

LCS Personal Financial Literacy and Money Management Adoption Rubric 2025

Publisher: Decker & Associates, Inc. Book Title: _Personal Financial Literacy & Money Management For Real Life - Florida Honors & Regular Courses. Please use the following rubric scoring and criteria when evaluating the text and digital components.

1
Shows no evidence
of meeting LCS
standards

2
Shows minimal
evidence of meeting LCS
standards

3
Shows adequate
evidence of meeting LCS
standards

4
Shows overwhelming
evidence of meeting LCS
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Content		
Review Criteria	Comments/Notes	Score
Does the product align with the Florida State Academic Standards for Personal Financial Literacy and Money Management?	Yes - both regular and honors courses are aligned 100% to standards	4
Is there a logical progression and organization of the materials?	This course focuses on students building a Life Plan reflecting their academic, personal, financial, and career goals. As they progress through the course, they change their goals and plans to reflect their learning. The course supports student growth in four common goals: financial security, independence, career, and education to support their career.	4
Does the product provide activities, questions, and materials with rigorous expectations?	Each course requires students to think critically, communicate in writing, make presentations, and creatively work in teams on reality-based case studies and assignments to solve problems. Every unit begins with an Engage activity to prepare students for the Unit content. Typically, they write a short essay expressing their thoughts. Each unit contains <ol style="list-style-type: none"> 1) A Table of Contents with links to lessons and assignments 2) A table with the Standards that are contained in the unit with links from Standard to content. 3) Teacher tips include suggestions from the author 	4

	<p>on teaching the unit, student assignments with answers and suggestions on grading, and questions teachers can ask to confirm the students ' understanding of the standards.</p> <p>4) Lessons include instructional material, assignments, and typically a team or partner activity with the teams presenting their answers. In four-member teams, students participate in different roles:</p> <ul style="list-style-type: none">a) The team manager is responsible for receiving input from all team members and completing the activity on time,b) The reporter records all of the student responses,c) The editor reviews and edits the reporter's notes, using bullets for the better responses and then writes the best answers on a whiteboard, andd) The presenter reviews the whiteboard and makes a class presentation of the team's answers, ideas, and observations (without reading the whiteboard answers to the class).e) The teacher (or class) grades the team's effort, observes individual performances, and notes which students need to be placed in different groups for development. By the end of the course, all students should have the skills needed to prepare for higher-level learning. <p>5) At the close of each unit, an open-book quiz confirms the students' understanding of the standards' objectives. The quiz consists of multiple-choice, True-False, matching, and essay questions. Canvas grades all questions except essays. The teacher grades the essays and awards points. There are 180 questions in the course.</p> <p>Decker recommends that the teacher unpublish the course's quizzes and publish each quiz when the class is ready to take it. We suggest the quiz be graded in the class. This permits students to ask questions. Students can also disagree with the answers, which is acceptable if they can provide support for their opinions. This</p>	
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	<p>process enhances critical thinking. The teacher awards extra points for an out-of-the-box, WOW, explanations that demonstrate deep understanding. There are 108 activities that can be individually assigned by the teacher, allowing teachers to tailor learning based on their knowledge of the student.</p> <p>Teachers can create assignments, like Exit Tickets and quiz questions for the course.</p>	
<p>Does the product provide quality multimedia and online resources that make text connections to content more explicit?</p>	<p>PFL&MM contains 131 hyperlinks, each integrated with course material, providing content, student note taking, thinking, and conversation.</p> <p>For example, in the first hour of the course, students set goals and consider big-picture trends, of which Artificial Intelligence (AI) is the biggest trend for the next ten years. In class, students watch the Frontline video on AI. They take notes, and the teacher pauses the video to ask questions and lead the discussion.</p> <p>If there isn't enough class time to finish watching the video, the teacher reminds students that acquiring knowledge and understanding is their responsibility and that you highly recommend the student watch the video before or after class.</p> <p>This is an adult approach to learning. Not all students will meet your expectations this early in the course, but some will. Students will learn to take responsibility as the course progresses.</p> <p>The next day in class, begin by showing a very short video of an AI robot interviewing for a job. How do the students respond? This could be their competition for a high-paying job in 10 years.</p>	4
<p>Is scaffolding provided to help students connect real-world examples to concepts?</p>	<p>Yes, the course is structured to support scaffolding. Engage, where students participate at their level of understanding. Then the lesson begins with an introduction and then course content with activities to confirm and enhance students' knowledge based on the standards and real-world events..</p> <p>The team activities also allow the students to learn from one another, discover knowledge gaps, and seek information.</p> <p>Quizzes at the end of the unit reveal the students who have mastered the unit's Standards.</p>	4

