

2023 Instructional Material Summer Review Institute
Review Team Appraisal of Title
Grades 7-12 Career and Technical Education

This appraisal form is provided for use by educators responsible for the selection of instructional materials for implementation with districts and charter schools across New Mexico to meet the need of their student populations.

[NMPED Adoption Information](#)

Text Title	Personal Financial Literacy, 3E Student Edition + MindTap 6-year Access	Publisher	Cengage Learning Inc.
SE ISBN	9781337870061	TE ISBN	9781305653085
SW ISBN	9781305653115	Grade Level/Content	9-12 CTE

Core Instructional Material Designation (Core instructional material (CIM) is the comprehensive print and/or digital educational material, including basal material, which constitutes the necessary instructional components of a full academic course of study in those subjects for which the department has adopted content standards and benchmarks.)

Recommended
(90% and above)

Recommended with Reservations (80-89%)

Not Recommended and Not Adopted
(below 80%)

Total Score - The final score for the materials is averaged between the team of reviewers.

Average Score

80%

Cultural and Linguistic Relevance Recognition - Materials are reviewed for relevant criteria pertaining to the support for teachers and students in the material regarding cultural relevance and the inclusion of a culturally responsive lens. Those materials receiving a score of 85% or above on the CLR portion of the review are recognized as culturally and linguistically relevant.

CLR Recognized

Average Score

77%

FOCUS AREA 3 CULTURAL AND LINGUISTIC PERSPECTIVES AND RESPONSIVENESS:

Instructional materials represent a variety of cultural and linguistic perspectives and highlight diversity in culture and language through multiple perspectives.

Statements of appraisal and supporting evidence:

The instructional materials provide a 'What About You?' sidebar section for teachers to have students reflect on skills and aptitudes. They also incorporate a 'Think Visually' section in the sidebar where students have discussions and provide suggested answers to photo captions for photos using background knowledge and affirming students' backgrounds. Materials include the 'DoThis, Not That' section in the sidebar which offer an introductory checklist of real-world tips to consider and discuss. The student textbook offers a glossary in both English and Spanish. Materials contain a 'Focus On' feature where students reflect on their own lives and review related chapter content to support participation in student organizations. Material uses students' group projects to reflect on the housing market, employment market, car market, and economy in a local area or state. The material gives perspectives of events and experiences through the 'Looking Ahead' feature, which has critical thinking questions and online research opportunities to support students' future career plans. The instructional material does not address multiple ethnic interpretations. The instructional materials do not have differentiated instructions to assess English Learners and Culturally and Linguistically Diverse Students in different languages.

CTE Standards Review - Materials are reviewed for alignment with the state adopted content standards, benchmarks and performance standards.

Average Score
73%

OVERALL ALIGNMENT
Materials align with the CTE standards overall, including strands 1-10: Academic Foundations; Communications; Problem Solving and Critical Thinking; Information Technology Applications; Systems; Safety, Health, and Environmental Management; Leadership and Teamwork; Ethics and Legal Responsibilities; Employability and Career Development; and Technical Skills.
Statements of appraisal and supporting evidence:

The instructional materials demonstrate knowledge and skills in language arts, mathematics, and science in the finance pathway. The materials give the students the opportunities to use oral and written communication skills using technical concepts like key terms to enhance communication in the workplace; the material provides guidance for the use of proper grammar and punctuation and opportunities to edit documents. A student can master doing both formal and informal presentations to inform clients and participants. The materials give opportunities to organize the skills in order to construct reports, graphs, and tables. It also gives them many opportunities to use critical thinking by conducting technical research to gather information necessary for making a decision. Materials use practice-solving problem techniques to solve potential real and emergency situations and implement safety and security measures. The instructional materials include technological tools to expedite workload and the students can operate internet applications to perform workplace tasks. The financial literacy provides the students with opportunities to use or know laws and regulations and national, state, and local building codes to establish workplace regulations. The informational text also gives the students opportunities to know about computer security, emphasizing the importance of being responsible and vigilant with cyber awareness. In addition, the informational text fosters positive working relationships and accomplishes organizational goals. The materials provide opportunities to practice using conflict resolution skills to maintain a smooth workflow. The materials provide the students with opportunities to understand the importance of ethics and legal responsibilities to make ethical decisions and apply it in the area of finance. The materials offer qualities, qualifications, and salaries of finance pathway positions so that students will learn about some of the careers at the U.S. Securities and Exchange Commission (SEC), how to apply for those jobs at the SEC, and the benefits that the employees receive. Materials provide assessment questions that students reflect on what testing and certification requirements specific jobs need. The materials provide no usage of media to engage and inform the audience using an informal presentation. The material does not have students maintain a career portfolio.

