

**Personal Financial Literacy & Money Management**  
Instructional Materials Adoption  
Session One  
February 25, 2025

**Facilitator:** Julie Lorenzo, Instructional Materials Manager & Mikie Stroh, Coordinator, Social Studies

**Minutes:** Leann Campbell, Instructional Materials Specialist

**Attendees:** Matthew Mathias, Susan Edgerton, Eric Levy, Timothy A. Kutz, Caroline Hylemon, Laura Pacter, Lenice DeLuca, Nicholas Mazzarella, Christy Kutz

**Withdrew:** Rodelin Anthony

**Opening Comments:** Christy Kutz welcomed everyone, asked them to introduce themselves and thanked them for their work, and Julie Lorenzo, Manager, Instructional Materials went over the agenda and the importance of open discussion. Explained the subject order of the agenda.

She also went over the meeting norms:

- Be open-minded to multiple perspectives
- Use evidence to support your reasoning
- Keep students and teachers at the center of the process
- Monitor airtime; be a good listener

The goal for this meeting is to reach a consensus on the top two or three titles.

**Discussion:**

*Cengage: National Geographic*

- Chunked
- Lots of reading materials
- Referenced lots of google/web resources, highlighting underlining, translation to Spanish
- Add content, remove content
- Glossary has Spanish interpretation for vocabulary, which is a plus
- Concerned about reading level of the book for students
- Did not like how the book started off with “what’s your job?”
- Lots of vocational overtone
- Lack of foundation and jumped over certain key points

- Text heavy, more of a college level finance book
- How does this book break it down for high school students
- Starting off chapter 1 easier for the teachers on how the book is going to go
- Online platform is good, not great
- Online version is user friendly

**Final Average Score: 79.4**

Goodheart-Wilcox Publisher: Foundations of Financial Literacy

- Least information for other grade level students such as ESE, ELL etc.
- Read vendor comments of offering different languages but could not locate in book
- Same work verbiage
- Liked the rhythm of the book because it was predictable of what would be in the next chapters
- Online version showed 4 textbooks with the same PDF, looking for the interactivity
- Like the start of Foundational experience values and moving into what's money, how to spend, budgeting etc.
- Had a better flow, structure
- Had a lot of behavioral finance
- Book would've been useful back in 09, feels behind the times

**Final Average Score: 73.6**

McGraw Hill LLC: Personal Financial Literacy

- Really good resources for helping kids
- Much more modern-day currencies were addressed
- Assessment options were great
- Better level
- Better options, easier to use
- More finance level, not a college level book
- Lots of material to digest
- Online version was the easiest to read
- The book is very direct and doesn't have to search too much
- Online version has student and teacher support
- Liked the practice assessments at the end of the chapters
- Liked how they brought in real life financial questions

**Final Average Score: 83.71**

ProperLiving, LLC dba Budget Challenge Personal Finance

- The concept and foundation were well
- Not a fan of the structure at all, frustrated with layout
- 10-week game that could keep students engaged
- Loved it for a higher honor class for students who were at a higher level
- Thought it was great for a kid who is a gamer
- Thought it's great as a supplement for a curriculum
- Great for teacher resources as they can go in as a teacher and a student
- Did not see much for assessments
- Not convinced there is a workbook, more of a consumable
- Able to set up class competitions
- Can we use it as a supplement to a curriculum?
- Loved how it had foundational basis to learn
- Found the help desk very helpful

**Final Average Score: 67.43**

The Lampo Group, dba Ramsey Solutions

- The comment section was very helpful
- Had guided notes, more interactive, textbook was exciting, key terms were available
- Teacher guide was all there
- Everything was laid out nicely
- Only drawback seen was the envelope method
- The flow has the right approach, but demographically how relatable is it?
- Not content rich publication
- Very bullet pointed, not content rich and seems ineffective
- Thought it gave practical situations, but it gave standard and moved on
- 2 ways, positive side: plug and play: click play for 14 min video and finish with assignment teacher reads it, assessment, and test. - negative side no freedom for the teacher, only Ramsey's way; one method that may not be right for all
- The shorter text, the shorter the chapter, how can this fill up class time, some are relatable, and some are not so how do I fill in this extra time
- More of the book teaching the class other than the teacher teaching the class
- Less teacher engagement
- How much of the 5 foundations/pillars are going to be driving the content
- How relatable are they to everyone
- One man's version compared to the outside world
- Chapter 4 mentions religion and quotes the Bible, which can be bias
- Thought it was engaging without overload
- Would like clarification due to bias of "this is how to do it"

- Does this give options or Ramsey's way only
- Gives options for the kids to think in some scenarios
- The text is more of advice not content

**Final Average Score: 86.86**

Publishers advancing to the presentation round for Personal Financial Literacy & Money Management are:

- Ramsey Solutions
- McGraw Hill LLC
- Cengage Learning

Julie Lorenzo reviewed and compared scores of all titles. Work Group agreed on the publishers to move forward to the presentation round. Julie went over how the publisher presentation will play out. Explained about a survey that will be available to teachers and the timeline for the next two months.

**Publisher Questions:**

**Ramsey Solutions, McGraw Hill LLC, Cengage Learning**

- What benchmark aligned simulations and/or games are available?
- Do you anticipate any changes (additions and/or deletions) to your instructional materials?
- What support is provided for teachers if there are questions or concerns beyond teacher training dates?

**Request for Publishers' Presentation:**

- Demonstrate planning a lesson for benchmark SS.912.FL.3.9 that incorporates support for ELL and ESE students, integrates optional instructional games, applies real-world scenarios, and includes strategies for reteaching or spiraling content.

**Closing Comments:**

Julie explained the process of the next steps:

- Reminded everyone that we must follow the Sunshine Law and Guidelines.
- We will request each publisher to send a copy of the materials being considered for additional review to each high school.
- District teachers will have the opportunity to give their input on the materials being considered through a survey that Mikie will send out.



Julie Lorenzo, Manager, Instructional Materials and Mikie Stroh, Coordinator, Social Studies thanked the group for their time and commitment in selecting the best possible materials for our teachers and students.

- Next meeting is March 18, 2025
- Meeting adjourned at 11:43 a.m.