

Components of a Quality Financial Literacy Curriculum	Details	Does Not Meet	Partially Meets	Meets
Is it a dedicated curriculum?	<p>Is it a standalone program? Does it have it's own:</p> <ul style="list-style-type: none"> •academic identity •dedicated instructional time •instructional materials 			
Is the curriculum comprehensive?	<p>Does the curriculum anticipate and include a broad array of students' adult interactions with money, not limited to banking, credit, and insurance? Lesson topics should include budgeting, salary, compensation, income taxes, employee benefits, retirement, 401Ks, IRAs, saving, investing, renting a home, homeownership, and more.</p>			
Are the curriculum's objectives 21st century-relevant?	<ul style="list-style-type: none"> •Are course and lesson objectives GenZ appropriate? •Is the program future forward, anticipating skills students will need to in 10, 20, 25 years, and avoiding obsolete or dated skills? 			
Is the curriculum free from hidden agendas?	<p>If the curriculum is provided or sponsored by a financial institution, is there subtle or obvious:</p> <ul style="list-style-type: none"> •product marketing? •company branding? •content that promotes customer development or loyalty? <p>Does the financial institution-sponsored curriculum convey an appropriate level of skepticism of financial institutions and their products (ie. credit cards)?</p> <p>Does the curriculum include personal finance and money management topics which are not related to financial institution products or services?</p>			
Does the curriculum provide sufficient instruction in the fundamentals of financial literacy, including terms and concepts?	<ul style="list-style-type: none"> •Does the curriculum include direct instruction in financial literacy terms and concepts? •Does the curriculum provide students with an opportunity to reflect on how the new knowledge connects to their personal financial futures? •Does the curriculum devote excessive instructional time or resources to student debt? •Is there an effective balance between instruction, practice, and reflection? 			

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Is the curriculum blended with digital resources that will teach and inspire?	<ul style="list-style-type: none"> •Does the curriculum identify supplemental digital resources to help students understand and master the content? •Does the curriculum identify supplemental digital resources to inspire students to further develop their financial literacy and remain on the path to financial success for their lifetime? 			
Does the curriculum introduce students to key monetary policy issues and institutions?	<ul style="list-style-type: none"> •Does the curriculum introduce students to contemporary issues and controversies that impact monetary and political policy, such as income and wealth inequality, fair trade, gender pay gap, consumer debt, flat tax vs. progressive tax, identity theft, and more? •Does the curriculum introduce students to the institutions that shape domestic and global commerce and economics including the Federal Reserve Bank, USPTO, SEC, WTO, securities markets, Eurozone, and others? 			
Does the curriculum convert students into true believers in the right to be financially literate?	<ul style="list-style-type: none"> •Will students complete the course with an understanding that financial literacy is a universally important 21st century skill, and that everyone, from every walk of life, needs and deserves to be financially literate? •When students complete the course, will they believe that they entitled to the knowledge and skills that make them financially literate? 			
Does the curriculum articulate the deeper value of wealth?	<p>When students complete the course, will they understand that <i>wealth</i> is more than money? Will they understand that wealth provides financial security and enables access to such intangible quality of life benefits such as social mobility, security, health care?</p>			
Is the curriculum easy to teach?	<ul style="list-style-type: none"> •Does the curriculum focus on real life skills, strategies and scenarios instead of numbers and formulas? • Are the lesson plans complete, including instructional content, clear and concise objectives, practice activities, PBL ideas, worksheets, and assessments? •Does the curriculum provide professional and instructional support for teachers including a dedicated website with podcasts, instructional slides, and e-flashcards? •Can the curriculum be easily mastered by teachers and moved into the classroom to teach? 			