

2025 Personal Financial Literacy and Money Management Adoption Grades 9–12



Personal Financial
Literacy and Money
Management

COMMITTEE MEETING
APRIL 1, 2025



Presenter: Kathleen Malloy



Who am I? What do I do?



District Media Specialist

Supervise and train
school library
media specialists
Review books for
district approval
Facilitate challenge
process

Instructional Materials Coordinator

Supervise and train school
representatives in the
selection process.
Manage selection and
purchase of instructional
materials

36-year educator, Certificate
#476901

Certified in: K-12 Media,
6-9 Social Studies,
6-9 English Language Arts,
6-12 Journalism,
ESOL Endorsed,
Reading Endorsed,
Educational Leadership



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Agenda

Morning

Welcome/Overview of Requirements for Instructional Materials Reviewers.....8:30–9:30

FLDOE Specifications.....9:30–10:00

Review of the Standards.....10:00–10:15

Break.....10:15–10:30

Expert in the Field presentation: Envision Credit Union.....10:30–11:00

Review the Scoring Rubric, Considerations for Special Populations: ELL, ESE, Gifted.....11:00–12:00

Afternoon

Lunch.....12:00–12:30

Team and Website Review.....1:00–1:15

Publisher's Presentations.....1:15–2:00

Break.....2:00–2:10

Rubric Review Practice.....2:10–3:15

Questions.....3:15–3:30



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Review of the adoption website, publisher's presentations and materials is ongoing.

IM Reviewer Required Training



As an Instructional Materials Reviewer for Leon County Schools, you must complete the Instructional Materials section of FLDOE's Library Media Training.

Please be sure to sign next to your name indicating you watched Part 4: Instructional Materials Reviewers from slide 32-43 and have received a copy of the transcript of the entire training.

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What are you looking for today?

DIVISIONS ▾ EXPLORE ▾ **FEATURED TOPICS ▾**

Standards & Instructional Support

[Home](#) | [Academics](#) | [Standards & Instructional Support](#) | [Instructional Materials](#)

Archive

Contract Extensions

Instructional Materials Statutes

INSTRUCTIONAL MATERIALS

If you have trouble accessing any of the files below please contact the Bureau of Standards and Instructional Support at 850-245-0423.

General Information

- [Library Media Training](#)
 - [Library Media Training Transcript \(PDF\)](#)
- [Policies and Procedures Specifications for the Florida Instructional Materials Adoption \(PDF\)](#) Updated 1/11/2023



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A collage of financial icons and terms. At the top left is the word 'DEBT' in bold black letters. Below it is a piggy bank with a dollar sign. To the right is a bar chart with an upward arrow. Further right is a potted plant with a magnifying glass over its base. At the top right are several coins, including Bitcoin and dollar coins. In the center is the word 'FINANCE' in large, bold, black letters. To the left of 'FINANCE' is a line graph with an upward arrow. Below 'FINANCE' is a pie chart with labels for 'interest payment', 'principal', and 'tax'. To the right of 'FINANCE' is a magnifying glass. At the bottom left is a circular flow diagram with Bitcoin and dollar coins. At the bottom center is the word 'Financial Plan' in a cursive font. To the right of 'Financial Plan' is a bar chart with an upward arrow. At the bottom right is the word 'TAX' in a blue box, with arrows pointing to 'Bills' and 'Planning'. There are also several dollar coins scattered around.

The LCS webpage which provides all information regarding our process on contesting the adoption of an instructional material is under **Academic Services, Request for Reconsideration**
(<https://www.leonschools.net/Page/35368>)



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Committee Makeup



- LCS 6–12 Teachers
- Instructional Leaders/Coaches
- Instructional Practice Experts
- District–Based Representatives for Special Populations
 - ESE, ELL, Gifted, Media Specialists, Title I
- Parents and/or Community Members

Please note: Anyone who has (or has had in the previous 3 years) a business interest in any company represented may NOT serve as a voting committee member. This meeting HAS BEEN PUBLICLY NOTICED via the LCS website.