Is there a meaningful alignment of diagrams, illustrations, graphs, and maps to text materials?	Meaningful illustrations and diagrams throughout the course provide visual interest and emphasize key concepts.	4
Does the product provide real-world and cross-curricular applications?	<p>“Real-world” is the core of our course. It is even in the name of the course! Examples of real-world cross-curricular applications:</p> <ol style="list-style-type: none"> 1. You can’t make a financial decision without involving math. 2. Psychology—Disneyland Escape asks teams, working as consultants, to analyze whether three students can afford to attend an alumni reunion. This is a real-life cause-and-effect analysis of choices made today that impact income and expenses in the future. From this budget-type assignment, we hope all students will understand the financial value of post-secondary education. 3. Biology - Students learn about the prefrontal cortex and why they must actively practice thinking. They have from age 15 to 26 to develop critical thinking. 4. Socio-economics is addressed throughout the course as students develop an understanding of the cultural influences that impact their future standard of living. 5. NIL endorsement payments and OnLine self-employment gigs help students understand that the opportunities available to young adults today are unique in history, 6. Investing emphasizes the influence of Economics on a portfolio. 7. Science is involved in most assignments as the students use the scientific problem-solving method. 	4
Does the text show respect for and value for diverse cultures, races, and ethnicities?	PFL&E emphasizes that every student , regardless of current socio-economic situation, race, culture,, and ethnicity, can pursue goals, learn to think critically, problem-solve, and achieve personal, financial, academic, and career long-term plans while having financial discipline. If students learn these concepts, they will understand why America is the land of opportunity.	4
Are there differentiated resources provided for ELLS, struggling readers, students w/ disabilities, and advanced learners?	<p>Yes, all the students identified are an essential part of every student referenced above.</p> <p>The IMMERSIVE READER (IR) is embedded in the course. As a Canvas user, you know the power of IR to support all</p>	4

	<p>the students identified.</p> <p>For English language learners (ELLS), IR allows these students to read and listen to the course in their native language. From Afrikanese to Yucatec Maya, IR has more than 175 languages. If used, IR can help enhance the comprehension and vocabulary of every student.</p> <p>Picture Dictionary provides visual aids to help understand word meanings, making it easier for ELLs to grasp complex vocabulary;</p> <p>For struggling readers, the content is read aloud while highlighting each word. Students can listen to the lesson even during lunch to help with retention, decoding, and focus.</p> <p>For students with disabilities, the course has been professionally reviewed for accessibility and meets Canvas accessibility standards. For students with dyslexia or other disabilities, IR offers decoding, the ability to select fonts, font size, spacing, background color, and parts of speech,</p> <p>For advanced learners, for independent study, and for gifted, advanced learners, IR can be used to develop excellent study habits, which will be valuable for personal growth and post-secondary education. Reading or listening to course material before class has significantly boosted material retention by priming the brain, allowing for deeper engagement during lectures, and facilitating better understanding and recall.</p> <p>Additionally, many of these students will travel the world, so using IR to introduce a second language or enhance proficiency, understanding, and vocabulary in a second or third language should be of value. Also, if your gifted students are considering a financial service career, a second language with knowledge of technical terms would be valuable.</p>	
Committee added:		

Teacher Materials

Review Criteria	Comments/Notes	Score
Do ancillary materials offer valuable content support for teachers who use them?	<p>All 131 external resources are added as links or listed on the Teacher TIPS. These are accessed quickly.</p> <p>Also, within Canvas, any page can be printed in PDF format to support students in their classes or provide material for absent students and substitute teachers.</p> <p>Test banks will be made available upon request.</p>	4

Are the teacher's digital resources easy to access, use, and manipulate?	They are in Canvas. Other than the online course, which is licensed to the teacher and students, access to other apps is authorized through the district's Canvas LMS.	4
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Teacher Materials, cont.