STRAND ALIGNMENT
Materials align with specific CTE content strands. (Optional)

Strand:	<i>Statements of appraisal and supporting evidence:</i>
Choose CTE Content Strand (optional)	
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CCTC Standards Review - Materials are reviewed for alignment with the state adopted Common Career Technical Core Career Cluster and Career Pathway standards.

Average Score

89%

OVERALL ALIGNMENT

Materials align with the CCTC standards.

Statements of appraisal and supporting evidence:

Instructional materials use tools, strategies and systems to plan, monitor, manage, and maintain the use of financial resources. They also provide opportunities for students to plan, monitor and manage day-to-day activities to ensure effective and efficient finance operations and maintain the use of finance resources to protect solvency. The materials include opportunities to manage financial products or services in order to respond to market opportunities. The instructional materials use career planning concepts, tools and strategies to explore, obtain, or develop and incorporate the finance career.

CAREER CLUSTER

Materials align to the CCTC standards for the Career Cluster reviewed.

Statements of appraisal and supporting evidence:

The instructional materials use mathematical concepts, skills, and problem-solving to obtain necessary information for decision-making in the finance industry. The informational text provides a series of strategies within specific steps that will facilitate the buying of products within a budget. The informational text describes various reform laws and how they affect finance operations and transactions by protecting consumers' security and minimizing risk. Materials provide assessment questions on risk where students create a chart, make estimations, list consequences, and then the next steps to follow. Instructional materials provide opportunities to plan, organize, and manage a finance organization or department.

CAREER PATHWAY(s)

Materials align to the CCTC standards for the Career Pathway reviewed.

Statements of appraisal and supporting evidence:

The instructional materials include informational text to help a student know about laws and regulations and to manage business operations and transactions incorporating finance. They also include an opportunity to manage the use of financial resources to ensure business stability. The instructional materials employ risk management strategies and techniques that incorporate finance to minimize business loss.

CTE Content Review - Materials are reviewed against relevant criteria pertaining to the support for teachers and students in the specific content area reviewed.

Average Score

77%

FOCUS AREA 1 SEQUENCING AND ARTICULATION

Instructional materials show sequencing and articulation within and across grade bands and/or pathways.

Statements of appraisal and supporting evidence:

Instructional materials include a sequence of courses and competencies across secondary education that incorporate technical, academic, and employability knowledge and skills. The content and standards align to prepare students to transition seamlessly to the next level of education. Materials do not address the criteria requiring content and standards within the instructional materials be non-duplicative and vertically aligned.

FOCUS AREA 2 ENGAGING INSTRUCTION

Instructional materials are engaging for students.

Statements of appraisal and supporting evidence:

Instructional materials provide project-based learning and related instructional approaches. The materials incorporate comprehensive career development to promote and support career decision-making in the future.

FOCUS AREA 3 CAREER DEVELOPMENT

Instructional materials provide career development information for students.

Statements of appraisal and supporting evidence:

Instructional materials provide opportunities and information on obtaining certifications in the finance pathway and related careers. Instructional materials incorporate relevant equipment, materials, and technology to support learning. The materials emphasize the connection between academic and technical knowledge and skills.

FOCUS AREA 4 TECHNOLOGY

Instructional materials incorporate opportunities to use industry appropriate technology.

