

Recommended Criteria for the Review and Selection of Instructional Materials for Personal Financial Education Courses

Introduction

Beginning with the class of 2027, Oregon diploma requirements will include a 0.5 credit in Personal Financial Education and a 0.5 credit in Higher Education and Career Path Skills, as part of the 24 credit requirements. On or after January 1, 2027, districts and public charter schools must ensure that all students graduating with a diploma are able to satisfy these credit requirements.

This document is aligned to the [2024 Personal Financial Education Standards](#) adopted by the State Board of Education on June 13, 2024.

For guidance on the [2024 Personal Financial Education Standards](#), please visit [Oregon's Newest Diploma Requirements webpage](#).

How to Use This Tool

The *Recommended Criteria for Personal Financial Education Instructional Materials* was developed to assist districts in the review and selection of instructional materials that align with the goals of Personal Financial Education instruction. The criteria outlined below serve as a guide for selecting high-quality resources that support student learning and readiness. For questions regarding Personal Financial Education instruction in Oregon high schools, please contact ODE's Newest Diploma Requirements inbox at ODE.StateGraduationRequirements@ode.oregon.gov.

Legal Requirements Section

1. Major Instructional Vehicle for a Course

Materials make up an organized system of instruction that provides opportunities for teaching all of the [2024 Personal Financial Education Standards](#) which includes the five domain areas: Credit and Debt; Banking, Investing, Savings and Repayment; Budgeting, Spending and Money Management; Personal Income, Taxes and Services; and Maintaining Financial Wellbeing.

Does the program meet the above requirements for the major instructional vehicle for a given course of study, or any part thereof?

Yes No

If the program does not meet the above requirement, what is the district’s plan to supplement for domains and/or standards that are not included in the program?

2. Equity Criteria

Materials provide models, selections, activities and opportunities for responses, which promote respect for all people described in [ORS 659.850](#) and [OAR 581-021-0045](#); materials must support program compliance standards described in [OAR 581-021-0046](#).

Does the program meet the above requirements for equity?

Yes No

3. Accessible Instructional Materials

Materials include assurance from the publishers agreeing to comply with [WCAG 2.0 AA](#) and/or the most current [NIMAS specifications](#) regarding accessible instructional materials.

Does the program meet the above requirements for accessibility?

Yes No

Criteria Summary

To effectively meet the needs of the local school community and support educators and administrators in selecting, implementing, and aligning materials, programs, and practices to the Personal Financial Education standards, it is recommended that individuals and teams adopt a strategic approach that incorporates:

- goal setting for a clear instructional vision
- aligning instructional materials and practices with the standards
- evaluation effectiveness to inform continuous improvement efforts.

Part 1: Personal Financial Education Criteria

Focuses on the Personal Financial Education content and delivery by adults that describe what a person needs to know, understand, and be able to do with individual learners and the learning community as they learn, practice, and reflect on how they are making progress towards the standards.

Part 2: Equitable Student Engagement and Cultural Pedagogy Criteria

Addresses how educators create inclusive conditions, environments, and approaches for delivering Personal Financial Education instruction. It includes practices, interactions, and perspectives essential for selecting materials that promote learning and thriving across various contexts during the school day.

Part 3: Usability Criteria

Emphasizes the usability and adaptability of materials and practices that support educators, learners, and families, whether in classrooms, homes, or online. Criterion 3.3 is specific to digital materials, included as an optional component based on content delivery format.

Part 4: Assessment

Covers formative and performance assessments aligned with Higher Education and Career Path Skills standards. The focus is on leveraging student strengths, fostering belonging, and promoting agency and identity development.

Part 1: Oregon Personal Financial Education Baseline Criteria

This section focuses on the Personal Financial Education content and delivery by adults that describe what a person needs to know, understand, and be able to do with individual learners and the learning community as they learn, practice, and reflect on how they are making progress towards the standards.

