



MINUTES
of the
OKLAHOMA STATE TEXTBOOK COMMITTEE

July 15 – 17, 2025 Publishers Presentation Meeting

The Oklahoma State Textbook Committee (STC) convened its three-day Publishers Presentation Meeting on July 15, 2025, and concluded on July 17, 2025.

Committee Chair designee, Kendra Wesson, called the meeting to order at 9:30 a.m.

Roll was called by Shanda Finnell.

The committee members present were:

Jay Rotert
Zena Lewis
Lauren Deaton
Josh Allen
Jillian Anderson
Holly Helm
Terry Brandenburg
Ashley Leming
Michael Bellew
Stefanie Wittwer
Committee Chair designee Kendra Wesson

The committee members who were absent:

Diann Magnus

Allison Kidney - arrived at 1:16 p.m.

Committee Chair designee Kendra Wesson requested confirmation of the posted agenda in compliance with the Open Meeting Act. Shanda Finnell confirmed.

The next item on the agenda was discussion and possible action on the minutes for the June 6, 2025, meeting. Josh Allen made a motion to approve the minutes of the June 6, 2025, meeting. Jay Rotert seconded the motion. The vote was called. Yes – 11 – Jay Rotert, Zena Lewis, Lauren Deaton, Josh Allen, Holly Helm, Terry Brandenburg, Ashley Leming, Michael Bellew, Stefanie Wittwer, and Chair designee Kendra Wesson. No – 0 – The motion carried.

The next item on the agenda was to break for Publisher Presentations.

Publisher Presentation Schedule:

Tuesday, July 15, 2025

Time	Publishing Company	Room Number
9:30 - 10:00 a.m.	Meeting	TBA
10:00 – 10:50 a.m.	CEV Multimedia	TBA
10:55 – 11:45 a.m.	Decker & Associates	TBA
11:50 – 12:20 a.m.	LUNCH BREAK	
12:20 – 1:10	eDynamic	TBA
1:15 – 2:05	Goodheart Willcox	TBA
2:10 – 3:00	Ramsey Education	TBA
3:05 – 3:55	Cengage	TBA

Wednesday, July 16, 2025

All 13 committee Members present.

Publisher Presentations continued.

Time	Publishing Company	Room Number
8:00 – 8:50 a.m.	McGraw	TBA
8:55 – 9:45 a.m.	Nucleus	TBA
9:50 – 10:40 a.m.	Pearson	TBA
10:45 – 11:35 a.m.	Apple Corps	TBA
11:40 – 12:30	LUNCH BREAK	TBA
12:35 – 1:25	Bedford, Freeman, and Worth	TBA
1:30 – 2:20	Imagine Learning	TBA
2:25 – 3:15	inquireED	TBA

Holly Helm left at 2:20 p.m.

Thursday, July 17, 2025

Publisher Presentations continued.

Time	Publishing Company	Room Number
8:00 – 8:50 a.m.	Social Studies School Service	TBA
8:55 – 9:45 a.m.	Studies Weekly, Inc	TBA
9:50 – 10:40 a.m.	W.W. Norton & Company	TBA

10:45 – 11:35 a.m.	Jigsaw Learning: Teach Town (Justification)	TBA
11:40 – 12:30	LUNCH BREAK	TBA
12:35 – 1:25	Closing of Meeting	TBA
1:30 – 2:20	Open	TBA
2:25 – 3:15	Open	TBA

At 12:35 p.m., Thursday, July 17, 2025, Chair designee, Kendra Wesson, reconvened the meeting.

Roll was again called by Shanda Finnell to establish a quorum.

Committee Members who were present:

Jay Rotert
Zena Lewis
Lauren Deaton
Josh Allen
Jillian Anderson
Terry Brandenburg
Ashley Leming
Allison Kidney
Diann Magnus
Michael Bellew
Stefanie Wittwer
Committee Chair designee Kendra Wesson

The committee members who were absent:

Holly Helm

The next agenda item was discussion and possible action regarding acceptance of out-of-cycle justification for the publisher to continue or be removed from the high-quality instructional material evaluation cycle, pursuant to 70 O.S. § 16-102.

a) Early Education – Apple Tree Institute for Education

A secretarial error was identified on the agenda. Josh Allen moved to correct the typographical error in the record, replacing “Apple Tree Institute” with “TeachTown.” The motion was seconded by Michael Bellew. A vote was taken: Yes – 11 – Jay Rotert, Zena Lewis, Lauren Deaton, Josh Allen, Jillian Anderson, Terry Brandenburg, Ashley Leming, Allison Kidney, Diann Magnus, Michael Bellew, Stefanie Wittwer, and Chair designee Kendra Wesson. No – 0 – The motion carried.

Discussion followed regarding the justification of TeachTown to continue with the out-of-cycle bid. Josh Allen moved to deny the justification. The motion was seconded by Jay Rotert. A vote was taken: Yes – 11 – Jay Rotert, Zena Lewis, Lauren Deaton, Josh Allen, Jillian Anderson, Terry Brandenburg, Ashley Leming, Allison Kidney, Diann Magnus, Michael Bellew, Stefanie Wittwer, and Chair designee Kendra Wesson. No – 0 – The motion carried.

The final item on the agenda was adjournment. Allison Kidney moved to adjourn, with a second by Michael Bellew. A vote was taken: Yes – 11 – Jay Rotert, Zena Lewis, Lauren Deaton, Josh Allen, Jillian Anderson, Terry Brandenburg, Ashley Leming, Allison Kidney, Diann Magnus, Michael Bellew, Stefanie Wittwer, and Chair designee Kendra Wesson. No – 0 – The motion carried.



Social Studies Subject 2025 Adoption Cycle

Background:

On September 15, 2025, the Oklahoma Supreme Court issued a temporary stay halting the implementation of the 2025 Oklahoma Academic Standards for Social Studies. As a result of this ruling, the Oklahoma State Department of Education is prohibited from enforcing or spending funds to implement the 2025 standards.

The court order can be accessed here: [Oklahoma Supreme Court Stay – 2025 Social Studies Standards](#).

Options for Committee Consideration:

In light of the Supreme Court stay, the State Textbook Committee may wish to consider:

- Suspending the current Social Studies adoption cycle.
- Extending the current Social Studies instructional material contracts for one year,

As authorized under [70 O.S. §16-102\(B\)](#), which allows the Committee to suspend an adoption cycle and extend existing contracts by one to two years.

Oklahoma State Textbook Committee Textbook Adoption

November 14, 2025

Purpose of Today's Meeting

- To ensure Oklahoma schools and students have access to high-quality instructional materials in accordance with 70 O.S. §16-102.
- This adoption cycle reviewed **Personal Financial Literacy** and **Out-of-Cycle Computer Science**.
- OSDE and reviewers from all five congressional districts completed a fair, rigorous review to present findings for the State Textbook Committee's consideration.

Textbook Adoption Guidelines

- The Committee verifies that the review process was conducted fairly and adopts a final rating for each textbook.
[70 O.S. § 16-102 \(H\)](#)
- The Committee may consider, but is not required to accept, the review teams' recommended ratings.
[70 O.S. § 16-102 \(G\)](#)
- Only textbooks rated **Exemplifies Quality** or **Approaching Quality** can be added to the state-approved textbook list.
[70 O.S. § 16-104](#)

Approved Titles

- Approved textbook titles are shared with districts via the OSDE newsletter and posted on the [OSDE website](#).
- State textbook funds can be used to purchase materials from the [state-approved titles list](#).

Purchase Outside the List

- Districts may use local or non-state funds (e.g., bonds, grants, PTA) to buy materials not on the approved list.
- Districts may request a State Board of Education exemption to use state textbook funds for other materials.

Content Review Teams

Subject Matter Experts

- Review teams are made up of subject matter experts from across Oklahoma, who evaluate instructional materials.
- The **application** for selecting these experts, as required by [70 O.S. § 16-102](#), was approved by the State Textbook Committee on 2/7/2025.
- Content reviewers are selected **through a rubric-based process** to ensure fairness and consistency in reviewer selection.

Review Teams 2025

- **Personal Financial Literacy**
- **Out-of-Cycle Computer Science**

Review Team Timeline



- Gateway 4 is reviewed throughout each gateway.

Textbook Review Rubric

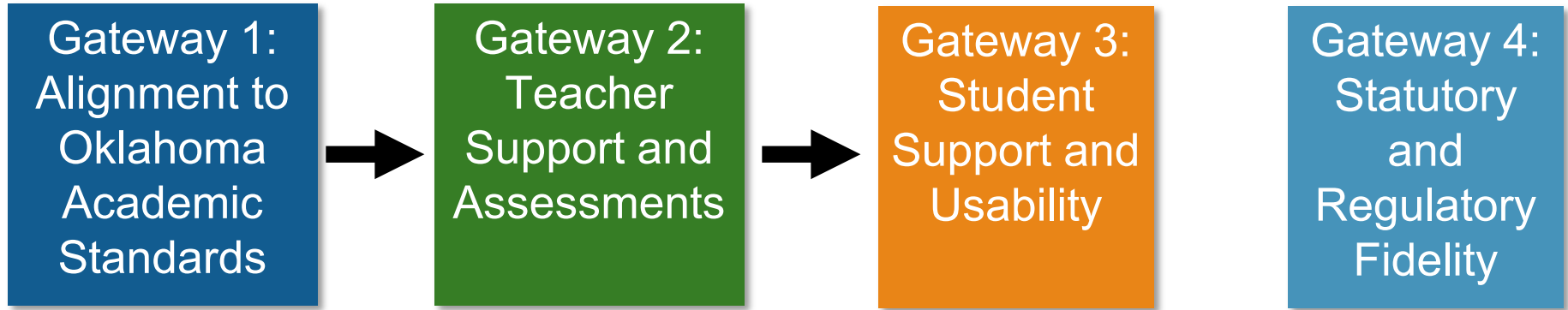
Subject-Specific Evaluation Rubrics

The State Textbook Committee, in consultation with the State Department of Education, adopts rubrics to evaluate materials. Those rubrics are content-specific and were adopted for this cycle at the February 2025 meeting. [70 O.S. § 16-102](#)

Each rubric uses a three-tiered rating system:

- **Exemplifies Quality**
- **Approaching Quality**
- **Not Representing Quality**

Oklahoma Rubric Structure: 4 Gateways



- Each publisher's product is reviewed for alignment with standards, support for the teacher, and support for learners.
- Each Gateway requires **approaching quality** or **exemplifies quality** to proceed through the subsequent gate.

Gateway Criteria: Thorough Review

Content Specific Multiple Criterion

Ex: Computer
Science

- Criterion 1.1
- Criterion 1.2
- Criterion 1.3

Gateway 1 Overview	Indicators	Available Points
Criterion 1.1: Alignment and Accuracy The instructional materials are aligned to the Oklahoma Academic Standards for Computer Science.	1a-1c	8
Criterion 1.2: Coherence The instructional materials attend to the learning progressions emphasized in the standards so that the curriculum is coherent both within grades and across grade bands and is coherent and consistent with the progressions in the Oklahoma Academic Standards for Computer Science.	1d-1g	8
Criterion 1.3: Assessment Materials offer assessment opportunities that genuinely measure progress and elicit direct, observable evidence of the degree to which students can independently demonstrate the assessed standards.	1h-1k	8
		24

Gateway Criteria: Thorough Review

- Criteria have multiple indicators
- Indicators have at least one guiding question
- Multiple areas are scored throughout a gateway.

Gateway 1 Overview	Indicators	Available Points
Criterion 1.1: Alignment and Accuracy The instructional materials are aligned to the Oklahoma Academic Standards for Computer Science.	1a-1c	8
Criterion 1.2: Coherence The instructional materials attend to the learning progressions emphasized in the standards so that the curriculum is coherent both within grades and across grade bands and is coherent and consistent with the progressions in the Oklahoma Academic Standards for Computer Science.	1d-1g	8
Criterion 1.3: Assessment Materials offer assessment opportunities that genuinely measure progress and elicit direct, observable evidence of the degree to which students can independently	1h-1k	8
		24

Criterion 1.1 Alignment and Accuracy

Indicators

*1a. The instructional materials are aligned to the Oklahoma Academic Standards for Computer Science at grade-level.

Guiding/Key Questions

Are all of the Oklahoma Academic Standards for Computer Science covered in the curriculum for each grade-level?

2025 Results

Publishers

Personal Financial Literacy

- Cengage
- CEV Multimedia
- Decker Associates
- eDynamics Learning
- Goodheart Willcox
- McGraw-Hill
- Nucleus
- Pearson
- Ramsey

Computer Science

- Pearson – Computer Science
- Pearson – Web Design

PERSONAL FINANCIAL LITERACY: OVERVIEW

9 Titles submitted by 9 Publisher

Exemplifies Quality

0 Titles

Approaching Quality

8 Titles

Not Representing Quality

1 Titles

PERSON FINANCIAL LITERACY: RESULTS

Publisher	Rating
Cengage	Approaching
CEV Multimedia	Approaching
eDynamics Learning	Approaching
Goodheart Willcox	Approaching
McGraw-Hill	Approaching
Nucleus	Approaching
Pearson	Approaching
Ramsey	Approaching
Decker Associates	Not Representing

In the subject area of **Personal Financial Literacy**, the following publishers are recommended for approval:

- Cengage
- CEV Multimedia
- eDynamics Learning
- Goodheart Willcox
- McGraw-Hill
- Nucleus
- Pearson
- Ramsey

COMPUTER SCIENCE: OVERVIEW

2 Titles submitted by 1 Publisher

Exemplifies Quality

0 Titles

Approaching Quality

2 Titles

Not Representing Quality

0 Titles

COMPUTER SCIENCE: RESULTS

Publisher	Rating
Pearson – Computer Science	Approaching
Pearson – Web Design	Approaching

In the subject area of **Computer Science**, the following titles are recommended for approval:

- **Pearson – Computer Science**
- **Pearson – Web Design**

Committee Action

- The Committee, having verified that the review process was conducted in a fair and scrupulous manner, adopts a final rating for each textbook.

[70 O.S. § 16-102 \(H\)](#)

- For each publisher, the Committee may vote on rubric results for each program and/or grade level.

Questions?

2025 Adoption Review Results

The State Textbook Committee (STC) meets as needed, with at least two weeks' notice, to select textbooks for PreK–12 subjects for up to six years. Working with the Oklahoma State Department of Education, the STC assembles review teams of subject experts who evaluate materials using **a rubric** that measures alignment to standards and instructional quality. The STC considers the evaluations and recommendations of the review teams but retains final authority to assign ratings, which are made publicly available on its website. An approved list of textbooks and instructional materials is also published on the OSDE website. [70 O.S. § 16-102](#)

Subject Areas

- Personal Financial Literacy – 9 titles submitted by 9 publishers.
- Out-of-Cycle Computer Science – 2 titles submitted by 1 publisher.

Overall Rating

- Exemplifies Quality: All gateways are exemplifies quality.
- Approaching Quality: All gateways are approaching quality or better.
- Not Representing Quality: Any gateway is below approaching quality.

Publisher with Recommended Rating

Personal Financial Literacy

- Cengage - APPROACHING
- CEV Multimedia - APPROACHING
- Decker Associates - NOT REPRESENTING
- eDynamic Learning - APPROACHING
- Goodheart Willcox – APPROACHING
- McGraw-Hill - APPROACHING
- Nucleus - APPROACHING
- Pearson - APPROACHING
- Ramsey - APPROACHING

Out-of-Cycle Computer Science

- Pearson – Computer Science - APPROACHING
- Pearson – Web Design - APPROACHING

Teaching Strategies

Background Information

Teaching Strategies (TS) raised concerns about the Approaching Quality rating of their 4-year-old comprehensive early childhood program, reviewed during the 2023 adoption cycle. Only one content review team member accessed the digital materials. TS is currently on the approved list and can be purchased under the Approaching Quality rating.

After review by the current HQIM Project Manager and Standards and Learning director, TS demonstrated that the online portion of the program had not been accessed during the original review. If the STC decides to re-evaluate, a content review team of several original early childhood reviewers is available to examine these concerns and provide a recommendation at the February meeting.

Possible Option to Consider

- Allow the current Approaching Quality rating to stand.
- Re-evaluate the program with a content review team.
- Vote to increase the rating to Exemplifies Quality.

Oklahoma textbook adoption – Pre-K rubric scoring concerns (The Creative Curriculum for Pre-K, Teaching Strategies, LLC)

The table below includes criteria from the Pre-K rubric, as well as reviewer scores and comments from both our Pre-K and Preschool evaluation rubrics. The rightmost column includes information we believe was not properly considered by the reviewers and ultimately their written comments and scoring.

	Pre-K rubric score & comments (The Creative Curriculum for Pre-K, 2024)	Preschool rubric score & comments (The Creative Curriculum for Preschool, 2020)	Teaching Strategies' commentary
Gateway 1: Content and Instructional Concepts			
Criterion 1.3: Mathematics			
*1n. Materials follow a logical mathematical continuum of concrete, pictorial, then abstract representations. [*Priority Indicator. Most essential to a quality program.]	2/4 “The curriculum does not include concrete materials, but the Intentional Teaching Experiences cards provide a wide range of materials. These materials include Numeral Cards, which represent numerals and quantities, and activities like Mlghty Minutes, which build conceptual understanding through research-based mathematical concepts. It was difficult to locate a scope and sequence for mathematical skills.”	2/4 “Math concepts are taught using various manipulatives and pictorial representations, such as Mighty Minutes 206 and Choice Time activities. The Creative Curriculum for Preschool-Volume 5 Mathematics includes activities aligning with Oklahoma Academic Standards, covering Number Sense and Operations, Geometry, Measurement, Patterns, and Data Analysis. However, some manipulateives may need to be purchased at an additional cost.”	For the Pre-K rubric, score and comments: We do have a scope and sequence included with the curriculum. Additionally, the very same Volume 5 for Mathematics (that is praised in the Preschool comments) is included and available digitally in the Pre-K curriculum. Given these overlooked facts, we believe we should have received a score of 4/4 instead of 2/4, in the Pre-K rubric.
*1r. Materials develop students' academic math vocabulary.	2/4	4/4	For the Pre-K rubric, score and comments:

<p>[*Priority Indicator. Most essential to a quality program.]</p>	<p>“Focused math lessons provide approachable vocabulary words and questions to assess students' use. Intentional Teaching Cards provide mathematical vocabulary, but not all are consistently included in writing. Teachers provide an extensive list of materials, including charts, organizers, and visual representations.”</p>	<p>“The Creative Curriculum for Preschool, Volume 5, Mathematics, offers guidance on planning and creating a mathematically rich environment. Math vocabulary is created through questions or problems, revisited throughout the day/week, and practiced in large group, small group, and choice/independent activities. The program is structured with visual materials, but there is a lack of consistency and explicit direction for teachers. Opportunities for speaking and writing are provided through centers and shared writing experiences.”</p>	<p>The very same Volume 5 for Mathematics (that is praised in the Preschool comments) is included and available digitally in the Pre-K curriculum. The same content and materials are present in both versions, but that was not taken into account for the Pre-K rubric, resulting in a lower score.</p> <p>Given these overlooked facts, we believe we should have received a score of 4/4 instead of 2/4, in the Pre-K rubric.</p>
<p>Gateway 3: Usability</p>			
<p>Criterion 3.1: Progress Monitoring</p>			
<p>3b. Materials include guidance for teachers and administrators to analyze and respond to data from diagnostic tools.</p>	<p>1/2</p> <p>“The assessment tool referenced in this program may be at an extra cost. Teaching Strategies GOLD provides a 4 step Assessment Cycle Guide. The GOLD book offers guidance for teachers in assessing and planning instruction based on assessments. Schools may be able to utilize the assessment cycle using their assessments if they do not have the assessment associated with the curriculum.”</p>	<p>2/2</p> <p>“The Foundation book provides information on various ways teachers can assess, but no forms for tracking data are available. The Interest Guide manual provides guidance for observing and responding to individual children, while the Welcome Book provides information on analyzing data for instructional purposes. The materials provide a 4 step Assessment Cycle Guide, but there</p>	<p>For the Pre-K rubric, score and comments:</p> <p>The exact same resources referenced and praised in the Preschool rubric (score: 2/2) are present in the Pre-K curriculum, only digitally (score: 1/2). This is one of a number of instances where digital curricular components were evidently not included in the evaluation for the Pre-K rubric, even though they are included in the product bundle bid, and all reviewers did have digital access credentials. To</p>

		is a lack of resources for administrators supporting teachers.”	<p>be clear, both these digital curricular resources, and the online assessment (“Cloud” and “GOLD,” respectively) are included in the bundle bid, which is not reflected in the reviewer comments in the Pre-K rubric.</p> <p>These resources were not taken into account in the Pre-K rubric, so we believe we should have received a score of 2/2 instead of 1/2.</p>
3c. Materials include frequent, integrated opportunities to monitor student progress toward the development of appropriate grade level, content, and English language skills development.	<p>1/2</p> <p>“There are opportunities to monitor the identified skills through observation. The assessments do not provide quantifiable data for teachers to fully understand what the student can and cannot do.”</p>	<p>2/2</p> <p>“The Foundation book provides information for teachers to monitor student progress, but there are no forms or assessments included. The Welcome Guide provides guidance on measuring and tracking student progress through scaffolding and age-appropriate skills. The online assessment platform creates a portfolio for tracking progress, but it may be at a cost.”</p>	<p>For the Pre-K rubric, score and comments:</p> <p>The exact same resources referenced and praised in the Preschool rubric (score: 2/2) are present in the Pre-K curriculum, only digitally (score: 1/2). This is one of a number of instances where digital curricular components were evidently not included in the evaluation for the Pre-K rubric, even though they are included in the product bundle bid, and all reviewers did have digital access credentials. To be clear, both these digital curricular resources, and the online assessment (“Cloud” and “GOLD,” respectively) are included in the bundle bid. These resources were not taken into account in the Pre-K rubric, so we believe we should have received a score of 2/2 instead of 1/2.</p>