Statements of appraisal and supporting evidence:

Instructional materials provide the students with opportunities to use technology to enhance productivity. Students are encouraged to use spreadsheet software to complete computations to help them solve real-life financial problems. Instructional materials offer current technology information and trends for the course and future trends in finance. The materials use Cognera (Cengage Learning Testing), which is a flexible online system that allows instructors to author, edit, and manage test bank contents, and create multiple test versions. MindTap guides students to analyze, apply, and improve their thinking. While the research material instructs students to research appropriate procedures to file complaints in different scenarios, the text makes no mention of current technology information and trends, nor future trends in the industry.

All Content Review - Materials are reviewed against relevant criteria pertaining to the support for teachers and students in the material regarding the progression of the standards, pacing, assessment, individual learners, and cultural and linguistic relevance and responsiveness.

CLR Recognition Average Score	Average Score
77%	79%

FOCUS AREA 1 RESOURCES AND SUPPORTS FOR TEACHERS AND STUDENTS:
Instructional materials provide teacher resources to support planning and supports for all students.
Statements of appraisal and supporting evidence:

Instructional material includes the list of lessons that are listed at the beginning of each chapter. The learning objectives and key terms are referenced at the beginning of each lesson. The section called 'Make Academic Connections' relates chapter content to cross-curricular areas including History, Social Studies, Ethics, Communication, Law, Economics, research, technology, and problem-solving. Students employ collaborative/groupware applications to facilitate group work by using online collaboration tools like Google Docs, electronic records, and soft-copy formats of students' financial information stored on students' computers. The instructional materials use Spreadsheet software, which is a computer program that allows students to insert numbers and formulas to compute amounts. The material provides appropriate accommodations and modifications for special populations, giving directions for gifted students and visual, print/auditory, and tactile learners. A Glossary of Student Edition key terms has been translated into Spanish to help ELs master the important terminology associated with personal financial literacy. The Spanish Glossary is available on the IRCD and the companion website. Materials do not include estimated instructional times for each lesson, chapter, and unit. The instructional materials do not address the needs of English Learners and Culturally and Linguistically Diverse Students.

FOCUS AREA 2 ASSESSMENT
Instructional materials offer teachers a variety of assessment resources and tools to collect ongoing data about student progress related to the standards.
Statements of appraisal and supporting evidence:

At the end of each lesson, a formative assessment is used, which includes 5 sections: review key terms, check students' understanding, think critically, extend students learning, and refer to the essential question. At the end of each chapter is included a summative assessment with 4 sections: 1) A summary to revise and make note of any unclear concepts and make questions to improve their understanding; 2) Make connections--responding to questions related to ethics, legal, History, and Communication; 3) Do the Math--solving a problem to apply previous knowledge; and 4) Take action--students participate in a project to synthesize concepts learned during the chapter. At the beginning of each lesson, an essential question is stated, and the same essential question appears at the end of the lesson with the appropriate answer. This essential question is related to the learning objectives and key terms. Teaching strategies provide appropriate accommodations and modification for special populations, giving direction for gifted students and visual, print/auditory, and tactile learners. The material does not measure student progress in all strands of New Mexico CTE Standards. The instructional materials do not have differentiated assessments for English Learners and Culturally and Linguistically Diverse Students in different languages.

FOCUS AREA 3 CULTURAL AND LINGUISTIC PERSPECTIVES AND RESPONSIVENESS
Instructional materials represent a variety of cultural and linguistic perspectives and highlight diversity in culture and language through multiple perspectives.
Statements of appraisal and supporting evidence:

The instructional materials provide a 'What About You?' sidebar section for teachers to have students reflect on skills and aptitudes. They also incorporate a 'Think Visually' section in the sidebar where students have discussions and provide suggested answers to photo captions for photos using background knowledge and affirming students' backgrounds. Materials include the 'DoThis, Not That' section in the sidebar which offer an introductory checklist of real-world tips to consider and discuss. The student textbook offers a glossary in both English and Spanish. Materials contain a 'Focus On' feature where students reflect on their own lives and review related chapter content to support participation in student organizations. Material uses students' group projects to reflect on the housing market, employment market, car market, and economy in a local area or state. The material gives perspectives of events and experiences through the 'Looking Ahead' feature, which has critical thinking questions and online research opportunities to support students' future career plans. The instructional material does not address multiple ethnic interpretations. The instructional materials do not have differentiated instructions to assess English Learners and Culturally and Linguistically Diverse Students in different languages.