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This process is governed by Florida Statute...



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Online
Sunshine

Official Internet Site of the Florida Legislature

November 3, 2023

Search Statutes:

2023

Search

Advanced Legislative
Search and Browse

Select Year:

2023

Go

- Home
- Senate
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- Statutes, Constitution,
& Laws of Florida
- Florida Statutes
- Search Statutes
- Search Tips
- Florida Constitution
- Laws of Florida
- Legislative & Executive
Branch Lobbyists
Information Center
- Joint Legislative
Committees &
Other Entities
- Historical Committees
- Florida Government
Efficiency Task Force
- Legislative Employment
- Legistore
- Links

Interpreter Services for the
Deaf and Hard of Hearing

Finding
Florida Grades
K-5

The 2023 Florida Statutes

[Title XLVIII](#)

[Chapter 1006](#)

[View Entire Chapter](#)

EARLY LEARNING-20 EDUCATION CODE SUPPORT FOR LEARNING

F. Instructional Materials for K-12 Public Education

- [1006.28](#) Duties of district school board, district school superintendent; and school principal regarding K-12 instructional materials.
- [1006.283](#) District school board instructional materials review process.
- [1006.29](#) State instructional materials reviewers.
- [1006.30](#) Affidavit of state instructional materials reviewers.
- [1006.31](#) Duties of the Department of Education and school district instructional materials reviewer.
- [1006.32](#) Prohibited acts.
- [1006.33](#) Bids or proposals; advertisement and its contents.
- [1006.34](#) Powers and duties of the commissioner and the department in selecting and adopting instructional materials.
- [1006.35](#) Accuracy of instructional materials.
- [1006.36](#) Term of adoption for instructional materials.
- [1006.37](#) Requisition of instructional materials from publisher's depository.
- [1006.38](#) Duties, responsibilities, and requirements of instructional materials publishers and



Committee Responsibilities

Everyone

- Attend and participate at each meeting
- Disseminate information about what you have learned about this process.
- **Attend Office Hours** to ask questions, gain clarification, and report on how your site is conducting its review. Tuesday's 2-3:30 pm.

Parents

- Give careful consideration to how various materials will support your students
- Give careful consideration to how various materials will support our teachers in supporting all students, including yours.

Site Reps

- Inform colleagues at your sites disseminate information and resources previews deliberately
- Collect site feedback and rubric scores and submit as evidence of process



Our Guiding Documents Are: The Florida Social Studies Standards Strand: Financial Literacy



Grade: 912 ▾

Strand **SS.912.A:** American History

Strand **SS.912.CG:** Civics and Government

Strand **SS.912.G:** Geography

Strand **SS.912.P:** Psychology

Strand **SS.912.W:** World History

Strand **SS.912.H:** Humanities

Strand **SS.912.E:** Economics

Strand **SS.912.S:** Sociology

Strand **SS.912.HE:** Holocaust Education

Strand **SS.912.FL:** Financial Literacy

Strand **SS.912.AA:** African American History



Social Studies Standards: Financial Literacy Strand

GRADE: 9-12

Strand: FINANCIAL LITERACY

Standard 1: Understanding the attitudes and behaviors of personal financial decision making.

BENCHMARK CODE	BENCHMARK
SS.912.FL.1.1	Evaluate and reflect on how values affect personal financial decision-making. <i>Clarification 1:</i> Instruction includes how values may vary from person to person. <i>Clarification 2:</i> Instruction includes how societal values impact personal financial decisions.
SS.912.FL.1.2	Understand how cognitive biases affect personal financial decision-making. <i>Clarification 1:</i> Instruction includes biases such as loss aversion, the endowment effect, herd mentality, anchoring, and present bias.
SS.912.FL.1.3	Explain that loss aversion implies that losses brought about by a decision are weighed more than the gains, which may affect the final decision.
SS.912.FL.1.4	Explain that people place more weight on something they already have as opposed to things they do not. This endowment effect can result in people being reluctant to part with things they possess.
SS.912.FL.1.5	Evaluate how herd mentality affects personal financial decision-making.
SS.912.FL.1.6	Describe how a piece of information received early, even if incorrect or irrelevant, can provide an anchor that people use when making their personal financial decisions.