Criterion 3.3: Implementation			
3g. Materials include year-long plans with practice and review opportunities that support instruction.	<p>1/2</p> <p>“There is not a set order the units are taught (except for the first unit), so it is hard to see a cohesive year-long plan. There is review and practice of skills throughout each theme, but there is not a set order to teach the units. Intentional Teaching Experience cards provide for vertical instruction, year to year. These cards allow students to be introduced to skills in the preschool setting, and demonstrate mastery of skills in the Pre-K setting. Additional guidance for teachers would be beneficial.”</p>	<p>1/2</p> <p>“Units can be taught in any order so the curriculum does not have a year-long plan or set schedule for teaching themes. However, Teaching Strategies provides practice and review opportunities, whole group instruction, and Choice Time.”</p>	<p>For the Pre-K rubric, score and comments:</p> <p>Scope and sequence and suggested order of Teaching Guides for the Pre-K solution are accessible in The Year Ahead document available digitally in the Cloud Library. This is one of a number of instances where digital curricular components were evidently not included in the evaluation for the Pre-K rubric, even though they are included in the product bundle bid, and all reviewers did have digital access credentials.</p> <p>These resources were not taken into account in the Pre-K rubric, so we believe we should have received a score of 2/2 instead of 1/2.</p>
3h. Materials include implementation support for teachers and administrators.	<p>1/2</p> <p>“The curriculum lacks a clear scope and sequence, with units and topics being taught in any order, making it difficult for teachers and administration to align instructions vertically. The GOLD Objectives for Development & Learning, Birth Through Third Grade provides a continuum of skills and their level of</p>	<p>1/2</p> <p>“The curriculum does not have a scope and sequence. The materials are spread out across multiple pieces, making it difficult to stay organized and time-consuming. The curriculum includes a school year's worth of instruction with realistic routines and investigations. The objectives introduced align with the Oklahoma Academic Standards.”</p>	<p>For the Pre-K rubric, score and comments:</p> <p>Scope and sequence and suggested order of Teaching Guides for the Pre-K solution are accessible in The Year Ahead document available digitally in the Cloud Library. This is one of a number of instances where digital curricular components were evidently not included in the evaluation for the Pre-K rubric, even though they are</p>

	developmental appropriateness, but there is limited teacher support and guidance. The curriculum guide and teacher guides provide some support but do not include resources and guidance for administrators.”		included in the product bundle bid, and all reviewers did have digital access credentials. These resources were not taken into account in the Pre-K rubric, so we believe we should have received a score of 2/2 instead of 1/2.
3i. Materials provide implementation guidance to meet variability in programmatic design and scheduling considerations.	1/2 “The Curriculum Guide offers comprehensive information on curriculum implementation, covering a school year. It provides sample schedules for full- and half-day programs. The materials allow for strategic implementation without disrupting content scope or sequence. The curriculum can be taught in any order and is meant to complement a district assessment system. The Curriculum Guide and First Six Weeks guide provide directions for implementation, and online resources are available.”	2/2 “The Foundation Guide includes directions for implementation, as does the First Six Weeks guide. The curriculum may face challenges in scheduling across a large district due to its lack of a set order of teaching themes. The online portal allows teachers to share activities with families for home use. The curriculum offers flexibility with scheduling, with examples of full and half-day options.”	For the Pre-K rubric, score and comments: We do not see criticism listed in criterion 3i of the Pre-K rubric, leading to the score of 1/2 instead of a full score of 2/2. In addition to the positive feedback listed in the rubric, the Pre-K curriculum offering also offers weekly embedded micro learnings for teachers to support their implementation of each study across every investigation—above and beyond what we provide in the preschool product. Given the lack of criticism listed in the Pre-K rubric as well as these additional resources offered in that curricular version, we believe we should have received a score of 2/2 instead of 1/2.

There are additional instances in the Pre-K rubric where content included in our curriculum aligning to criteria 1t, 2j, 3a, and 3k was missed and not properly considered. We would be happy to discuss those criteria further.

Oklahoma Instructional Materials Adoption Subject Cycle

Note: See *Appendix: Sample Course List for Adoption Year 2026* for a sample list of eligible courses. Please note that official course eligibility is established in the most current PK-8 or 9-12 Subject Codes available at <https://oklahoma.gov/education/services/accreditation.html> (view Subject Codes within the Documents section).

Adoption Year: 2026		
Subject Areas	Effective Dates	Related Courses
PK-12 Science and PK-5 Science Content Reading	Start: July 1, 2027 End: June 30, 2033	Grades PK-12: <u>Applicable to all courses</u> provided within the subject code heading “ Science ” in the Oklahoma State Department of Education PK-8 or 9-12 Subject Codes list.
PK-12 Health and Physical Education	Start: July 1, 2027 End: June 30, 2033	<p>Grades PK-8: <u>Applicable to all courses</u> provided within the subject code headings “Health and Nutrition” and “Physical Education” in the Oklahoma State Department of Education PK-8 Subject Codes list.</p> <p>Grades 9-12: <u>Applicable to all courses</u> provided within the subject code heading “Health and Physical Education” in the Oklahoma State Department of Education 9-12 Subject Codes list.</p>
PK-12 Vocational Education	Start: July 1, 2027 End: June 30, 2033	<p>Grades PK-8: <u>Applicable to all courses</u> provided within the subject code headings “Careers/Exploration and Family and Consumer Sciences” in the Oklahoma State Department of Education PK-8 Subject Codes list.</p> <p>Grades 9-12: <u>Applicable to all courses</u> provided within the subject code heading “Business Education, Family and Consumer Sciences, Industrial Arts” in the Oklahoma State Department of Education 9-12 Subject Codes list.</p>

Adoption Year: 2027

Subject Areas	Effective Dates	Related Courses
PK-5 English Language Arts	Start: July 1, 2028 End: June 30, 2034	<p>Grades PK-5: <u>Applicable to all courses</u> provided within the subject code headings “English Language Arts” or “English Language Learners” in the Oklahoma State Department of Education PK-8 Subject Codes list.</p> <ul style="list-style-type: none"> Materials for the middle (6-8) and high (9-12) school grades are not accepted.
PK-12 Computer Science and Technology Education	Start: July 1, 2028 End: June 30, 2031	<p>Grades PK-8: <u>Applicable to all courses</u> provided within the subject code headings “Computer Science”, “Technology Education”, “Keyboarding and Applications” in the Oklahoma State Department of Education PK-8 Subject Codes list.</p> <p>Grades 9-12: <u>Applicable to all courses</u> provided within the subject code heading “Computer Science and Technology Education” in the Oklahoma State Department of Education 9-12 Subject Codes list.</p>

Adoption Year: 2028

Subject Areas	Effective Dates	Related Courses
6-12 English Language Arts	Start: July 1, 2029 End: June 30, 2035	<p>Grades 6-8: <u>Applicable to all courses</u> provided within the subject code headings “English Language Arts”, “English Language Learners”, “Speech (Not Speech Therapy)”, “Newspaper/Yearbook”, or “Library Science” in the Oklahoma State Department of Education PK-8 Subject Codes list.</p> <ul style="list-style-type: none"> Materials for elementary (PK-5) school grades are not included. <p>Grades 9-12: <u>Applicable to all courses</u> provided within the subject code headings “English Language Arts” or “Speech and Communications” in the Oklahoma State Department of Education 9-12 Subject Codes list.</p>
PK-12 World Languages Other Than English	Start: July 1, 2029 End: June 30, 2035	<p>Grades PK-12: <u>Applicable to all courses</u> provided within the subject code heading “World Languages Other Than English” in the Oklahoma State Department of Education PK-8 or 9-12 Subject Codes list.</p>

Adoption Year: 2029

Subject Areas	Effective Dates	Related Courses
PK-12 Mathematics	Start: July 1, 2030 End: June 30, 2035	Grades PK-12: <u>Applicable to all courses</u> provided within the subject code heading “ Mathematics ” in the Oklahoma State Department of Education PK-8 or 9-12 Subject Codes list.
Early Childhood Education (Comprehensive)	Start: July 1, 2030 End: June 30, 2035	Grades PK-K: <u>Applicable to the courses</u> provided within the subject code heading “ Self-Contained ” in the Oklahoma State Department of Education PK-8 Subject Codes list for half-day and full-day Pre-K, Transitional Kindergarten, and Kindergarten. <ul style="list-style-type: none"> Materials exclusively to a specific subject area for grades PK-K are not included.

Adoption Year: 2030

Subject Areas	Effective Dates	Related Courses
PK-12 Computer Science	Start: July 1, 2031 End: June 30, 2034	Grades PK-8: <u>Applicable to all courses</u> provided within the subject code headings “ Computer Science ” in the Oklahoma State Department of Education PK-8 Subject Codes list. Grades 9-12: <u>Applicable to all courses</u> provided within the subject code heading “ Computer Science and Technology Education ” in the Oklahoma State Department of Education 9-12 Subject Codes list.
PK-12 Fine Arts	Start: July 1, 2031 End: June 30, 2037	Grades PK-8: <u>Applicable to all courses</u> provided within the subject code headings “ Fine Arts ” in the Oklahoma State Department of Education PK-8 Subject Codes list. Grades 9-12: <u>Applicable to all courses</u> provided within the subject code heading “ Arts ”, “ Humanities ”, or “ Music ” in the Oklahoma State Department of Education 9-12 Subject Codes list.
PK-12 Technology Education	Start: July 1, 2031 End: June 30, 2034	Grades PK-8: <u>Applicable to all courses</u> provided within the subject code headings “ Technology Education ” and “ Keyboarding and Applications ” in the Oklahoma State Department of Education PK-8 Subject Codes list.

		Grades 9-12: <u>Applicable to all courses</u> provided within the subject code heading “ Computer Science and Technology Education ” in the Oklahoma State Department of Education 9-12 Subject Codes list.
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Adoption Year: 2031		
Subject Areas	Effective Dates	Related Courses
PK-12 Social Studies and PK-5 Social Studies Content Reading *Cycle was suspended during the 2025 review cycle due to the Oklahoma Supreme Court stay – contracts were extended by one year.	Start: pending End: pending	Grades PK-8: <u>Applicable to all courses</u> provided within the subject code headings “ Social Studies and Civics ” in the Oklahoma State Department of Education PK-8 Subject Codes list. Grades 9-12: <u>Applicable to all courses</u> provided within the subject code heading “ Social Studies ” in the Oklahoma State Department of Education 9-12 Subject Codes list.
Personal Financial Literacy	Start: July 1, 2032 End: June 30, 2038	Grades 7-12: <u>Applicable to all courses</u> provided within the subject code heading “ Personal Financial Literacy ” in the Oklahoma State Department of Education PK-8 or 9-12 Subject Codes list.

Appendix: Sample Course List for Adoption Year 2026

The Appendix is updated annually to reflect sample courses for the upcoming adoption cycle.

Sample Course List for 2026		
Subject Areas	Courses	
PK-12 Science Start: July 1, 2027 End: June 30, 2033 Rubric	PK-8 Courses 2254 General Science 2266 Sixth Grade Science 2276 Seventh Grade Science 2286 Eighth Grade Science	9-12 Courses <i>Earth and Space Sciences</i> <i>Eligible for All Diploma Pathways</i> 5121 AP Environmental Science 5020 Astronomy 5061 Earth & Space Science 5120 Environmental Science 5140 Geology 5335 Meteorology <i>Life Sciences</i> <i>Eligible for All Diploma Pathways</i> 5333 Anatomy & Physiology 5035 AP Biology 5031 Biology I (use 5021 and 5022 for Biology IA and IB 1/2 credits, respectively) 5032 Biology II 5038 Biotechnology 5040 Botany 5350 Ecology 5334 Forensic Science 5036 IB Biology 5115 Life Science 5336 Microbiology 5240 Zoology <i>Physical Science</i> 5010 Aeronautics 5055 AP Chemistry 5217 AP Physics C- Electricity and Magnetism 5216 AP Physics C- Mechanics 5213 AP Physics I (Algebra-based) 5214 AP Physics II (Algebra-based) 5051 Chemistry I 5052 Chemistry II 5053 IB Chemistry 5218 IB Physics 5160 Physical Science 5211 Physics I

Sample Course List for 2026

		5212 Physics II Science Eligible for All Diploma Pathways 5072 Science-Locally Approved Science-Locally 5075 Science-Locally Approved Science-Locally/Regents Approved Science Electives Eligible for Elective Credit Only 5110 Electronics 5133 General Science 5023 Pre-Biology I 5070 Principles of Technology
PK- 5 Science Content Reading Start: July 1, 2027 End: June 30, 2033 Rubric	PK-5 Courses 2254 General Science	
Health / Physical Education Start: July 1, 2027 End: June 30, 2033 Rubrics	PK-8 Courses 1363 Physical Education 1343 Health/Nutrition 1370 Competitive Athletics	9-12 Courses Eligible for Elective Credit Only 3330 Competitive Athletics 3310 Health 3320 Physical Education
Vocational Education Start: July 1, 2027 End: June 30, 2033	PK-8 Courses Careers/Exploration 1354 Careers/Exploration Family and Consumer Sciences 1165 Family and Consumer Sciences 1167 Life Management 1168 Teen Ecology 1169 Personal Development	9-12 Courses Business Education Eligible for Elective Credit Only 2401 Accounting I 2402 Accounting II 2403 Business Communications 2405 Business English 2406 Business Law/ Education 2408 Business Mathematics 2409 Business Organization and Management 2410 Careers/ Exploration 2411 Consumer Economics/ Education 2425 Consumer Law 2412 Economics (Business) 2417 Finance (Not for Personal Financial Literacy)

Sample Course List for 2026

		2413 General Business 2428 IB Business Education 2414 Information Processing 2415 Introduction to Business Technology I 2416 Introduction to Business Technology II 2418 Marketing 2419 Office/ Secretarial Procedures 2420 Recordkeeping Family and Consumer Sciences <i>Eligible for Elective Credit Only</i> 3421 Family and Consumer Sciences I 3422 Family and Consumer Sciences II 3423 Family and Consumer Sciences III 3424 Family and Consumer Sciences IV 3410 Family Relations/ Marriage and Family Industrial Arts <i>Eligible for Computer Technology Credit for All Diploma Pathways</i> 3580 Aviation Technology I 3581 Aviation Technology II 3582 Aviation Technology III 3583 Aviation Technology IV <i>Eligible for Elective Credit Only</i> 3511 Architecture I 3512 Architecture II 3521 Auto Mechanics I 3522 Auto Mechanics II 3531 Communications I 3532 Communications II 3541 Construction I 3542 Construction II 3551 Drafting I 3552 Drafting II 3553 Drafting III 3554 Drafting IV 3560 Electric/Electronics 3571 General Technology I 3572 General Technology II 3573 General Technology III 3574 General Technology IV 3621 Manufacturing I 3622 Manufacturing II 3790 Materials and Processes
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Sample Course List for 2026

		3640 Mechanical Power Systems 3651 Metal Technology I 3652 Metal Technology II 3660 Photography 3671 Printing I 3710 Small Engines 3731 Transportation and Power I 3732 Transportation and Power II 3741 Wood Technology I 3742 Wood Technology II 3743 Wood Technology III 3744 Wood Technology IV
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OKLAHOMA STATE TEXTBOOK COMMITTEE (STC)

2026-2027 Calendar

- Issue “Call for Publisher Bids,” – PK-12 Science, PK-5 Science Content Reading, PK-12 Health and Physical Education, and PK-12 Vocational Education [70 O.S. § 16-101 et seq](#); [70 O.S. §16-103](#); OAC 210:10-15-1 to 10-15-3 9(a); OAC 720:10-3-1, OAC 720:10-9-1
- Friday, March 6, 2026
- Deadline for “Notice of Intent to Bid” OAC 720:10-9-1
- Friday, April 3, 2026
1. Deadline for Out-Of-Cycle Bids [70 O.S. § 16-102 \(I\)](#)
- Friday, May 29, 2026
2. **ORIENTATION AND ORGANIZATION MEETING**
- OAC 720:1-1-5
- Friday, June 5, 2026**
3. Deadline for “Receipt of Publishers’ Bids”
- Friday, June 12, 2026
4. **OPEN AND CONSIDER BIDS/PUBLISHER PRESENTATION MEETINGS** [70 O.S. §16-103](#); [70 O.S. §16-104](#); OAC 210:10-15-1-3; OAC 720:1-1-2; OAC 720:10-3-5
- Tuesday - Thursday**
- July 7–9, 2026**
5. “Receipt of Sample Bid Items” [70 O.S. §16-103](#)
- Tuesday, July 7, 2026
6. Deadline for “Receipt of Sample Bid Items” [70 O.S. §16-103](#)
- Tuesday, July 28, 2026
7. Deadline for public hearing summary request.
- Friday, September 11, 2026
- [70 O.S. § 16-102](#); [70 O.S. §16-102.1](#); OAC 720:10-5-2
8. **[TENTATIVE] MEETING FOR PUBLIC HEARING**
- If summaries are received, this meeting must take place by the end of the second week of October. [70 O.S. §16-102.1](#) ; OAC 720:10-5-2
- Friday, October 2, 2026**
9. **MEETING TO VOTE ON CONTENT REVIEWS OF BID ITEMS FOR LIST: 2027-2028 SUBJECT CYCLE APPROVAL; 2026 REGULAR MEETING ADOPTION.** [25 O.S. § 311](#); [70 O.S. §16-104](#); [70 O.S. §16-110](#); [74 O.S. §3106.2](#)
- Friday, November 20, 2026**
10. Issue “Call for Substitutions” [70 O.S. §16-107](#); OAC 720:10-5-6
- Friday, December 4, 2026
11. Deadline for “Notice of Intent to Substitute” and “Receipt of Bids and Books to Substitute” from publishers. [70 O.S. §16-107](#) OAC 720: 10-5-6
- Friday, January 2, 2027
12. **MEETING TO VOTE ON SUBSTITUTION BID ITEMS; VICE-CHAIR ELECTION, CONTENT REVIEW TEAM RUBRICS, & BLANK APPLICATION OF TEAM MEMBERS**
- Friday, February 5, 2027**
- [70 O.S. § 16-101](#); [70 O.S. §16-102\(E\), \(F\)](#); [70 O.S. §16-107](#); OAC 720:10-1-2(1); OAC 720: 10-5-6
13. Issue “Call for Publisher Bids,” PK-12 ELA, PK-12 Computer Science and Technology Education [70 O.S. §16-101 et.seq](#); [70 O.S. §16-103](#); OAC 210:10-15-1-3; OAC 720:10-9-1; OAC 720:10-3-1
- Friday, March 5, 2027
14. Publisher’s Deadline for “Notice of Intent to Bid” OAC 720:10-9-1
- Friday, April 2, 2027
15. Deadline for Out-Of-Cycle Bids [70 O.S. § 16-102](#)
- Friday, May 28, 2027
16. **ORIENTATION AND ORGANIZATION MEETING**
- OAC 720:1-1-5
- Friday, June 4, 2027**
17. Deadline for “Receipt of Publishers’ Bids”
- Friday, June 11, 2027

All meetings begin at 10 a.m. at the Oliver Hodge Education Building, Board Room, 2500 N. Lincoln Blvd., Oklahoma City, Oklahoma 73105, unless posted otherwise. **Bold, underlined items** indicate meetings.

NOTE – All deadline items are due by 11:59 a.m. Central time on the listed date.

*OAC - Oklahoma Administrative Code <https://rules.ok.gov/code>



High-Quality Instructional Materials

OFFICE OF STANDARDS AND LEARNING

PK-12 PERSONAL FINANCIAL LITERACY / CENGAGE



Oklahoma Personal Financial Literacy Instructional Materials Evaluation Rubric

Instructional materials selection is an important district decision, and conducting a thorough review of instructional materials at the local level is essential in ensuring the adoption of high-quality instructional materials that meet the needs of students within a district. This evaluation rubric is designed to offer an evaluation that districts can utilize to determine how well instructional materials align with the Oklahoma Academic Standards for Personal Financial Literacy (OAS-PFL) and other criteria for high-quality instructional materials for personal financial literacy. The evaluation rubric includes key considerations for high-quality instructional materials and outlines three **Gateways** for evaluating materials. Each Gateway provides a **criterion**, related **indicators**, and **guiding/key questions**. Additionally, **priority indicators** are indicated with an asterisk (*) as they have been deemed most essential to a quality program. Each **indicator** is evaluated as Not Representing Quality, Approaching Quality, or Exemplifies Quality using a 0-1-2 or 0-2-4 scale score.

