



9-12 Personal Financial Literacy and Money Management

INSTRUCTIONAL MATERIALS REVIEW COMMITTEE

September 18, 2024 – Professional Support Center

8:30 – 3:30 pm

	Topic Discussion	Notes and Action Items
1.	Opening and General Information (8:30-9:00am)	<p>Tiffany Spradling and Katie Wald convened the Grades 9-12 Personal Financial Literacy Committee meeting at 8:30 am.</p> <ul style="list-style-type: none">• Committee members introduced themselves.• Katie Wald reviewed Evaluator Protocol (norms)• Tiffany Spradling shared affidavit needs to be signed by committee member and notary on site• Tiffany Spradling shared detailed schedule of publisher presentations included with the agenda.• Committee was reminded that the committee will follow Florida's Sunshine Law and of prohibited communications.<ul style="list-style-type: none">○ Examples of Prohibited Communications Adoption: Committee members are prohibited from discussing committee business outside of a noticed public meeting in any way, including:<ul style="list-style-type: none">▪ Oral discussions: face -to -face/in person, phone, video/teleconference, live chatting, leaving voicemail messages.▪ Written correspondence: letters, faxes, e -mails, text messages, instant messaging or through other electronic communications (Facebook or other social media platform messaging)
2.	Public Comment (9:00-9:10am)	<p>No public comment was provided and no members from the public were present at the meeting to share feedback.</p> <p>Tiffany Spradling adjourned the committee for a break at 9:05am.</p>
3.	Publisher Presentations 9:10-9:40am: McGraw Hill	<p>Tiffany Spradling reconvened the Grades 9-12 Personal Financial Literacy Committee meeting at 9:09am.</p>

9:50-10:20am: Budget Challenge
10:30-11:00am: Ramsey Solutions
11:10-11:40am: National Geographic/Cengage

- **McGraw Hill Publisher Presentation (9:10-9:40am)**
- **McGraw Hill Q&A (embedded within presentation time)**
 - Print book does not have a glossary? *We will have to go back and find out.*
 - How does it look for ELL learners? *There are ELL activities for different levels.*
 - Is SmartBook part of the package? *Yes, all parts are included in the package.*
 - Can SmartBook be translated and the e-book? *Yes, it can. Anything is platform is translatable.*
 - The percentage of alignment to standards? *100%*
 - Standards identified in the textbook? *No, only online.*
 - Will the teacher addition be soft back or hard back? *It will be soft back.*
 - Additional note from publisher: *It can be integrated in Schoology.*
 - Does McGraw Hill have a workbook? *Yes, it would be included in the package.*

Tiffany Spradling adjourned the committee meeting at 9:40am for a break. The committee was reconvened at 9:49am.

- **Budget Challenge Publisher Presentation (9:50-10:20am)**
- **Budget Challenge Q&A (embedded within presentation time)**
 - (Online simulations) All of the students went on to post-secondary schools, but what if the student does not and goes into a trade? *Yes, but adapted to the students' perspective.*
 - What do you do with the kids that don't have the online access? *There is a download option to keep. The simulation is live online, and it is something you don't have to look at every day. It is fully optional to use on the phone.*
 - When would you teach using the book versus the simulation? *Using the book*

on the daily, simulations start every Thursday.

- Can you integrate with Schoology?
Yes
- Textbooks included with package?
The licenses included everything, but you will have to purchase textbooks separately.

Tiffany Spradling adjourned the committee meeting at 10:20am for a break. The committee was reconvened at 10:29am.

- **Ramsey Solutions Publisher Presentation (10:30-11:00am)**

- **Ramsey Solutions Q&A responses (embedded within presentation time)**

- *ELL- Translated in Spanish and there are graphic organizers that are very easy to understand.*
- *Can integrate with Schoology.*
- *Print guide is available, as well as digital.*
- *Built-in Kahoots*
- *Can it be translated to other languages? Everything can translate except for the videos.*
- *Will students have textbooks? Yes, they will.*
- *Will you have to buy new books every year? You will have books every year with the adoption.*
- *How effective is the book without the access to online? If you, the teacher, can share the videos, the book is made with discussions and can just be used.*

Tiffany Spradling adjourned the committee meeting at 11:00am for a break. The committee was reconvened at 11:09am.

- **National Geo/ Cengage Publisher Presentation (11:10-11:40am)**

- **National Geo/ Cengage Q&A (embedded within presentation time)**

- *It does integrate with Schoology.*
- *Does it come with a print teachers edition? No, but it comes in Word.*
- *Can the text be translated? Yes, with*