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What does it mean to 'adopt'?



- Textbooks should be reviewed for their alignment to the Florida determined standards of performance (or benchmarks) that have been designated for a course.
- While reviewers should consider certain needs of special populations of students in who they may encounter in their classes (SWD, ELL), the academic outcomes and expectations for what is considered "on grade level" and adhering to the standards should be the same for all students taking the course.
- One helpful way to look at this rather than framed as a text is "too hard" or "too easy" for a group of students would be to determine how much of the appropriate complexity within a benchmark is presented within a book to provide easy points of introduction, practice, and extension there will be for each student we may encounter.



So, when we 'adopt'

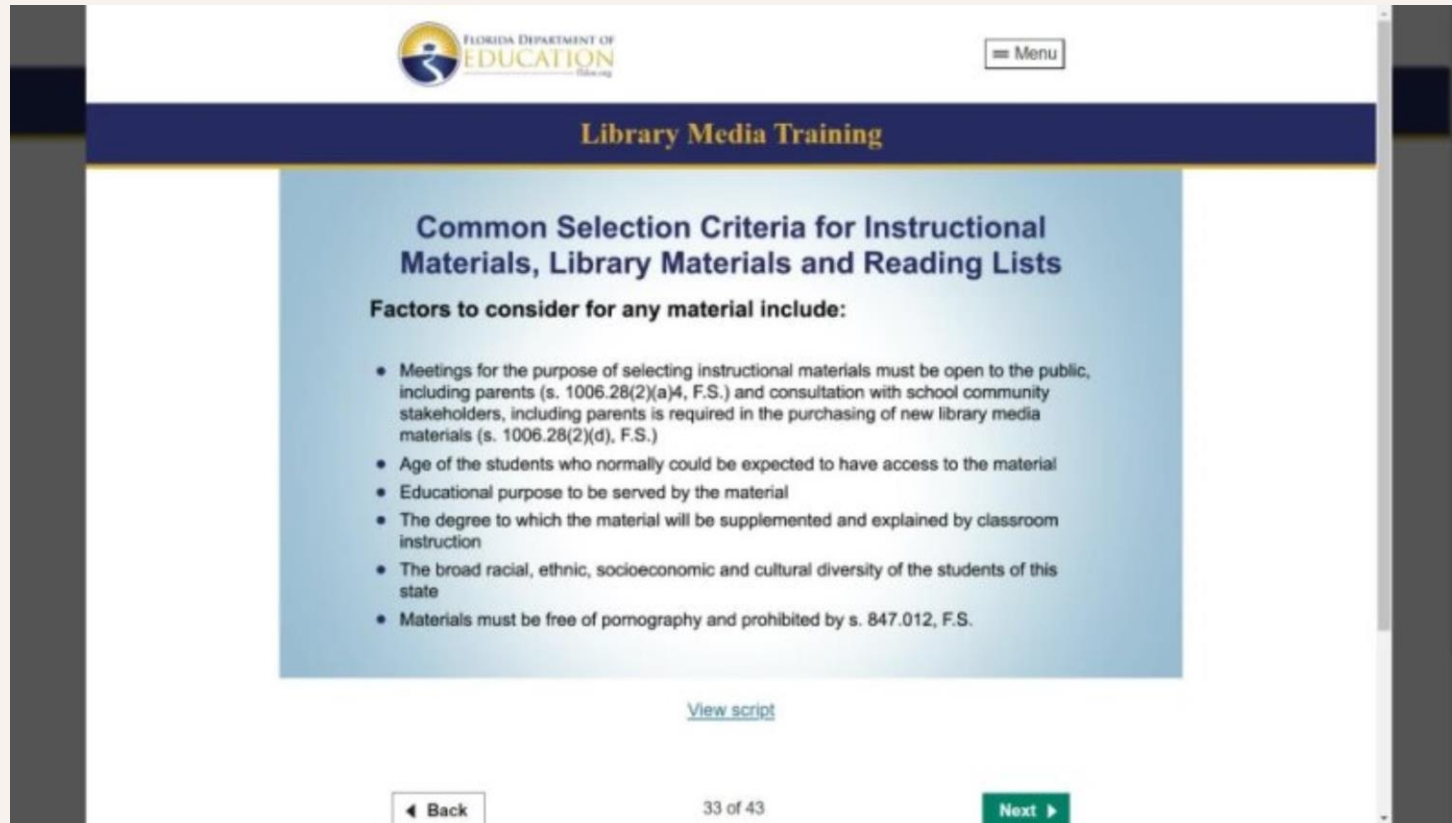


In Florida, to adopt a text as a district means to select a main "major tool" of instruction for use in a specific course.

- In LCS (and a majority of Florida schools), the adoption process considers only texts that have been pre-selected by FLDOE and their committee.
- In Florida review, the process covers only the review of the major tool within a series or series of works. The supplementary content is considered but is not the main concern of the Florida review process.



FLDOE Library Media Training, Part IV: Common Selection Criteria for Instructional Materials, Library Materials and Reading Lists



The screenshot shows a presentation slide from the Florida Department of Education (FLDOE) Library Media Training. The slide has a white background with a blue header bar at the top. The header bar contains the FLDOE logo on the left and a 'Menu' button on the right. Below the header bar, the title 'Library Media Training' is displayed in a blue box. The main content area is a light blue box with the title 'Common Selection Criteria for Instructional Materials, Library Materials and Reading Lists' and a list of factors to consider for any material. At the bottom of the slide, there is a 'View script' link, a 'Back' button, and a 'Next' button.

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Menu

Library Media Training

Common Selection Criteria for Instructional Materials, Library Materials and Reading Lists

Factors to consider for any material include:

- Meetings for the purpose of selecting instructional materials must be open to the public, including parents (s. 1006.28(2)(a)4, F.S.) and consultation with school community stakeholders, including parents is required in the purchasing of new library media materials (s. 1006.28(2)(d), F.S.)
- Age of the students who normally could be expected to have access to the material
- Educational purpose to be served by the material
- The degree to which the material will be supplemented and explained by classroom instruction
- The broad racial, ethnic, socioeconomic and cultural diversity of the students of this state
- Materials must be free of pornography and prohibited by s. 847.012, F.S.

[View script](#)

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From the FLDOE Training



Common Selection Criteria for Instructional Materials, Library Materials and Reading Lists

Factors to consider for any material include:

- Avoiding unsolicited theories that may lead to student indoctrination.
- Meetings for the purpose of selecting instructional materials must be open to the public, including parents (s. 1006.28(2)(a)4, F.S.)
- Consultation with school community stakeholders, including parents is required in the purchasing of new library media materials (s. 1006.28(2)(d), F.S.)
- Age of the students who normally could be expected to have access to the material
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- The degree to which the material will be supplemented and explained by classroom instruction
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Additional Selection Criteria for Instructional Materials

Instructional Materials must be:

- Accurate, objective, balanced, noninflammatory and current
- Aligned with state academic standards
- Suited to student needs, including academically talented students
- Suited to students' ability to comprehend material and maturity levels
- Readable, contain appropriate pacing, and easy to use

Instructional Materials should:

- Not contain any matter reflecting unfairly upon persons because of their race, color, creed, national origin, ancestry, sex, religion, disability, socioeconomic status or occupation.
- Accurately portray the ethnic, socioeconomic, cultural, religious, physical and racial diversity of our society.



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(a) *No person is inherently racist, sexist, or oppressive, whether consciously or unconsciously, solely by virtue of his or her race or sex.*

(c) No person should be discriminated against or receive adverse treatment solely or partly on the basis of race, color, national origin, religion, disability, or sex.

