

LCS Personal Financial Literacy and Money Management Adoption Rubric 2025

Publisher: McGraw Hill LLC **Book Title:** Florida Focus on Personal Financial Literacy

Please use the following rubric scoring and criteria when evaluating the text and digital components.

1	2	3	4
Shows no evidence of meeting LCS standards	Shows minimal evidence of meeting LCS standards	Shows adequate evidence of meeting LCS standards	Shows overwhelming evidence of meeting LCS standards

Content		
Review Criteria	Comments/Notes	Score
Does the product align with the Florida State Academic Standards for Personal Financial Literacy and Money Management?	McGraw Hill's Focus on Personal Financial Literacy's content aligns with 1003.4282 (3-h) Requirements for a standard high school diploma – One-half credit in personal financial literacy. Additionally, Focus on Personal Financial Literacy is fully aligned to the Next Generation Sunshine State Standards for Personal Finance. There is a strong alignment to all course benchmarks and clarifications.	
Is there a logical progression and organization of the materials?	<i>Focus on Personal Financial Literacy</i> materials are provided in a logical order, beginning with an introduction and information on the basics of personal financial literacy leading to more complex topics, such as insurance and investing, in subsequent chapters. Each chapter follows the same sequence, beginning with targeted outcomes, a content-specific Financial Action Plan to get student thinking about the material, and 3 Steps to Financial Literacy with clear steps to get started. This is followed by lessons with instruction on the concepts and skills within the chapter topics, lesson quizzes, and concluding with a section with a variety of assessments and exercises. These chapter ending activities summarize the learning and check student understanding and skill development.	

<p>Does the product provide activities, questions, and materials that with rigorous expectations?</p>	<p>The materials and texts presented within <i>Focus on Personal Financial Literacy</i> are appropriate to challenge all students to meet the grade level standards. <i>Focus on Personal Financial Literacy</i> emphasizes critical thinking, decision-making, and real-life applications of learning. The curriculum is designed to serve a diverse student population with varying levels of financial literacy knowledge. It includes engaging and accessible instruction and resources that offer further support for scaffolding and differentiation for all students. The clear structures of each chapter and lesson are predictable, appropriately structured, and feature examples. Features such as Financial Literacy For Your Life, 3 Steps to Financial Literacy, and Take Action boxes expect students to apply their learning to their own personal finances, creating a rigorous and supportive learning environment for all students.</p> <p><i>Focus on Personal Financial Literacy</i> Student Edition:</p> <p>Financial Literacy For Your Life - including, but not limited to: page 1, 47, 94, 134 3 Steps to Financial Literacy - including, but not limited to: page 1, 47, 94, 134 Take Action - including, but not limited to: page 8, 11, 68</p>	
<p>Does the product provide quality multimedia and online resources that make text connections to content more explicit?</p>	<p><i>Focus on Personal Financial Literacy</i> provides clear navigation and support for students to access and interact with the material. Components and features are clearly identified, labeled, and described in both print and digital. In addition, the digital course, including instructional materials, assessments, and supplements, is fully accessible. <i>SmartBook</i> offers clear opportunities for students to interact with materials. In the instruction, yellow highlights help students easily identify their assigned learning concepts. Blue highlights bring focus to the content and concepts that require additional study. Assignments are accessible both online and offline.</p>	
<p>Is scaffolding provided to help students connect real world examples to concepts?</p>	<p>Throughout <i>Focus on Personal Financial Literacy</i>, questions and discussion prompts ask students to explore the concepts and topics they are learning about using their personal experience and point of view to connect to the concepts in an engaging and relevant way.</p>	

<p>Is there meaningful alignment of diagrams, illustrations, graphs, and maps to text materials?</p>	<p>The narrative and visuals in <i>Focus on Personal Financial Literacy</i> have been specifically developed to engage student interest and ensure they are able to understand the content at a level appropriate to their abilities.</p> <p>A wide range of visuals, including charts, graphs, exhibits, and photos and illustrations, were carefully developed to engage student interest and assist in understanding the content. Content has been tailored specifically to meet the types of situations and stage of life that students are in.</p> <p>Each chapter opens with the “Financial Literacy for Your Life” feature that includes a real-world story of a person dealing with the chapter’s content. It is designed to engage students at the outset and is followed through the chapter at the beginning of each lesson as the story continues.</p> <p><i>SmartBook</i> is also offered as an adaptive tool to gauge students’ abilities. As students move through the material, multiple data points are captured to sequence and pace learning for each student’s unique needs. Teachers can organize assignments to suit students’ needs and align to their course outcomes, while easily tracking students’ progress.</p>	
<p>Does the product provide real-world and cross-curricular applications?</p>	<p>Each chapter contains at least one “Personal Financial Plan Sheet” and a “Careers in. . .” feature that allow students to put themselves in the shoes of others as they consider behavioral responses in a variety of scenarios.</p> <p>Please see the following examples: Student Edition, Careers in...Financial Planning pg. 34-35, & Your Personal Financial Plan 1 – 3 pg. 36-38.</p>	