All scores should be based on evidence directly observed in the instructional materials, not inferences. The evaluation rubric helps reviewers determine whether the materials meet the quality thresholds for each Gateway. If the materials meet the thresholds for **Exemplifies Quality** or **Approaching Quality** for a Gateway, reviewers proceed to the next Gateway. If the materials do not meet these thresholds, reviewers stop and do not advance to the next Gateway.

Gateway 1 Alignment and Coherence	Exemplifies Quality	➡	Gateway 2 Instructional Support	Exemplifies Quality	➡	Gateway 3 Supports and Usability
	Approaching Quality	➡		Approaching Quality	➡	
	Not Representing Quality	☒		Not Representing Quality	☒	

Title of Material	Personal Financial Literacy	Grade(s) Evaluated	9-12 Grades
Publisher	Cengage	Reviewer	PFL Review Team

Review Summary			
Gateway	Criterion	Score	Rating
1: Alignment and Coherence	1.1: Alignment and Accuracy	5 / 8	Approaching
	1.2: Coherence	5 / 8	Approaching
	Gateway 1 Subtotal	10 / 16	Approaching
2: Instructional Supports	2.1 Student Learning	4 / 8	Not Representing
	2.2 Teacher Supports	5 / 6	Approaching
	2.3 Assessments	4 / 8	Not Representing
	Gateway 2 Subtotal	13 / 22	Approaching
3: Access and Technology	3.1 Access	7 / 10	Approaching
	3.2 Technology	5 / 6	Approaching
	Gateway 3 Subtotal	12 / 16	Approaching
4: Statutory and Regulatory Fidelity	4.1 O.S. 24-157	8 / 8	Exemplifies
	4.2 OAC 720:10-5-3	13 / 13	Exemplifies
	Gateway 4 Subtotal	21 / 21	Exemplifies
Overall Rating Exemplifies Quality: All Gateways Exemplifies Quality. Approaching Quality: All Gateways Approaching Quality or Better. Not Representing Quality: Any Gateway is Below Approaching Quality.		Total Score	Final Rating
		56 / 75	Approaching

Gateway 1: Alignment and Coherence

High-quality instructional materials are aligned and coherent for **Personal Financial Literacy** (OAS—PFL) and the grade levels under review. Educators determine the Gateway rating by analyzing evidence from the instructional materials and scoring indicators tied to each criterion.

Gateway 1 Overview	Indicators	Available Points
Criterion 1.1: Alignment and Accuracy The materials support student learning associated with the content and skills of Personal Financial Literacy and the grade levels under review.	1a - 1c	8
Criterion 1.2: Coherence The materials address the learning progressions associated with Personal Financial Literacy so that the curriculum is coherent.	1d - 1f	8
Total Points		16

Criterion 1.1 Alignment and Accuracy		The instructional materials align with the Oklahoma Academic Standards for Personal Financial Literacy.	
Indicators	Guiding/Key Questions	Score	Comments
*1a. Materials provide a sequence or collection of activities and texts that build content knowledge and skills aligned with Personal Financial Literacy.	Do the materials align with the content and skills associated with Personal Financial Literacy?	<div>0 2 4</div> <div>2 / 4</div>	The curriculum presents a logical progression of topics, addressing core personal finance concepts and building from foundational to more complex skills. It aligns with several key Oklahoma Personal Financial Literacy (PFL) standards, including budgeting, taxes, banking, saving, investing, and insurance. Some standards, however, such as PFL 9 (consumer fraud and identity theft), PFL 12 (gambling), PFL 13 (bankruptcy), and PFL 14 (charitable giving), are not addressed in depth or are missing from the materials. Incorporating lessons or activities that address these standards would strengthen overall alignment.
1b. Materials align to real-world practices associated with Personal Financial Literacy.	Do materials align with real-world practices?	<div>0 1 2</div> <div>2 / 2</div>	The curriculum incorporates real-life scenarios to teach financial concepts such as budgeting, loans, and investments, supporting the application of knowledge to everyday situations. While these examples promote relevance, including more current financial contexts, such as mobile banking, the gig economy, and cybersecurity, would further enhance applicability. Additionally, greater attention to Oklahoma Personal Financial Literacy standards on fraud protection (PFL 9), gambling (PFL 12), and charitable giving (PFL 14) would strengthen the program's overall alignment and real-world relevance.
1c. Materials include a mixture of instructional strategies (e.g., discussions, modeling, student activities, projects, etc.).	Do materials allow for a variety of instructional strategies within the lessons and across the curriculum?	<div>0 1 2</div> <div>1 / 2</div>	The curriculum offers some variety in instructional methods, including readings, practice problems, review questions, and limited case studies and projects within the online components. While these resources

			support foundational learning, opportunities remain to expand interactive and student-centered approaches. Incorporating additional activities, such as financial simulations, scenario-based problem-solving, or collaborative projects, could further enhance engagement and deepen students' understanding.	
Criterion 1.1 Summary		Subtotal	Rating Levels	Rating
		5 / 8	Exemplifies Quality: 7-8 Approaching Quality: 5-6 Not Represent Quality: 0-4	Approaching

Criterion 1.2 Coherence	The materials address the learning progressions associated with Personal Financial Literacy, ensuring the curriculum is coherent.		
Indicators	Guiding/Key Questions	Score	Comments
*1d. A scope and sequence are provided that can be completed within a typical course time frame (e.g. semester).	Is the amount of time for content and skills explicitly identified and coherent?	0 2 4 2 / 4	The curriculum includes seat time for individual lessons and activities within the MindTap platform; however, this information is not presented in a centralized pacing guide. A clear scope and sequence or comprehensive timeline for completing lessons and chapters is not readily available, which may make planning more time-consuming for teachers. Providing a clearly organized pacing guide that consolidates lesson timing and sequencing would strengthen usability and support more efficient course management.
1e. Materials connect to other relevant topics, so students connect new learning with background knowledge.	Are past topics, lessons, or other relevant topics referenced as new concepts are added?	0 1 2 1 / 2	The curriculum includes features that connect personal finance to other academic subjects, such as "Make Academic Connections" and "Do the Math." Lessons are structured to build on one another, but explicit prompts to recall or apply previously learned material are limited. Increasing the frequency of direct references to

			prior lessons would reinforce key concepts and strengthen the integration of learning across topics.	
1f. Content is appropriate to the grade level and considers students' prior knowledge to incorporate this knowledge into the lesson and/or cover material not previously covered.	Is content grade appropriate? Does content incorporate student prior knowledge?	<div>012</div> <div>2 / 2</div>	The curriculum's content is appropriate for high school students and effectively incorporates their prior knowledge. The discussion questions are designed to build on what students already know, making new topics more accessible and relevant. This approach ensures that the material is not only suitable for the intended audience but also helps students connect new financial concepts to their existing understanding.	
Criterion 1.2 Summary		Subtotal	Rating Levels	Rating
		5/ 8	Exemplifies Quality: 7-8 Approaching Quality: 5-6 Not Represent Quality: 0-4	Approaching

Gateway 1 Points Available	Rating Levels	Gateway 1 Points Achieved	Gateway 1 Rating
16	Exemplifies Quality: 13-16 Approaching Quality: 9-12 Does Not Represent Quality: 0-8	10 / 16	Approaching
<p>The curriculum provides a structured resource for teaching high school personal finance, building on prior knowledge and aligning with many Oklahoma PFL standards. Financial concepts such as budgeting and loans are connected to real-life scenarios to support the application. Coverage of several required standards, including PFL 9 (fraud and identity theft), PFL 12 (gambling), PFL 13 (bankruptcy), and PFL 14 (charitable giving), is limited or missing. Updating content to reflect current financial contexts, such as mobile banking and gig-economy income, would enhance relevance. Instructional methods rely primarily on text-based and teacher-led approaches, with limited interactive, hands-on, or student-driven activities. A clear, comprehensive pacing guide is not provided; including one would support more effective planning and adaptation across different instructional schedules.</p>			

Gateway 2: Instructional Support

Gateway 2 examines how materials support teachers in fully utilizing the curriculum and understanding their students' skills and learning. Educators determine the gateway rating by analyzing evidence from the instructional materials and scoring indicators tied to each criterion.

❑ **Materials must receive a score of Exemplifies Quality or Approaching Quality in Gateway 1 to be reviewed in Gateway 2.**

Gateway 2: Overview	Indicators	Available Points
Criterion 2.1: Student Learning The materials identify ways in which the materials are designed for each student's regular and active participation in grade-level/grade band/series content.	2a – 2b	8
Criterion 2.2: Teacher Support and Supplemental Material The materials include resources for teachers to plan and implement materials with integrity effectively and to develop their professional learning further.	2c – 2e	8
Criterion 2.3: Assessment The materials provide tools, guidance, and support for teachers to collect, interpret, and act on data regarding student progress toward content and skill proficiency.	2f – 2i	8
Total Points		24

Criterion 2.1 Student Learning		The materials identify ways in which the materials are designed for each student's regular and active participation in grade-level/ grade band/ series content.		
Indicators	Guiding/Key Questions	Score	Comments	
*2a. Materials provide appropriate level and type of scaffolding, differentiation, intervention, and support for a broad range of learners.	<p>Do materials provide strategies for meeting a range of learner needs?</p> <ul style="list-style-type: none"> • Supports different linguistic backgrounds. • Provides extra support for students working below grade level and extensions for those working above grade level. 	0 2 4 2 / 4	The curriculum provides a range of supports for different learning needs, including prompts for auditory, visual, tactile, and gifted learners in the teacher edition, as well as an online text reader and Google Translate compatibility for multilingual students. These supports are not consistently applied across all lessons and assignments. Structured differentiation within lessons, including scaffolded tasks and extension projects, along with consolidated support strategies, would help ensure all students, including those working below grade level or needing enrichment, have equitable opportunities to engage with the material.	
*2b. Materials within each lesson provide multiple representations by adapting for various types of learners using alternatives to reading, writing, listening, and speaking, such as translations, pictures, or graphic organizers.	<p>Do materials provide multiple representations for different types of learners?</p> <p>Do materials offer alternatives like translations, pictures, or graphic organizers?</p>	0 2 4 2 / 4	The curriculum provides support for all learners, including suggestions for auditory, visual, and gifted learners, as well as sidebar vocabulary definitions for quick reference. These supports are not consistently integrated within individual activities, and students do not regularly encounter multiple representations of a single concept. Incorporating more multimodal activities that combine text, visuals, and audio within lessons, along with additional graphic organizers or infographics, would strengthen understanding of complex financial processes and support a broader range of learning needs.	
Criterion 2.1 Summary		Subtotal	Rating Levels	Rating
		4 / 8	Exemplifies Quality: 7-8 Approaching Quality: 5-6 Not Represent Quality: 0-4	Not Represent Quality

Criterion 2.2 Teacher Supports and Supplemental Materials		The materials include resources for teachers to plan and implement materials with integrity effectively and to develop their professional learning further.		
Indicators	Guiding/Key Questions	Score	Comments	
2c. Materials and resources are educational and accessible for teachers with differing levels of content knowledge.	Do the materials include features (glossaries, footnotes, recordings, pictures, etc.) that aid teachers (and students) in effectively using them?	0 1 2 2 / 2	The curriculum includes resources such as glossaries, pictures, and video clips to support both teachers and students. Making these tools easier to locate would enhance usability, and adding background notes that explain complex financial concepts in plain language would provide additional support for teachers with limited prior knowledge. These adjustments would further strengthen the materials' effectiveness while maintaining the existing high-quality resources.	
2d. Materials contain teacher support for presenting the content with ample and useful annotations and suggestions.	Are there overview sections and/or annotations that contain narrative information about the content that will assist the teacher in presenting the student material?	0 1 2 2 / 2	The online teacher site guides teaching, focusing, enriching, and assessing each lesson, along with brief unit overviews. Expanding these suggestions to include sample student responses, notes on common misconceptions, and culturally relevant examples would provide deeper instructional support and enhance teachers' ability to effectively address student needs. These additions would build on the existing strong resources while enhancing the curriculum's usability and classroom impact.	
2e. Materials should list all lessons in the teacher's edition in print or digital format, with estimated instructional times for each lesson, chapter, and unit, acting as a pacing guide.	Is there clear documentation that provides estimated instructional time for lessons/chapters/units/topics?	0 1 2 1 / 2	The online instructor site provides approximate completion times for learning and assessment activities, offering a basic pacing resource. Pacing information could be made more accessible, and a comprehensive guide with flexible options for different schedules, such as block, trimester, or year-long formats, would support more effective planning. Including clear instructions for adjusting the curriculum to varied class structures would further enhance usability for teachers.	
Criterion 2.2 Summary		Subtotal	Rating Levels	Rating
		5 / 6	Exemplifies Quality: 6 Approaching Quality: 4-5 Not Represent Quality: 0-3	Approaching Quality

Criterion 2.3 Assessment	The materials provide teachers with tools, guidance, and support for collecting, interpreting, and acting on data regarding student progress toward content and skill proficiency.		
Indicators	Guiding/Key Questions	Score	Comments
2f. Materials provide strategies for gathering information on students' prior knowledge and skills across grade levels.	Do materials provide strategies to gather information on students' prior knowledge and skills?	0 1 2 1 / 2	The materials include "Focus" prompts at the beginning of chapters and occasional teacher edition suggestions to activate students' background knowledge. Formal tools to assess prior knowledge, such as pre-tests, diagnostics, or readiness checks, are not included. Incorporating structured pre-assessments or other readiness measures would enhance instructional planning and help teachers tailor lessons to students' needs.
2g. Assessment materials include embedded tasks that accommodate and reflect various knowledge and skill levels.	Do the assessment materials include tasks that address and reflect a range of knowledge and skill levels?	0 1 2 1 / 2	The program includes a variety of assessment formats, including matching, multiple-choice, true/false, and free response. Formative assessments build in complexity with checkpoints to monitor understanding. Assessments do not include built-in differentiation for varied skill levels, and all students complete the same tasks. Incorporating tiered or adaptive assessment options would provide additional support for students with different learning needs and enhance the overall effectiveness of the assessment design.
2h. Materials embed diverse formative assessment models (e.g., performance tasks, projects, and self-assessments) aligned to evaluate learning targets.	Do the materials include multiple types of formative assessments?	0 1 2 1 / 2	The program includes a range of written formative assessments, such as matching, multiple-choice, true/false, and open-ended questions. Each chapter provides vocabulary practice, quizzes, and activities that build communication and math skills. Assessment types are primarily traditional, and additional strategies, such as short projects, reflection journals, and peer- or self-assessment tools, could enhance engagement and support a broader range of learning styles.

2i. Varied models of summative assessments (e.g., performance-based tasks, questions, and projects) are embedded into the content materials and assess the learning targets.	Do the materials include multiple types of summative assessments?	0 1 2 1 / 2	The program includes a test bank that allows teachers to create summative assessments using multiple-choice, short-answer, and essay questions. Accessing and assembling assessments from the test bank may require additional preparation. The assessments primarily focus on recall, and incorporating authentic performance tasks—such as creating financial plans, analyzing credit scenarios, or presenting budgets—would provide more opportunities for students to apply learning in real-world contexts.		
Criterion 2.3 Summary			Subtotal	Rating Levels	Rating
			4 / 8	Exemplifies Quality: 7-8 Approaching Quality: 5-6 Not Represent Quality: 0-4	Not Representing Quality

Gateway 2 Points Available	Rating Levels	Gateway 2 Points Achieved	Gateway 2 Rating
22	Exemplifies Quality: 18-22	13 / 22	Approaching
	Approaching Quality: 12-17		
	Does Not Represent Quality: 0-11		

Gateway 2 Comments
<p>The curriculum provides a range of formative and summative assessments that build in complexity, along with instructional resources that support multiple learning styles and promote accessibility, including vocabulary practice, review activities, project-based tasks, and a test bank. Opportunities remain to strengthen differentiation through scaffolded and tiered assignments, expand assessment types to include authentic, performance-based, and reflective tasks, and implement structured pre-assessments to gauge prior knowledge. Teacher support could be enhanced with guidance on addressing misconceptions and incorporating culturally relevant examples. Multimodal resources are available but not consistently utilized or easily accessed, and pacing guidance could be more flexible to accommodate varied instructional schedules. Increasing consistent use of interactive tools and graphic organizers, along with providing adaptable pacing options, would further improve usability and accessibility for teachers and diverse learners.</p>

Gateway 3: Access and Technology

Gateway 3 examines how schools can use digital resources to support teaching and learning in various ways. Educators determine the gateway rating by analyzing evidence from the instructional materials and scoring indicators tied to each criterion.

❑ **Materials must receive a score of Exemplifies Quality or Approaching Quality in Gateway 2 to be reviewed in Gateway 3.**

Gateway 3: Overview	Indicators	Available Points
Criterion 3.1: Access Materials are easily accessible to all learners, offering clear pathways for engagement and supporting diverse needs and abilities.	3a-3d	10
Criterion 3.2: Technology Materials integrate digital technology and interactive tools, when appropriate, to support student engagement and enhance learning.	3e-3g	6
Total Points		16

Criterion 3.1 Access		Materials are easily accessible to all learners, offering clear pathways for engagement and supporting diverse needs and abilities.	
Indicators	Guiding/Key Questions	Score	Comments
*3a. Materials integrate technology such as interactive tools and/or virtual manipulatives/objects in ways that engage students in the grade-level content and skills, when applicable.	Do the materials integrate digital technology and interactive tools in ways that support student engagement in content?	0 2 4 2 / 4	The digital materials provide convenient access to course content, including chapter text, videos, activities, and flashcards. Many digital components mirror the textbook, with limited additional interactivity or expansion of content. While these tools offer opportunities for engagement, improving integration and navigation would enhance usability and help teachers and students more easily take full advantage of the digital resources.
3b. The visual design (whether in print or digital) supports students in engaging thoughtfully with the subject and is neither distracting nor chaotic.	Does the visual design support student learning and engagement without being visually distracting?	0 1 2 2 / 2	The materials are consistently organized and visually clear, helping students locate key information and navigate content effectively. The reading material maintains a balanced proportion of text and images, supporting readability and comprehension. While the design is clear and well-structured, incorporating more dynamic or interactive elements could further enhance student engagement.
3c. Materials provide teacher guidance for using embedded technology to support and enhance student learning when applicable.	Do the materials guide teachers in using embedded technology to support and enhance student learning?	0 1 2 1 / 2	The teacher materials, including the book, guides, activities, assessments, and flashcards, are fully available online and closely match the hard copy. While comprehensive, the platform's navigation is somewhat complex, making it more time-consuming to locate resources, particularly those linked to district Learning Management Systems. Enhancing the organization and structure would improve usability and help teachers access materials more efficiently.
3d. Materials are available on a digital platform and support remote learning opportunities.	Do the materials support virtual/remote or blended learning?	0 1 2 2 / 2	The materials are highly accessible through a digital platform, allowing the curriculum to be delivered online if needed and giving teachers flexibility in pacing by controlling when materials

			are made available to students. While the curriculum can be used in online or blended settings, additional guidance or structured support for fully digital or hybrid instruction could further enhance teacher effectiveness and student learning in these environments.		
Criterion 3.1 Summary			Subtotal	Rating Levels	Rating
			7 / 10	Exemplifies Quality: 8-10 Approaching Quality: 6-7 Not Represent Quality: 0-5	Approaching Quality

Criterion 3.2 Technology	Materials integrate digital technology and interactive tools, when appropriate, to support student engagement and enhance learning.		
Indicators	Guiding/Key Questions	Score	Comments
3e. Materials are responsive to student input, adapting based on interactions or providing flexibility and control to create a personalized learning experience.	Do materials promote individualized learning experiences?	0 1 2 1 / 2	The digital materials allow students to navigate resources independently and provide immediate feedback through end-of-module questions. While there are projects that encourage applying lessons to real-life situations, opportunities for individualized or responsive learning are limited. Some activities, such as the budgeting “Extend Your Learning” task, could benefit from additional guidance or supporting materials to help students complete them independently, which would also reduce preparation time for teachers.
3f. Interactive material is purposeful and directly related to learning.	Is the interactive material directly related to learning?	0 1 2 2 / 2	The instructional materials are clearly aligned with lesson objectives and include interactive elements, such as the “Extend Your Learning” sections, designed to reinforce understanding and maintain focus on key concepts. End-of-module questions provide immediate feedback, supporting student comprehension and ensuring that all activities are directly connected to the core content. Further enhancing these interactive elements with additional examples or application opportunities could provide even more ways for students to engage with the material.

