

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 and Family Finance one year student license	Publisher	eDynamic Holdings LP
SE ISBN	9781737396390	TE ISBN	
SW ISBN		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

54%

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

56%

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:

Instructional materials contain a toolbar with translation, text-to-speech software, dictionaries, and highlighting tools. Students have an opportunity to bring their own cultures and background into a discussion, critical thinking question, or activity. However, the material does not affirm student backgrounds or diverse populations. Students are given different scenarios based on education and wealth. Students are engaged in reflecting on their own lives and personal finance situations as well as their families. However, the material does not affirm student backgrounds, or representations of diverse authors, cultures, or positive role models. There are no student or teacher resources that address background or diverse viewpoints that validate or affirm the strengths of the broad range of people from diverse backgrounds. Students are not engaged in critical reflection about their own lives and societies, including cultures past and present in New Mexico. Instructional materials do not value or recognize cultural sensitivity; students do not have opportunities to learn, challenge or counteract stereotypical ideas. Students do not see nontraditional and traditional roles depicted in their communities or diverse cultures and backgrounds.

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

Average Score
28%

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 materials demonstrate academic foundation knowledge of skills in some of the core knowledge; however, science and math skills are minimally addressed. The use of the concepts for obtaining and conveying ideas and information is evident in the materials, but students are not given the opportunity to apply any skills in oral or written presentations. Students are given opportunities to learn information about personal finance. Problem-solving and critical thinking skills are evident throughout the material; however, students are not given the opportunity to employ the skills to resolve conflict in the workplace. Students are not asked to identify, write or monitor workplace performance goals. The materials do not mention safety and security measures in the workplace. Students use many forms of technology, such as Podcasts, TED talks, internet research, and word processing; however, students are not able to employ applications such as spreadsheets, databases, and many other online financial resources to aid students in the workplace. Students are able to look at the economics of the market and manage risks to reduce financial losses. They also look at the government oversight and what they have control over, such as OSHA, Fair Labor Act, FDIC insurance, and global economic factors. However, the material never goes into quality control systems or types of business organization nor is there any mention of state and local regulations and codes. Consumer protection laws, government regulations, and legal contracts focus on employee and customer rights. The material does not mention healthful working conditions and environments or workplace safety and health. The materials talk about financial goals and strategies for saving and investing to reach goals, but they do not mention business laws nor fostering positive working relationships in the workplace. Positive family relationships through decision-making strategies to achieve goals is well-represented. Students learn about making good financial decisions and budgeting skills. The material does not mention budgeting for a business, nor does it mention culture, gender, or background diversity in the workplace. Students learn about government oversight of consumer protection and understand the laws and regulations of taxes, but students are not asked to apply their learned knowledge. Students learn about personal qualities needed to be employable by learning how to keep financial records, but do not demonstrate positive work behaviors, career development, career planning, or setting career goals. Technical skills are demonstrated by having students make financial decisions and monetary goals regarding home buying and college funding. However, they do not employ management strategies in the workplace. The material does not provide students with the opportunity to employ planning, time management skills, or technical skills in the workplace or a career.

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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Choose CTE Content Strand (optional)	
Choose CTE Content Strand (optional)	
Choose CTE Content Strand (optional)	

CCTC Standards Review - Materials are reviewed for alignment with the state adopted Common Career Technical Core Career Cluster and Career Pathway standards.

Average Score

58%

OVERALL ALIGNMENT

Materials align with the CCTC standards.

Statements of appraisal and supporting evidence:

The material prepares students to plan for the financial future by looking at assets and expenses, avoiding credit problems, and learning to protect their assets. Students learn that rules and regulations have a direct effect on economics and are given the opportunity to access and evaluate the use of interest rates on loans to make positive decisions. Students understand what an economic structure is and how it relates to the production and consumption of goods on a global scale. However, the material does not reference mathematical concepts or problem-solving, or relate to laws and rules and regulations to effectively operate a business. The material lacks student implementation of solutions to manage business customer relationships and techniques to manage information to go in-depth on taxes. Students are not asked to access, evaluate or disseminate information for business decision-making. Students are not given an opportunity to plan, monitor or manage financial resources or manage their own taxes in reference to owning a business or paying taxes in a business setting.

