

## SCEFL Quality Curriculum Rubric

### Basic Resource Information

Program Name: Becoming Money Smart

Major Topic: Personal Finance If other,

Name of Source Provider (from SCEFL List): Goodheart-Willcox Company

Briefly, what do you know about the Source Provider? Are they a private financial institution? A non-profit educational organization? An independent developer or entrepreneur? A part of the federal, state, or municipal government? A foundation in the financial industry that supports literacy?  
For-profit publisher of school textbooks

Program Medium: Textbook

Source Website for Resource and/or Resource Information: [www.g-w.com](http://www.g-w.com)

Source Address (if not online): Tinley Park, IL

Were P/K-12 teachers (or professors/adult financial education trainers) involved in the creation of this lesson or program?  Yes  No  Information is not available

In the materials provided with the lesson/program, is there other relevant information given to a teacher considering adopting the lesson/program? Is there enough information for a teacher or supervisor to gauge the quality of the lesson/program developer?  
Yes

### Resource Details

Are you rating an individual lesson, an entire program/curriculum with multiple lessons, or a game/simulation? Full program/curriculum with multiple lessons

Primary Grade Level/Age or Population: Grades 9-10

Is there another Grade Level/Age or Population served by the lesson or program?  
Grades 11-12

What language(s) options are available for this lesson or program?  
English

What are the specific topics covered? Multiple Topics

What media, equipment, or materials are needed?  
Computer for Internet exercises

What is the class time needed to complete the lesson or entire program, not counting extra or optional assignments? At least a quarter; preferably a semester-long course

Rate the ease of use for students to work through the lesson(s) guided by the teacher. (Very Cumbersome) 1 2 3 4 5 (Very Easy)

Rate the ease of preparation for teacher. (Very Cumbersome) 1 2 3 4 5 (Very Easy)

Thinking about your specific content or curricular requirement objective(s), can the lesson/program be a stand-alone to meet them?  Yes  No

Thinking about your specific content or curricular requirement objective(s), is the lesson/program best used as a supplement? Explain.

This book could be combined with other curricula

Settings where product or lesson can be used: All

Price:  Free  Fee-based

If fee-based, is price information provided, per user fee for school or home use? (Note: It is understood that there can be a sliding fee scale depending on size of population using the product): Publisher provides pricing information; review copies available

Does a corporate or private business logo or brand appear anywhere on the program?  Yes  No

## Analysis and Evaluation of the Lesson(s)

Are goals and objectives listed and clearly stated?  Yes  No

What are the stated goals and objectives? Increase the financial capability of students

Does the program/lesson integrate project-based learning activities?  Yes  No

Are topics presented in a logical, sequenced order that builds learning?  Yes  No

Does the program/lesson use differentiated instruction (a variety of learning methods for students to learn content and skills)?  Yes  No

Does the program/lesson contain information that is current?  Yes  No

Does the program/lesson suggest optional add-on activities?

N/A  Yes, Please explain... Yes. Lots of application activities throughout the book

Could the lesson/program be used in special education classrooms or be easily modified by a teacher for special education classrooms?

No  Yes, Please explain... Teachers can easily adapt book content

If you are reviewing a full program, does the package have an evaluation component such as a pre-test and post-test? Both

Pre-test Assessment Type:

Post-test Assessment Type:

Is there an alternative assessment tool for student learning outcomes (quizzes, homework, etc.)? Please elaborate.

No  Yes, Please elaborate... There are review questions at the end of each chapter

If technology and/or media are used, is it pedagogically effective, or merely a showy gimmick?

What are the greatest lesson/program strengths?

Brand new textbook with current content; very attractively illustrated; uniform format throughout the book; lots of discussion questions and math applications; highlighted vocabulary (financial terms) and good glossary; easy to read and focuses on key personal finance concepts; available Internet applications; includes an Instructor's CD; relatively low cost for paperback student books.

What are the greatest lesson/program weaknesses?

The book could have a bit more on technology applications in personal finance (e.g., online banking and investing) and a case study to illustrate key concepts from each chapter would also have been helpful; may not hold up as well over time as a hard cover book.

If you already use this, what do your students/trainees think about this lesson/program?

Is the lesson/program/product a good value for its price?

Yes

Other comments or thoughts about this resource other teachers should know before considering using this lesson/program?

There is a companion Web site for the textbook and Web Connect activities.

## Overall Information

Overall Rating (See the attached Overall Rating Criteria Rubric below to determine rating)



Date of review or rating (M/D/Y):

## Reviewer Information

Reviewer Name: Barbara O'Neill

Reviewer Title: Professor II & Extension Specialist

If Educator, grades/population you teach: College and adult

U.S. state(s) where you primarily teach: NJ

Reviewer's Organization: Rutgers University









Reviewer's E-mail (if you wish to provide it): oneill@aesop.rutgers.edu

Reviewer's Primary Credentials: Teacher/Professor If other,

Optional Final Comments: This is a student workbook in the truest sense with many fillable pages devoted to student learning activities. Would be great for students to keep the book.

## Overall Rating Criteria Rubric

To decide on an overall rating (grade) to complete SCEFL's Quality Curriculum Rubric, use the following chart as a guide. Reserve the top, 4-Apple rating, for financial literacy lessons and programs that are truly exceptional, that is, among the best teaching tools you have used or would use.

	Weight	 (Poor)	 (Fair)	 (Good)	 (Exceptional)
<b>Basic Information:</b> Program source authority, development, objectivity, etc.	20%	Obvious commercial branding, unknown or not a credible source/developer	Branding, but not on every page; unknown lesson/program developer	Objective; contains info on developers or reviewers	Objective; contains info on developers or reviewers, and includes teachers in the development process
<b>Lesson or Program Details:</b> Age-appropriateness, ease of use, good value for the price, etc.	20%	Not at the right level for my learners; too expensive	Seems to be age-appropriate, but more difficult for teachers to learn and learners to use; would consider only as a free resource	Good for class use or home, independent use; good value, too	Easy to use; effective use of class time; superior value for the cost
<b>Analysis and Evaluation of the Lesson(s):</b> Clear goals and objectives, project-based learning, appropriate activities, assessment, etc.	50%	Unclear goals; little-to-no interactive learning; no assessment tool	Most of the learning is one-sided, with students listening to an online program with few applications; no assessment tool	Some excellent activities and projects that keep my students interested; some assessment method(s) provided	Promotes learning; logical; includes "hands on" activities to promote learning; includes pre- and post-assessment tool and/or other methods
<b>Other:</b> Examples of teacher-provided comments	10%	I would not use this again or adopt it after previewing	I do not recommend this; the resource was sufficient, but did not appeal to the audience; great amount of effort needed to make resource effective	I recommend this and it can be used stand-alone to meet my learning objectives; also serves as a good supplement resource	One of the best; my student learners and I love it, have fun with it, and learn much in the process
<b>OVERALL RATING:</b> Choose number of apples based on rating components and weights	100%	 (Poor)	 (Fair)	 (Good)	 (Exceptional)