Does the text show a respect of and value for diverse cultures, races, and ethnicities?	Diversity has indeed been considered to ensure all students are represented in the curriculum. The program does not exclude people or groups based on their gender, ethnicity, age, work situations, social status, place of origin, or personal circumstances. The resources, instructional strategies, materials, activities, and support are designed to meet the needs of all students. This includes personalized, adaptive learning tools for all students. Furthermore, complex and abstract concepts are clarified using numerous relatable, real-world examples, and are reviewed at the end of each chapter. The program also encourages students to explore the concepts and topics they are learning about using their personal experience and point of view, thereby making the learning process more engaging and relevant.	
Are there differentiated resources provided for ELLS, struggling readers, students w/ disabilities, and Advanced learners?	<p><i>SmartBook</i> is an assignable, adaptive study tool that personalizes learning for students at all levels. The tools within <i>SmartBook</i> continuously assess proficiency and knowledge and adapt as students work through exercises. Teachers can assign material at the subtopic level to address areas of learning that need more study.</p> <p>Teachers can customize the questions banks in the digital course for <i>Focus on Personal Financial Literacy</i> using the questions provided in the course assessments and interactives to directly address their areas of focus.</p> <p>The Teacher Manual provides guided instruction and solutions for differentiated instruction. Student performance reports in the digital course help teachers identify gaps, make data-driven decisions, and adjust instruction based on the data.</p>	
Committee added:		

1

Shows no evidence
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2

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Teacher Materials		
Review Criteria	Comments/Notes	Score
Do ancillary materials offer valuable content support for teachers who use them?	<p>The <i>Focus on Personal Financial Literacy</i> student edition provides comprehensive support for student learning and all learning outcomes. Learning outcomes are provided at the beginning of each chapter and within each lesson. A workbook is also provided with additional student activities for each chapter. In addition, the Teacher Manual provides support to teach the student edition material, with listed outcomes, and additional activities and discussions.</p> <p>The digital course provides many student resources, including an interactive eBook, a <i>SmartBook</i>, and a variety of digital assets, including assessments, interactivities, and videos, that aid student learning. Teachers and students who use McGraw Hill materials will have a comprehensive solution and will not need to use outside resources to augment their instruction.</p>	
Are the teacher's digital resources easy to access, use, and manipulate?	<p>The Teacher Manual provides guided instruction and solutions for differentiated instruction. Student performance reports in the digital course help teachers identify gaps, make data-driven decisions, and adjust instruction based on the data.</p> <p>Teachers can customize the questions banks in the digital course for Focus on Personal Financial Literacy using the questions provided in the course assessments and interactivities to directly address their areas of focus.</p>	
Does tech support appear to be user-friendly?	<p>The online platform is webbased and fully hosted by McGraw Hill. Please refer to the following for the most up-to-date minimum system requirements: https://mh.my.site.com/DTS/s/article/McGraw-Hill-System-Requirements</p>	
Does the teacher guide provide information that would aid new teachers and veterans in their instructional approach in the classroom?	<p>The Teacher Manual is designed for a diverse range of teaching approaches, to help teachers create an engaging learning experience for students.</p>	

Does the product align to the Florida State Academic Standards for Science?	McGraw Hill's <i>Focus on Personal Financial Literacy</i> matches the scope and topics outlined in the Personal Finance course description and is fully aligned to the Next Generation Sunshine State Standards for Personal Finance. There is strong alignment to all course benchmarks and clarifications.	
Do the physical attributes (size, weight, etc.)? of the print text provide for mobility and ease of use?	Yes All resources are also available in the digital student/teacher suite.	
Does the digital text provide adequate functionality for whole-class instruction, 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.?	Yes	
Does the product provide an effective digital planning tool as well as standard lesson plan templates?	Yes	
Does the product include suggested activities and resources to accommodate advanced learners, struggling readers, ESE students, and/or second language learners?	The Teacher Manual provides guided instruction and solutions for differentiated instruction. Student performance reports in the digital course help teachers identify gaps, make data-driven decisions, and adjust instruction based on the data.	
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>McGraw Hill provides a wide range of options throughout our print and digital materials to support classroom instruction.</p> <p><i>SmartBook</i> is an assignable, adaptive study tool that personalizes learning for students at all levels. The tools within <i>SmartBook</i> continuously assess proficiency and knowledge and adapt as students work through exercises. Teachers can assign material at the subtopic level to address areas of learning that need more study.</p> <p>Teachers can customize the questions banks in the digital course for <i>Focus on Personal Financial Literacy</i> using the questions provided in the course assessments and interactives to directly address their areas of focus.</p> <p>The Teacher Manual provides guided instruction and solutions for differentiated instruction. Student performance reports in the digital course help teachers identify gaps, make data-driven decisions, and adjust instruction based on the data.</p>	