3g. Based on the information provided, the materials meet all public schools' privacy and data security requirements, including compliance with federal laws like FERPA and COPPA, Oklahoma's Student Data Accessibility, Transparency, and Accountability Act, and other relevant state regulations.	Do materials provide privacy and data security protocols for usage?	0 1 2 2 / 2	The materials comply with federal and state privacy and data security requirements. While the curriculum does not include a noticeable privacy statement, no data protection issues were observed. Adding a clear, accessible privacy notice within the curriculum could further support teacher and school confidence.	
Criterion 3.2 Summary		Subtotal	Rating Levels	Rating
		5 / 6	Exemplifies Quality: 6 Approaching Quality: 4-5 Not Represent Quality:0-3	Approaching Quality

Gateway 3 Points Available	Rating Levels	Gateway 3 Points Achieved	Gateway 3 Rating
16	Exemplifies Quality: 13-16	12 / 16	Approaching
	Approaching Quality: 9-12		
	Does Not Represent Quality: 0-8		
Gateway 3 Comments			
The digital curriculum provides high-quality, well-designed content that is clearly aligned with learning objectives and easily accessible. While the core content is strong, the platform’s navigation can be challenging, making it harder for teachers to locate resources quickly. The online experience primarily mirrors the textbook, with limited opportunities for individualized learning, scaffolding for blended instruction, or built-in supports within application activities. Enhancing navigation, integrating more interactive features, and providing additional guidance for applying content could strengthen usability and support more flexible, student-centered learning.			

Gateway 4: Statutory and Regulatory Fidelity

Gateway 4 examines the statutory and regulatory fidelity of the program.

Educators use evidence from the instructional materials to score indicators for each criterion to determine the gateway rating. **If the reviewer's response is Yes, then score 0 points. If the reviewer's response is No, then score 1 point.**

Gateway 4 Overview	Indicators	Available Points
Criterion 4.1: Materials align with Oklahoma statute 70 O.S. § 24-157.	4a-4h	8
Criterion 4.2: Materials align with Oklahoma Administrative Code 720:10-5-3.	4i-4u	13
Total Points		21

Criterion 4.1 Statutory and Regulatory Fidelity		Oklahoma statute 70 O.S. § 24-157	
Indicators	Score	Comments	
4a. Do the instructional materials teach or promote the idea that one race or sex is inherently superior to another race or sex?	0 1 1 / 1		
4b. Do the instructional materials teach or promote the idea that an individual, by virtue of his or her race or sex, is inherently racist, sexist, or oppressive, whether consciously or unconsciously?	0 1 1 / 1		
4c. Do the instructional materials teach or promote the idea that an individual should be discriminated against or receive adverse treatment solely or partly because of his or her race or sex?	0 1 1 / 1		
4d. Do the instructional materials teach or promote the idea that members of one race or sex cannot and should not attempt to treat others without respect to race or sex?	0 1 1 / 1		
4e. Do the instructional materials teach or promote the idea that an individual's moral character is necessarily determined by his or her race or sex?	0 1 1 / 1		
4f. Do the instructional materials teach or promote the idea that an individual, by virtue of his or her race or sex, bears responsibility for actions committed in the past by other members of the same race or sex?	0 1 1 / 1		
4g. Do the instructional materials teach or promote the idea that any individual should feel discomfort, guilt, anguish, or any other form of psychological distress on account of his or her race or sex?	0 1 1 / 1		
4h. Do the instructional materials teach or promote the idea that meritocracy or traits such as a hard work ethic are racist or sexist or were created by members of a particular race to oppress members of another race?	0 1 1 / 1		
Criterion 4.1 Summary	Subtotal	Rating Levels	Rating
	8 / 8	Exemplifies Quality: 7-8 Approaching Quality: 5-6 Representing Quality: 0-4	Exemplifies

Criterion 4.2 Statutory and Regulatory Fidelity		Oklahoma Administrative Code 720:10-5-3
Indicator	Score	Comments
4i. Are the instructional materials subjective in content and partial in interpretation?	0 1 1 / 1	
4j. Do the instructional materials encourage or condone civil disorder, social strife, or disregard for the law?	0 1 1 / 1	
4k. Do the instructional materials degrade or avoid teaching, where appropriate, high moral standards, including: <ul style="list-style-type: none"> Honesty? Respect for parents, teachers, and those properly in authority? The importance of the work ethic in achieving personal goals? The existence of absolute values of right and wrong? 	0 1 1 / 1	
4l. Do the instructional materials de-emphasize or play down the importance of the family as the core of American society, and do they degrade traditional roles of men and women, boys and girls?	0 1 1 / 1	
4m. Do the instructional materials exclude or undermine the principles of the free enterprise system and the effectiveness of the free enterprise system?	0 1 1 / 1	
4n. Do the instructional materials include extraneous material unrelated to the subject of the textbook, negatively impacting the intellectual development of the child's instruction in reading, writing, and arithmetic?	0 1 1 / 1	
4o. Are the instructional materials designed to neglect or suppress awareness of the religious and classical culture of the Western world and its significance to the preservation of the liberties of the American people?	0 1 1 / 1	
4p. Do the instructional materials present imbalanced and nonfactual treatments of controversial, political, and social movements with biased editorial judgments?	0 1 1 / 1	
4q. Do the instructional materials promote illegal lifestyles or sexual behavior or promote sadistic or degrading behavior?	0 1 1 / 1	
4r. Do the instructional materials include blatantly offensive language or illustrations?	0 1 1 / 1	

4s. Do the instructional materials include violence for reasons of excitement, sensationalism, or as an excuse for relevance? If violence does appear in instructional materials, do the instructional materials treat the violence without the context of cause or consequence?	0 1 1 / 1		
4t. Do the instructional materials treat the subject of the historical origins of humankind in a subjective and biased manner?	0 1 1 / 1		
4u. Do the instructional materials invade the privacy of the pupils or the pupils' parents?	0 1 1 / 1		
Criterion 4.2 Summary	Subtotal	Rating Levels	Rating
	13 / 13	Exemplifies Quality: 10-13 Approaching Quality: 7-9 Representing Quality: 0-6	Exemplifies

Gateway 4 Points Available	Rating Levels	Gateway 4 Points Achieved	Gateway 4 Rating
21	Exemplifies Quality: 16-21	21 / 21	Exemplifies
	Approaching Quality: 11-15		
	Not Representing Quality: 0-10		
Gateway 4 Comments			



High-Quality Instructional Materials

OFFICE OF STANDARDS AND LEARNING

PK-12 PERSONAL FINANCIAL LITERACY / CEV MULTIMEDIA



Oklahoma Personal Financial Literacy Instructional Materials Evaluation Rubric

Instructional materials selection is an important district decision, and conducting a thorough review of instructional materials at the local level is essential in ensuring the adoption of high-quality instructional materials that meet the needs of students within a district. This evaluation rubric is designed to offer an evaluation that districts can utilize to determine how well instructional materials align with the Oklahoma Academic Standards for Personal Financial Literacy (OAS-PFL) and other criteria for high-quality instructional materials for personal financial literacy. The evaluation rubric includes key considerations for high-quality instructional materials and outlines three **Gateways** for evaluating materials. Each Gateway provides a **criterion**, related **indicators**, and **guiding/key questions**. Additionally, **priority indicators** are indicated with an asterisk (*) as they have been deemed most essential to a quality program. Each **indicator** is evaluated as Not Representing Quality, Approaching Quality, or Exemplifies Quality using a 0-1-2 or 0-2-4 scale score.

All scores should be based on evidence directly observed in the instructional materials, not inferences. The evaluation rubric helps reviewers determine whether the materials meet the quality thresholds for each Gateway. If the materials meet the thresholds for **Exemplifies Quality** or **Approaching Quality** for a Gateway, reviewers proceed to the next Gateway. If the materials do not meet these thresholds, reviewers stop and do not advance to the next Gateway.

Gateway 1 Alignment and Coherence	Exemplifies Quality	➡	Gateway 2 Instructional Support	Exemplifies Quality	➡	Gateway3 Supports and Usability
	Approaching Quality	➡		Approaching Quality	➡	
	Not Representing Quality	☒		Not Representing Quality	☒	

Title of Material	Business, Marketing, Finance, IT & Media Site	Grade(s) Evaluated	9-12 Grades
Publisher	CEV Multimedia	Reviewer	PFL Review Team

Review Summary			
Gateway	Criterion	Score	Rating
1: Alignment and Coherence	1.1: Alignment and Accuracy	6 / 8	Approaching
	1.2: Coherence	5 / 8	Approaching
	Gateway 1 Subtotal	11 / 16	Approaching
2: Instructional Supports	2.1 Student Learning	8 / 8	Exemplifies
	2.2 Teacher Supports	5 / 6	Approaching
	2.3 Assessments	6 / 8	Approaching
	Gateway 2 Subtotal	19 / 22	Exemplifies
3: Access and Technology	3.1 Access	10 / 10	Exemplifies
	3.2 Technology	5 / 6	Approaching
	Gateway 3 Subtotal	15 / 16	Exemplifies
4: Statutory and Regulatory Fidelity	4.1 O.S. 24-157	8 / 8	Exemplifies
	4.2 OAC 720:10-5-3	13 / 13	Exemplifies
	Gateway 4 Subtotal	21 / 21	Exemplifies
Overall Rating Exemplifies Quality: All Gateways Exemplifies Quality. Approaching Quality: All Gateways Approaching Quality or Better. Not Representing Quality: Any Gateway is Below Approaching Quality.		Total Score	Final Rating
		66 / 75	Approaching Quality

Gateway 1: Alignment and Coherence

High-quality instructional materials are aligned and coherent for **Personal Financial Literacy** (OAS—PFL) and the grade levels under review. Educators determine the Gateway rating by analyzing evidence from the instructional materials and scoring indicators tied to each criterion.

Gateway 1 Overview	Indicators	Available Points
Criterion 1.1: Alignment and Accuracy The materials support student learning associated with the content and skills of Personal Financial Literacy and the grade levels under review.	1a - 1c	8
Criterion 1.2: Coherence The materials address the learning progressions associated with Personal Financial Literacy so that the curriculum is coherent.	1d - 1f	8
Total Points		16

Criterion 1.1 Alignment and Accuracy		The instructional materials align with the Oklahoma Academic Standards for Personal Financial Literacy.	
Indicators	Guiding/Key Questions	Score	Comments
*1a. Materials provide a sequence or collection of activities and texts that build content knowledge and skills aligned with Personal Financial Literacy.	Do the materials align with the content and skills associated with Personal Financial Literacy?	0 2 4 2 / 4	The curriculum generally aligns with Personal Financial Literacy (PFL) content and skills, though some areas could be strengthened to ensure complete coverage of the most recent standards. The materials appear to be based on older standards rather than the most recent revision. Certain topics, such as gambling, are addressed only briefly, and coverage of standard 10.2 (Leases) is limited. Additionally, information related to standard 14 (Charitable Giving) is presented primarily from a business perspective. Strengthening these areas would improve alignment and ensure that all current standards are comprehensively addressed.
1b. Materials align to real-world practices associated with Personal Financial Literacy.	Do materials align with real-world practices?	0 1 2 2 / 2	The course materials consistently connect with real-world practices in personal financial literacy. The content, encompassing both text and activities, is designed to align with real-world scenarios, making the curriculum highly relevant and practical for students. Reviewers agree that the activities are grounded in real-world situations, which help students apply what they learn to their own lives.
1c. Materials include a mixture of instructional strategies (e.g., discussions, modeling, student activities, projects, etc.).	Do materials allow for a variety of instructional strategies within the lessons and across the curriculum?	0 1 2 2 / 2	The materials employ a wide variety of instructional strategies, offering multiple options for teachers to use based on the needs of their class. The curriculum features a diverse range of resources, including projects, activities, handouts, and check-for-understanding exercises. Each lesson is well-supported with a pre-made lesson plan and supplemental materials, including vocabulary handouts, worksheets, student notes, and assessments. These resources are

			comprehensive and designed to help teachers deliver the content effectively. However, it is noted that all materials are online, which could be a significant limitation for school districts with inadequate technological resources.	
Criterion 1.1 Summary		Subtotal	Rating Levels	Rating
		6 / 8	Exemplifies Quality: 7-8 Approaching Quality: 5-6 Not Represent Quality: 0-4	Approaching

Criterion 1.2 Coherence		The materials address the learning progressions associated with Personal Financial Literacy, ensuring the curriculum is coherent.		
Indicators	Guiding/Key Questions	Score	Comments	
*1d. A scope and sequence are provided that can be completed within a typical course time frame (e.g. semester).	Is the amount of time for content and skills explicitly identified and coherent?	<div>0 2 4</div> <div>2 / 4</div>	The curriculum provides a recommended timeline for each lesson, chapter, and the overall course, including the number of class periods and minutes required. While a timeline is available, it does not consistently include a detailed sequence of instructions or a general pacing guide. Including approximate time estimates for each assignment could enhance planning, as the current timeline provides only the total time for the entire lesson. The OAS-PFL alignment document is also available, though navigation may be challenging. Overall, the course is designed to be completed within a regular semester.	

1e. Materials connect to other relevant topics, so students connect new learning with background knowledge.	Are past topics, lessons, or other relevant topics referenced as new concepts are added?	<div>012</div> <div>1 / 2</div>	The curriculum takes a mixed approach to connecting past learning to new content. Lessons and modules are designed to build on each other and incorporate relevant prior topics, though explicit references to previous learning are inconsistent. While the lessons are built on prior material, there is limited cross-referencing to earlier concepts, which can make each module feel self-contained. A key recommendation is to make connections between modules more explicit and cohesive, helping students see the relationships between different topics.		
1f. Content is appropriate to the grade level and considers students' prior knowledge to incorporate this knowledge into the lesson and/or cover material not previously covered.	Is content grade appropriate? Does content incorporate student prior knowledge?	<div>012</div> <div>2 / 2</div>	The course content is grade-appropriate for high school students. The materials build on students' existing knowledge by incorporating it into lessons and discussion questions, using examples such as completing taxes. This approach helps teach new concepts by connecting them to prior knowledge, making the material more accessible and relevant.		
Criterion 1.2 Summary			Subtotal	Rating Levels	Rating
			5/ 8	Exemplifies Quality: 7-8 Approaching Quality: 5-6 Not Represent Quality: 0-4	Approaching

Gateway 1 Points Available	Rating Levels	Gateway 1 Points Achieved	Gateway 1 Rating
16	Exemplifies Quality: 13-16	11 / 16	Approaching
	Approaching Quality: 9-12		
	Does Not Represent Quality: 0-8		
Gateway 1 Comments			
The curriculum is grade-appropriate for high school students and effectively aligns with real-world practices in personal financial literacy. The materials are comprehensive, offering a wide range of resources, including lesson plans, multimedia presentations, and activities that support relevant, practical learning. All materials are delivered online, which may present challenges for districts with limited technological resources. The recommended course timeline provides guidance but lacks consistent detail, including specific time estimates for individual assignments, which could improve planning. The content is structured to build on previous topics; however, connections between modules could be made more explicit to enhance cohesion. While the curriculum generally aligns with PFL standards, there are gaps in coverage of some 2025 standards, including gambling, leases, and charitable giving, which may require additional supplementation to ensure complete alignment.			

Gateway 2: Instructional Support

Gateway 2 examines how materials support teachers in fully utilizing the curriculum and understanding their students' skills and learning. Educators determine the gateway rating by analyzing evidence from the instructional materials and scoring indicators tied to each criterion.

❑ **Materials must receive a score of Exemplifies Quality or Approaching Quality in Gateway 1 to be reviewed in Gateway 2.**

Gateway 2: Overview	Indicators	Available Points
Criterion 2.1: Student Learning The materials identify ways in which the materials are designed for each student's regular and active participation in grade-level/grade band/series content.	2a – 2b	8
Criterion 2.2: Teacher Support and Supplemental Material The materials include resources for teachers to plan and implement materials with integrity effectively and to develop their professional learning further.	2c – 2e	8
Criterion 2.3: Assessment The materials provide tools, guidance, and support for teachers to collect, interpret, and act on data regarding student progress toward content and skill proficiency.	2f – 2i	8
Total Points		24

Criterion 2.1 Student Learning	The materials identify ways in which the materials are designed for each student's regular and active participation in grade-level/ grade band/ series content.		
Indicators	Guiding/Key Questions	Score	Comments
*2a. Materials provide appropriate level and type of scaffolding, differentiation, intervention, and support for a broad range of learners.	<p>Do materials provide strategies for meeting a range of learner needs?</p> <ul style="list-style-type: none"> • Supports different linguistic backgrounds. • Provides extra support for students working below grade level and extensions for those working above grade level. 	<p>0 2 4 4 / 4</p>	<p>The curriculum offers comprehensive support for diverse learners through its "Teaching Strategies Special Populations" resource. This online manual provides detailed explanations of scaffolding, differentiation, and intervention techniques designed to meet the needs of all students, including English Language Learners (ELLs) and those working at both above- and below-grade levels. The material is highly customizable, allowing teachers to access a range of accommodations and modifications to tailor the course to their needs. Furthermore, the content is supported by a text-to-voice feature in multiple languages, making it more accessible to a wide variety of learners. This dedicated document is consistently available and referenced throughout the curriculum to help teachers effectively address classroom needs.</p>
*2b. Materials within each lesson provide multiple representations by adapting for various types of learners using alternatives to reading, writing, listening, and speaking, such as translations, pictures, or graphic organizers.	<p>Do materials provide multiple representations for different types of learners?</p> <p>Do materials offer alternatives like translations, pictures, or graphic organizers?</p>	<p>0 2 4 4 / 4</p>	<p>The curriculum effectively accommodates various learning styles through a diverse range of content representations. The materials include presentations, videos, and pictures to support both visual and auditory learners. Additionally, graphic organizers and a variety of activities are incorporated to engage students. The use of Microsoft PowerPoint® presentations and video chapters, which present content in segments, further enhances accessibility. The inclusion of translations and fill-in-the-blank note-</p>

			taking guides provides additional support, ensuring the material can be accessed and understood by a broad range of students.	
Criterion 2.1 Summary		Subtotal	Rating Levels	Rating
		8 / 8	Exemplifies Quality: 7-8 Approaching Quality: 5-6 Not Represent Quality: 0-4	Exemplifies Quality

Criterion 2.2 Teacher Supports and Supplemental Materials		The materials include resources for teachers to plan and implement materials with integrity effectively and to develop their professional learning further.		
Indicators	Guiding/Key Questions	Score	Comments	
2c. Materials and resources are educational and accessible for teachers with differing levels of content knowledge.	Do the materials include features (glossaries, footnotes, recordings, pictures, etc.) that aid teachers (and students) in effectively using them?	0 1 2 2 / 2	The curriculum provides a wide array of resources that offer strong support for classroom instruction. For each chapter or unit, the materials include comprehensive lesson plans, slide shows, videos, student handouts, projects, activities, and assessments. The abundance of videos and image-rich PowerPoint presentations supports both teacher delivery and student learning. While some resources include vocabulary words, a comprehensive glossary is not provided; however, footnotes are included for source information where applicable.	
2d. Materials contain teacher support for presenting the content with ample and useful annotations and suggestions.	Are there overview sections and/or annotations that contain narrative information about the content that will assist the teacher in presenting the student material?	0 1 2 2 / 2	The materials offer strong instructional support for teachers, with each unit featuring a comprehensive lesson plan that provides a clear overview of the content to be taught. These lesson plans, along with tools like the Action Plan and presentations, guide teachers on what to teach and how to present the material, including suggested questions to ask students. This structured approach is particularly beneficial for those new to teaching personal financial literacy.	

			While teachers can view student-facing materials, there is a lack of supplementary resources specifically for their professional enrichment.	
2e. Materials should list all lessons in the teacher's edition in print or digital format, with estimated instructional times for each lesson, chapter, and unit, acting as a pacing guide.	Is there clear documentation that provides estimated instructional time for lessons/chapters/units/topics?	<div>012</div> <div>1 / 2</div>	The curriculum provides guidance on instructional timing, though the level of detail is mixed. Lesson plans indicate recommended days and minutes for teaching each topic, and a timeline is included at the beginning of each chapter. The Action Plan offers additional support for planning. Total lesson times are provided, but approximate time allocations for individual assignments are not consistently included, which may limit detailed pacing and planning.	
Criterion 2.2 Summary		Subtotal	Rating Levels	Rating
		5 / 6	Exemplifies Quality: 6 Approaching Quality: 4-5 Not Represent Quality: 0-3	Approaching Quality

Criterion 2.3 Assessment	The materials provide teachers with tools, guidance, and support for collecting, interpreting, and acting on data regarding student progress toward content and skill proficiency.		
Indicators	Guiding/Key Questions	Score	Comments
2f. Materials provide strategies for gathering information on students' prior knowledge and skills across grade levels.	Do materials provide strategies to gather information on students' prior knowledge and skills?	0 1 2 1 / 2	While a pre-test is available and each chapter includes bell ringers to activate prior knowledge, clear guidance on how to gather and use information about students' existing knowledge and skills is limited and inconsistently accessible.
2g. Assessment materials include embedded tasks that accommodate and reflect various knowledge and skill levels.	Do the assessment materials include tasks that address and reflect a range of knowledge and skill levels?	0 1 2 2 / 2	The materials cover a broad range of topics and include resources for various learner types, including activities, projects, vocabulary handouts, and assessments. Instructional content varies in complexity, and expanding assessments to fully reflect the range of knowledge and skills could further strengthen the curriculum.