Reviewers' Professional Summary - These materials are reviewed by Level II and Level III educators from across New Mexico. The reviewers have brought their knowledge, experience and expertise into the review of these materials. They offer here their individual summary of the material as a whole.

Reviewer #: 28

Background and experience:

Master's Degree in Educational Leadership at New Mexico Highlands University. Master's Degree in Education at Technology University in Mexico. Hold two level three licenses in New Mexico: A6-12 Secondary and AK-8 Elementary. Wide experience in the area of finance as a subdirector in the Federal Electoral Institute, managing the finances of the political parties in Mexico for about nine years.

Professional summary of material:

The materials provide different opportunities to practice different concepts and knowledge related to the finance pathway. They offer multiple examples of careers within the finance field and the education requirements, salary information, and qualifications needed in this area of study. The materials include Cengage Learning Testing by Cognero to help teachers edit, manage test bank content, and deliver it from wherever teachers want. They also include the use of MindTap to give assignments that guide students to analyze, apply and improve their thinking. The materials include strategies to differentiate instruction for gifted students and a finance glossary to revise concepts in English and Spanish. However, the instructional materials do not have differentiated instruction for English Learners and Culturally and Linguistically Diverse Students in different languages.

Reviewer #: 29

Background and experience:

Master's Degree in Instructional and Curricular Studies - Mathematics Education from University at Nevada, Las Vegas.
Bachelor's Degree in Elementary Education from University at Nevada, Las Vegas.
New Mexico Licenses:
Level 3-A Instructional Leader 6-12 Secondary with Endorsement in Science, Mathematics, TESOL, Level 3-A Instructional Leader K-8 Elementary with endorsement in TESOL, Language Arts, Mathematics, Science,
Level 3-A Instructional Leader 5-9 Middle Level with endorsement in Science, TESOL, Mathematics,
Level 3 7-12 Athletic Coach.
Professional Experience in education in Elementary School, Nevada.
Professional experience in education at middle school (Language Arts, Science, Mathematics), high school (Science, Mathematics), college level (Mathematics), New Mexico

Professional summary of material:

The materials are streamlined and include learning objectives. The format of each chapter and unit design is consistent through the entire text with key terms listed at the beginning of a lesson and then also highlighted throughout. Both formative (Checkpoint) and summative assessments are implemented at regular intervals to assist with student understanding of materials. There is a variety of career information and resources incorporated in the 'Exploring Careers' throughout the textbook. The materials provide projects, learning strategies, and activity ideas, found in 'Take Action' feature throughout the text to support all population groups and their learning styles and abilities. 'Building Communication Skills' is a feature throughout that focuses on the soft skills needed in the workplace today. This program has a Cognero Test Bank feature to support teachers with time management.

Reviewer #: 30

Background and experience:

Master's Degree in Secondary Education with an Emphasis in Mathematics -University of New Mexico
Bachelor's Degree in Mathematics from Fort Lewis College, Durango, Co
Bachelor's Degree in Bicultural Studies from Fort Lewis College, Durango, CO
New Mexico License: Level 3-A Instructional Leader 6-12 Secondary with Endorsement in Mathematics

Professional summary of material:

The material is organized to help the students apply essential skills in managing money, saving and investing, credit management and retirement planning. Some material features for student success include sections on Success Skills; Focus On, which supports students' participation in organizations; Exploration in Careers identified by the Department of Education as the 16 career clusters; End-of-Lesson Assessments; and End-of-Chapter Assessments. Students use Excel spreadsheets for their technology implementation throughout the material. The text uses Cognero for their online assessment for immediate feedback for the students and teacher support. Teaching strategy suggestions are provided in the sidebars of the lesson.