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Does tech support appear to be user-friendly?	Our course is on the Canvas platform, which has been widely adopted for its user-friendliness and flexibility for academic institutions. Every year, Canvas adds more features listed in the course's left menu.	4
Does the teacher guide provide information that would aid new teachers and veterans in their instructional approach in the classroom?	UNIT 1 has a Teacher Guide for launching the course. Teacher TIPS and Standard link to lesson is in every unit. Decker also provides free Professional Development through virtual meetings with the author and senior educators.	4
Does the product align to the Florida State Academic Standards for Science?	We were not advised that alignment with Science Standards was a requirement. Related to Science, assignments rely on problem-solving, which is required for successful investment management and achieving financial goals.	2
Do the physical attributes (size, weight, etc.) of the print text provide for mobility and ease of use?	Although not an official online course component, districts have requested that we provide consumable soft textbooks. This 100-page component is bundled and free for districts ordering 1000 or more student licenses. It is not currently available for review because it is a course derivative. It cannot be created and printed until the course standards are reviewed.	4
Does the digital text provide adequate functionality for whole-class instruction, including but not limited to annotating text,	The course is written on the Canvas Platform with Immersive Reader, where each student can customize content to meet his or her needs. For more information, please read our response regarding	4

enlarging and minimizing, audio reading of text, translating to other languages, copying into text document, changing colors, etc.?	the ELLS question.	
Does the product provide an effective digital planning tool as well as standard lesson plan templates?	<p>A Pacing Guide is included in UNIT 15, and the Professional Development schedule follows the Pacing Guide.</p> <p>Canvas offers many planning apps that can be coordinated by the district's Canvas LMS administrator and the instructional materials coordinator.</p> <p>We do not provide lesson plans since every district and sometimes even every high school has a unique format designed to meet the needs of their teachers and students.</p>	4
Does the product include suggested activities and resources to accommodate advanced learners, struggling readers, ESE students, and/or second language learners?	<p>Every lesson has suggested Assignments and Team Activities,</p> <p>The rigor of the course, including IMMERSIVE READER, addresses the needs of on-level and advanced learners.</p> <p>Although we have planned for every student to participate in every component of every lesson, we find that teachers prefer to select content, assignments, and activities that best suit their students' needs.</p> <p>Teachers can also add and remove questions from quizzes based on student progress.</p>	4
Is each unit and lesson accompanied by useful interactive presentations, test banks, virtual and hands-on labs, relevant videos, literacy strategies for the content area, and online support?	<p>We required a platform that could accommodate many apps and accessories so that students could gain a deep understanding of personal finances. We chose Canvas.</p> <p>We believe online platforms offered in high school require students to master a more complex (and sometimes challenging) learning methodology to prepare students for the future:</p> <ul style="list-style-type: none"> • 98% of universities and colleges offer online courses, • 26% of students graduating from four-year Post-Secondary Education institutions will be awarded degrees based on the exclusive completion of online courses, • 92% of jobs require computer skills 	4

	<p>Decker also required an easily updated platform since financial and tax data changes. Updating is required to keep the material accurate and engaging.</p> <p>For literacy strategies, the course expects students to become proficient in reading and writing in English. Although not provided by Canvas, we have found Grammarly to be an excellent editing tool once students have mastered fundamental writing skills.</p>	
Text provided have quality, detailed sample answers for questions included in the student edition?	<p>The Teacher and student courses are located in one course. Student pages are published, and teacher pages, with the answers, are unpublished. Changing the format is controlled by the teacher.</p> <p>The course provides representative responses and detailed examples to ensure that students understand the critical principles. Review UNITS 4 & 5 for many payroll and tax preparation examples, including taxation on long-term capital gains.</p>	4
Committee added:		

Student Materials		
Review Criteria	Comments/Notes	Score
Does the text have appropriate readability for the grade-level and subject matter?	Courses have been assessed to be at senior High school /early college readability. Higher-level, professional vocabulary is defined in the lessons and expected to be used in any written response.	4
Is the text written to engage students in the specified content and skills referenced in the standards?	Students say that because the course requires thinking, problem-solving, and understanding, as opposed to memorization, the course is challenging, but by the end of the course, they state they love thinking and that this is the most valuable course they have had in high school.	4
Are there alternative text materials or support resources for students who struggle with reading the text?	Struggling readers will appreciate the support via Immersive Reader. They also value working with teams or with a partner who can clarify concepts, sometimes in a second language.	4

	Immersive Reader has been explained in detail throughout this rubric response.	
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Do print and digital texts provide tools to help define vocabulary and support background knowledge so Can students better understand content?

