

Appendix C



A Checklist of Ideas and Suggestions for Parents, Students, Teachers, and Communities to Emphasize Financial Literacy in Schools

Emphasizing financial literacy in a school often begins with a small number of teachers, parents, students, and interested community members discussing the value of existing programs, identifying obstacles for growth, and sharing ideas and visions for the future.

The following 24-point checklist can be used for discussion or to help reflect on existing programs and possible improvements.

On the left side of the checklist, indicate whether you think the question merits time or consideration. Check worthwhile goals for your district.

On the right, indicate how you evaluate your classroom, school, or school district in currently meeting the goal for students and staff, using a scale of 1-4 with 1 = no, never, none; 2 = rarely; 3 = sometimes, some, somewhat; or 4 = yes, excellent. Use the far right column to make notes.

Left: Check mark signifies: This is a worthwhile goal for our district

Right: Current stage of development: Our school does this / Our school is...

- | | |
|----------|----------------------------------|
| 4 | Yes, excellent |
| 3 | Sometimes, some, somewhat |
| 2 | Rarely |
| 1 | No, never, none |

Checklist for Parents, Students, Teachers, and Community— Where is our current emphasis?

<i>Worthwhile Goal?</i>	<i>Financial Literacy Ideas for Our District</i>	<i>Current Status</i> 1-4	<i>Notes: Who? When? How to begin?</i>
School Environment			
1.	<p>Community Presence</p> <p>Is there a presence of community connections as one enters the school, including student led credit unions? Are there visuals throughout the school that show the connections with organizations and businesses in the community?</p>		
2.	<p>Networking Strategies</p> <p>Are there strategies for networking with post-secondary institutions, community organizations, and businesses? Does the district implement articulation agreements with post-secondary institutions, community organizations, and businesses where applicable?</p>		
Curriculum			
3.	<p>Scope and Sequence</p> <p>Does financial literacy span the PK-12 scope and sequence? Are there regular PK-12 discussions about implementation of the financial literacy standards to ensure continuity of learning and to ensure the sequencing is grade-level appropriate?</p>		
4.	<p>Financial Literacy Programs</p> <p>Do all students in the school have an opportunity to study a financial literacy topic? Is there a variety of opportunities where students can learn financial literacy? At what age do students begin to study financial literacy? Does the district have on file a K-12 financial literacy plan? Is proficiency in financial literacy a high school graduation requirement?</p>		

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Curriculum (cont.)			
5.	<p>Integration of Financial Literacy Is there an effort to integrate financial literacy into a variety of curricular areas? Has a gap analysis been done to see where financial literacy standards are currently being taught? Is there a plan on how to fill in the gaps that are missing?</p>		
6.	<p>Junior Achievement Program Does the district participate in Junior Achievement? Are the programs being used at the high school level? At the middle school level? At the elementary school level?</p>		
7.	<p>For-Credit Internship Opportunities for Students Do students receive academic credit for school-approved summer internships?</p>		
8.	<p>Business—School Connections Does the school have a relationship with a business or businesses throughout their community? Given that business connections take time to develop, is there a practice of trying to maintain a connection for three consecutive years?</p>		
9.	<p>Community Guests in the Classroom Do a diverse array of resource persons, parents, and community members appear in classrooms as special guests? Does the school have a relationship with area colleges to invite international university and technical college students and staff into classrooms? Do teachers or counselors have access to speaker bureau lists of community persons available to talk on international and multicultural topics?</p>		

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Curriculum (cont.)			
10.	<p>In-Depth Study of One Financial Literacy Issue Do teachers give students time, resources, and techniques to do in-depth study of one financial literacy issue? Do students have opportunity to become familiar with a variety financial literacy issues?</p>		
11.	<p>Program Evaluation Is there continual evaluation of the financial literacy program through needs assessments, graduate follow-up studies, interviews with parents, surveys to employers, etc.?</p>		
Staff			
12.	<p>Exchange Teacher on Staff Does the school offer summer opportunities for teachers to intern at various businesses and community organizations? Are teachers regularly participating in “real-world” experiences as a way of bringing valid examples into the classroom?</p>		
13.	<p>Professional Acknowledgement of Staff Development Accomplishments Do staff and administrators receive professional development credit or pay-scale increases for summer internships, job shadowing, externships, mentoring, supervision, research, and course work related to financial literacy? Are teachers expected to participate in professional development activities to update content knowledge, skills, and pedagogy connected to financial literacy?</p>		

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Staff (cont.)			
14.	<p>Professional Development Are teachers expected to participate in professional development activities to update content knowledge, skills and pedagogy connected to financial literacy?</p>		
15.	<p>Financial Literacy Curriculum Planning Does staff have encouragement, curriculum planning time, or professional development opportunities to infuse financial literacy into its subject areas and grade levels?</p>		
16.	<p>Curriculum and Resource Review and Evaluation Do schools have resources (texts, curriculum materials, and library holdings) dedicated to financial literacy? Do librarians, media specialists, and curriculum directors have professional development opportunities in areas of financial literacy?</p>		
17.	<p>Balance and Fairness in the Classroom Do teachers have guidelines and support for dealing with controversial issues in the classroom?</p>		
18.	<p>Technology Support for Financial Literacy Do teachers have access to the technology that supports a variety of financial literacy resources? Does the district technology plan include access to resources and systems supporting the use of resources connected to financial literacy?</p>		
Student Activities			
19.	<p>Financial Literacy Connections Does the school calendar include special days and weeks with a financial literacy focus;</p>		

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Student Activities (cont.)			
	example: Money Smart Week, Financial Literacy Month (April), and career fairs?		
20.	<p>Student Organization Programs Does the school or district participate in accredited programs connected to financial literacy (i.e., DECA, FBLA, FCCLA, HOSA, FFA, SkillsUSA)?</p>		
21.	<p>Financial Literacy Awareness Are student organizations encouraged by staff and adult liaisons to include financial literacy issues, speakers, events, themes, teams, and projects as part of their year’s projects?</p>		
Community			
22.	<p>Fundraising for Financial Literacy Education Are parents, community members, board members, and administration enlisted to seek funding for financial literacy, such as creating scholarships, applying for federal grants, or pursuing partnerships with area businesses or colleges?</p>		
23.	<p>Lighted Schoolhouse Are school buildings open in the evenings for learning opportunities for students and parents to study and learn about financial literacy topics?</p>		
24.	<p>Media Visibility Do the community, school board, and local media know about successful financial literacy programs that already exist? Are there school staff whose responsibilities include cultivating media relations in terms of promoting financial literacy?</p>		