

SCEFL Quality Curriculum Rubric

Basic Resource Information

Program Name: MoneyU

Major Topic: Personal Finance If other,

Name of Source Provider (from SCEFL List): MoneyU

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?

Independent developer.

Program Medium: Website

Source Website for Resource and/or Resource Information: <http://www.moneyu.com/>

Source Address: same as website

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?

The MoneyU brochure available online mentions that educators, young adults, parents, corporate executives, and professionals with experience in digital learning and game design were involved in development.

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 9-12

Is there another Grade Level/Age or Population served by the lesson or program?

Best used for Grades 11 - 12 and Adults

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

English

What are the specific topics covered? Money Management

What media, equipment, or materials are needed?

Device with connection to the internet. If Flash Player is required, then there may have to ultimately be a work-around for Apple iPads.

What is the class time needed to complete the lesson or entire program, not counting extra or optional assignments? 8 - 12 hours

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.

It is a standalone and can substitute for a traditional textbook.

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): \$17 p sch user; \$50 credit cd

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? Pedagogical objectives not listed

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...

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... Each step/lesson is just 3 - 5 minutes long. Lessons can be skipped. However, currently, all steps/lessons must be completed for a student to be given electronic entry into the post-test.

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: Multiple Choice Post-test Assessment Type: Multiple Choice

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

No Yes, Please elaborate...

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

There are short opening videos with student story-telling prior to each lesson, intended to show real students engaging with personal finance. After viewing about 25 of these, my students got bored, and suggested that each step/lesson did not need its own video.

What are the greatest lesson/program strengths?

There are 120 steps/lessons to cover all possible topics required in state financial literacy standards. The program is mapped to individual state standards (see the MoneyU website).

What are the greatest lesson/program weaknesses?

Too many videos. In the 50 question multiple choice pre- and post-test, of the 4 - 6 answer possibilities, there are multiple correct answers. This means that test points are awarded in fractions because each correct partial answer garners points. My students were frustrated because typical multiple choice instructions call for only 1 correct answer per question.

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

My freshmen students in college (ages 18 - 19) really liked this 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?

Teachers may want to assign required or optional extra assignments using web-based research or worksheets that could easily supplement the MoneyU lessons.

Overall Information

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



Date of review or rating: 7/7/2011

Reviewer Information

Reviewer Name: Deb Figart

Reviewer Title: Professor

If Educator, grades/population you teach: College/University

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

Reviewer's Organization: The Richard Stockton College of New Jersey









Reviewer's E-mail (if you wish to provide it): Deb.Figart@stockton.edu

Reviewer's Primary Credentials: Teacher If other,

Optional Final Comments:

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)
Basic Information: 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
Lesson or Program Details: 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
Analysis and Evaluation of the Lesson(s): 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
Other: 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
OVERALL RATING: Choose number of apples based on rating components and weights	100%	 (Poor)	 (Fair)	 (Good)	 (Exceptional)