

	<h2>F.5 Finance Career Cluster</h2>
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**PROVIDER/PUBLISHER / MATERIAL INFORMATION (TO BE COMPLETED BY PROVIDER/PUBLISHER)**

Provider/Publisher / Imprint:		Grade(s):	
Title of Student Edition:		Student Edition ISBN:	
Title of Teacher Edition:		Teacher Edition ISBN:	
Title of SE Workbook:		SE Workbook ISBN:	

**PUBLISHER CITATION VIDEO: Must be viewed before starting the review of this set of materials.**

Citation Video Link:			
Citation video certification:	I certify that I have viewed the citation video for this specific publisher and set of materials.		
Digital Material Log In (if applicable):	Website:	Username:	Password:

**SCORING (TO BE COMPLETED BY REVIEWER AND FACILITATOR)**

Reviewer Number:		Date:	
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**Section 1: Standards Review: CTE**

**PROVIDER/PUBLISHER INSTRUCTIONS:**

- Provider/Publisher citations for this section will refer to the **Teacher Edition (teacher-facing core material)** and/or **Student Edition/Student Workbook (student-facing core material)**. The cited Teacher Edition, Student Edition, and/or Student Workbook should correspond with titles and ISBNs entered on the Form F cover page, whether in print, online, or both. The review set submitted to the summer review institute should also correspond with what is cited on the Form F. If the review set is an online platform only, then that is what should be cited on the Form F and submitted for review by the review teams. If the review set is in print only, then that is what should be cited on the Form F and submitted for review by the review teams.
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  - o **Columns C and G:** Enter one citation in Column C and one citation in Column G from either the **Teacher Edition (teacher-facing core material)** OR **Student Edition/Student Workbook (student-facing core material)**. Each citation should direct the reviewer to a specific location in the materials that best meets the standard. **Any cells grayed out do not require a citation.**
- The material will be scored for alignment with each standard as “Meets expectations,” “Partially meets expectations,” or “Does not meet expectations” based on the citations provided.
  - o **NOTE: You may not use a citation more than once across ALL sections of the rubric.**

**Reviewer directions for CTE Standards Review:**

**Columns C-F:** The provider/publisher will provide a citation from the **Teacher Edition (teacher-facing core material)** OR **Student Edition/Student Workbook (student-facing core material) (print and/or digital)** for each standard. Review the cited material and score the material by determining the degree to which it meets the standard:

- o M = Meets the standard
- o P = Partially meets the standard
- o D = Does not meet the standard

Evidence for the publisher citations is required *only* if you score the materials with a D. For your evidence for each standard that scores a D, choose one of the options from the dropdown menu in Column F. If the reason for scoring the materials with a D is not one of the dropdown options, enter your own evidence statement in the cell in Column F.

**o Each score cell (column D) will turn green as you score the materials.**

**Columns G-J:** The provider/publisher will provide a citation from the **Teacher Edition (teacher-facing core material)** OR **Student Edition/Student Workbook (student-facing core material)** (print and/or digital) for each standard. Review the cited material, score the material by determining the degree to which it meets the standard, and **provide evidence from the material to support your determination:**

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**o Any cells grayed out do not require a citation or evidence. The score cells in those rows will automatically populate if formulated to do so.**

**o Each score cell (column H) and evidence cell (column J) will turn green as you score the materials.**

Criteria #	Content Standards and Benchmarks for Career and Technical Education Grades 7-12	Provider/Publisher Citation	Score	If Scored D: Reviewer's Evidence for Publisher Citation	Provider/Publisher Citation	Score	Required: Reviewer's Evidence for Publisher Citation	Comments, other citations, or feedback
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**STRAND 1: ACADEMIC FOUNDATIONS**

1	<b>CONTENT STANDARD 1:</b> Students will achieve the academic knowledge and skills required to pursue the full range of career and postsecondary education opportunities common to all career clusters. Students will:							
2	(a) complete required training, education and certification to prepare for employment in a particular career field;							
3	(b) demonstrate knowledge and skills in language arts required to pursue the full range of postsecondary education and career opportunities;							
4	(c) demonstrate knowledge and skills of mathematics required to pursue the full range of postsecondary education and career opportunities; and							
5	(d) demonstrate knowledge and skills of science required to pursue the full range of postsecondary and career education opportunities.							