Criterion	Description	Metric 1	Metric 2	Metric 3	Metric 4
Criterion 1.1 Alignment to Personal Financial Education Standards	Materials and instructional practices include multiple opportunities to implement the Personal Financial Education standards throughout the course, including coverage of the five domains : <ol style="list-style-type: none"> 1. Credit and Debt; 2. Banking, Investing, Savings and Repayment; 3. Budgeting, Spending and Money Management; 4. Personal Income, Taxes and Services; and 5. Maintaining Financial Wellbeing 	DOMAINS Materials cover all five domains included in the Oregon Personal Financial Education Standards using language and approaches that are inclusive and culturally and linguistically affirming.	SKILL-BASED Materials reflect applied learning strategies to equip and empower students to make informed and critical decisions that impact their personal finances. The materials encourage students to generate and explore their own questions, interests, and future plans.	HIGHER-ORDER THINKING SKILLS Tasks and assignments are appropriately aligned with grade-level expectations and require students to apply higher-order thinking skills.	
Criterion 1.2 Scope & Sequence	Materials present a clear pathway for educators to address the content and skills in a coherent sequence, grounded in the standards.	STUDENT AGENCY AND CHOICE Materials offer multiple pathways for investigation and expression, emphasize the development of critical thinking and positive skill-building, and empower learners to make informed decisions for themselves based on their values and goals.	COHERENT DESIGN Materials are organized in a sequence that builds on prior knowledge and increases in complexity throughout the course.	FLEXIBILITY Materials offer guidance for adapting instruction to different timeframes, learning environments, and/or student needs while maintaining the overall coherence of the sequence.	CONTENT KNOWLEDGE Resources include strategies for addressing prerequisite knowledge or skill gaps, as well as guidance on prioritizing content when necessary.
Criterion 1.3: Accuracy and	Materials are accurate and embed interactive opportunities	EVIDENCE-BASED Materials should be created by	RELEVANCE Materials provide strategic access to	UP-TO-DATE CONTENT Materials reflect current financial	ASSET-BASED PERSPECTIVE Materials support educators in

Criterion	Description	Metric 1	Metric 2	Metric 3	Metric 4
Relevance	for students to research, practice, and refine their understanding of personal finance.	credible authors, such as financial experts or institutions, and include references to studies, data, narratives, and other reliable sources.	authentic contexts and tools that give students the freedom to make connections to their experiences, goals, and interests regarding personal finances that are inclusive of different life stages, income levels, and financial goals.	laws, regulations, guidelines, and best practices including the use of case studies and practical examples to demonstrate financial concepts.	creating safe and welcoming learning environments by approaching sensitive subjects with care, acknowledging that students may have personal experiences with the topic, and empowering educators to identify, value, and maintain a high commitment to students' experiences from their homes and communities.

Part 2: Equitable Student Engagement and Cultural Pedagogy Criteria

This section focuses on the decisions made by adults to create the conditions, environments, and approaches to providing Personal Financial Education content across contexts, in the school day, so every learner can learn and thrive. This includes the practices, interactions, and lenses necessary in selecting materials for planning and instruction. The following criteria help guide decisions about how the Personal Financial Education standards are implemented and supported.

Criterion	Description	Metric 1	Metric 2	Metric 3	Metric 4
Criterion 2.1: Engagement & Motivation	Materials give opportunities for rigorous student-driven learning. Materials should focus on relevant topics, provide authentic contexts and experiences, and give students the opportunity to make connections with their goals, interests, and values.	<p>RELEVANCE</p> <p>Materials are engaging, meaningful and intentionally make connections between students’ interest, beliefs, goals, and personal financial planning. Materials provide strategic access to authentic contexts and tools that give students the freedom to make connections to their experiences, goals, and interests.</p>	<p>ADAPTABILITY AND EXTENSION</p> <p>Materials include adaptation strategies to differentiate learning for all students. Examples may include extensions to build on prior learning or strategies to support students in reaching course-level content.</p>	<p>COMMUNITY & SERVICE LEARNING</p> <p>Materials engage learners in a community’s context (classroom, school, district, local, and global) and promote opportunities that highlight their power, agency, values, goals, resources and potential to make real-world impacts to their lives and the lives of others in their community.</p>	<p>FLEXIBILITY</p> <p>Materials provide structured guidance for adapting instruction to various pathways, backgrounds, income levels, and student needs while preserving the coherence of the instructional sequence.</p>

Criterion	Description	Metric 1	Metric 2	Metric 3	Metric 4
Criterion 2.2: Culturally Responsive Instructional Support	Materials and practices that explicitly recognize and incorporate students’ cultural knowledge, experiences, and ways of being and knowing in teaching, learning, and assessment.	FRAMES OF REFERENCE Materials utilize multiple frames of reference, access to authentic contexts, and tools that give learners the autonomy to make connections to their experiences, goals, and interests.	INCLUSIVE CULTURAL VIEWS Materials include pathways to: <ul style="list-style-type: none"> • develop Personal Financial Education • explore a variety of future pathways • leverage cultural perspectives that affirm student identities • reflect knowledge of students' background experiences and social realities. 	ATTENTION TO BIAS Materials increase awareness of biases and assumptions regarding income levels, economic pathways and how these impact students’ actions, behaviors, interactions, and development of ways to disrupt, reduce, and heal from their effects.	

Part 3: Technical Usability Criteria

This section focuses on the usability and adaptability of materials and practices to support educators, learners, and families, whether it’s in the classroom, at home or online. Criterion 3.3 is considered when selecting digital materials and is an optional component depending on the format of content delivery.

