

SCEFL Quality Curriculum Rubric

Basic Resource Information

Program Name: NEFE High School Financial Planning Program ®

Major Topic: Personal Finance If other,

Name of Source Provider (from SCEFL List): National Endowment for Financial Education

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?

Non-profit Foundation that supports financial literacy

Program Medium: Workbook

Source Website for Resource and/or Resource Information: hsfpp.nefe.org

Source Address (if not online): NEFE is located in Denver, Colorado

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 11-12

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

Grades 9-10 and college students and youth groups

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?

Laptop/LCD projector or overhead projector

What is the class time needed to complete the lesson or entire program, not counting extra or optional assignments? 10 hours to one semester or even one year (depending on depth)

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.

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):

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? Each of its 7 units has a number of objectives

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... There are a variety of activities provided for different learning styles using a "multiple intelligences" approach to student activities

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...

There is enough content and many activities that a creative special education teacher can use. I know for a fact that special education teachers in NJ have used the NEFE HSFPP with success. For example, one teacher uses a big (ceremonial) check to teach the check-writing content found in Unit 5 of the NEFE HSFPP.

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: Quiz Questions

Post-test Assessment Type: Quiz Questions

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

No Yes, Please elaborate... Students can complete a "portfolio" which is essentially a personalized financial plan that incorporates topics from all NEFE HSFPP units and applies it to an individual student's life.

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

What are the greatest lesson/program strengths?

Free of charge to schools, free of commercial bias and commercial branding, covers key personal finance topics, well organized materials (both teacher curriculum and student workbooks), good supplemental online materials, contains materials for students' parents, and curriculum is regularly reviewed and revised and also regularly evaluated.

What are the greatest lesson/program weaknesses?

The content of the NEFE HSFPP has a middle-income, non-urban area bias and may require some adaptation by teachers who serve low-income urban audiences. Also, it could use more supplemental online video content in this age of YouTube.

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

Teachers in NJ that I train are pleased with the content of the NEFE HSFPP and the fact that it is free of charge to schools.

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 should order materials early during the summer months. It is a busy time for NEFE to process orders. Also, the NEFE HSFPP Web site contains a calendar of upcoming NEFE HSFPP teacher training programs. See the "Instructors" portal of hsfpp.nefe.org.

Overall Information

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



Date of review or rating (M/D/Y): 07/18/11

Reviewer Information

Reviewer Name: Barbara O'Neill

Reviewer Title: Professor II & Extension Specialist

If Educator, grades/population you teach: Adult

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

Reviewer's Organization: Rutgers Cooperative Extension









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:

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) |