2h. Materials embed diverse formative assessment models (e.g., performance tasks, projects, and self-assessments) aligned to evaluate learning targets.	Do the materials include multiple types of formative assessments?	0 1 2 2 / 2	The curriculum offers a variety of formative assessments within each chapter, including vocabulary assignments, student handouts, key concept exercises, projects, activities, and checks for understanding to monitor student comprehension.	
2i. Varied models of summative assessments (e.g., performance-based tasks, questions, and projects) are embedded into the content materials and assess the learning targets.	Do the materials include multiple types of summative assessments?	0 1 2 1 / 2	The curriculum includes summative assessments, typically at the end of each lesson, in formats such as multiple-choice, true/false, matching, and short answer. However, only one summative assessment was consistently identified, suggesting limited variety or availability across lessons.	
Criterion 2.3 Summary		Subtotal	Rating Levels	Rating
		6 / 8	Exemplifies Quality: 7-8 Approaching Quality: 5-6 Not Represent Quality: 0-4	Approaching Quality

Gateway 2 Points Available	Rating Levels	Gateway 2 Points Achieved	Gateway 2 Rating
22	Exemplifies Quality: 18-22	19 / 22	Exemplifies Quality
	Approaching Quality: 12-17		
	Does Not Represent Quality: 0-11		

Gateway 2 Comments
The curriculum provides strong support for diverse learners through a variety of accommodations and multimedia resources that enhance accessibility and inclusivity. Comprehensive lesson plans, activities, and assessment tools support teachers at different experience levels, and formative assessments are well-integrated to guide instruction and monitor student progress. To further strengthen the curriculum, expand summative assessment options, provide clearer strategies for using prior-knowledge data to tailor instruction, and increase the consistency and detail of pacing guidance would enhance planning and personalization. Overall, the curriculum provides substantial support for teaching and learning in personal financial literacy, while also offering targeted opportunities for refinement.

Gateway 3: Access and Technology

Gateway 3 examines how schools can use digital resources to support teaching and learning in various ways. Educators determine the gateway rating by analyzing evidence from the instructional materials and scoring indicators tied to each criterion.

❑ **Materials must receive a score of Exemplifies Quality or Approaching Quality in Gateway 2 to be reviewed in Gateway 3.**

Gateway 3: Overview	Indicators	Available Points
Criterion 3.1: Access Materials are easily accessible to all learners, offering clear pathways for engagement and supporting diverse needs and abilities.	3a-3d	10
Criterion 3.2: Technology Materials integrate digital technology and interactive tools, when appropriate, to support student engagement and enhance learning.	3e-3g	6
Total Points		16

Criterion 3.1 Access		Materials are easily accessible to all learners, offering clear pathways for engagement and supporting diverse needs and abilities.	
Indicators	Guiding/Key Questions	Score	Comments
*3a. Materials integrate technology such as interactive tools and/or virtual manipulatives/objects in ways that engage students in the grade-level content and skills, when applicable.	Do the materials integrate digital technology and interactive tools in ways that support student engagement in content?	0 2 4 4 / 4	The material is entirely digital, making it a 100% online platform with all content available to both students and teachers. This high degree of accessibility enables active student engagement, as the digital format supports completing lessons, quizzes, and various activities directly within the system. The platform successfully utilizes interactive tools and technology to engage students, including chapter content and specific activities.
3b. The visual design (whether in print or digital) supports students in engaging thoughtfully with the subject and is neither distracting nor chaotic.	Does the visual design support student learning and engagement without being visually distracting?	0 1 2 2 / 2	The visual design of the materials is generally straightforward, consistent, and easy to follow, ensuring that pages are not overwhelming and remain free from visual distractions. The design is easy to read and avoids chaotic elements. While simplicity supports clarity, the design uses limited color and graphic variety, which could provide additional opportunities to enhance student engagement.
3c. Materials provide teacher guidance for using embedded technology to support and enhance student learning when applicable.	Do the materials guide teachers in using embedded technology to support and enhance student learning?	0 1 2 2 / 2	The available teacher resources effectively support classroom management and instruction, including answer keys, grading rubrics, and the ability to control student access to materials. These embedded tools, including various activities, key concept exercises, and vocabulary exercises, make the lesson plans easy to follow and minimize preparation time for instructors. While these resources are helpful in guiding teacher and student learning, a need was noted for more explicit training or tips to strengthen their practical implementation.
3d. Materials are available on a digital platform and support remote learning	Do the materials support virtual/remote or blended	0 1 2 2 / 2	The curriculum is an online-only platform with all materials available digitally, making it fully

opportunities.	learning?		functional and highly suitable for both virtual and blended learning settings. This complete online availability allows students to complete work independently and enables teachers to monitor student progress remotely.		
Criterion 3.1 Summary			Subtotal	Rating Levels	Rating
			10 / 10	Exemplifies Quality: 8-10 Approaching Quality: 6-7 Not Represent Quality: 0-5	Exemplifies Quality

Criterion 3.2 Technology	Materials integrate digital technology and interactive tools, when appropriate, to support student engagement and enhance learning.		
Indicators	Guiding/Key Questions	Score	Comments
3e. Materials are responsive to student input, adapting based on interactions or providing flexibility and control to create a personalized learning experience.	Do materials promote individualized learning experiences?	0 1 2 2 / 2	The materials support individual learning through a variety of independent activities and assessments, including note-taking guides, vocabulary matching, personal projects, quizzes, and tests. Students can navigate resources at their own pace, promoting self-directed learning. While the digital platform does not automatically adjust content based on performance, guidance is provided for teachers to make manual modifications, and incorporating adaptive features could further enhance individualized learning.
3f. Interactive material is purposeful and directly related to learning.	Is the interactive material directly related to learning?	0 1 2 2 / 2	All interactive elements are purposeful and directly related to learning, ensuring the material is focused and efficient. Each activity is clearly tied to specific learning objectives, reinforcing key concepts rather than functioning as stand-alone or unrelated tasks, and contributing to student engagement and comprehension.
3g. Based on the information provided, the materials meet all public schools' privacy and data security requirements, including compliance with federal laws like FERPA and COPPA, Oklahoma's	Do materials provide privacy and data security protocols for usage?	0 1 2 2 / 2	The materials provide the appropriate state and federal data privacy and security policies. While the privacy statement is included, making it easier to locate would provide additional assurance to schools and teachers regarding compliance with relevant laws.

Student Data Accessibility, Transparency, and Accountability Act, and other relevant state regulations.			
Criterion 3.2 Summary	Subtotal	Rating Levels	Rating
	6 / 6	Exemplifies Quality: 6 Approaching Quality: 4-5 Not Represent Quality: 0-3	Exemplifies

Gateway 3 Points Available	Rating Levels	Gateway 3 Points Achieved	Gateway 3 Rating
16	Exemplifies Quality: 13-16	16 / 16	Exemplifies
	Approaching Quality: 9-12		
	Does Not Represent Quality: 0-8		
Gateway 3 Comments			
The curriculum is a highly accessible, fully online platform with a simple, consistent, and well-organized design that directly supports the learning objectives. It functions effectively for both virtual and blended instruction, providing teachers with embedded management tools that enhance usability. The structure supports self-paced learning and promotes student independence, though additional adaptive or interactive features could further personalize the experience. The clean, uncluttered layout ensures ease of navigation, and adding a clearly visible data privacy statement would further strengthen transparency.			

Gateway 4: Statutory and Regulatory Fidelity

Gateway 4 examines the statutory and regulatory fidelity of the program.

Educators use evidence from the instructional materials to score indicators for each criterion to determine the gateway rating. **If the reviewer's response is Yes, then score 0 points. If the reviewer's response is No, then score 1 point.**

Gateway 4 Overview	Indicators	Available Points
Criterion 4.1: Materials align with Oklahoma statute 70 O.S. § 24-157.	4a-4h	8
Criterion 4.2: Materials align with Oklahoma Administrative Code 720:10-5-3.	4i-4u	13
Total Points		21

Criterion 4.1 Statutory and Regulatory Fidelity		Oklahoma statute 70 O.S. § 24-157	
Indicators	Score	Comments	
4a. Do the instructional materials teach or promote the idea that one race or sex is inherently superior to another race or sex?	0 1 1 / 1		
4b. Do the instructional materials teach or promote the idea that an individual, by virtue of his or her race or sex, is inherently racist, sexist, or oppressive, whether consciously or unconsciously?	0 1 1 / 1		
4c. Do the instructional materials teach or promote the idea that an individual should be discriminated against or receive adverse treatment solely or partly because of his or her race or sex?	0 1 1 / 1		
4d. Do the instructional materials teach or promote the idea that members of one race or sex cannot and should not attempt to treat others without respect to race or sex?	0 1 1 / 1		
4e. Do the instructional materials teach or promote the idea that an individual's moral character is necessarily determined by his or her race or sex?	0 1 1 / 1		
4f. Do the instructional materials teach or promote the idea that an individual, by virtue of his or her race or sex, bears responsibility for actions committed in the past by other members of the same race or sex?	0 1 1 / 1		
4g. Do the instructional materials teach or promote the idea that any individual should feel discomfort, guilt, anguish, or any other form of psychological distress on account of his or her race or sex?	0 1 1 / 1		
4h. Do the instructional materials teach or promote the idea that meritocracy or traits such as a hard work ethic are racist or sexist or were created by members of a particular race to oppress members of another race?	0 1 1 / 1		
Criterion 4.1 Summary	Subtotal	Rating Levels	Rating
	8 / 8	Exemplifies Quality: 7-8 Approaching Quality: 5-6 Representing Quality: 0-4	Exemplifies Quality

Criterion 4.2 Statutory and Regulatory Fidelity		Oklahoma Administrative Code 720:10-5-3
Indicator	Score	Comments
4i. Are the instructional materials subjective in content and partial in interpretation?	0 1 1 / 1	
4j. Do the instructional materials encourage or condone civil disorder, social strife, or disregard for the law?	0 1 1 / 1	
4k. Do the instructional materials degrade or avoid teaching, where appropriate, high moral standards, including: <ul style="list-style-type: none"> Honesty? Respect for parents, teachers, and those properly in authority? The importance of the work ethic in achieving personal goals? The existence of absolute values of right and wrong? 	0 1 1 / 1	
4l. Do the instructional materials de-emphasize or play down the importance of the family as the core of American society, and do they degrade traditional roles of men and women, boys and girls?	0 1 1 / 1	
4m. Do the instructional materials exclude or undermine the principles of the free enterprise system and the effectiveness of the free enterprise system?	0 1 1 / 1	
4n. Do the instructional materials include extraneous material unrelated to the subject of the textbook, negatively impacting the intellectual development of the child's instruction in reading, writing, and arithmetic?	0 1 1 / 1	
4o. Are the instructional materials designed to neglect or suppress awareness of the religious and classical culture of the Western world and its significance to the preservation of the liberties of the American people?	0 1 1 / 1	
4p. Do the instructional materials present imbalanced and nonfactual treatments of controversial, political, and social movements with biased editorial judgments?	0 1 1 / 1	
4q. Do the instructional materials promote illegal lifestyles or sexual behavior or promote sadistic or degrading behavior?	0 1 1 / 1	
4r. Do the instructional materials include blatantly offensive language or illustrations?	0 1 1 / 1	

4s. Do the instructional materials include violence for reasons of excitement, sensationalism, or as an excuse for relevance? If violence does appear in instructional materials, do the instructional materials treat the violence without the context of cause or consequence?	0 1 1 / 1		
4t. Do the instructional materials treat the subject of the historical origins of humankind in a subjective and biased manner?	0 1 1 / 1		
4u. Do the instructional materials invade the privacy of the pupils or the pupils' parents?	0 1 1 / 1		
Criterion 4.2 Summary	Subtotal	Rating Levels	Rating
	13 / 13	Exemplifies Quality: 10-13 Approaching Quality: 7-9 Representing Quality: 0-6	Exemplifies Quality

Gateway 4 Points Available	Rating Levels	Gateway 4 Points Achieved	Gateway 4 Rating
21	Exemplifies Quality: 16-21	21 / 21	Exemplifies Quality
	Approaching Quality: 11-15		
	Not Representing Quality: 0-10		
Gateway 4 Comments			



High-Quality Instructional Materials

OFFICE OF STANDARDS AND LEARNING

PK-12 PERSONAL FINANCIAL LITERACY / DECKER & ASSOCIATES



OKLAHOMA
Education

Oklahoma Personal Financial Literacy Instructional Materials Evaluation Rubric

Instructional materials selection is an important district decision, and conducting a thorough review of instructional materials at the local level is essential in ensuring the adoption of high-quality instructional materials that meet the needs of students within a district. This evaluation rubric is designed to offer an evaluation that districts can utilize to determine how well instructional materials align with the Oklahoma Academic Standards for Personal Financial Literacy (OAS-PFL) and other criteria for high-quality instructional materials for personal financial literacy. The evaluation rubric includes key considerations for high-quality instructional materials and outlines three **Gateways** for evaluating materials. Each Gateway provides a **criterion**, related **indicators**, and **guiding/key questions**. Additionally, **priority indicators** are indicated with an asterisk (*) as they have been deemed most essential to a quality program. Each **indicator** is evaluated as Not Representing Quality, Approaching Quality, or Exemplifies Quality using a 0-1-2 or 0-2-4 scale score.

All scores should be based on evidence directly observed in the instructional materials, not inferences. The evaluation rubric helps reviewers determine whether the materials meet the quality thresholds for each Gateway. If the materials meet the thresholds for **Exemplifies Quality** or **Approaching Quality** for a Gateway, reviewers proceed to the next Gateway. If the materials do not meet these thresholds, reviewers stop and do not advance to the next Gateway.

Gateway 1 Alignment and Coherence	Exemplifies Quality	➡	Gateway 2 Instructional Support	Exemplifies Quality	➡	Gateway 3 Supports and Usability
	Approaching Quality	➡		Approaching Quality	➡	
	Not Representing Quality	☒		Not Representing Quality	☒	

Title of Material	Personal Financial Literacy For Real Life	Grade(s) Evaluated	9-12 Grade
Publisher	Decker and Associates	Reviewer	PFL Review Team

Review Summary			
Gateway	Criterion	Score	Rating
1: Alignment and Coherence	1.1: Alignment and Accuracy	8 / 8	Exemplifies
	1.2: Coherence	6 / 8	Approaching
	Gateway 1 Subtotal	14 / 16	Exemplifies
2: Instructional Supports	2.1 Student Learning	2 / 8	Not Representing
	2.2 Teacher Supports	3 / 6	Not Representing
	2.3 Assessments	3 / 8	Not Representing
	Gateway 2 Subtotal	8 / 22	Not Representing
3: Access and Technology	3.1 Access	_ / 10	
	3.2 Technology	_ / 6	
	Gateway 3 Subtotal	_ / 16	
4: Statutory and Regulatory Fidelity	4.1 O.S. 24-157	8 / 8	Exemplifies
	4.2 OAC 720:10-5-3	13 / 13	Exemplifies
	Gateway 4 Subtotal	21 / 21	Exemplifies
The State Textbook Committee (STC) has assigned Decker and Associates a rating of "Approaching Quality" in the content area of Personal Financial Literacy. After reviewing these materials, the STC determined they meet quality standards and voted to change the designation to ensure schools have access to these resources. Districts are encouraged to use the provided rubrics to make informed decisions about program adoption for their schools.		Total Score	Final Rating
		43 / 75	Approaching Quality

Gateway 1: Alignment and Coherence

High-quality instructional materials are aligned and coherent for **Personal Financial Literacy** (OAS—PFL) and the grade levels under review. Educators determine the Gateway rating by analyzing evidence from the instructional materials and scoring indicators tied to each criterion.

Gateway 1 Overview	Indicators	Available Points
Criterion 1.1: Alignment and Accuracy The materials support student learning associated with the content and skills of Personal Financial Literacy and the grade levels under review.	1a - 1c	8
Criterion 1.2: Coherence The materials address the learning progressions associated with Personal Financial Literacy so that the curriculum is coherent.	1d - 1f	8
Total Points		16

Criterion 1.1 Alignment and Accuracy		The instructional materials align with the Oklahoma Academic Standards for Personal Financial Literacy.		
Indicators	Guiding/Key Questions	Score	Comments	
*1a. Materials provide a sequence or collection of activities and texts that build content knowledge and skills aligned with Personal Financial Literacy.	Do the materials align with the content and skills associated with Personal Financial Literacy?	0 2 4 4 / 4	The curriculum is designed for Oklahoma educators and closely aligns with the 2024 Oklahoma Academic Standards for Personal Financial Literacy. Each standard is clearly identified within the lessons, ensuring transparency and ease of reference. All 14 standards are addressed, including those that are less frequently emphasized, such as gambling (PFL 12), bankruptcy (PFL 13), and charitable giving (PFL 14). These topics are integrated throughout the materials, either as focused lessons or embedded concepts, demonstrating comprehensive alignment with the state requirements.	
1b. Materials align to real-world practices associated with Personal Financial Literacy.	Do materials align with real-world practices?	0 1 2 2 / 2	The curriculum effectively incorporates practical, real-life financial scenarios, particularly in areas like budgeting, saving, loans, and career decisions. Students are actively engaged in exploring real costs, analyzing financial consequences, and making decisions that involve trade-offs. Including an activity like "The Game of Real Life," where students update their progress after each standard, reinforces the application of what they've learned. The material's focus on Oklahoma-specific elements further enhances its relevance and real-world applicability for local students.	
1c. Materials include a mixture of instructional strategies (e.g., discussions, modeling, student activities, projects, etc.).	Do materials allow for a variety of instructional strategies within the lessons and across the curriculum?	0 1 2 2 / 2	The curriculum offers a variety of instructional tools, including direct instruction, vocabulary practice, worksheets, and real-world applications. The materials are clearly written and include helpful support for teachers, such as discussion prompts, projects, and online resources. To further enhance student engagement, the program could consist of additional opportunities for collaboration, creativity, and independent exploration of financial concepts. Expanding student-driven activities may also promote greater agency and a deeper understanding of the content.	
Criterion 1.1 Summary		Subtotal	Rating Levels	Rating
		8 / 8	Exemplifies Quality: 7-8 Approaching Quality: 5-6 Not Represent Quality: 0-4	Exemplifies

Criterion 1.2 Coherence		The materials address the learning progressions associated with Personal Financial Literacy, ensuring the curriculum is coherent.		
Indicators	Guiding/Key Questions	Score	Comments	
*1d. A scope and sequence are provided that can be completed within a typical course time frame (e.g. semester).	Is the amount of time for content and skills explicitly identified and coherent?	0 2 4 2 / 4	The curriculum features a well-organized scope and sequence that is aligned with PFL standards and designed for completion within a single semester. While this provides a solid framework, the pacing guidance could be strengthened by including additional models or examples for varied course lengths. Providing estimated time allocations for lessons or activities would also help teachers better adapt the material for shorter or extended instructional periods, supporting more flexible implementation across different schedules.	
1e. Materials connect to other relevant topics, so students connect new learning with background knowledge.	Are past topics, lessons, or other relevant topics referenced as new concepts are added?	0 1 2 2 / 2	The curriculum effectively builds upon itself, with its scope and sequence allowing students to use prior knowledge from one lesson to understand the next. This progressive structure is reinforced by "The Game of Real Life," an activity that continually prompts students to revisit and apply concepts they've learned, ensuring they refresh their understanding as they move through the material. While the lessons may not always explicitly reference past topics, the logical order of the content and interactive activities encourages a consistent, ongoing review of key financial concepts.	
1f. Content is appropriate to the grade level and considers students' prior knowledge to incorporate this knowledge into the lesson and/or cover material not previously covered.	Is content grade appropriate? Does content incorporate student prior knowledge?	0 1 2 2 / 2	The curriculum's content is grade-appropriate for its intended audience and effectively incorporates students' prior knowledge. It is designed to build upon what students already know, making new content more accessible. This approach ensures that lessons are relevant and that students can connect new financial concepts to their existing understanding.	
Criterion 1.2 Summary		Subtotal	Rating Levels	Rating
		6 / 8	Exemplifies Quality: 7-8 Approaching Quality: 5-6 Not Represent Quality: 0-4	Not Represent Quality

Gateway 1 Points Available	Rating Levels	Gateway 1 Points Achieved	Gateway 1 Rating
16	Exemplifies Quality: 13-16	14 / 16	Exemplifies
	Approaching Quality: 9-12		
	Does Not Represent Quality: 0-8		
Gateway 1 Comments			
The curriculum is a well-structured, progressive resource explicitly developed for Oklahoma educators and aligns closely with the 2024 Oklahoma Academic Standards for Personal Financial Literacy, covering all 14 standards, including those less frequently emphasized, such as gambling and bankruptcy. It is grade-appropriate and builds on students’ prior knowledge through real-world financial scenarios and interactive activities, such as <i>The Game of Real Life</i> , promoting practical applications. The materials offer a range of instructional tools and clear teacher support, including direct instruction, vocabulary practice, worksheets, discussion prompts, and projects. To further strengthen the program, additional student-driven activities could be incorporated to encourage creativity, collaboration, and the independent application of financial concepts. Expanding pacing guidance beyond the semester-long model would also help teachers adapt lessons for varying course lengths.			

Gateway 2: Instructional Support

Gateway 2 examines how materials support teachers in fully utilizing the curriculum and understanding their students' skills and learning. Educators determine the gateway rating by analyzing evidence from the instructional materials and scoring indicators tied to each criterion.