Criterion	Description	Metric 1	Metric 2	Metric 3	Metric 4
Criterion 3.1: Supports for Teachers	The materials provide structured opportunities for educators to effectively plan, implement, and adapt instruction with fidelity while deepening their own content knowledge and instructional expertise.	SUPPORTING GUIDANCE Materials include comprehensive teacher guidance with clear instructional strategies, lesson plans, and pacing recommendations. They provide rationale for instructional choices, anticipate student responses and misconceptions, and offer differentiation strategies to support diverse learners.	PEDAGOGICAL CONTENT KNOWLEDGE Resources incorporate embedded professional learning opportunities that enhance educators' content knowledge and pedagogical skills related to Personal Financial Education.	HOME CONNECTION Materials provide strategies for engaging all partners (i.e., students, parents, or caregivers) about the program and suggestions for how they can help support student progress and achievement.	CONTENT EDITABILITY Materials are designed to allow a teacher to differentiate content and vary modes of communication within lessons, tasks, or other activities for students.

Criterion	Description	Metric 1	Metric 2	Metric 3	Metric 4
Criterion 3.2: Supports for Students	Materials have explicit teacher support with suggestions (e.g., routines, strategies, etc.) for how they can meet the needs of individual learners. Support materials include live updates (e.g., data sources, current events, etc.).	<p>STRATEGIES FOR SPECIAL POPULATIONS</p> <p>Materials provide scaffolds to support students from special populations in their regular and active participation in Personal Financial Education learning (i.e. students who are multilingual, students experiencing disabilities, and/or students identified as TAG).</p>	<p>EMERGENT BILINGUAL STUDENT SUPPORT</p> <p>Materials provide strategies and support for multilingual students to enable their full participation in learning.</p>	<p>STUDENT EDITABILITY</p> <p>Digital materials include resources for students that are editable and allow students to show their understanding and comprehension.</p>	
Criterion 3.3: Digital Learning Design Elements	The materials are attentive to digital design elements specific to structure, support for users, and adaptability of materials.	<p>MATERIALS USABILITY</p> <p>The organizational structure of the digital materials allows for intuitive navigation and meaningful interaction on a variety of devices.</p>	<p>LEARNING RESOURCES</p> <p>The digital materials provide support for users in a variety of settings, including robust support for families supporting their students at home, for students working independently, for emergent bilingual students, and students with disabilities.</p>	<p>MEDIA INTEGRATION</p> <p>Digital and multimedia elements support, rather than distract from, intended learning outcomes and instructional content.</p>	<p>ADAPTABILITY OF MATERIALS</p> <p>Digital materials allow teachers to adjust and adapt documents and resources to meet student needs. (e.g., translating materials, modifying reading levels, downloading capacity, etc.).</p>

Part 4: Assessment Criteria

This section focuses on formative assessment related to Personal Financial Education Standards. The Personal Financial Education standards are intended to provide an approach that builds on student assets, creates a sense of belonging, and develops agency and identity. The standards are not meant to decide appropriate behavior or used as a means for identifying, tracking, or excluding students in ways that have historically led to disproportionate outcomes for students. In partnership with families and caregivers, the standards provide ongoing formative opportunities for reciprocal feedback that includes dialogue, reflection, goal-setting and increasing individual and collective awareness and growth.

Criterion	Description	Metric 1	Metric 2	Metric 3	Metric 4
Criterion 4.1: Formative Assessment Process	Materials embed formative assessments throughout units to evaluate student learning progress and inform Personal Financial Education instruction.	CLARITY OF LEARNING GOALS Materials are designed around clear learning goals and written in a way that educators can adapt with integrity and/or students can understand.	ELICITATION OF EVIDENCE Instructional tasks and activities elicit a variety of evidence demonstrating student thinking, including opportunities for student self-assessment and reflection.	INTERPRETATION OF FEEDBACK Assessment tools emphasize a strengths-based approach, providing clear guidance for interpreting student responses and delivering targeted feedback. Materials include strategies for using assessment results to inform instruction, such as reteaching supports, extension activities, and differentiated learning opportunities tailored to student needs	STUDENT REFLECTION Materials incorporate opportunities for students to assess their own learning and reflect on their progress. This may include self-check questions, peer review activities, or reflective journaling prompts that encourage metacognition and support students in taking ownership of their learning in Personal Financial Education.
Criterion 4.2: Performance Assessments	Materials focus on concepts related to Personal Financial Education that affect postsecondary success and align to the depth, breadth, and cognitive demand of the standards.	ALIGNMENT Materials include performance tasks that are comprehensive, inclusive, aligned with Personal Financial Education standards, and reflect the four domains.	CULTURAL AFFIRMATION Performance assessments utilize and affirm students' interests and cultural backgrounds. Tasks are suitable for both group and individual engagement.	CLARITY & FEEDBACK Materials include clear scoring criteria while providing structured opportunities for feedback, reflection, and improvement before final submission.	VARIETY Materials include multiple assessment formats that cater to different learning styles and allow students to demonstrate their understanding in a variety of ways. This may include verbal or written responses, in-depth projects, presentations, debates, or performance tasks that simulate real-world applications of Personal Financial Education concepts.