(e) A person, by virtue of his or her race or sex, does not bear responsibility for actions committed in the past by other members of the same race or sex.

(f) A person should not be instructed that he or she must feel guilt, anguish, or other forms of psychological distress for actions, in which he or she played no part, committed in the past by other members of the same race or sex.



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Whenever appropriate, include instructional materials that portray

- The necessity to protect the environment and conserve natural resources
- The effects of the use of tobacco, alcohol, controlled substances and other dangerous substances.
- Humane treatment of people and animals
- Fire prevention
- Thrift – using money and other resources wisely and not carelessly.



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Whenever appropriate for social science, history, or civics courses, the materials submitted must contain:

- The Declaration of Independence
- The Constitution of the United States



www.FLDOE.org



<https://www.fl DOE.org/academics/standards/instructional-materials/>

www.FLDOE.org



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From the FLDOE Training



Core Questions Rubric for IM Reviewers (cont.)

The full rubric may found at:

<https://www.fldoe.org/academics/standards/instructional-materials/>

Florida Statutes and State Board of Education Rule
1. Critical Race Theory: Do materials align to Rule 6A-1.094124, F.A.C., which prohibits Critical Race Theory (CRT) in instructional materials?
2. Culturally Responsive Teaching: Do instructional materials omit Culturally Responsive Teaching as it relates to CRT?
3. Social Justice: Do instructional materials omit Social Justice as it relates to CRT?
4. Social Emotional Learning: Do instructional materials NOT solicit Social Emotional Learning (SEL), as these are considered extraneous and unsolicited strategies outside the scope of subject-area standards?
5. Principles of Individual Freedom: Do instructional materials align to s. 1003.42(3), F.S., by acknowledging that all people are equal before the law and have inalienable rights and materials are consistent with the following principles: (a) No person is inherently racist, sexist, or oppressive, whether consciously or unconsciously, solely by virtue of his or her race or sex (b) No race is inherently superior to another race. (c) No person should be discriminated against or receive adverse treatment solely or partly on the bases of race, color, national origin, religion, disability, or sex. (d) Meritocracy or traits such as hard work ethic are not racist but fundamental to the right to pursue happiness and be rewarded for industry. (e) A person, by virtue of his or her race or sex, does not bear responsibility for actions committed in the past by other members of the same race or sex. (f) A person should not be instructed that he or she must feel guilt, anguish, or other forms of psychological distress for actions, in which he or she played no part, committed in the past by other members of the same race or sex.
6. Student Welfare: Do instructional materials align to s. 1001.42(8)(c)3., F.S., in grades K-3 to EXCLUDE any instruction regarding sexual orientation or gender identity?

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From the FLDOE Training



Instructional Materials – District Responsibilities

- The responsibility of the content of instructional materials lies with those that choose the materials. Parental feedback is important and parents should be included in all aspects of choosing materials.
- The district school board oversees the final process of instructional materials after a vetting process that involves all stakeholders, including teachers, students, district staff, and community members.
- Districts must adopt procedures to permit a parent or resident to object to the adoption or use of any instructional material if it doesn't meet the criteria of 1006.31(2) or 1006.40(3)(d).



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- Please discuss copyright and fair use guidelines with publishers before purchase.
- Follow district policies.
- Potential violations may include:
 - Reproducing pages in textbooks without publisher permission or watching videos without having a license.
 - Use of streaming services may violate individual contracts with service.



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Where can I review copies of the materials?



Hard Copies (AKA Samples)

- Available at sites – if publishers have sent hard copies they are placed at your work station today so that you can take them with you to school.
- Available at the Howell Building – please email to make an appointment OR arrive during business hours and check in at the front desk. Sample materials may not leave the building.



Publisher Online Product Access and Presentations

Online—I.M. Website—<https://www.leonschools.net/Page/59362>

- Note: Public level of access to online materials is different from LCS employee access. The public cannot access full teacher's editions with answer keys, and therefore different access sub-pages are provided on the website.
- The LCS access level may be shared with any LCS employee. They will need to "request access" the first time they log on to the site and may have to provide LCS email credentials.

