
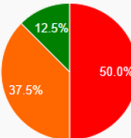
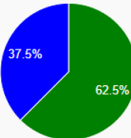
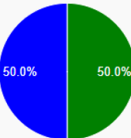
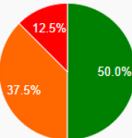




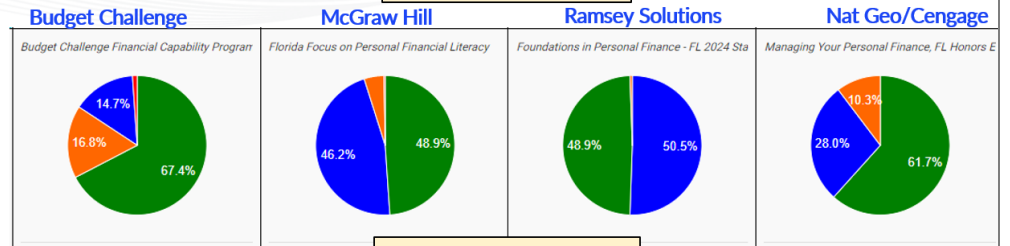
9-12 Personal Financial Literacy and Money Management

INSTRUCTIONAL MATERIALS REVIEW COMMITTEE

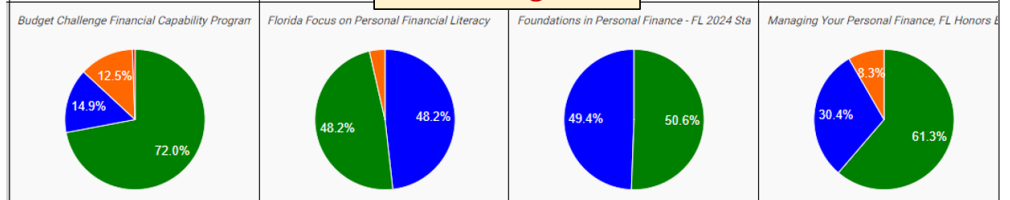
October 4, 2024 – Professional Support Center
8:30 - 11:30am

	Topic Discussion	Notes and Action Items
1.	Review Agenda	<ul style="list-style-type: none"> Tiffany convened the adoption committee at 8:34am.
2.	Review Minutes from September 18 th	<ul style="list-style-type: none"> Committee was tasked to take a few minutes to review the minutes from the committee meeting on September 18, 2024. There was a motion and second to approve the minutes as presented.
3.	Public Comment	<ul style="list-style-type: none"> A teacher was present as a member of the public. When presented to speak, he shared that he reviewed the books and was supportive of whatever the committee decides.
4.	Instructional Staff Voting Results	<ul style="list-style-type: none"> Tiffany showed data from EdCredible aligned to overall recommendations, a summary of the evaluation rubric, and content alignment. <div> <div>Overall Recommendation</div>  <div> <div>Budget Challenge</div> <div>McGraw Hill</div> <div>Ramsey Solutions</div> <div>Nat Geo/Cengage</div> </div> <div> <div>Budget Challenge Financial Capability Program</div> <div>Florida Focus on Personal Financial Literacy</div> <div>Foundations in Personal Finance - FL 2024 Sta</div> <div>Managing Your Personal Finance, FL Honors E</div> </div> <div>     </div> <div> <div>Excellent Resource/Highly Recommend</div> <div>Good Resource/Recommend</div> <div>Adequate Resource/Somewhat Recommend</div> <div>Inadequate Resource/Do Not Recommend</div> </div> </div>

Summary Report



Content Alignment



- School Rankings: Three school staff members provided ranking recommendations for the materials.

Respondent	1st	2nd	3rd	4th
A	Ramsey Solutions	Budget Challenge	McGraw Hill	Nat Geo/Cengage
B	Nat Geo/Cengage	Ramsey Solutions	Budget Challenge	McGraw Hill
C	Ramsey Solutions	Budget Challenge	McGraw Hill	Nat Geo/Cengage

- Tiffany shared the analysis of program costs per student with the committee.
 - McGraw Hill: \$167.46
 - Budget Challenge: \$184.95
 - Ramsey Solutions: \$112.46
 - Nat Geo/Cengage: \$151.00
- The committee discussed the data.
 - A committee member stated that all publishers present
- Tiffany shared that based on the data presented, two publishers would move forward as finalists. The committee voted to select Ramsey Solutions and McGraw Hill as finalists for ranking.
 - Budget Challenge
 - 0- yes
 - 8- no
 - McGraw Hill-
 - 8-yes
 - 0- no
 - Ramsey Solution
 - 8- yes
 - 0-no
 - Nat Geo/Cengage-
 - 0- yes
 - 8- no

5. Final Ranking Recommendations

The committee was tasked to analyze the finalists for how well instruction aligned to the following standard was presented for Ramsey Solutions and McGraw Hill:

SS.912.FL.5.8: Analyze the costs and benefits associated with credit cards.

- Clarification 1: Instruction includes understanding that while credit cards are useful for making purchases, interest rates on credit card loans are generally higher than other types of loans and may also have additional fees.
- Clarification 2: Instruction includes understanding that credit card interest rates are higher for people considered to have a higher risk of nonpayment as determined by their credit scores.

Discussion results:

Publisher	Pros	Cons
Ramsey Solutions	-Clarifications are covered	-Biased tone -Only cash back mentioned as a benefit
McGraw Hill	-Covers more benefits of credit cards	-Standard is not fully captured, clarifications are lacking

Tiffany shared that, as with any publisher, the role of the district’s curriculum team is to provide resources where needed to best align the instructional materials to the standards. The committee discussed that more guidance may be needed to teach this standard to facilitate rich discussions with students that are balanced and support students from different economic backgrounds and experiences.

A committee member made a motion to compare their overall thoughts on the programs using a pro/con system. The motion was seconded.

Discussion results:

Publisher	Pros	Cons
Ramsey Solutions	-Practical application -Additional learning opportunities outside of the textbook -Very engaging for any high school grade level -Easier for newer teachers -Teacher's Guide beneficial -Will guide good classroom discussions	
McGraw Hill	-Good information	-Dry descriptions -Mostly text, lacking graphics -Better for adults, not engaging for students

A committee member made a motion at 9:40am to move to vote to rank the publishers and was seconded by another member. Committee members voted via secret ballot using a Microsoft Form.

Results:



Tiffany asked if there were any objections. Seeing there were none, the committee motioned and seconded to make the following ranking recommendations to the School Board.

- 1) Ramsey Solutions
- 2) McGraw Hill

6.	Next Steps	<ul style="list-style-type: none"> • Tiffany shared that for the adoption process, the next steps are as follows: <ul style="list-style-type: none"> ○ Presentation of ranking recommendations to School Board (10/22/24) ○ 30-day objection window (concludes 11/21/24) ○ Release of state adoption list (estimated May 2025) ○ Purchase and distribution to schools (Summer 2025, following release of adoption list's inclusion of committee's recommended publishers)
7.	Closing	The committee was adjourned at 9:48am.