<b>6</b>	<b>CONTENT STANDARD 2:</b> Students will develop specific language arts, math and science skills required to pursue pathway opportunities within a career cluster. Students will:							
<b>7</b>	(a) demonstrate knowledge and skills of language arts specific to a career pathway opportunity;							
<b>8</b>	(b) demonstrate knowledge and skills of mathematics specific to a career pathway opportunity; and							
<b>9</b>	(c) demonstrate knowledge and skills of science specific to a career.							
<b>STRAND 2: COMMUNICATIONS</b>								
<b>10</b>	<b>CONTENT STANDARD 1:</b> Students will use oral and written communication skills in creating, expressing and interpreting information and ideas, including technical terminology and information. Students will:							
<b>11</b>	(a) select and employ appropriate reading and communication strategies to learn and use technical concepts and vocabulary;							
<b>12</b>	(b) demonstrate use of the concepts, strategies and systems for obtaining and conveying ideas and information to enhance communication in the workplace;							
<b>13</b>	(c) locate, organize and reference written information from various sources to communicate with co-workers and clients/participants							
<b>14</b>	(d) evaluate and use information resources to accomplish specific occupational tasks;							
<b>15</b>	(e) use correct grammar, punctuation and terminology to write and edit documents;							
<b>16</b>	(f) develop and deliver formal and informal presentations using appropriate media to engage and inform audiences;							
<b>17</b>	(g) interpret verbal and nonverbal cues/behaviors to enhance communication with co-workers and clients/participants;							
<b>18</b>	(h) develop and interpret tables, charts and figures to support written and oral communications;							
<b>19</b>	(i) listen to and speak with diverse individuals to enhance communication skills; and							
<b>20</b>	(j) exhibit public relations skills to increase internal and external customer/client satisfaction.							

21	<b>CONTENT STANDARD 2:</b> Students will locate, organize and reference written information from various sources to compose and prepare oral and written communications to convey technical concepts and company information. Students will:						
22	(a) use writing and organizational skills to construct reports, graphs and tables;						
23	(b) identify the main ideas of an informational text and determine the essential elements of the text; and						
24	(c) identify and prepare support materials for an oral presentation.						

**STRAND 3: PROBLEM SOLVING AND CRITICAL THINKING**

25	<b>CONTENT STANDARD 1:</b> Students will solve problems using critical thinking skills (analyze, synthesize and evaluate) independently and in teams, using creativity and innovation. Students will:						
26	(a) employ critical thinking skills independently and in teams to solve problems and make decisions (e.g., analyze, synthesize and evaluate);						
27	(b) employ critical thinking and interpersonal skills to resolve conflicts with staff or customers;						
28	(c) identify, write and monitor workplace performance goals to guide progress in assigned areas of responsibility and accountability; and						
29	(d) conduct technical research to gather information necessary for decision-making.						
30	<b>CONTENT STANDARD 2:</b> Students will demonstrate the ability to evaluate and verify the appropriateness of a solution to a problem. Students will:						
31	(a) understand problem-solving techniques; and						
32	(b) study potential, real and perceived emergency situations to recognize and implement appropriate safety and security measures.						

