



CURRICULUM  
TITLE:

REVIEWER:

I. Content: “The curriculum covers topics and skills prioritized across major national and select state standards or financial education.” (CFPB)

	STANDARD	Curriculum addresses grade-level topics for each standard.	
		YES	NOTES
COMPETENCY 1 Spending & Saving	Develop a plan for spending and saving.	<input type="checkbox"/>	
	Describe how to use different payment methods.	<input type="checkbox"/>	
	Apply consumer skills to spending and saving decisions.	<input type="checkbox"/>	
	<i>Additional standards not applicable at these grade levels.</i>		
Standards met:			/3
COMPETENCY 2 Credit & Debt	Analyze the costs and benefits of various types of credit.	<input type="checkbox"/>	
	<i>Additional standards not applicable at these grade levels.</i>		
	Standards met:		/1
COMPETENCY 3 Employment & Income	Explore job and career options.	<input type="checkbox"/>	
	Compare sources of personal income and compensation.	<input type="checkbox"/>	
	Analyze factors that affect net income.	<input type="checkbox"/>	
	Standards met:		/3
COMPETENCY 4 Investing	Explain how investing may build wealth and help meet financial goals.	<input type="checkbox"/>	
	Evaluate investment alternatives.	<input type="checkbox"/>	
	Demonstrate how to buy and sell investments.	<input type="checkbox"/>	
	<i>Additional standards not applicable at these grade levels.</i>		
Standards met:			/3



	STANDARD	Curriculum addresses grade-level topics for each standard.	
		YES	NOTES
COMPETENCY 5  Risk Management & Insurance	Identify common types of risks and basic risk management methods.	<input type="checkbox"/>	
	Justify reasons to use property and liability insurance.	<input type="checkbox"/>	
	Justify reasons to use health, disability, long-term care, and life insurance.	<input type="checkbox"/>	
	Standards met:		/3
COMPETENCY 6  Financial Decision-Making	Recognize the responsibilities associated with personal financial decisions.	<input type="checkbox"/>	
	Use reliable resources when making financial decisions.	<input type="checkbox"/>	
	Make criterion-based financial decisions by systematically considering alternatives and consequences.	<input type="checkbox"/>	
	Apply communication strategies when discussing financial issues.	<input type="checkbox"/>	
	Analyze the requirements of contractual obligations.	<input type="checkbox"/>	
	Control personal information.	<input type="checkbox"/>	
	Use a personal financial plan or budget.	<input type="checkbox"/>	
	<i>Additional standards not applicable at these grade levels.</i>		
Standards met:		/7	
Total 3 – 5 standards met:			/20
Curriculum meets 80% of Content criteria:		<input type="checkbox"/>	(16 of 20)

II. Utility: “Utility is defined as the supports for using the curriculum, including pedagogical guidance designed to promote strong and effective instruction.” (CFPB)

	Curricular materials...	YES	NOTES
Do the curricular materials support students' cognitive development?	Include a balanced focus on: <ul style="list-style-type: none"> <li>• Students' knowledge of procedures (e.g., how to calculate interest)</li> <li>• Conceptual understanding of big ideas (e.g., being an informed consumer)</li> <li>• Application in real-life context (e.g., making budgets for themselves)</li> </ul>	<input type="checkbox"/>	
	Include specialized <i>vocabulary</i> ?	<input type="checkbox"/>	
	Require higher-order thinking skills (analyze, synthesize, evaluate)?	<input type="checkbox"/>	
	Offer learning activities that connect financial concepts to real-life applications?	<input type="checkbox"/>	
Do the curricular materials support engagement among a diverse population of students?	Help teachers recognize students' needs (struggling or advanced students, students with disabilities, students with different exposure to financial concepts) and provide guidance or strategies to adapt lessons to those students' needs?	<input type="checkbox"/>	
			/1
Do the curricular materials help educators plan and deliver instruction?	Include necessary components for instruction: objectives, lesson plans, materials to support activities, assessments, discussion guidance?	<input type="checkbox"/>	
	Identify additional resources, such as glossaries, teacher notes, or online resources?	<input type="checkbox"/>	
	Align with other requirements for teachers, such as state standards or Common Core State Standards (CCSS)?	<input type="checkbox"/>	
			/3

	Curricular materials...	YES	NOTES
Do the curricular materials include useful assessments?	Include any of the following: <ul style="list-style-type: none"> <li>Formative assessments of progress</li> <li>End-of-lesson activities that encourage students to summarize or synthesize learning</li> <li>Summative assessments of cumulative learning</li> </ul>	<input type="checkbox"/>	
	Assess across: <ul style="list-style-type: none"> <li>Recall (define, calculate, identify, state) and/or skills (infer, organize, identify patterns, interpret)</li> <li>Strategic thinking (differentiate, investigate, draw conclusions) and/or extended thinking (synthesize, design, analyze)</li> </ul>	<input type="checkbox"/>	
	Free of implicit/explicit bias?	<input type="checkbox"/>	
			/4
Do the curricular materials help teachers unfamiliar with financial education get a firm grounding?	Include links to learning or research tools to help teachers increase their financial education <u>content knowledge</u> ?	<input type="checkbox"/>	
			/1
Total Utility criteria met:			/15
Curriculum meets 80% of Utility criteria:		<input type="checkbox"/>	(12 of 15)

III. Quality: “Curriculum quality refers to the accessibility, accuracy, objectivity, and visual appeal of the curriculum.” (CFPB)

	Curricular materials...	YES	NOTES
Are the curricular materials easily accessible?	Are web links viewable and working, requiring no special technology or program?	<input type="checkbox"/>	
	Is it clear (and reasonably flexible) what materials can be copied and reused?	<input type="checkbox"/>	
	Are the materials free of errors in fact, spelling, calculation errors, punctuation, etc.?	<input type="checkbox"/>	
	Have some or all the materials been published or updated in the last ten years?	<input type="checkbox"/>	
			/4
Are the curricular materials objective?	Do materials differentiate between fact and interpretation/opinion, and do the materials present differing viewpoints?	<input type="checkbox"/>	
	Do materials show diversity (ex: age, race/ethnicity, gender, household income), and cultural sensitivity?	<input type="checkbox"/>	
	Does the curriculum avoid excessively promoting branded products or specific financial service providers?	<input type="checkbox"/>	
			/3
Are the curricular materials displayed in a manner that supports learning?	Are the visuals informative and relevant (not distracting)?	<input type="checkbox"/>	
	Is the content organized intuitively for educators?	<input type="checkbox"/>	
	Is the formatting clear, easy to read, and easy to copy?	<input type="checkbox"/>	
			/3
Total Quality criteria met:			/10
Curriculum meets 80% of Quality criteria:		<input type="checkbox"/>	(8 of 10)



Curriculum met 80% of section criteria:		YES	NO
Curriculum Review	I. Content	<input type="checkbox"/>	<input type="checkbox"/>
	II. Utility	<input type="checkbox"/>	<input type="checkbox"/>
	III. Quality	<input type="checkbox"/>	<input type="checkbox"/>
	IV. Efficacy*	<input type="checkbox"/>	<input type="checkbox"/>
OSPI Bias & Sensitivity Screening Tool	Complete the <a href="#">OSPI Screening Tool for Biased Content, pages 6-9</a> . Print to PDF or Save as PDF: <i>LastName CurriculumName GradeBand B&amp;S</i>	<input type="checkbox"/>	<input type="checkbox"/>
	Based on your answers to the screening tool, do you recommend the use of this instructional material from an inclusive and unbiased content perspective?	<input type="checkbox"/>	<input type="checkbox"/>
Final thoughts and recommendations of reviewer:			