❑ **Materials must receive a score of Exemplifies Quality or Approaching Quality in Gateway 1 to be reviewed in Gateway 2.**

Gateway 2: Overview	Indicators	Available Points
Criterion 2.1: Student Learning The materials identify ways in which the materials are designed for each student's regular and active participation in grade-level/grade band/series content.	2a – 2b	8
Criterion 2.2: Teacher Support and Supplemental Material The materials include resources for teachers to plan and implement materials with integrity effectively and to develop their professional learning further.	2c – 2e	8
Criterion 2.3: Assessment The materials provide tools, guidance, and support for teachers to collect, interpret, and act on data regarding student progress toward content and skill proficiency.	2f – 2i	8
Total Points		24

Criterion 2.1 Student Learning		The materials identify ways in which the materials are designed for each student's regular and active participation in grade-level/ grade band/ series content.		
Indicators	Guiding/Key Questions	Score	Comments	
*2a. Materials provide appropriate level and type of scaffolding, differentiation, intervention, and support for a broad range of learners.	<p>Do materials provide strategies for meeting a range of learner needs?</p> <ul style="list-style-type: none"> • Supports different linguistic backgrounds. • Provides extra support for students working below grade level and extensions for those working above grade level. 	<p>0 2 4 0 / 4</p>	<p>The materials provide minimal strategies to support all learners, including those with different linguistic backgrounds. While the teacher briefly mentions using an Immersive Reader for English learners, this tool is not clearly provided, and there is no additional support for students working below grade level or extensions for students working above grade level. Teachers would need to modify lessons to address these needs independently.</p>	
*2b. Materials within each lesson provide multiple representations by adapting for various types of learners using alternatives to reading, writing, listening, and speaking, such as translations, pictures, or graphic organizers.	<p>Do materials provide multiple representations for different types of learners?</p> <p>Do materials offer alternatives like translations, pictures, or graphic organizers?</p>	<p>0 2 4 2 / 4</p>	<p>The curriculum primarily relies on reading and written tasks, with limited use of visual aids, graphic organizers, or translation tools. While some lessons include pictures, links, and organizers, these supports are not sufficient to engage all learners or address all learning needs. Incorporating additional non-text-based resources such as videos, diagrams, templates, and multilingual supports could enhance accessibility and engagement for a broader range of students.</p>	
Criterion 2.1 Summary		Subtotal	Rating Levels	Rating
		2 / 8	Exemplifies Quality: 7-8 Approaching Quality: 5-6 Not Represent Quality: 0-4	Not Representing Quality

Criterion 2.2 Teacher Supports and Supplemental Materials		The materials include resources for teachers to plan and implement materials with integrity effectively and to develop their professional learning further.		
Indicators	Guiding/Key Questions	Score	Comments	
2c. Materials and resources are educational and accessible for teachers with differing levels of content knowledge.	Do the materials include features (glossaries, footnotes, recordings, pictures, etc.) that aid teachers (and students) in effectively using them?	0 1 2 1 / 2	The program includes numerous external links and multimedia resources, but instructions for using them are often unclear. Some links, such as tax forms in Module 2, lack guidance on navigation or application, and some resources (e.g., YouTube videos) may not be accessible in all schools. Adding clear directions, simplified explanations, and summaries could help teachers use these resources more effectively and confidently.	
2d. Materials contain teacher support for presenting the content with ample and useful annotations and suggestions.	Are there overview sections and/or annotations that contain narrative information about the content that will assist the teacher in presenting the student material?	0 1 2 1 / 2	The curriculum includes brief teacher tips and unit overviews, which provide some context for presenting the material. However, lessons are primarily student-led and research-based, offering minimal guidance on introducing concepts or adapting instruction to meet the needs of all learners. Including scripted guidance, sample teacher language, and notes on common student misunderstandings could better support teachers, particularly those new to the content.	
2e. Materials should list all lessons in the teacher's edition in print or digital format, with estimated instructional times for each lesson, chapter, and unit, acting as a pacing guide.	Is there clear documentation that provides estimated instructional time for lessons/chapters/units/topics?	0 1 2 1 / 2	The curriculum includes a planning guide in Unit 15 for a semester schedule; however, no comprehensive pacing guide is provided for the entire program. Suggested instructional times for individual lessons or modules are not included, limiting guidance for teachers. Providing a complete pacing guide with recommended times and sample schedules for various course lengths would better support instructional planning.	
Criterion 2.2 Summary		Subtotal	Rating Levels	Rating
		3 / 6	Exemplifies Quality: 6 Approaching Quality: 4-5 Not Represent Quality: 0-3	Not Representing Quality

Criterion 2.3 Assessment		The materials provide teachers with tools, guidance, and support for collecting, interpreting, and acting on data regarding student progress toward content and skill proficiency.		
Indicators	Guiding/Key Questions	Score	Comments	
2f. Materials provide strategies for gathering information on students' prior knowledge and skills across grade levels.	Do materials provide strategies to gather information on students' prior knowledge and skills?	0 1 2 1 / 2	The curriculum includes a pre-course quiz that provides a general baseline of student knowledge, but there are limited strategies for assessing prior knowledge at the start of individual units. Additional diagnostic tools, such as entry tickets, reflection prompts, or informal quizzes, could help teachers better gauge student readiness and support differentiated instruction.	
2g. Assessment materials include embedded tasks that accommodate and reflect various knowledge and skill levels.	Do the assessment materials include tasks that address and reflect a range of knowledge and skill levels?	0 1 2 1 / 2	The curriculum includes many assignments that emphasize higher-level thinking and independent decision-making, but offers limited scaffolding or differentiated options for students who need additional support. Providing leveled tasks or guidance for modifying activities could help teachers address a range of skill levels and better support all learners.	
2h. Materials embed diverse formative assessment models (e.g., performance tasks, projects, and self-assessments) aligned to evaluate learning targets.	Do the materials include multiple types of formative assessments?	0 1 2 1 / 2	Formative assessments are limited, with most learning occurring through group activities and few opportunities to monitor individual progress. While some independent assignments are included, additional structured formative assessments, such as exit slips, self-reflections, or quick progress checks, could help teachers better gauge student understanding.	
2i. Varied models of summative assessments (e.g., performance-based tasks, questions, and projects) are embedded into the content materials and assess the learning targets.	Do the materials include multiple types of summative assessments?	0 1 2 0 / 2	The only summative assessment is an open-book test, which is insufficient to evaluate student learning. It consists of true/false, multiple-choice, multiple-response, and essay questions, but there are no performance-based or project-style assessments. Including varied assessment types could provide a more complete evaluation.	
Criterion 2.3 Summary		Subtotal	Rating Levels	Rating
		3 / 8	Exemplifies Quality: 7-8 Approaching Quality: 5-6 Not Represent Quality: 0-4	Not Representing Quality

Gateway 2 Points Available	Rating Levels	Gateway 2 Points Achieved	Gateway 2 Rating
22	Exemplifies Quality: 18-22	8 / 22	Not Representing Quality
	Approaching Quality: 12-17		
	Does Not Represent Quality: 0-11		
Gateway 2 Comments			
The curriculum provides limited support for a range of learners, including English learners and students working below or above grade level. While some resources, such as an Immersive Reader, are mentioned, they are not clearly provided, and teachers would need to independently modify lessons to meet the needs of all their students. Instruction relies heavily on reading and written tasks, with minimal use of visual aids, graphic organizers, or translation tools. Guidance for using external links and multimedia resources is often unclear. Lessons are primarily student-led and research-based, with brief teacher tips and unit overviews providing minimal instructional support. Planning and pacing guidance is limited, with only a semester-long guide in Unit 15 and no suggested instructional times for individual lessons or modules. Assessments are also minimal: a pre-course quiz offers a general baseline, formative assessments are limited and mostly group-based, and the only summative assessment is an open-book test with no performance-based or project-style options. Incorporating scaffolding for diverse learners, non-text-based resources, clear guidance for linked materials, expanded pacing guidance, diagnostic and formative assessments, and varied summative assessments could improve accessibility, engagement, and instructional effectiveness across the curriculum.			

Gateway 3: Access and Technology

Gateway 3 examines how schools can use digital resources to support teaching and learning in various ways. Educators determine the gateway rating by analyzing evidence from the instructional materials and scoring indicators tied to each criterion.

❑ **Materials must receive a score of Exemplifies Quality or Approaching Quality in Gateway 2 to be reviewed in Gateway 3.**

Gateway 3: Overview	Indicators	Available Points
Criterion 3.1: Access Materials are easily accessible to all learners, offering clear pathways for engagement and supporting diverse needs and abilities.	3a-3d	10
Criterion 3.2: Technology Materials integrate digital technology and interactive tools, when appropriate, to support student engagement and enhance learning.	3e-3g	6
Total Points		16

Criterion 3.1 Access		Materials are easily accessible to all learners, offering clear pathways for engagement and supporting diverse needs and abilities.		
Indicators	Guiding/Key Questions	Score	Comments	
*3a. Materials integrate technology such as interactive tools and/or virtual manipulatives/objects in ways that engage students in the grade-level content and skills, when applicable.	Do the materials integrate digital technology and interactive tools in ways that support student engagement in content?	0 2 4 _ / 4		
3b. The visual design (whether in print or digital) supports students in engaging thoughtfully with the subject and is neither distracting nor chaotic.	Does the visual design support student learning and engagement without being visually distracting?	0 1 2 _ / 2		
3c. Materials provide teacher guidance for using embedded technology to support and enhance student learning when applicable.	Do the materials guide teachers in using embedded technology to support and enhance student learning?	0 1 2 _ / 2		
3d. Materials are available on a digital platform and support remote learning opportunities.	Do the materials support virtual/remote or blended learning?	0 1 2 _ / 2		
Criterion 3.1 Summary		Subtotal	Rating Levels	Rating
		_ / 10	Exemplifies Quality: 8-10 Approaching Quality: 6-7 Not Represent Quality: 0-5	

Criterion 3.2 Technology		Materials integrate digital technology and interactive tools, when appropriate, to support student engagement and enhance learning.		
Indicators	Guiding/Key Questions	Score	Comments	
3e. Materials are responsive to student input, adapting based on interactions or providing flexibility and control to create a personalized learning experience.	Do materials promote individualized learning experiences?	0 1 2 _ / 2		

3f. Interactive material is purposeful and directly related to learning.	Is the interactive material directly related to learning?	0 1 2 _ / 2	
3g. Based on the information provided, the materials meet all public schools' privacy and data security requirements, including compliance with federal laws like FERPA and COPPA, Oklahoma's Student Data Accessibility, Transparency, and Accountability Act, and other relevant state regulations.	Do materials provide privacy and data security protocols for usage?	0 1 2 _ / 2	
Criterion 3.2 Summary		Subtotal	Rating Levels
		_ / 6	Exemplifies Quality: 6 Approaching Quality: 4-5 Not Represent Quality: 0-3
			Rating

Gateway 3 Points Available	Rating Levels	Gateway 3 Points Achieved	Gateway 3 Rating
16	Exemplifies Quality: 13-16	_ / 16	
	Approaching Quality: 9-12		
	Does Not Represent Quality: 0-8		
Gateway 3 Comments			

Gateway 4: Statutory and Regulatory Fidelity

Gateway 4 examines the statutory and regulatory fidelity of the program.

Educators use evidence from the instructional materials to score indicators for each criterion to determine the gateway rating. **If the reviewer's response is Yes, then score 0 points. If the reviewer's response is No, then score 1 point.**

Gateway 4 Overview	Indicators	Available Points
Criterion 4.1: Materials align with Oklahoma statute 70 O.S. § 24-157.	4a-4h	8
Criterion 4.2: Materials align with Oklahoma Administrative Code 720:10-5-3.	4i-4u	13
Total Points		21

Criterion 4.1 Statutory and Regulatory Fidelity		Oklahoma statute 70 O.S. § 24-157	
Indicators	Score	Comments	
4a. Do the instructional materials teach or promote the idea that one race or sex is inherently superior to another race or sex?	0 1 1 / 1		
4b. Do the instructional materials teach or promote the idea that an individual, by virtue of his or her race or sex, is inherently racist, sexist, or oppressive, whether consciously or unconsciously?	0 1 1 / 1		
4c. Do the instructional materials teach or promote the idea that an individual should be discriminated against or receive adverse treatment solely or partly because of his or her race or sex?	0 1 1 / 1		
4d. Do the instructional materials teach or promote the idea that members of one race or sex cannot and should not attempt to treat others without respect to race or sex?	0 1 1 / 1		
4e. Do the instructional materials teach or promote the idea that an individual's moral character is necessarily determined by his or her race or sex?	0 1 1 / 1		
4f. Do the instructional materials teach or promote the idea that an individual, by virtue of his or her race or sex, bears responsibility for actions committed in the past by other members of the same race or sex?	0 1 1 / 1		
4g. Do the instructional materials teach or promote the idea that any individual should feel discomfort, guilt, anguish, or any other form of psychological distress on account of his or her race or sex?	0 1 1 / 1		
4h. Do the instructional materials teach or promote the idea that meritocracy or traits such as a hard work ethic are racist or sexist or were created by members of a particular race to oppress members of another race?	0 1 1 / 1		
Criterion 4.1 Summary	Subtotal	Rating Levels	Rating
	8 / 8	Exemplifies Quality: 7-8 Approaching Quality: 5-6 Representing Quality: 0-4	Exemplifies Quality

Criterion 4.2 Statutory and Regulatory Fidelity		Oklahoma Administrative Code 720:10-5-3
Indicator	Score	Comments
4i. Are the instructional materials subjective in content and partial in interpretation?	0 1 1 / 1	
4j. Do the instructional materials encourage or condone civil disorder, social strife, or disregard for the law?	0 1 1 / 1	
4k. Do the instructional materials degrade or avoid teaching, where appropriate, high moral standards, including: <ul style="list-style-type: none"> Honesty? Respect for parents, teachers, and those properly in authority? The importance of the work ethic in achieving personal goals? The existence of absolute values of right and wrong? 	0 1 1 / 1	
4l. Do the instructional materials de-emphasize or play down the importance of the family as the core of American society, and do they degrade traditional roles of men and women, boys and girls?	0 1 1 / 1	
4m. Do the instructional materials exclude or undermine the principles of the free enterprise system and the effectiveness of the free enterprise system?	0 1 1 / 1	
4n. Do the instructional materials include extraneous material unrelated to the subject of the textbook, negatively impacting the intellectual development of the child's instruction in reading, writing, and arithmetic?	0 1 1 / 1	
4o. Are the instructional materials designed to neglect or suppress awareness of the religious and classical culture of the Western world and its significance to the preservation of the liberties of the American people?	0 1 1 / 1	
4p. Do the instructional materials present imbalanced and nonfactual treatments of controversial, political, and social movements with biased editorial judgments?	0 1 1 / 1	
4q. Do the instructional materials promote illegal lifestyles or sexual behavior or promote sadistic or degrading behavior?	0 1 1 / 1	
4r. Do the instructional materials include blatantly offensive language or illustrations?	0 1 1 / 1	

4s. Do the instructional materials include violence for reasons of excitement, sensationalism, or as an excuse for relevance? If violence does appear in instructional materials, do the instructional materials treat the violence without the context of cause or consequence?	0 1 1 / 1		
4t. Do the instructional materials treat the subject of the historical origins of humankind in a subjective and biased manner?	0 1 1 / 1		
4u. Do the instructional materials invade the privacy of the pupils or the pupils' parents?	0 1 1 / 1		
Criterion 4.2 Summary	Subtotal	Rating Levels	Rating
	13 / 13	Exemplifies Quality: 10-13 Approaching Quality: 7-9 Representing Quality: 0-6	Exemplifies Quality

Gateway 4 Points Available	Rating Levels	Gateway 4 Points Achieved	Gateway 4 Rating
21	Exemplifies Quality: 16-21	21 / 21	Exemplifies Quality
	Approaching Quality: 11-15		
	Not Representing Quality: 0-10		
Gateway 4 Comments			



High-Quality Instructional Materials

OFFICE OF STANDARDS AND LEARNING

PK-12 PERSONAL FINANCIAL LITERACY / EDYNAMIC



Oklahoma Personal Financial Literacy Instructional Materials Evaluation Rubric

Instructional materials selection is an important district decision, and conducting a thorough review of instructional materials at the local level is essential in ensuring the adoption of high-quality instructional materials that meet the needs of students within a district. This evaluation rubric is designed to offer an evaluation that districts can utilize to determine how well instructional materials align with the Oklahoma Academic Standards for Personal Financial Literacy (OAS-PFL) and other criteria for high-quality instructional materials for personal financial literacy. The evaluation rubric includes key considerations for high-quality instructional materials and outlines three **Gateways** for evaluating materials. Each Gateway provides a **criterion**, related **indicators**, and **guiding/key questions**. Additionally, **priority indicators** are indicated with an asterisk (*) as they have been deemed most essential to a quality program. Each **indicator** is evaluated as Not Representing Quality, Approaching Quality, or Exemplifies Quality using a 0-1-2 or 0-2-4 scale score.

All scores should be based on evidence directly observed in the instructional materials, not inferences. The evaluation rubric helps reviewers determine whether the materials meet the quality thresholds for each Gateway. If the materials meet the thresholds for **Exemplifies Quality** or **Approaching Quality** for a Gateway, reviewers proceed to the next Gateway. If the materials do not meet these thresholds, reviewers stop and do not advance to the next Gateway.

Gateway 1 Alignment and Coherence	Exemplifies Quality	➡	Gateway 2 Instructional Support	Exemplifies Quality	➡	Gateway 3 Supports and Usability
	Approaching Quality	➡		Approaching Quality	➡	
	Not Representing Quality	☒		Not Representing Quality	☒	

Title of Material	Personal Finance and Money Management	Grade(s) Evaluated	9-12 Grade
Publisher	eDynamic	Reviewer	PFL Review Team

Review Summary			
Gateway	Criterion	Score	Rating
1: Alignment and Coherence	1.1: Alignment and Accuracy	6 / 8	Approaching
	1.2: Coherence	6 / 8	Approaching
	Gateway 1 Subtotal	12 / 16	Approaching
2: Instructional Supports	2.1 Student Learning	6 / 8	Approaching
	2.2 Teacher Supports	4 / 6	Approaching
	2.3 Assessments	4 / 8	Not Representing
	Gateway 2 Subtotal	14 / 22	Approaching
3: Access and Technology	3.1 Access	10 / 10	Exemplifies
	3.2 Technology	5 / 6	Approaching
	Gateway 3 Subtotal	15 / 16	Exemplifies
4: Statutory and Regulatory Fidelity	4.1 O.S. 24-157	8 / 8	Exemplifies
	4.2 OAC 720:10-5-3	13 / 13	Exemplifies
	Gateway 4 Subtotal	21 / 21	Exemplifies
Overall Rating Exemplifies Quality: All Gateways Exemplifies Quality. Approaching Quality: All Gateways Approaching Quality or Better. Not Representing Quality: Any Gateway is Below Approaching Quality.		Total Score	Final Rating
		62 / 75	Approaching

Gateway 1: Alignment and Coherence

High-quality instructional materials are aligned and coherent for **Personal Financial Literacy** (OAS—PFL) and the grade levels under review. Educators determine the Gateway rating by analyzing evidence from the instructional materials and scoring indicators tied to each criterion.