**STRAND 4: INFORMATION TECHNOLOGY APPLICATIONS**

33	<b>CONTENT STANDARD 1:</b> Students will use information technology tools specific to the career cluster to access, manage, integrate and create information. Students will:						
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34	(a) use personal information management (PIM) applications to increase workplace efficiency;							
35	(b) employ technological tools to expedite workflow;							
36	(c) operate internet applications to perform workplace tasks;							
37	(d) operate writing and publishing applications to prepare business communications;							
38	(e) operate presentation applications to prepare and deliver presentations;							
39	(f) employ spreadsheet applications to organize and manipulate data;							
40	(g) employ database applications to manage data; and							
41	(h) employ computer operations applications to manage work tasks.							
42	<b>CONTENT STANDARD 2:</b> Students will recognize and use information technology tools to access, manage, integrate, create and share information within a designated career pathway. Students will:							
43	(a) use computer-based equipment (containing embedded computers or processors) to control devices;							
44	(b) employ collaborative/groupware applications to facilitate group work; and							
45	(c) use installation and operating manuals.							
<b>STRAND 5: SYSTEMS</b>								
46	<b>CONTENT STANDARD 1:</b> Students will demonstrate understanding of roles within teams, work units, departments, organizations, inter-organizational systems and the larger environment. Students will:							
47	(a) describe the nature and types of business organizations to build an understanding of the scope of organizations; and							
48	(b) implement quality control systems and practices to ensure quality products and services.							
49	<b>CONTENT STANDARD 2:</b> Students will identify how key organizational systems and government affect organizational performance and the quality of products and services. Students will:							

50	(a) identify occupation-specific governmental regulations and national, state and local building codes to establish workplace/jobsite regulations and codes;							
51	(b) identify workplace/jobsite environmental hazards in order to promote workplace/jobsite safety; and							
52	(c) understand global context of industries and careers.							
<b>STRAND 6: SAFETY, HEALTH AND ENVIRONMENTAL MANAGEMENT</b>								
53	<b>CONTENT STANDARD 1:</b> Students will demonstrate understanding of the importance of health, safety and environmental management systems in organizations and their importance to organizational performance and regulatory compliance. Students will:							
54	(a) implement personal and jobsite safety rules and regulations to maintain safe and healthful working conditions and environments;							
55	(b) complete work tasks in accordance with employee rights and responsibilities and employer's obligations to maintain workplace safety and health;							
56	(c) employ emergency procedures as necessary to provide aid in workplace accidents; and							
57	(d) employ knowledge of response techniques to create a disaster or emergency response plan.							
58	<b>CONTENT STANDARD 2:</b> Students will follow organizational policies and procedures and contribute to continuous improvement in performance and compliance. Students will:							
59	(a) understand health and safety standards and concepts in the workplace; and							
60	(b) implement procedures to protect the health and safety of all individuals.							
<b>STRAND 7: LEADERSHIP AND TEAMWORK</b>								
61	<b>CONTENT STANDARD 1:</b> Students will use leadership and teamwork skills in collaborating with others to accomplish organizational goals and objectives. Students will:							
62	(a) employ leadership skills to accomplish organizational goals and objectives;							

63	(b) employ organizational and staff development skills to foster positive working relationships and accomplish organizational goals;							
64	(c) employ teamwork skills to achieve collective goals and use team members' talents effectively;							
65	(d) establish and maintain effective working relationships with all levels of personnel and other departments in order to accomplish objectives and tasks;							
66	(e) conduct and participate in meetings to accomplish work tasks; and							
67	(f) employ mentoring skills to inspire and teach others.							
68	<b>CONTENT STANDARD 2:</b> Students will employ conflict identification and resolution to achieve organizational goals and objectives. Students will:							
69	(a) use conflict resolution skills to maintain a smooth workflow; and							
70	(b) use human relations skills to work cooperatively with co-workers and foster good relations between different cultures, genders and backgrounds.							
<b>STRAND 8: ETHICS AND LEGAL RESPONSIBILITIES</b>								
71	<b>CONTENT STANDARD 1:</b> Students will know and understand the importance of professional ethics and legal responsibilities. Students will:							
72	(a) apply ethical reasoning to a variety of workplace situations in order to make ethical decisions; and							
73	(b) interpret and explain written organizational policies and procedures to help employees perform their jobs according to employer rules and expectations.							
74	<b>CONTENT STANDARD 2:</b> Students will apply business laws and regulations to business situations. Students will:							
75	(a) apply laws and regulations to personnel situations; and							
76	(b) apply knowledge of copyright laws to business situations.							
<b>STRAND 9: EMPLOYABILITY AND CAREER DEVELOPMENT</b>								