YES. Please read prior answers. 4.

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Student Materials, cont.		
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Do digital and print texts provide ease of use and accessibility to all students, including but not limited to annotating text, enlarging and minimizing, audio reading of text, translating to other languages, copying into text document, changing colors, etc.?	<p>Please refer to our response to “Are there differentiated resources provided for ELLS, struggling readers, students w/ disabilities, and advanced learners?” We explain in detail how to use IMMERSIVE READER (IR).</p> <p>We also offer creative ways to use IR for ESE students.</p> <p>Each page provides the teacher with a PRINT PDF option.</p> <p>The print version of the text is consumable, allowing the student to make notes, annotate text, record thoughts, and retain records of their goals and long-term plans for execution in the future.</p>	4
Are there opportunities for meaningful project-based learning or extensions for standards taught in each unit?	<p>Having students work through and resolve “real life” financial issues is core to the course and is our basis for identifying ‘meaningful’ content.</p> <p>When financial information is addressed, rarely is there ONE ANSWER. The assignments provide opportunities for discussions with classmates, friends, and family.</p>	4
Does the text contain interesting graphics and other meaningful text features that command the students’ attention?	To enhance readability, understanding, and visual interest, we include numerous illustrations, quotes, and graphics to introduce the main theme of the units. Each unit has tables, hyperlinks, and graphs to relevant key information.	4

Do the units and chapters contain comprehension questions that prompt students to think about how concepts are applied to the real world?	<p>Our 'Engage' discussion introduces real-world considerations at the beginning of the Unit introduction. These discussions present the topic broadly in a real-life context and task the students to think about its direct impact on their lives through open-ended questions (such as “How will AI impact my [the student’s] future career decisions?”).</p> <p>Throughout the chapter, our various assignment types (short essays, group projects, worksheets, etc.) ensure that key learning principles are absorbed.</p> <p>At the end of each unit, a final quiz allows students to use existing resources as they would in real life to complete questions ranging from single-select to multi-select options and short-form written responses.</p>	4
Are additional readings provided in each unit and lesson study?	We provide additional reading and research opportunities through links to additional data sources to ensure timely and relevant information. For example, in Lesson 3.4, “Attending a Foreign University,” while evaluating the possibility of attending school outside the US, the student is asked to perform additional research on the online National University of Cordoba and can compare the cost of living on Expatistan.	4
Are print and online texts available in other languages? If so, how many?	Online text is available in 174 languages by using Immersive Reader. Printed text will be provided only in English.	4
Committee added:		

Assessment		
Review Criteria	Comments/Notes	Score
Does the program include multiple assessments (e.g., multiple choice, short answer questions, longer essays, performance-based tasks, etc.) in print and digital form?	<p>We provide over 100 assignments that teachers can assign. These include a variety of responses, from multiple-choice questions to long-form essays, worksheets, collaboration exercises, online applications, and case materials.</p> <p>The assignments are offered only online to facilitate submission and the teacher’s grading, which the teacher completes by writing comments or dictating responses.</p>	4

Do the assessments align with the Florida State Academic Standards for Personal Financial Literacy and Money Management?	Yes - both regular and honors courses are aligned 100% to standards	4
Are formative assessment tasks aligned to standards provided throughout each lesson and unit?	<p>All standards are cross-referenced and linked to content. They are in an unpublished table at the beginning of each unit, so only teachers can access them.</p> <p>We consider our team activities to be part of the formative assessments.</p>	4
Do the assessments represent content reading questions (like the statewide assessment)?	Yes. The nature of the assessments allows students to refer back to the course material to enhance their understanding of the materials.	4
For assessment items requiring extensive responses, are exemplary responses provided to guide teacher evaluation of student work?	<p>TIPS provides teachers with suggestions on how to evaluate assignments.</p> <p>All assessments follow the course material, which explains concepts.</p> <p>Developing a ten-year plan is an excellent example of an extensive, integrated thinking response/activity.</p>	4
Are rubrics included for performance assessment items?	Rubrics are available within the Canvas platform and provide a working area for teachers to generate rubrics as needed.	4
Committee added:		