CAREER CLUSTER

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

Statements of appraisal and supporting evidence:

The material prepares students to plan for the financial future by looking at assets and expenses. Students learn about how to avoid credit problems and asset allocation to protect the assets. However, the material does not reference mathematical concepts, problem-solving, laws, rules, or regulations to effectively operate a business. Students are not exposed to implementing solutions to manage business customer relationships or techniques to manage information. The materials are in-depth on taxes, but they do not address implementation, monitoring, or evaluating asset allocation as a business process.

CAREER PATHWAY(s)

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

Statements of appraisal and supporting evidence:

Students learn that rules and regulations have a direct effect on economics and are allowed to access and evaluate the use of interest rates on loans to make positive decisions. Students understand what an economic structure is and how it relates to the production and consumption of goods on a global scale. However, students are not asked to access, evaluate or disseminate information for business decision-making. The material does not reference the global economy and students are not allowed to plan, monitor or manage financial resources. In addition, students are not allowed to manage their taxes when owning a business or paying taxes in a business setting.

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

68%

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:

The instructional material includes a pacing guide and has technical vocabulary with written responses applied throughout the units. It contains industry-related vocabulary with critical thinking questions and knowledge checks that help to build students' depth of knowledge. Content is vertically aligned for high school students; however, competencies and standards are not addressed or referenced within the materials or assessments.

FOCUS AREA 2 ENGAGING INSTRUCTION

Instructional materials are engaging for students.

Statements of appraisal and supporting evidence:

Throughout the units, students are provided with activities, critical questions, and discussions that provide problem-based, inquiry-based, and challenge-based learning. Two of the twelve CTE pathways are evaluated; however, no career planning or opportunities exist to look at all the pathways in finance, such as accounting and bookkeeping, in a coordinated sequenced manner.

FOCUS AREA 3 CAREER DEVELOPMENT

Instructional materials provide career development information for students.

Statements of appraisal and supporting evidence:

The instructional materials focus on scenarios in cosmetology and accounting but do not allow for other careers to be explored. Students utilize ELA and social studies throughout the material, but math and science skills are not embedded throughout. Students learn math concepts related to taxes and cash flow, but do not get to practice applying the skills through the creation of spreadsheets or the use of online databases. Instructional material incorporates word processing software, video, and audio recording equipment. However, certifications and training pertinent to careers in finance are not discussed in the materials. In addition, students do not get to utilize spreadsheets or presentation software, which would be relevant materials/technology to support learning. Furthermore, there is little connection between academic and technical knowledge.

FOCUS AREA 4 TECHNOLOGY

Instructional materials incorporate opportunities to use industry appropriate technology.

Statements of appraisal and supporting evidence:

Students are given many opportunities to use word processing software and audio/video recording equipment. However, they do not get to utilize spreadsheets, presentations, or any other applications to enhance productivity. Students learn about some of the new technology within finance such as cryptocurrency, online banking applications, podcasts, and videos, but students do not utilize items like cash flow charts or actual tax documents to enhance their learning.

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
56%	62%

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:

Each unit provides a glossary of key terms and a toolbar that allows for text-to-speech and translation into 48 languages, an interactive picture dictionary, highlighting, and screen-masking for students who need it. Students also have access to podcasts to assist them in making meaning of the text. Students have a variety of instructional materials that includes TED Talks, flashcards, knowledge checks, and student guides with vocabulary. There are teacher resources that contain different learning guides for blended, online, inquiry-based, and project-based learning. In these guides, there are opportunities for differentiation to meet the needs of below-level, ELL, and above-level learners. The materials include a pacing guide with estimated instruction time; however, there is no cross-referencing of the standards addressed in any of the material.