77	<b>CONTENT STANDARD 1:</b> Students will know and understand the importance of employability skills. Students will:							
78	(a) identify and demonstrate the use of positive work behaviors and personal qualities needed to be employable;							
79	(b) develop a personal career plan to meet career goals and objectives; and							
80	(c) demonstrate skills related to seeking and applying for employment to find and obtain a desired job.							
81	<b>CONTENT STANDARD 2:</b> Students will explore, plan and effectively manage careers. Students will:							
82	(a) maintain a career portfolio to document knowledge, skills and experience in a career field;							
83	(b) demonstrate skills in evaluating and comparing employment opportunities in order to accept employment positions that match career goals;							
84	(c) identify and exhibit traits for retaining employment to maintain employment once secured;							
85	(d) identify and explore career opportunities in one or more career pathways to build an understanding of the opportunities available in the cluster;							
86	(e) recognize and act upon requirements for career advancement to plan for continuing education and training;							
87	(f) continue professional development to keep current on relevant trends and information within the industry;							
88	(g) examine licensing, certification and credentialing requirements at the national, state and local levels to maintain compliance with industry requirements;							
89	(h) examine employment opportunities in entrepreneurship to consider entrepreneurship as an option for career planning; and							
90	(i) understand the essential principles of an entrepreneurial organization.							
<b>STRAND 10: TECHNICAL SKILLS</b>								



91	<b>CONTENT STANDARD 1:</b> Students will demonstrate the use of technical knowledge and skills required to pursue careers in all career clusters, including knowledge of design, operation and maintenance of technological systems critical to the career cluster. Students will:						
92	(a) employ information management techniques and strategies in the workplace to assist in decision-making; and						
93	(b) employ planning and time management skills and tools to enhance results and complete work tasks.						
94	<b>CONTENT STANDARD 2:</b> Students will apply and demonstrate technical skills required for career specialties within a selected career pathway. Students will:						
95	(a) understand technical skill requirements within the career field's techniques; and						
96	(b) establish criteria to identify technical skills needed to run an industry efficiently.						

**Section 1: Standards Review: Common Career Technical Core**

**PROVIDER/PUBLISHER INSTRUCTIONS:**

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- For this section, the provider/publisher will enter two citations per benchmark for the Pathway(s) your materials address (Columns C and G). **You MUST enter a citation for each career cluster benchmark (#1-14), as they apply to any and all pathways in the cluster.** Each citation should direct the reviewer to a specific location in the materials that best meets the benchmark. The citations should be concise and should allow the reviewer to easily determine that all components of the benchmark have been met. **Each citation should cover no more than 3 pages within the materials.**
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**Reviewer directions for CCTC Review:**

**Columns C-F:** The provider/publisher will provide a citation from the **Teacher Edition (teacher-facing core material)** OR **Student Edition/Student Workbook (student-facing core material) (print and/or digital)** for each benchmark. Review the cited material and score the material by determining the degree to which it meets the benchmark:  
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Criteria #	Common Career Technical Core for CTE: Finance	Provider/Publisher Citation	Score	If Scored D: Reviewer's Evidence for Publisher Citation	Provider/Publisher Citation	Score	Required: Reviewer's Evidence for Publisher Citation	Comments, other citations, notes
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**FINANCE CAREER CLUSTER (FN)**

1	Utilize mathematical concepts, skills and problem solving to obtain necessary information for decision making in the finance industry.							
2	Utilize tools, strategies and systems to plan, monitor, manage and maintain the use of financial resources.							
3	Plan, staff, lead and organize human resources in finance to enhance employee productivity and job satisfaction.							
4	Determine effective tools, techniques and systems to communicate and deliver value to finance customers.							
5	Create and maintain positive, ongoing relationships with finance customers.							
6	Plan, monitor and manage day-to-day activities to ensure effective and efficient finance operations.							
7	Implement safety, health and environmental controls to ensure a safe and productive finance work workplace.							