Publisher's Presentations

- ALL Publisher's Presentations are available for your faculty and our district community members to view on the adoption website. Please encourage them to take the time to view the information each publisher has prepared for our district.



Common Questions about site scoring



LCS site representatives should

Provide all necessary information to their colleagues with a stake in the instruction of science.

Document that you provided information and access to adoption options by sending an official email or recording the announcement via an agenda item. This will need to be turned in.

Document that feedback was collected from colleagues to assist you in providing your final scores. This could be documented as meeting notes with comments relevant to the adoption rubric, actual copies of the adoption rubric being completed by your colleagues, or by using duplicate links provided and asking for submission of feedback via your own forms (and you will submit the forms spreadsheet you receive as documentation).

WE ARE A REPUBLIC...

Only official site representatives will use the official scoring links provided.

You will be provided with electronic and paper forms of the LCS Science Adoption Rubric for scoring. After reviewing those comments, you, as the committee member will log your vote via Microsoft Form.

All documentation should be submitted to Kathleen Malloy.



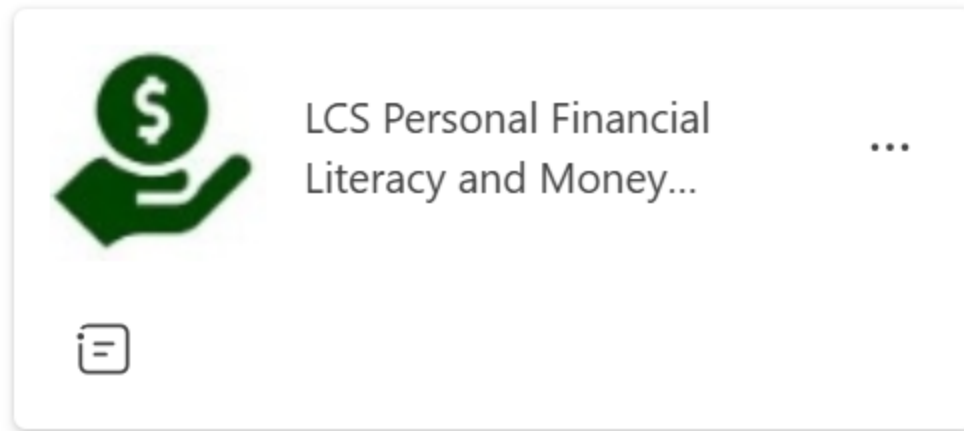
Communication!

For this adoption, LCS has requested the participation of all publishing companies that are listed on the FLDOE Adopted List. For each participating publisher a series of links will be posted to a dedicated webpage, 'Personal Financial Literacy and Money Management,' where reviewers will find the public product preview links, pricing packages, professional development plans, and other related publisher documents. Committee reviewers will have access to ALL documents and videos submitted by publishers in a Microsoft Team, including teacher access to course materials.

The process **tentative** timeline will be as follows:

- March 10, 2025: Request to high schools for Committee Reviewers
- March 17, 2025: Request for Committee Reviewers closes
- April 1, 2025: Committee training, materials review, publisher presentations
- April 2, 2025: Post digital access for publish viewing and publishers' presentations
- April 1-23, 2025: Schools site reviews/vote
- April 16, 2025: Committee Reviewers Vote
- April 22, 2025: Recommendation for School Board Consideration, 10-Day public review period begins
- May 13, 2025: Public Hearing
- May 27, 2025: School Board Vote

Common Questions about site scoring



This is your Microsoft Team. Please open your laptop and navigate to your Teams area either via ClassLink or Microsoft 365. In your Outlook you will have an invitation to the Team waiting for you

Be sure to accept ALL notifications and download the desktop app if possible.

April 10, 2025 Office Hours 3:00-4:00 pm

April 14, 2025 Office Hours 3:00-4:00 pm