Text provided has quality, detailed sample answers for questions included in the student edition?	The materials for the programs include a variety of activity types, including written and hands-on activities, to provide opportunities for assessment in different ways and at different levels. A variety of methods of assessment are available in this program, including auto-graded multiple choice, free response with sample responses and rubrics, SmartBook adaptive questioning, hands-on activities, and more. Computerized test banks are available for this program. These robust question banks can be edited and customized to suit the needs of any assessment or assignment.	
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Student Materials		
Review Criteria	Comments/Notes	Score
Does the text have appropriate readability for the grade-level and subject matter?	<p>The narrative and visuals in <i>Focus on Personal Financial Literacy</i> have been specifically developed to engage student interest and ensure they are able to understand the content at a level appropriate to their abilities.</p> <p>A wide range of visuals, including charts, graphs, exhibits, and photos and illustrations, were carefully developed to engage student interest and assist in understanding the content. Content has been tailored specifically to meet the types of situations and stage of life that students are in.</p> <p>Each chapter opens with the “Financial Literacy for Your Life” feature that includes a real-world story of a person dealing with the chapter’s content. It is designed to engage students at the outset and is followed through the chapter at the beginning of each lesson as the story continues.</p> <p><i>SmartBook</i> is also offered as an adaptive tool to gauge students’ abilities. As students move through the material, multiple data points are captured to sequence and pace learning for each student’s unique needs. Teachers can organize assignments to suit students’ needs and align to their course outcomes, while easily tracking students’ progress.</p>	
Is the text written to engage students in the specified content and skills referenced in the standards?	<p><i>Focus on Personal Financial Literacy</i> provides engaging material for students with the goal of increasing student proficiency in the subject and maintaining their motivation to meet or exceed their learning goals. In the student edition, students are provided with several opportunities to apply concepts to their own lives, including “Daily Spending Diaries,” “Personal Financial Plan sheets,” and dashboards with roadmaps to check their progress. Content, including scenarios and examples, has been tailored to the stage of life students are in. Consequently, students’ own experiences and opportunities to think critically are woven into the program. The interactive eBook and other interactive elements of the course keeps students engaged and motivated to learn more. Also, the <i>SmartBook</i> is an adaptive learning solution that is tailored to each student’s individual learning journey.</p>	

Are there alternative text materials or support resources for students who struggle with reading the text?	<i>Focus on Personal Financial Literacy</i> provides consistent support for student learning on multiple levels. Learning Objectives are provided for every chapter and broken out per lesson. Short quizzes are available at the end of each lesson. Questions and examples throughout each chapter serve to focus students' reading and give them a chance to pause and reflect on what they are learning. Critical thinking questions throughout help students apply their learning to a situation outside the content they have been presented with, often as it relates to their own lives and situations.	
Do print and digital texts provide tools to help define vocabulary and support background knowledge so students can better understand content?	<i>SmartBook</i> is an assignable, adaptive study tool that personalizes learning for students at all levels. The tools within <i>SmartBook</i> continuously assess proficiency and knowledge and adapt as students work through exercises. Teachers can assign material at the subtopic level to address areas of learning that need more study.	
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.?	<i>Focus on Personal Financial Literacy</i> provides clear navigation and support for students to access and interact with the material. Components and features are clearly identified, labeled, and described in both print and digital. In addition, the digital course, including instructional materials, assessments, and supplements, is fully accessible. <i>SmartBook</i> offers clear opportunities for students to interact with materials. In the instruction, yellow highlights help students easily identify their assigned learning concepts. Blue highlights bring focus to the content and concepts that require additional study. Assignments are accessible both online and offline.	
Are there opportunities for meaningful project-based learning or extensions for standards taught in each unit?	<i>Focus on Personal Financial Literacy</i> provides a high number of organized activities as extensions of the instruction for students to take part in. Each lesson quiz within the chapter includes an Action Activity to engage students and involves the use of a "Your Personal Financial Plan Sheet" for students to fill out. The student workbook also includes hands-on activities that can be done in class or at home that correlate to each chapter and bring real-world personal finance topics to students.	