8	Describe and follow laws, regulations and ethical standards that affect finance operations and transactions.							
9	Plan, manage and maintain the use of financial resources to protect solvency.							
10	Plan, organize and manage a finance organization or department.							
11	Plan, monitor and manage day-to-day activities required to sustain continued business functioning.							
12	Access, evaluate and disseminate financial information to enhance financial decision-making processes.							
13	Manage a financial product or service mix in order to respond to market opportunities.							
14	Employ financial risk-management strategies and techniques used to minimize business loss.							
<b>Accounting Career Pathway (FN-ACT)</b>								
15	Describe and follow laws and regulations to manage accounting operations and transactions.							
16	Use accounting tools, strategies and systems to plan, monitor, manage and maintain the use of financial resources.							
17	Process, evaluate and disseminate financial information to assist business decision making.							
18	Use career-planning concepts, tools and strategies to explore, obtain and/or develop an accounting career.							
<b>Banking Services Career Pathway (FN-BNK)</b>								
19	Describe and follow laws and regulations to manage business operations and transactions in the banking services industry.							
20	Create and maintain positive, ongoing relationships with banking customers.							
21	Manage the use of financial resources to enhance banking performance.							
22	Demonstrate the use of banking technology and equipment.							
23	Plan, monitor and manage the day-to-day activities within a banking organization to ensure secure operations.							
24	Use career-planning concepts, tools and strategies to explore, obtain or develop a career in banking services.							

25	Determine client needs and wants and respond through planned, personalized communication to guide purchase decisions and enhance future business opportunities in banking services.							
<b>Business Finance Career Pathway (FN-BFN)</b>								
26	Describe and follow laws and regulations to manage business operations and transactions in corporate finance.							
27	Manage the use of financial resources to ensure business stability.							
28	Use career-planning concepts, tools and strategies to explore, obtain or develop in a corporate finance career.							
29	Employ risk management strategies and techniques in corporate finance to minimize business loss.							
<b>Insurance Career Pathway (FN-INS)</b>								
30	Describe and follow laws and regulations to manage business operations and transactions in the insurance industry.							
31	Plan, monitor and manage day-to-day insurance organization activities.							
32	Use career-planning concepts, tools and strategies to explore, obtain and/or develop a career in insurance.							
33	Demonstrate underwriting techniques and strategies to evaluate the risk posed by potential insurance clients.							
34	Determine client needs and wants and respond through planned, personalized communication to guide purchase decisions and enhance future insurance business opportunities.							
<b>Securities &amp; Investments Career Pathway (FN-SEC)</b>								
35	Describe and follow laws and regulations to manage business operations and transactions in the securities and investments industry.							
36	Manage the use of financial resources to perform key duties in the securities and investments industry.							
37	Plan, monitor and manage day-to-day securities and investments operations.							
38	Use career-planning concepts, tools and strategies to explore, obtain or develop in a securities and investments career.							

39	Determine client needs and wants and respond through planned, personalized communication to guide purchase decisions and enhance future securities and investments opportunities.							
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**Section 2: CTE Content Review**

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**Reviewer directions for CTE Content Review:**

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**o Each score cell (column D) will turn green as you score the materials.**

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Criteria #	Career and Technical Education Content Criteria	Provider/Publisher Citation	Score	If Scored D: Reviewer's Evidence for Publisher Citation	Provider/Publisher Citation	Score	Required: Reviewer's Evidence for Publisher Citation	Comments, other citations, notes
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**FOCUS AREA 1 SEQUENCING AND ARTICULATION:**  
**Instructional materials show sequencing and articulation within and across grade bands and/or pathways.**

1	Instructional materials include a sequence of courses and/or competencies across secondary education that incorporates technical, academic and employability knowledge and skills.							
2	Instructional materials start with broad foundational knowledge and skills and progress in specificity to build students' depth of knowledge and skills.							
3	Content and standards within the instructional materials are non-duplicative and vertically aligned to prepare students to transition seamlessly to the next level of education.							

