapters.
Standard 3 Learning Expectation and Performance Indicators are addressed mostly in chapters 11, 12, and chapter 13.
Standard 4 Learning Expectation and Performance Indicators are addressed throughout the textbook in all chapters.
Standard 5 Learning Expectation and Performance Indicators are addressed in chapter 3, 4, 5, and chapter 8.
Standard 6 Learning Expectation and Performance Indicators are addressed in chapters 11 and 13.
Standard 7 Learning Expectation and Performance Indicators are addressed in chapter 12.
Standard 8 Learning Expectation and Performance Indicators are addressed throughout the textbook in all chapters.

CONCERNS: No comment.

CENG-6501110-BS-5-322-6501-1070-YES-Basal9780538449281--------8/8/2011 @ 2:01:43 PM

TEXTBOOK SCREENING INSTRUMENT
Business Techonology -Business
Consensus Review

II. National Standards or Industry Standards

Documentation

STRENGTHS: The national standards for Banking and Finance are included within the state of Tennessee standards.

MATTERS OF FACT: No comment.

CONCERNS: No comment.

CENG-6501110-BS-5-323-6501-1071-YES-Basal9780538449281--------8/8/2011 @ 2:01:43 PM

TEXTBOOK SCREENING INSTRUMENT
Business Techonology -Business
Consensus Review

III. Program Design

Documentation

STRENGTHS: The program includes a number of inserts in the textbook which enhance the main text. “Climbing the Ladder” sections at the beginning of the chapters discuss a number of careers in banking and financial industries. “Skills that Pay Dividends” also highlights skills for a number of careers both in and outside of the financial services industry. Each section begins with the key terms and goals which are covered in the text. These match closely with the state standards and the assessments provided. The “Instructor’s resource CD” includes a number of additional activities. Both the “Instructor’s Resource CD” and the textbook have activities and questions which tie into other academic areas, specifically math, reading, writing, and history.

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 textbook with features such as “Checkpoint”, “Communicate”, and Banking Math Connection” 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 “Think Critically”, “Ethics in Action”, and “Make Academic Connection” features.
4. Evidence of knowledge and skill proficiencies for individual assessments are included at the end of each chapter using the chapter summary, vocabulary builder, review concepts, apply why you know, and make connections.
5. Evidence of academic integration is provided through the textbook features called “Banking Math Connection”, “Communicate”, “Skills that Pay Dividends” (success for banking), and “Flat World” (international banking connections).
6. Evidence of literacy and numeracy are featured in “Communicate” and “Banking Math Connection”.

CONCERNS: No comment.

CENG-6501110-BS-5-324-6501-1072-YES-Basal9780538449281--------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" with a variety of question formats for each chapter. These match closely to the section and chapter goals as well as the Tennessee state standards. There are several short answer questions at the end of each chapter which can enhance the students' writing abilities. These are also numerous "Checkpoint" questions throughout the chapters which provide the instructor an opportunity for formative assessments. The activities in the textbook are diverse in format and skills needed in order to complete the assessment.

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 (i.e., "ExamView" CD).
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 at the end of each chapter assessment starting at the basic level concepts in the chapter summaries and definition of terms, to answering thought provoking questions, to "Apply What You Learned" which elevates to the proficient and advance levels with critical thinking questions and decision scenarios.
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 a feature called "Checkpoint" used throughout 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 supports articulation into post-secondary education is provided in the textbook features called "Climbing the Ladder" (explores careers in banking), "Banking Scene" (motivates interest in banking careers), and "Tech Talk" (provides information about new technology used in Banking).

CONCERNS: No comment.

CENG-6501110-BS-5-325-6501-1073-YES-Basal9780538449281--------8/8/2011 @ 2:01:43 PM

TEXTBOOK SCREENING INSTRUMENT
Business Techonology -Business
Consensus Review

V. Other Comments

Documentation

STRENGTHS: 1. The textbook was published in 2010 and contains relatively current information excluding banking history.
2. The Student Edition consists of 438 pages including the glossary and the index.
3. The textbook consists of thirteen chapters of which eight chapters relate specifically to banking functions, (chapters 4-10, 12), one chapter (11) relates to bank security, and one chapter (13) covers the human resources function of banking and finance careers.

MATTERS OF FACT: 1. Evidence of current information in the textbook includes the current Federal Reserve Board chairman.
2. Each chapter covers an average of 30 -32 pages.
3. The thirteen (13) chapters are:
a. The Business of Banking
b. Development of the U. S. Banking System
c. The Federal Reserve System
d. Money and Interest
e. Deposits in Banks
f. Negotiable Instruments
g. Bank Loans
h. Mortgages
i. Commercial Lending
j. Specialized Bank Services
k. Security, Fraud and Ethics
l. Bank Marketing
m. Employment Opportunities
2. The text contents follow a logical flow beginning with an introduction of banking, the history of banking in the U. S. and the Federal Reserve System.

CONCERNS: No comment.

CENG-6501110-BS-5-326-6501-1074-YES-Basal9780538449281--------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 - Banking Systems
2. Student's Edition - Banking Systems
3. Instructor's Resource CD - Banking systems
4. ExamView Assessment Suite - Banking Systems

CENG-6501110-BS-5-327-6501-1075-YES-Basal9780538449281--------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-6501110-BS-5-328-6501-1076-YES-Basal9780538449281--------8/8/2011 @ 2:01:43 PM