Gateway 1 Overview	Indicators	Available Points
Criterion 1.1: Alignment and Accuracy The materials support student learning associated with the content and skills of Personal Financial Literacy and the grade levels under review.	1a - 1c	8
Criterion 1.2: Coherence The materials address the learning progressions associated with Personal Financial Literacy so that the curriculum is coherent.	1d - 1f	8
Total Points		16

Criterion 1.1 Alignment and Accuracy		The instructional materials align with the Oklahoma Academic Standards for Personal Financial Literacy.	
Indicators	Guiding/Key Questions	Score	Comments
*1a. Materials provide a sequence or collection of activities and texts that build content knowledge and skills aligned with Personal Financial Literacy.	Do the materials align with the content and skills associated with Personal Financial Literacy?	0 2 4 2 / 4	The course materials cover many Oklahoma Personal Financial Literacy standards and provide foundational content for students. However, several standards are either not included or addressed only minimally. Specifically, Standards 8.2 and 9.1 are not included, 14.2 is mentioned only briefly, and there is minimal information on gambling. Coverage of Standard 1 (earning an income) is limited, while Standard 9 (fraud and identity theft) focuses only on credit card fraud. Standard 12 (gambling) appears only as a discussion question without supporting data or context, and Standard 13 (bankruptcy) is fragmented with limited explanation of types such as Chapter 7 and 11. Standard 14 (charitable giving) is not addressed. Additionally, the materials intermingle standards, making them difficult to follow. Providing more comprehensive coverage and clearer organization of these standards would improve alignment and usability.
1b. Materials align to real-world practices associated with Personal Financial Literacy.	Do materials align with real-world practices?	0 1 2 2 / 2	The curriculum demonstrates strong alignment with real-world personal finance practices. Content is relevant to situations students may encounter, and activities effectively support the application of learned concepts, reinforcing the material's practical, real-world relevance.
1c. Materials include a mixture of instructional strategies (e.g., discussions, modeling, student activities, projects, etc.).	Do materials allow for a variety of instructional strategies within the lessons and across the curriculum?	0 1 2 2 / 2	The course materials provide a variety of instructional strategies, including activities and projects, supporting student engagement and skill development. Lessons include reading, reasoning, and research components, often followed by multiple-choice assessments. To

			enhance instructional variety, additional strategies such as collaborative projects, discussions, and hands-on applications could further engage students and deepen learning.	
Criterion 1.1 Summary		Subtotal	Rating Levels	Rating
		6 / 8	Exemplifies Quality: 7-8 Approaching Quality: 5-6 Not Represent Quality: 0-4	Approaching

Criterion 1.2 Coherence	The materials address the learning progressions associated with Personal Financial Literacy, ensuring the curriculum is coherent.		
Indicators	Guiding/Key Questions	Score	Comments
*1d. A scope and sequence are provided that can be completed within a typical course time frame (e.g. semester).	Is the amount of time for content and skills explicitly identified and coherent?	<div>0 2 4</div> <div>2 / 4</div>	The curriculum includes a pacing guide structured for an 18-week term, with each of the nine units planned over two weeks. The guide specifies class periods for instructional activities, including lesson delivery, discussions, labs or activities, and review through quizzes and flashcards. The scope and sequence provide a coherent plan that can be completed within a typical course timeframe.
1e. Materials connect to other relevant topics, so students connect new learning with background knowledge.	Are past topics, lessons, or other relevant topics referenced as new concepts are added?	<div>0 1 2</div> <div>2 / 2</div>	The curriculum revisits key topics, such as retirement, saving, and budgeting, across multiple modules, allowing concepts to build on each other and reinforcing learning over time. Connections between related topics are present, though they are not always explicitly referenced in new lessons. Making these links more visible could help students recognize the relationships between concepts more clearly.
1f. Content is appropriate to the grade level and considers students' prior knowledge to incorporate this knowledge into the lesson and/or cover material not previously covered.	Is content grade appropriate? Does content incorporate student prior knowledge?	<div>0 1 2</div> <div>2 / 2</div>	The course content is consistently described as appropriate for upper high school students. The materials effectively leverage students' prior knowledge by incorporating it into lessons and discussion questions, helping to build upon

			previously learned concepts. This approach ensures the content is both relevant and accessible to the target age group, facilitating a more effective learning experience.	
Criterion 1.2 Summary		Subtotal	Rating Levels	Rating
		6/ 8	Exemplifies Quality: 7-8 Approaching Quality: 5-6 Not Represent Quality: 0-4	Approaching

Gateway 1 Points Available	Rating Levels	Gateway 1 Points Achieved	Gateway 1 Rating
16	Exemplifies Quality: 13-16	12 / 16	Approaching
	Approaching Quality: 9-12		
	Does Not Represent Quality: 0-8		
Gateway 1 Comments			
The curriculum is appropriate for upper high school students, with content that builds on prior knowledge and aligns with real-world personal financial practices. An 18-week pacing guide outlines units, lessons, activities, and quizzes to support completion within a typical school term. Student activities provide opportunities to apply learned concepts. The curriculum revisits key topics, such as budgeting, saving, and retirement, across modules to reinforce learning, though these connections are not always explicitly noted. Instruction primarily relies on reading, reasoning, and research, and incorporating a wider range of instructional strategies could enhance engagement. Coverage of personal financial literacy standards is inconsistent: standards 8.2 and 9.1 are not addressed, while topics like gambling, earning an income, bankruptcy, and charitable giving are covered minimally or in a fragmented way. A correlation chart to the Oklahoma Academic Standards was not located.			

Gateway 2: Instructional Support

Gateway 2 examines how materials support teachers in fully utilizing the curriculum and understanding their students' skills and learning. Educators determine the gateway rating by analyzing evidence from the instructional materials and scoring indicators tied to each criterion.

❑ **Materials must receive a score of Exemplifies Quality or Approaching Quality in Gateway 1 to be reviewed in Gateway 2.**

Gateway 2: Overview	Indicators	Available Points
Criterion 2.1: Student Learning The materials identify ways in which the materials are designed for each student's regular and active participation in grade-level/grade band/series content.	2a – 2b	8
Criterion 2.2: Teacher Support and Supplemental Material The materials include resources for teachers to plan and implement materials with integrity effectively and to develop their professional learning further.	2c – 2e	8
Criterion 2.3: Assessment The materials provide tools, guidance, and support for teachers to collect, interpret, and act on data regarding student progress toward content and skill proficiency.	2f – 2i	8
Total Points		24

Criterion 2.1 Student Learning		The materials identify ways in which the materials are designed for each student's regular and active participation in grade-level/ grade band/ series content.		
Indicators	Guiding/Key Questions	Score	Comments	
*2a. Materials provide appropriate level and type of scaffolding, differentiation, intervention, and support for a broad range of learners.	<p>Do materials provide strategies for meeting a range of learner needs?</p> <ul style="list-style-type: none"> • Supports different linguistic backgrounds. • Provides extra support for students working below grade level and extensions for those working above grade level. 	0 2 4 2 / 4	<p>The curriculum includes several features that support a range of learners, including clean navigation, short text segments, and immersive reader tools with multilingual support, including Spanish. Blended Learning and Project-Based Learning guides offer strategies for differentiating instruction for students below grade level, above grade level, and English learners. While these supports provide a helpful foundation, there are opportunities to make them more consistent and comprehensive. Expanding scaffolding for students who need additional support and adding enrichment or extension activities for advanced learners, such as chunked assignments, vocabulary previews, alternative reading levels, and detailed projects, would further enhance accessibility and engagement for all students.</p>	
*2b. Materials within each lesson provide multiple representations by adapting for various types of learners using alternatives to reading, writing, listening, and speaking, such as translations, pictures, or graphic organizers.	<p>Do materials provide multiple representations for different types of learners?</p> <p>Do materials offer alternatives like translations, pictures, or graphic organizers?</p>	0 2 4 4 / 4	<p>The curriculum effectively incorporates a variety of multimedia and interactive elements to support all learning styles. Content is delivered through videos, podcasts, and visuals, including graphic organizers and images that aid comprehension. Lessons include drag-and-drop exercises, flashcards, and practice exams that provide immediate feedback, allowing students to engage with the material in multiple ways. To further enhance engagement, the curriculum could include additional interactive tasks, such as decision simulations or branching scenarios, to extend multimodal learning opportunities.</p>	
Criterion 2.1 Summary		Subtotal	Rating Levels	Rating
		6 / 8	Exemplifies Quality: 7-8 Approaching Quality: 5-6 Not Represent Quality: 0-4	Approaching

Criterion 2.2 Teacher Supports and Supplemental Materials		The materials include resources for teachers to plan and implement materials with integrity effectively and to develop their professional learning further.	
Indicators	Guiding/Key Questions	Score	Comments
2c. Materials and resources are educational and accessible for teachers with differing levels of content knowledge.	Do the materials include features (glossaries, footnotes, recordings, pictures, etc.) that aid teachers (and students) in effectively using them?	0 1 2 2 / 2	The materials provide well-organized support for teachers, including lesson plans, structured activities, visual aids, multimedia presentations, and a glossary of key terms. Resources such as slides and podcasts support both new and experienced instructors in delivering content effectively. To further enhance teacher support, the curriculum could include additional concept overviews or “teacher tips” for complex topics, such as investing or credit scoring, to help teachers guide student learning with greater confidence.
2d. Materials contain teacher support for presenting the content with ample and useful annotations and suggestions.	Are there overview sections and/or annotations that contain narrative information about the content that will assist the teacher in presenting the student material?	0 1 2 1 / 2	The materials include introductory overviews and guides that support teachers in presenting lessons, which can be particularly helpful for those new to personal financial literacy. To strengthen instructional support, the curriculum could provide more detailed teacher notes, including guidance on facilitating discussions, adapting activities for varied learners, and incorporating differentiated strategies. This would better prepare educators to implement lessons effectively and address diverse classroom needs.
2e. Materials should list all lessons in the teacher’s edition in print or digital format, with estimated instructional times for each lesson, chapter, and unit, acting as a pacing guide.	Is there clear documentation that provides estimated instructional time for lessons/chapters/units/topics?	0 1 2 1 / 2	The curriculum provides a general pacing guide that outlines a two-week timeframe per unit over 18 weeks, including class periods for lessons, discussions, labs, and quiz reviews. While this offers a basic structure, the time estimates are broad and may not accommodate different school schedules. Each lesson plan includes guidance on the number of days and instructional time, but more detailed, flexible options such as semester or trimester adaptations and more specific time allocations per activity would help teachers plan and manage instruction more effectively.

Criterion 2.2 Summary	Subtotal	Rating Levels	Rating
	4 / 6	Exemplifies Quality: 6 Approaching Quality: 4-5 Not Represent Quality: 0-3	Approaching

Criterion 2.3 Assessment	The materials provide teachers with tools, guidance, and support for collecting, interpreting, and acting on data regarding student progress toward content and skill proficiency.		
Indicators	Guiding/Key Questions	Score	Comments
2f. Materials provide strategies for gathering information on students' prior knowledge and skills across grade levels.	Do materials provide strategies to gather information on students' prior knowledge and skills?	0 1 2 1 / 2	The curriculum includes informal strategies, such as discussion questions and prompts, to engage students' prior knowledge. However, there is no consistent or formal pre-assessment structure to gauge readiness. While the Project-Based Learning Guide includes an "Activate Prior Knowledge" section, it can be challenging to locate, particularly for new teachers. Adding accessible entry checks, pre-tests, or self-assessments would provide teachers with clear tools to understand students' starting points and plan instruction more effectively.
2g. Assessment materials include embedded tasks that accommodate and reflect various knowledge and skill levels.	Do the assessment materials include tasks that address and reflect a range of knowledge and skill levels?	0 1 2 1 / 2	The curriculum provides a range of assessment types, including multiple-choice, open-ended, and discussion or critical-thinking prompts. While some tasks encourage deeper thinking, most assessments are standardized and lack explicit scaffolding or differentiation for varying skill levels. Although the Online Continuous Learning Guide identifies materials for different levels, these supports are not always easy to find or implement. Adding scaffolded assignment versions and accompanying rubrics would better support both lower- and higher-level student responses.
2h. Materials embed diverse formative assessment models (e.g., performance tasks, projects, and self-assessments) aligned to evaluate learning targets.	Do the materials include multiple types of formative assessments?	0 1 2 1 / 2	The curriculum provides formative assessments, including quizzes, reflection prompts, and auto-graded questions, to help students monitor understanding. Some open-ended questions encourage critical thinking. Adding performance-based or collaborative options, such as peer reviews, student goal setting, and project checkpoints, could offer additional ways to support learning and provide real-time feedback.

2i. Varied models of summative assessments (e.g., performance-based tasks, questions, and projects) are embedded into the content materials and assess the learning targets.	Do the materials include multiple types of summative assessments?	0 1 2 1 / 2	The curriculum provides end-of-unit quizzes, midterms, finals, and some cumulative reviews, mainly in multiple-choice and discussion formats. While projects and activities are included, they broadly assess knowledge recall rather than applied, real-world skills. Expanding summative assessments to include authentic, performance-based tasks—such as developing personal budgets, analyzing investment options, or presenting financial plans—would strengthen students' opportunities to demonstrate the practical application of their learning.	
Criterion 2.3 Summary		Subtotal	Rating Levels	Rating
		4 / 8	Exemplifies Quality: 7-8 Approaching Quality: 5-6 Not Represent Quality: 0-4	Not Representing

Gateway 2 Points Available	Rating Levels	Gateway 2 Points Achieved	Gateway 2 Rating
22	Exemplifies Quality: 18-22	14 / 22	Approaching
	Approaching Quality: 12-17		
	Does Not Represent Quality: 0-11		

Gateway 2 Comments
The curriculum provides a variety of supports for diverse learners, including multilingual tools, multimedia resources, and differentiated strategies outlined in blended and project-based learning guides, which benefit teachers and students alike. Teacher resources are comprehensive, offering detailed lesson plans, visuals, and multimedia resources that support instructors at all levels of experience. Pacing guides give a general framework for course planning, and informal prompts help activate prior knowledge. At the same time, assessment offerings include multiple-choice, open-ended, and critical-thinking questions with embedded formative checks. The curriculum also features rich multimedia and interactive content—such as videos, podcasts, graphic organizers, and interactive exercises—that engage a range of learning styles. Opportunities remain to strengthen scaffolding for students below grade level, provide additional enrichment for advanced learners, offer more detailed pacing and pre-assessment tools, expand guidance for complex topics and differentiated instruction, and incorporate collaborative or performance-based formative assessments and authentic, real-world summative tasks. Enhancing these areas would further support personalized learning, deepen engagement, and broaden the practical application of financial concepts.

Gateway 3: Access and Technology

Gateway 3 examines how schools can use digital resources to support teaching and learning in various ways. Educators determine the gateway rating by analyzing evidence from the instructional materials and scoring indicators tied to each criterion.

❑ **Materials must receive a score of Exemplifies Quality or Approaching Quality in Gateway 2 to be reviewed in Gateway 3.**

Gateway 3: Overview	Indicators	Available Points
Criterion 3.1: Access Materials are easily accessible to all learners, offering clear pathways for engagement and supporting diverse needs and abilities.	3a-3d	10
Criterion 3.2: Technology Materials integrate digital technology and interactive tools, when appropriate, to support student engagement and enhance learning.	3e-3g	6
Total Points		16

Criterion 3.1 Access		Materials are easily accessible to all learners, offering clear pathways for engagement and supporting diverse needs and abilities.		
Indicators	Guiding/Key Questions	Score	Comments	
*3a. Materials integrate technology such as interactive tools and/or virtual manipulatives/objects in ways that engage students in the grade-level content and skills, when applicable.	Do the materials integrate digital technology and interactive tools in ways that support student engagement in content?	0 2 4 4 / 4	The curriculum is fully digital, providing complete online access to all lessons and features, including text to speech in multiple languages, highlighting, and document saving. The platform offers interactive tools and multimedia options that support student engagement and reinforce core lessons and assignments. While much of the digital content mirrors the textbook, it delivers instruction in a convenient, accessible, and flexible format. Additional interactive elements could further enrich the student experience, but the current platform effectively meets the expectations for a high-quality digital curriculum.	
3b. The visual design (whether in print or digital) supports students in engaging thoughtfully with the subject and is neither distracting nor chaotic.	Does the visual design support student learning and engagement without being visually distracting?	0 1 2 2 / 2	The visual layout is consistent, clear, and non-distracting, making it easy for students to locate information. Graphics and visuals are well-designed and support the understanding of each standard and topic. It is suggested that future editions could further balance text and visuals in some sections to enhance visual learning, but overall, the design effectively supports student comprehension and engagement.	
3c. Materials provide teacher guidance for using embedded technology to support and enhance student learning when applicable.	Do the materials guide teachers in using embedded technology to support and enhance student learning?	0 1 2 2 / 2	Teachers have full online access to the curriculum materials, and the platform includes helpful embedded technology to guide instruction, such as activities, flashcards, and podcasts. The platform provides the tools needed to support effective teaching, and it is suggested that navigation could be made more intuitive and that slide decks could include additional information to streamline teacher further use. Overall, the materials successfully provide the resources teachers need to support instruction.	

3d. Materials are available on a digital platform and support remote learning opportunities.	Do the materials support virtual/remote or blended learning?	0 1 2 2 / 2	The curriculum is highly flexible for remote and blended learning, with all materials available on a digital platform and content designed to support virtual instruction. Teachers can control pacing and determine when to release content to students, enabling effective learning management across different settings. It is suggested that additional guidance or scaffolds for fully remote or blended instruction could further support teachers. Still, the curriculum already provides the flexibility and resources needed for successful online and hybrid teaching.	
Criterion 3.1 Summary		Subtotal	Rating Levels	Rating
		10 / 10	Exemplifies Quality: 8-10 Approaching Quality: 6-7 Not Represent Quality: 0-5	Exemplifies

Criterion 3.2 Technology	Materials integrate digital technology and interactive tools, when appropriate, to support student engagement and enhance learning.			
Indicators	Guiding/Key Questions	Score	Comments	
3e. Materials are responsive to student input, adapting based on interactions or providing flexibility and control to create a personalized learning experience.	Do materials promote individualized learning experiences?	0 1 2 1 / 2	The curriculum provides opportunities for individualized learning through assignments such as writing submissions, discussion questions, and end-of-unit projects that allow students to work at their own pace and apply lessons to real-life situations. However, the digital platform does not adjust content or learning paths based on student input. Adding adaptive features or built-in guidance for application projects could further support personalized learning experiences and help students navigate tasks independently.	
3f. Interactive material is purposeful and directly related to learning.	Is the interactive material directly related to learning?	0 1 2 2 / 2	The interactive materials are purposeful and closely aligned with learning objectives, with all elements supporting student understanding. Tools such as podcasts, critical thinking exercises, and flashcards provide meaningful ways for students to engage with	

			content. Activities in the "Extend Your Learning" sections are particularly effective, as they connect directly to lessons and give students opportunities to apply concepts. It is suggested that the small exception noted in Standard 12 regarding gambling be reviewed, but overall, the interactives fully support learning and comprehension.	
3g. Based on the information provided, the materials meet all public schools' privacy and data security requirements, including compliance with federal laws like FERPA and COPPA, Oklahoma's Student Data Accessibility, Transparency, and Accountability Act, and other relevant state regulations.	Do materials provide privacy and data security protocols for usage?	0 1 2 2 / 2	The curriculum meets expectations for privacy and data security. No federal law violations or data protection concerns were identified, and eDynamic confirms that the platform complies with FERPA and related privacy laws. Including a clear, easily accessible data protection statement in the materials could further reinforce teacher and student confidence.	
Criterion 3.2 Summary		Subtotal	Rating Levels	Rating
		5 / 6	Exemplifies Quality: 6 Approaching Quality: 4-5 Not Represent Quality:0-3	Approaching

Gateway 3 Points Available	Rating Levels	Gateway 3 Points Achieved	Gateway 3 Rating
16	Exemplifies Quality: 13-16	15 / 16	Exemplifies
	Approaching Quality: 9-12		
	Does Not Represent Quality: 0-8		
Gateway 3 Comments			
The curriculum is a fully digital, accessible platform well-suited for virtual and blended learning, offering comprehensive content and teacher-controlled pacing. Its consistent and purposeful visual design supports structured, independent learning through solo activities. While the platform meets core instructional needs, enhancements such as a more intuitive interface, additional interactive or adaptive features, and built-in templates or guidance for application projects could further improve teacher navigation and student engagement.			

Gateway 4: Statutory and Regulatory Fidelity

Gateway 4 examines the statutory and regulatory fidelity of the program.