**FOCUS AREA 2 ENGAGING INSTRUCTION:**  
**Instructional materials are engaging for students.**

4	Instructional materials provide project-based learning and related instructional approaches, such as problem-based, inquiry-based and challenge-based learning.							
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5	Instructional materials incorporate comprehensive career development that is coordinated and sequenced to promote and support the career decision-making and planning of all students.							
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**FOCUS AREA 3 CAREER DEVELOPMENT:  
Instructional materials provide career development information for students.**

6	Instructional materials provide opportunities and information on obtaining certifications in pathway related careers.							
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7	Instructional materials emphasize the connection between academic and technical knowledge and skills, including through cross-disciplinary collaboration.							
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8	Instructional materials incorporate relevant equipment, materials and/or technology to support learning.							
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**FOCUS AREA 5 TECHNOLOGY:  
Instructional materials incorporate opportunities to use industry appropriate technology.**

9	Instructional materials provide students with opportunities to use technology to enhance productivity.							
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10	Instructional materials offer up-to-date, current technology information and trends for the course and future trends in the industry.							
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Section 2: All Content Review				
<b>PROVIDERS/PUBLISHERS:</b> <ul style="list-style-type: none"> <li>The All Content tab will be completed solely by the reviewers. They will score each criterion and provide evidence for their score from the material based on their overall review of the material. You will not provide any citations for this tab.</li> <li>The material will be scored for alignment with each criterion as “Meets expectations,” “Partially meets expectations,” or “Does not meet expectations”.</li> </ul>				
<b>Reviewer directions for All Content Review:</b>		<b>Columns C-F: The criteria presented on this tab will be scored and evidence provided based on your overall review of the materials.</b> Review the material, score the material by determining the degree to which it meets each criterion, and <b>provide evidence from the material to support your determination:</b> <ul style="list-style-type: none"> <li>M = Meets the criterion</li> <li>P = Partially meets the criterion</li> <li>D = Does not meet the criterion</li> </ul> Your evidence should speak to where in the materials you have found the evidence as well as what is in the materials that supports the score given. <ul style="list-style-type: none"> <li><b>Each score cell (column C) and evidence cell (column E) will turn green as you score the materials.</b></li> <li><b>Any cells grayed out do not require a score or evidence.</b></li> </ul>		
Criteria #	All Content Criteria	Score	Required: Reviewer's Evidence from Material	Comments, citations, notes
<b>FOCUS AREA 1 RESOURCES AND SUPPORTS FOR TEACHERS AND STUDENTS:</b> <b>Instructional materials provide teacher resources to support planning and supports for all students.</b>				
1	Instructional materials provide a list of lessons in the Teacher Edition or teacher-facing core material (in print or clearly distinguished/accessible as a teacher-facing core material in digital materials), cross-referencing the standards addressed and providing an estimated instructional time for each lesson, chapter, and unit.			
2	Instructional materials integrate opportunities for digital learning, including interactive digital components, and digital assessment.			
3	Instructional materials incorporate features that aid students and teachers in making meaning of the text.			
4	Instructional materials provide appropriate linguistic support for English Learners and Culturally and Linguistically Diverse students, and accommodations and modifications for other special populations that will support their regular and active participation in learning content.			
<b>FOCUS AREA 2 ASSESSMENT:</b> <b>Instructional materials offer teachers a variety of assessment resources and tools to collect ongoing data about student progress related to the standards.</b>				



5	Instructional materials provide a variety of assessments that measure student progress in all strands of the standards for the content under review. <i>(Adopted New Mexico Content Standards for 2023: 7-12 Career and Technical Education Standards; CSTA K-12 Computer Science Standards; K-12 Health Education Standards; K-12 Physical Education Standards)</i>			
6	Instructional materials provide multiple formative and summative assessments, clearly defining which standards are being assessed through content and language objectives.			
7	Instructional materials provide appropriate assessment alternatives for English Learners, Culturally and Linguistically Diverse students, advanced students, and special needs students.			
<b>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.</b>				
8	Instructional materials inform culturally and linguistically responsive pedagogy by affirming students' backgrounds in the materials themselves and in the student discussions.			
9	Instructional materials include tools and resources to relate the content area appropriately to diversity in culture and language.			
10	Instructional materials include tools and resources that demonstrate multiple perspectives in a specific concept.			
11	Instructional materials engage students in critical reflection about their own lives and societies, including cultures past and present in New Mexico.			
12	Instructional materials address multiple ethnic descriptions, interpretations, or perspectives of events and experiences.			