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:

The material provides for many informal and formal assessment opportunities, as well as formative and summative assessments. Students are given multiple forms of assessment including critical thinking questions, problem-based activities, situational analysis, discussions, group and individual assignments, quizzes, midterm and final exams. Digital assessments, both informal, formative, and summative are found throughout the text. Technology-supported tools like word processing, online search engines, and audio-visual resources are employed to measure student learning. Instructional materials support EL students with the option of translating into 48 languages. In addition, there are teacher resources that contain learning guides for blended, online, inquiry-based, and project-based learning. In these guides, there are opportunities for differentiation to meet the needs of below-level, ELL, and above-level learners. However, assessments are not tied to all strands of the standards for the content under review. Standards are not clearly defined for any assessments and there are no alignment charts or standards assigned to fully address student progress throughout the course. Furthermore, the materials do not provide alternate assessments for English Learners, Culturally and Linguistically Diverse students, or students with special needs.

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:

Instructional materials contain a toolbar with translation, text-to-speech software, dictionaries, and highlighting tools. Students have an opportunity to bring their own cultures and background into a discussion, critical thinking question, or activity. However, the material does not affirm student backgrounds or diverse populations. Students are given different scenarios based on education and wealth. Students are engaged in reflecting on their own lives and personal finance situations as well as their families. However, the material does not affirm student backgrounds, or representations of diverse authors, cultures, or positive role models. There are no student or teacher resources that address background or diverse viewpoints that validate or affirm the strengths of the broad range of people from diverse backgrounds. Students are not engaged in critical reflection about their own lives and societies, including cultures past and present in New Mexico. Instructional materials do not value or recognize cultural sensitivity; students do not have opportunities to learn, challenge or counteract stereotypical ideas. Students do not see nontraditional and traditional roles depicted in their communities or diverse cultures and backgrounds.

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 #: 16

Background and experience:

My professional experience includes a Bachelor's in Business, a Master's in Educational Leadership and Policy Studies along with some doctoral coursework. My background in business started by working with Fortune 500 companies, such as IBM, Kodak and NCR, for 10 years. I am a Level 3 certified teacher with 8 years of experience and my endorsements include K-12 in business, math, reading, and special education, and I am also elementary certified. I currently teach secondary math and business and I am also the BPA advisor for my district as well as a building administrator for the Alternative School. As the Regional BPA advisor for the BPA state organization, I am a part of the BPA Board and put on the contests at a regional level for the BPA student organization. I am currently in a leadership position as a mentor, a LETRS facilitator and NM DASH.

Professional summary of material:

Overall, students are given opportunities to learn information about personal finance. Students are not asked to use oral communication skills or create, express, and present data in formal or informal presentations or interpret verbal and nonverbal behaviors to enhance communication. Students are able to look at the economics of the market and manage risks to reduce financial losses. Positive family relationships through decision making strategies to achieve goals are well represented. Students are able to learn about making good financial decisions and look at budgeting. Technical skills are demonstrated by having students make financial decisions and monetary goals regarding home buying and college funding. Students do not have the opportunity to use many of the applications available to aid students in the workplace, such as spreadsheets, databases and the many online financial resources that are available. The material prepares students to plan for the financial future by looking at assets and expenses, avoiding credit problems, and learning to protect their assets. There is industry-related vocabulary with quality critical thinking questions and knowledge checks that help to build students' depth of knowledge. Students are given many opportunities to use word processing software and audio/video recording equipment. However, students do not utilize spreadsheets, presentations, or any other applications to enhance productivity. Instructional materials do have the tool bar with translation software, text to speech software, dictionaries, and highlighting tools. Students will carry their own cultures and background into the discussion. However, the material does not affirm student backgrounds in the materials themselves. Students are engaged in reflecting on their own lives and personal finance situations as well as their families. Tasks are included that are authentic and relevant. There are no resources such as background research, teacher resources or multiple points of view that consider students' backgrounds. The material does not validate or affirm the strengths of the broad range of people. Instructional materials do not value or recognize cultural sensitivity and do not provide opportunities for students to learn about, challenge and counteract stereotypical ideas. Students do not see nontraditional and traditional roles depicted in their communities. Tasks are not representative of different backgrounds, languages, or interests.