		<p><i>Google Translate.</i></p> <ul style="list-style-type: none"> ○ Is there a consumable workbook? <i>Yes, it is in print.</i> ○ Is there a link to see the consumables? <i>No, but they are working on it, and it will be included with bundle.</i> ○ Are MindTap activities self-graded or teacher-graded? <i>Both. Multiple choice is self-graded and anything short answer will have to be teacher graded.</i> ○ Does it have ELL supports? <i>Yes.</i> ○ If they do not have internet at home? <i>Yes, they will have a PDF for the book but maybe not the MindTap questions.</i> <p>Tiffany Spradling adjourned the committee meeting at 11:40am for lunch. The committee was reminded of Sunshine Law compliance during the extended break.</p>
4.	Lunch (11:40am-12:40pm)	
5.	Publisher Evaluations (12:40-3:15pm)	<p>The committee reconvened at 12:40pm. Tiffany Spradling and Katie Wald directed committee members to provide their impressions for each publisher based on their presentations on chart paper.</p> <ul style="list-style-type: none"> ● McGraw Hill- <ul style="list-style-type: none"> ○ Pros <ul style="list-style-type: none"> ▪ Single column design ▪ College & career readiness inclusion ▪ Large font ▪ Textbook & e-text come w/ purchase ▪ Work offline ▪ Different levels available ▪ A lot of “stuff” teachers can choose from ▪ Fillable PDF ▪ Adaptive/student learns basic and comprehension questions ▪ SmartBook Schoology compatible

		<ul style="list-style-type: none"> ▪ Text can be modified/ e-book annotated. ▪ Practice quizzes and lesson reviews ▪ Tests can be modified ▪ On-going case study ▪ SmartBook adjust to student ▪ Leveled ELL activities/ authors reach all SS backgrounds ▪ PowerPoints provided ▪ Broad spectrum content ○ Cons <ul style="list-style-type: none"> ▪ No glossary in printed edition ▪ Standards not listed in TE ▪ Vocab in margin of text ▪ Kind of plain/ boring to look at ▪ TE only comes in paperback and seems light ▪ Broad content lacking some depth on early review • Budget Challenge- <ul style="list-style-type: none"> ○ Pros <ul style="list-style-type: none"> ▪ Learning by doing ▪ 17 chapters/ optional chapters ▪ Teachers “how to” instead of just “why” ▪ Learning in simulation to prep for real world ▪ End of chapter assessment ▪ Glossary ▪ Parent engagement ▪ ELA connections for every chapter ▪ Large print and chunked text ○ Cons <ul style="list-style-type: none"> ▪ Not well-structured teacher materials ▪ Textbooks reads like a glossary ▪ Mostly digital/ phones ▪ Not sure for ESOL or ESE
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		<p>Support.</p> <ul style="list-style-type: none"> ▪ Assessment are questions only ▪ Textbook looks boring ▪ No printed textbook included ▪ Some images/ charts are low resolutions ▪ Jumps into content w/ no intro ▪ Leans towards post-secondary & leaves out trades & certifications ▪ Simulation project is not diverse ▪ Book not included, must add to purchase. <ul style="list-style-type: none"> • Ramsey Solutions- <ul style="list-style-type: none"> ○ Pros <ul style="list-style-type: none"> ▪ Instructional Videos ▪ Online Platform “Ramsey Classroom” ▪ Cross-Curricular, Pre-test ▪ Clear teacher instructions ▪ Easy to use worktext ▪ Workbook (printed) is the same as online materials ▪ Workbook works as a reference for after high schools-consumables ▪ Seems relevant to real life-draws on personal experiences ▪ Simple/ usable platform ▪ Aligns w/ resiliency standards ▪ Appealing images & infographics ▪ Consumables textbook for individualized learning ▪ Resiliency standards built-in ▪ Cross curriculum ▪ Engaging diverse video ▪ Text to ASL ▪ Chapter preview assessments
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- Cons

- Heavily reliant on online textbook
- No index or Spanish glossary
- Consumables textbook
- Limited ELL expansion

- Nat Geo/ Cengage-

- Pros

- Works w/ Schoology
- Easy to use glossary
- PPTs available
- Diverse pictures & text examples
- MindTap online source
- Differentiated resources
- Authors are HS Teachers
- Teachers can edit text
- 21 chapters
- Workbook and worksheets available
- Colorful and visually appealing
- Resources are stand-alone or can be mixed and matched
- Printable PDF book for students who need access at home without internet

- Cons

- Not enough information
- MindTap only available online
- Not all resources available to preview
- No TE book-must print your own
- Long stretches of text
- Book looks boring – bad graphics/ design (unappealing)

Next questions for publishers:

- What changes will we see with the finalized text (ex. some graphics blurry in sample

		<p>version)?</p> <ul style="list-style-type: none"> • How do we maintain security if the student is putting in SSN? Can it be omitted so students do not need to provide personal information? <p>Committee members reviewed the Instructional Materials Evaluation Tool (IMET) to evaluate publishers. Committee members began evaluations independently.</p>
6.	Closing (3:15pm-3:30pm)	<p>Committee members were reminded:</p> <ul style="list-style-type: none"> • Evaluations are due by Monday, 9/23/24 at 11:59pm • Materials will be returned to school campuses. Remind teachers that of the four publishers, two will be finalists for review after the 9/25 committee meeting. • Prohibited communication when not in convened meetings • Next Meeting- 9/25/24 @ 8:30-11:30 (Professional Support Center) <p>Tiffany Spradling adjourned the meeting at 3:30pm.</p>