<p>Does the text contain interesting graphics and other meaningful text features that command the students' attention?</p>	<p>The concepts and skills in <i>Focus on Personal Financial Literacy</i> are presented in multiple ways. The instruction is supported by descriptive text, real-life relatable examples, up-to-date graphics with quantitative information, and photos and videos illustrating the topics students are learning about. A variety of features are also included, from small tips and reminders, to articles, to the “Careers In” features, that applies what’s being learned to what it would be work in a job. Individual and group activities are also provided in the Teacher Manual.</p> <p><i>Smartbook</i> provides students with an adaptive learning experience, by targeting their instruction based on their strengths and weaknesses. Learning is sequenced and paced as students move through material, and feedback is provided allowing students to ask for guidance and rate their confidence level. Personalized recommendations are given to students.</p>	
<p>Do the units and chapters contain comprehension questions that prompt students to think about how concepts are applied to the real world?</p>	<p>Each Chapter is divided into Lessons, with lesson-specific features, called-out definitions, and short Practice Quizzes to measure progress. Content includes additional examples and context that prompts students to reflect on what they are learning. Lessons are broken into smaller sections of text, often subdivided by headings that break up the reading into even smaller segments that help students understand the content. Each Chapter ends with a variety of review activities designed to check and reinforce comprehension. Visuals, including charts, graphs, exhibits, and photos and illustrations are also presented throughout each chapter, both to support visual learners and to reinforce the content and adjust the pace of learning. Pacing Guides for the chapters are available in the Teacher Manual and online. For example, page 1, 13, 23 in the <i>Focus on Personal Financial Literacy</i> Teacher Manual.</p>	
<p>Are additional readings provided in each unit and lesson study?</p>	<p>The Teacher Manual is also offered with instructional strategies for teachers, with additional, curated, resources, Key Concepts to focus on, and group and individual activities focused on supporting the chapter material.</p>	

Are print and online texts available in other languages? If so, how many?	<p>Focus on Personal Financial Literacy is intended for students in grade 9-12, and is not available in languages other than English. However, the online platform is fully compatible with Google Translate for translation into Spanish and over 100 other languages.</p> <p>With the continued shift to digital platforms driving student learning, we have the power to leverage the technical tools at our disposal to support all students. We can leverage Google Translate for our eBooks as well as some of our other assets, allowing students needing additional language support to find it.</p>	
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>The materials for the programs include a variety of activity types, including written and hands-on activities, to provide opportunities for assessment in different ways and at different levels. A variety of methods of assessment are available in this program, including auto-graded multiple choice, free response with sample responses and rubrics, SmartBook adaptive questioning, hands-on activities, and more. Computerized test banks are available for this program. These robust question banks can be edited and customized to suit the needs of any assessment or assignment.</p> <p>Formative assessment strategies and materials found in this program include an adaptive SmartBook that uses diagnostic tools to continually assess student understanding in order to focus students on topics that need the most attention (including reports teachers can use to identify knowledge gaps); and editable test banks that can be customized for use in formative assessment.</p>	
Do the assessments align with the Florida State Academic Standards for Personal Financial Literacy and Money Management?	<p>The assessment questions and activities in the Focus on Personal Financial Literacy student edition, as well as online test banks and interactivities, are correlated to chapter outcomes and the National Standards for Personal Financial Education. Lesson quizzes correlate to specific outcomes, and end of chapter practice and assessment includes opportunities for students to plan, make decisions, see hypothetical situations, and review the chapter content. These are all correlated to desired learning outcomes.</p>	
Are formative assessment tasks aligned to standards provided throughout each lesson and unit?	<p>The assessment strategies incorporated within and at the end of the student edition chapters allow students to measure performance. A roadmap and a dashboard monitor where students are in learning, and assessment and review questions measure performance. Learning outcomes are summarized at the end of the chapter as well. The Teacher Manual provides answers and additional support to assess learners' performance with regard to the targeted learning outcomes.</p>	

Do the assessments represent content reading questions (like the statewide assessment)?	<i>Focus on Personal Financial Literacy</i> is aligned to Florida's course standards and delivers full coverage of the domains, competencies, and concepts students need to master. Written at a high school level in a student-friendly, accessible voice, the program contextualizes financial theories, research, and concepts in real-world scenarios with examples that promote student engagement and understanding. Students are provided with guidance as they view theories through multiple perspectives and approach topics and issues through a financial lens using relevant data.	
For assessment items requiring extensive responses, are exemplary responses provided to guide teacher evaluation of student work?	The materials for the programs include a variety of activity types, including written and hands-on activities, to provide opportunities for assessment in different ways and at different levels. A variety of methods of assessment are available in this program, including auto-graded multiple choice, free response with sample responses and rubrics, SmartBook adaptive questioning, hands-on activities, and more. Computerized test banks are available for this program. These robust question banks can be edited and customized to suit the needs of any assessment or assignment.	
Are rubrics included for performance assessment items?	A variety of methods of assessment are available in this program, including auto-graded multiple choice, free response with sample responses and rubrics, SmartBook adaptive questioning, hands-on activities, and more. Computerized test banks are available for this program. These robust question banks can be edited and customized to suit the needs of any assessment or assignment.	
Committee added:		