Reviewer #: 17

Background and experience:

My professional experience includes a Bachelor's in Community Health Education, a Master's in Elementary Education with an emphasis in Bilingual Education, and current course work for a Doctorate of Curriculum and Instruction with an emphasis in Language, Culture, and Literacy. I have several endorsements, including, bilingual, TESOL, Modern Languages, Health, Science, and Reading endorsements. I am a Level III licensed teacher with more than 15 years of teaching experience, primarily as a bilingual teacher, Spanish Language Arts, and ESL teacher in both the primary and secondary grades. I am currently in a leadership position as an Education Specialist with Head Start and am working on completing my dissertation this year.

Professional summary of material:

The instructional materials contain academic concepts and strategies using organized units that partially align with the state standards. Each unit contains lessons, critical thinking questions, discussions, quizzes, formative and summative assessments, grading rubrics, and problem-based activities where students are instructed to perform tasks that require interactive digital components, such as online searches, word processing, podcast development, and audio and visual equipment. However, presentation software, spreadsheets and databases, and other online career-oriented software are not represented in this course. In addition, the state standards and objectives are not addressed throughout the unit or the assessments. Leadership skills, management skills, and teamwork skills are lacking in this course as they focus mainly on personal finance skills. Financial planning, budgeting, tax preparation, and cash flow skills are taught, but career development, career planning, and business financing are not referenced in the material. The materials provide support for English Learners and Culturally and Linguistically Diverse students as well as students with IEPs, utilizing visuals, glossaries, flashcards, sentence frames, role-playing, and videos. The Literacy Support Toolbar has a translation component, a visual dictionary, a highlighter, and screen masking to help with maintaining focus. However, there is no evidence of opportunities for differentiation and accommodations throughout the lessons or assessments for English Learners, Culturally and Linguistically Diverse students, or special needs students. Culturally and Linguistically Responsive Pedagogy is evident in a couple of the lessons, but students are not given the opportunity to share their culture through the perspectives and representations of the culture of the people of New Mexico. The materials do not include authors, artists, or positive leaders from diverse cultures as role models. Furthermore, the materials do not include opportunities for students to reflect on their own funds of knowledge, or on the cultures past and present of New Mexico.

Reviewer #: 18

Background and experience:

My professional experience includes a Bachelor's in Secondary Education Major in Social Studies, Master's of Arts in Education Major in Social Studies and currently finishing my dissertation for Doctorate in Philosophy in Development Studies. My concentration of work is on marginalized sectors, local history, religious minorities and education. I have a Level III endorsement in Social Studies 6-12 with more than 12 years of experience from high school to graduate school. I am currently teaching World History in 6th Grade. I was a judge for National History Day – New Mexico (Websites – Juniors Category).

Professional summary of material:

The learning materials include computer systems and applications, information management, word processing, search engines, audio-visual resources, and online assessments of learning. A timetable of allotted time, a pacing guide, a teaching guide, modules, themes, lessons, student activities, and review materials for instructor resources are all included in the course materials. Lessons and activities, however, do not include the standards needed to demonstrate alignment with the offered assessment or measurement. Numerous parts of the instructional material include differentiated instruments of assessment, such as online report and presentation creation, vocabulary inputs, knowledge checks, guide questions, group and individual activities, critical thinking questions, and situational examples that help students infer and interpret the text. The instructional materials provide a variety of evaluations in the form of discussion questions, critical thinking questions, problem-based activities, quizzes, and tests to gauge student progress and comprehension, but none of the assessments specifically address the standards. Instructional materials show some examples of culturally and linguistically relevant pedagogy through trading and financial dialogues to help reduce criticism of other ideas and differences in opinion and thought while communicating with varied individuals. However, neither chances for discussion of diversity nor sources that attested to the students' identities, origins, or experiences are provided.