Educators use evidence from the instructional materials to score indicators for each criterion to determine the gateway rating. **If the reviewer's response is Yes, then score 0 points. If the reviewer's response is No, then score 1 point.**

Gateway 4 Overview	Indicators	Available Points
Criterion 4.1: Materials align with Oklahoma statute 70 O.S. § 24-157.	4a-4h	8
Criterion 4.2: Materials align with Oklahoma Administrative Code 720:10-5-3.	4i-4u	13
Total Points		21

Criterion 4.1 Statutory and Regulatory Fidelity		Oklahoma statute 70 O.S. § 24-157	
Indicators	Score	Comments	
4a. Do the instructional materials teach or promote the idea that one race or sex is inherently superior to another race or sex?	0 1 1 / 1		
4b. Do the instructional materials teach or promote the idea that an individual, by virtue of his or her race or sex, is inherently racist, sexist, or oppressive, whether consciously or unconsciously?	0 1 1 / 1		
4c. Do the instructional materials teach or promote the idea that an individual should be discriminated against or receive adverse treatment solely or partly because of his or her race or sex?	0 1 1 / 1		
4d. Do the instructional materials teach or promote the idea that members of one race or sex cannot and should not attempt to treat others without respect to race or sex?	0 1 1 / 1		
4e. Do the instructional materials teach or promote the idea that an individual's moral character is necessarily determined by his or her race or sex?	0 1 1 / 1		
4f. Do the instructional materials teach or promote the idea that an individual, by virtue of his or her race or sex, bears responsibility for actions committed in the past by other members of the same race or sex?	0 1 1 / 1		
4g. Do the instructional materials teach or promote the idea that any individual should feel discomfort, guilt, anguish, or any other form of psychological distress on account of his or her race or sex?	0 1 1 / 1		
4h. Do the instructional materials teach or promote the idea that meritocracy or traits such as a hard work ethic are racist or sexist or were created by members of a particular race to oppress members of another race?	0 1 1 / 1		
Criterion 4.1 Summary	Subtotal	Rating Levels	Rating
	8/ 8	Exemplifies Quality: 7-8 Approaching Quality: 5-6 Representing Quality: 0-4	Exemplifies

Criterion 4.2 Statutory and Regulatory Fidelity		Oklahoma Administrative Code 720:10-5-3
Indicator	Score	Comments
4i. Are the instructional materials subjective in content and partial in interpretation?	0 1 1 / 1	
4j. Do the instructional materials encourage or condone civil disorder, social strife, or disregard for the law?	0 1 1 / 1	
4k. Do the instructional materials degrade or avoid teaching, where appropriate, high moral standards, including: <ul style="list-style-type: none"> Honesty? Respect for parents, teachers, and those properly in authority? The importance of the work ethic in achieving personal goals? The existence of absolute values of right and wrong? 	0 1 1 / 1	
4l. Do the instructional materials de-emphasize or play down the importance of the family as the core of American society, and do they degrade traditional roles of men and women, boys and girls?	0 1 1 / 1	
4m. Do the instructional materials exclude or undermine the principles of the free enterprise system and the effectiveness of the free enterprise system?	0 1 1 / 1	
4n. Do the instructional materials include extraneous material unrelated to the subject of the textbook, negatively impacting the intellectual development of the child's instruction in reading, writing, and arithmetic?	0 1 1 / 1	
4o. Are the instructional materials designed to neglect or suppress awareness of the religious and classical culture of the Western world and its significance to the preservation of the liberties of the American people?	0 1 1 / 1	
4p. Do the instructional materials present imbalanced and nonfactual treatments of controversial, political, and social movements with biased editorial judgments?	0 1 1 / 1	
4q. Do the instructional materials promote illegal lifestyles or sexual behavior or promote sadistic or degrading behavior?	0 1 1 / 1	
4r. Do the instructional materials include blatantly offensive language or illustrations?	0 1 1 / 1	

4s. Do the instructional materials include violence for reasons of excitement, sensationalism, or as an excuse for relevance? If violence does appear in instructional materials, do the instructional materials treat the violence without the context of cause or consequence?	0 1 1 / 1		
4t. Do the instructional materials treat the subject of the historical origins of humankind in a subjective and biased manner?	0 1 1 / 1		
4u. Do the instructional materials invade the privacy of the pupils or the pupils' parents?	0 1 1 / 1		
Criterion 4.2 Summary	Subtotal	Rating Levels	Rating
	13 / 13	Exemplifies Quality: 10-13 Approaching Quality: 7-9 Representing Quality: 0-6	Exemplifies

Gateway 4 Points Available	Rating Levels	Gateway 4 Points Achieved	Gateway 4 Rating
21	Exemplifies Quality: 16-21	21 / 21	Exemplifies
	Approaching Quality: 11-15		
	Not Representing Quality: 0-10		
Gateway 4 Comments			



High-Quality Instructional Materials

OFFICE OF STANDARDS AND LEARNING

PK-12 PERSONAL FINANCIAL LITERACY / GOODHEART WILLCOX



OKLAHOMA
Education

Oklahoma Personal Financial Literacy Instructional Materials Evaluation Rubric

Instructional materials selection is an important district decision, and conducting a thorough review of instructional materials at the local level is essential in ensuring the adoption of high-quality instructional materials that meet the needs of students within a district. This evaluation rubric is designed to offer an evaluation that districts can utilize to determine how well instructional materials align with the Oklahoma Academic Standards for Personal Financial Literacy (OAS-PFL) and other criteria for high-quality instructional materials for personal financial literacy. The evaluation rubric includes key considerations for high-quality instructional materials and outlines three **Gateways** for evaluating materials. Each Gateway provides a **criterion**, related **indicators**, and **guiding/key questions**. Additionally, **priority indicators** are indicated with an asterisk (*) as they have been deemed most essential to a quality program. Each **indicator** is evaluated as Not Representing Quality, Approaching Quality, or Exemplifies Quality using a 0-1-2 or 0-2-4 scale score.

All scores should be based on evidence directly observed in the instructional materials, not inferences. The evaluation rubric helps reviewers determine whether the materials meet the quality thresholds for each Gateway. If the materials meet the thresholds for **Exemplifies Quality** or **Approaching Quality** for a Gateway, reviewers proceed to the next Gateway. If the materials do not meet these thresholds, reviewers stop and do not advance to the next Gateway.

Gateway 1 Alignment and Coherence	Exemplifies Quality	➡	Gateway 2 Instructional Support	Exemplifies Quality	➡	Gateway 3 Supports and Usability
	Approaching Quality	➡		Approaching Quality	➡	
	Not Representing Quality	☒		Not Representing Quality	☒	

Title of Materials	Personal Financial Literacy: Foundation, Explore, & Math	Grade(s) Evaluated	9-12 Grades
Publisher	Goodheart - Willcox	Reviewer	PFL Review Team

Review Summary			
Gateway	Criterion	Score	Rating
1: Alignment and Coherence	1.1: Alignment and Accuracy	6 / 8	Approaching
	1.2: Coherence	6 / 8	Approaching
	Gateway 1 Subtotal	12 / 16	Approaching
2: Instructional Supports	2.1 Student Learning	4 / 8	Not Representing
	2.2 Teacher Supports	4 / 6	Approaching
	2.3 Assessments	5 / 8	Approaching
	Gateway 2 Subtotal	13 / 22	Approaching
3: Access and Technology	3.1 Access	5 / 10	Not Representing
	3.2 Technology	4 / 6	Approaching
	Gateway 3 Subtotal	9 / 16	Approaching
4: Statutory and Regulatory Fidelity	4.1 O.S. 24-157	8 / 8	Exemplifies
	4.2 OAC 720:10-5-3	13 / 13	Exemplifies
	Gateway 4 Subtotal	21 / 21	Exemplifies
Overall Rating Exemplifies Quality: All Gateways Exemplifies Quality. Approaching Quality: All Gateways Approaching Quality or Better. Not Representing Quality: Any Gateway is Below Approaching Quality.		Total Score	Final Rating
		55 / 75	Approaching

Gateway 1: Alignment and Coherence

High-quality instructional materials are aligned and coherent for **Personal Financial Literacy** (OAS—PFL) and the grade levels under review. Educators determine the Gateway rating by analyzing evidence from the instructional materials and scoring indicators tied to each criterion.

Gateway 1 Overview	Indicators	Available Points
Criterion 1.1: Alignment and Accuracy The materials support student learning associated with the content and skills of Personal Financial Literacy and the grade levels under review.	1a - 1c	8
Criterion 1.2: Coherence The materials address the learning progressions associated with Personal Financial Literacy so that the curriculum is coherent.	1d - 1f	8
Total Points		16

Criterion 1.1 Alignment and Accuracy	The instructional materials align with the Oklahoma Academic Standards for Personal Financial Literacy.		
Indicators	Guiding/Key Questions	Score	Comments
*1a. Materials provide a sequence or collection of activities and texts that build content knowledge and skills aligned with Personal Financial Literacy.	Do the materials align with the content and skills associated with Personal Financial Literacy?	<div>0 2 4</div> <div>2 / 4</div>	The curriculum is well-structured and progresses logically through personal finance topics, but it has gaps in its alignment with several Oklahoma Personal Financial Literacy (PFL) standards. The material minimally addresses gambling, referring to it only as "a game of chance" and omitting the term from the index. Coverage of fraud and identity theft is brief and insufficient to meet the standards, as is the limited information on online shopping and credit cards. Additionally, the curriculum fails to address charitable giving adequately and lacks detail on several other specific PFL standards, including those related to the FAFSA.
1b. Materials align to real-world practices associated with Personal Financial Literacy.	Do materials align with real-world practices?	<div>0 1 2</div> <div>2 / 2</div>	The curriculum demonstrates practical connections to real-world financial situations, including budgeting, credit, and investing. While there is an opportunity to expand coverage of contemporary financial tools, such as mobile banking and digital payment apps, and to include additional topics like scams, charitable giving, and economic implications of bankruptcy, the curriculum provides a solid foundation for students to apply financial concepts to their own lives.
1c. Materials include a mixture of instructional strategies (e.g., discussions, modeling, student activities, projects, etc.).	Do materials allow for a variety of instructional strategies within the lessons and across the curriculum?	<div>0 1 2</div> <div>2 / 2</div>	The curriculum offers a variety of instructional strategies, including vocabulary reviews, comprehension questions, and career exploration projects, providing students with valuable tools to support learning. Most activities are individual and text-based, and there is an opportunity to incorporate more collaborative, hands-on, or inquiry-based

			learning to enhance student engagement further. Overall, the curriculum provides a solid foundation and practical instructional strategies, while leaving room for additional opportunities to increase engagement.		
Criterion 1.1 Summary			Subtotal	Rating Levels	Rating
			6 / 8	Exemplifies Quality: 7-8 Approaching Quality: 5-6 Not Represent Quality: 0-4	Approaching

Criterion 1.2 Coherence		The materials address the learning progressions associated with Personal Financial Literacy, ensuring the curriculum is coherent.		
Indicators	Guiding/Key Questions	Score	Comments	
*1d. A scope and sequence are provided that can be completed within a typical course time frame (e.g. semester).	Is the amount of time for content and skills explicitly identified and coherent?	0 2 4 2 / 4	The curriculum provides sequencing guides for 6-, 9-, and 18-week courses; however, these guides lack specific details. They do not specify how long individual assignments should take or what content to omit for shorter courses. While a correlation chart and weekly planner are available, they do not provide explicit timelines for each lesson, making it difficult for teachers to manage the material effectively within a given semester. This lack of detail makes it challenging to adapt the curriculum for different instructional periods.	
1e. Materials connect to other relevant topics, so students connect new learning with background knowledge.	Are past topics, lessons, or other relevant topics referenced as new concepts are added?	0 1 2 2 / 2	The curriculum effectively builds upon itself, connecting new concepts to previously discussed topics. For example, lessons refer to goals established in Chapter 1 to help students create a budget in Chapter 3. Overall, the lessons demonstrate a clear progression, with current topics referencing and incorporating relevant past material.	

1f. Content is appropriate to the grade level and considers students' prior knowledge to incorporate this knowledge into the lesson and/or cover material not previously covered.	Is content grade appropriate? Does content incorporate student prior knowledge?	0 1 2 2 / 2	The curriculum's content is appropriate for a high school audience and effectively incorporates students' prior knowledge. Each chapter begins with a "What is Your Financial IQ?" section, which serves as a valuable tool for assessing and activating what students already know.	
Criterion 1.2 Summary		Subtotal	Rating Levels	Rating
		6/ 8	Exemplifies Quality: 7-8 Approaching Quality: 5-6 Not Represent Quality: 0-4	Approaching

Gateway 1 Points Available	Rating Levels	Gateway 1 Points Achieved	Gateway 1 Rating
16	Exemplifies Quality: 13-16	12 / 16	Approaching
	Approaching Quality: 9-12		
	Does Not Represent Quality: 0-8		
Gateway 1 Comments			
The material is a well-structured, progressive resource for teaching personal finance, effectively building on prior knowledge and connecting concepts to real-world applications like budgeting and investing. Lessons demonstrate clear progression, with new topics building on previously discussed material, and pacing guides for 6-, 9-, and 18-week courses provide helpful sequencing support. While the guides include correlation charts and weekly planners, they lack detailed lesson timelines and guidance for adapting assignments in shorter courses, which may make it harder for teachers to manage the material across different instructional periods. There are opportunities to further enhance the curriculum by expanding coverage of modern financial practices, such as mobile banking, digital payment apps, fraud, scams, and charitable giving, as well as key topics like gambling, bankruptcy, and specific Oklahoma Personal Financial Literacy standards. Instruction primarily relies on individual, text-based activities, and incorporating more collaborative, hands-on, or inquiry-based learning could further increase student engagement. Adding detailed teacher guidance, sample explanations, and updated content reflecting current financial realities would strengthen instruction and student outcomes.			

Gateway 2: Instructional Support

Gateway 2 examines how materials support teachers in fully utilizing the curriculum and understanding their students' skills and learning. Educators determine the gateway rating by analyzing evidence from the instructional materials and scoring indicators tied to each criterion.

❑ **Materials must receive a score of Exemplifies Quality or Approaching Quality in Gateway 1 to be reviewed in Gateway 2.**

Gateway 2: Overview	Indicators	Available Points
Criterion 2.1: Student Learning The materials identify ways in which the materials are designed for each student's regular and active participation in grade-level/grade band/series content.	2a – 2b	8
Criterion 2.2: Teacher Support and Supplemental Material The materials include resources for teachers to plan and implement materials with integrity effectively and to develop their professional learning further.	2c – 2e	8
Criterion 2.3: Assessment The materials provide tools, guidance, and support for teachers to collect, interpret, and act on data regarding student progress toward content and skill proficiency.	2f – 2i	8
Total Points		24

Criterion 2.1 Student Learning		The materials identify ways in which the materials are designed for each student's regular and active participation in grade-level/ grade band/ series content.		
Indicators	Guiding/Key Questions	Score	Comments	
*2a. Materials provide appropriate level and type of scaffolding, differentiation, intervention, and support for a broad range of learners.	<p>Do materials provide strategies for meeting a range of learner needs?</p> <ul style="list-style-type: none"> • Supports different linguistic backgrounds. • Provides extra support for students working below grade level and extensions for those working above grade level. 	0 2 4 2 / 4	<p>The curriculum's content is clearly structured and accessible for students, but it lacks specific support for diverse learners. While the online resources mention a document with instructional strategies for various learner types, including English learners, the core materials themselves do not contain targeted supports for these students or for struggling readers. Additionally, there are no built-in extension activities for advanced learners. To improve, the curriculum should provide tiered assignments, simplified reading options, and structured support for students who require intervention or language assistance.</p>	
*2b. Materials within each lesson provide multiple representations by adapting for various types of learners using alternatives to reading, writing, listening, and speaking, such as translations, pictures, or graphic organizers.	<p>Do materials provide multiple representations for different types of learners?</p> <p>Do materials offer alternatives like translations, pictures, or graphic organizers?</p>	0 2 4 2 / 4	<p>While the curriculum includes some visuals, such as charts and images, it primarily relies on reading and writing, with very few interactive or hands-on activities. The digital components offer some variety, such as e-flashcards and games to aid vocabulary learning, but the overall lack of multimodal content is a weakness. To better support different learning styles and enhance student engagement, the curriculum should incorporate more visual organizers, hands-on tasks, and a wider range of audio-visual content. This would help move the lessons beyond a text-heavy format and provide more dynamic learning opportunities.</p>	
Criterion 2.1 Summary		Subtotal	Rating Levels	Rating
		4 / 8	Exemplifies Quality: 7-8 Approaching Quality: 5-6 Not Represent Quality: 0-4	Not Represent

Criterion 2.2 Teacher Supports and Supplemental Materials		The materials include resources for teachers to plan and implement materials with integrity effectively and to develop their professional learning further.	
Indicators	Guiding/Key Questions	Score	Comments
2c. Materials and resources are educational and accessible for teachers with differing levels of content knowledge.	Do the materials include features (glossaries, footnotes, recordings, pictures, etc.) that aid teachers (and students) in effectively using them?	0 1 2 2 / 2	The curriculum's lessons are well-organized and easy to follow, providing a solid foundation for teaching financial literacy. The materials include helpful features such as a glossary, footnotes, pictures, and recommended websites that support teachers' understanding. To further enhance accessibility for educators new to financial literacy, the curriculum could be strengthened with additional teaching aids, such as concept summaries and sample explanations, ensuring all teachers feel confident delivering the content.
2d. Materials contain teacher support for presenting the content with ample and useful annotations and suggestions.	Are there overview sections and/or annotations that contain narrative information about the content that will assist the teacher in presenting the student material?	0 1 2 1 / 2	The teacher edition includes basic procedural and pacing notes, but it lacks specific pedagogical guidance to help instructors effectively teach the material. While each chapter provides an overview of the content, there's little guidance on how to explain key topics or check for student understanding. The provided lesson plans are helpful, but they don't include suggested timings for activities. To better support teachers, the manual should be enhanced with explicit instructional tips, discussion questions, and clarification strategies embedded directly within the lesson plans.
2e. Materials should list all lessons in the teacher's edition in print or digital format, with estimated instructional times for each lesson, chapter, and unit, acting as a pacing guide.	Is there clear documentation that provides estimated instructional time for lessons/chapters/units/topics?	0 1 2 1 / 2	While the curriculum provides sequencing guides for 6-, 9-, 18-, and 36-week courses, a comprehensive pacing chart with specific daily instructional times is missing. These guides are broad, outlining content by week or class period rather than breaking down time for individual lessons or assignments. This leaves teachers, particularly those new to teaching Personal Financial Literacy, to estimate the time needed for

			activities and units independently. To improve, the manual should include a detailed pacing chart with more specific timing for daily lessons and assignments, as well as explicit guidance on how to modify content for shorter course options.		
Criterion 2.2 Summary			Subtotal	Rating Levels	Rating
			4 / 6	Exemplifies Quality: 6 Approaching Quality: 4-5 Not Represent Quality: 0-3	Approaching

Criterion 2.3 Assessment		The materials provide teachers with tools, guidance, and support for collecting, interpreting, and acting on data regarding student progress toward content and skill proficiency.		
Indicators	Guiding/Key Questions	Score	Comments	
2f. Materials provide strategies for gathering information on students' prior knowledge and skills across grade levels.	Do materials provide strategies to gather information on students' prior knowledge and skills?	<div>0 1 2</div> <div>1 / 2</div>	The curriculum lacks clear, consistent pre-assessments or tools to activate students' background knowledge at the start of lessons or units. While a few materials exist that could help gather prior knowledge, they are not easily found or well-integrated across grade levels. However, each chapter includes a pre-test that can serve as a baseline assessment of personal financial literacy standards.	
2g. Assessment materials include embedded tasks that accommodate and reflect various knowledge and skill levels.	Do the assessment materials include tasks that address and reflect a range of knowledge and skill levels?	<div>0 1 2</div> <div>1 / 2</div>	The curriculum includes chapter pre-tests, a strength that provides a baseline for performance-for-learning (PFL) standards. However, it lacks clear pre-assessments or tools to activate student background knowledge at the start of lessons or units, a gap noted across multiple grade levels. Improvements could include warm-ups, discussion prompts, or diagnostic questions to help teachers assess student readiness and prior knowledge more effectively.	

2h. Materials embed diverse formative assessment models (e.g., performance tasks, projects, and self-assessments) aligned to evaluate learning targets.	Do the materials include multiple types of formative assessments?	<div>012</div> <div>2 / 2</div>	The curriculum offers a wide variety of engaging tasks and question types—including discussion prompts, math problems, application exercises, and multiple-choice items—that provide meaningful practice for students. To further strengthen learning, these materials could be enhanced with formally leveled or scaffolded tasks and assessments to support learners at different skill levels better and provide enrichment opportunities.	
2i. Varied models of summative assessments (e.g., performance-based tasks, questions, and projects) are embedded into the content materials and assess the learning targets.	Do the materials include multiple types of summative assessments?	<div>012</div> <div>1 / 2</div>	The curriculum lacks opportunities for students to demonstrate applied learning through larger, authentic tasks. While summative assessments include shorter items such as math checks, short-answer questions, and communication exercises, high-level tasks —such as capstone projects, financial plan presentations, or case-based assessments — are missing, limiting real-world application.	
Criterion 2.3 Summary		Subtotal	Rating Levels	Rating
		5 / 8	Exemplifies Quality: 7-8 Approaching Quality: 5-6 Not Represent Quality: 0-4	Approaching

Gateway 2 Points Available	Rating Levels	Gateway 2 Points Achieved	Gateway 2 Rating
22	Exemplifies Quality: 18-22	13 / 22	Approaching
	Approaching Quality: 12-17		
	Does Not Represent Quality: 0-11		
Gateway 2 Comments			
The curriculum demonstrates gaps in differentiation, dynamic assessment, instructional guidance, and multimodal engagement. Tasks and assessments are largely uniform, lacking scaffolding for struggling learners—including English learners—and enrichment for advanced students. Summative assessments rely heavily on traditional testing, with few project-based tasks, and pre-assessments or warm-ups to activate prior knowledge are absent. Teacher support materials provide limited pedagogical guidance and background content, particularly for novice instructors. Pacing guides are broad and lack detailed, actionable timelines. The curriculum is overly text-based, offering limited interactive or hands-on learning opportunities. Expanding multimodal content, implementing structured differentiation, enriching teacher resources, and providing detailed pacing tools would enhance accessibility, engagement, and the ability to meet diverse learner needs.			

Gateway 3: Access and Technology

Gateway 3 examines how schools can use digital resources to support teaching and learning in various ways. Educators determine the gateway rating by analyzing evidence from the instructional materials and scoring indicators tied to each criterion.

❑ **Materials must receive a score of Exemplifies Quality or Approaching Quality in Gateway 2 to be reviewed in Gateway 3.**

Gateway 3: Overview	Indicators	Available Points
Criterion 3.1: Access Materials are easily accessible to all learners, offering clear pathways for engagement and supporting diverse needs and abilities.	3a-3d	10
Criterion 3.2: Technology Materials integrate digital technology and interactive tools, when appropriate, to support student engagement and enhance learning.	3e-3g	6
Total Points		16

Criterion 3.1 Access	Materials are easily accessible to all learners, offering clear pathways for engagement and supporting diverse needs and abilities.		
Indicators	Guiding/Key Questions	Score	Comments
*3a. Materials integrate technology such as interactive tools and/or virtual manipulatives/objects in ways that engage students in the grade-level content and skills, when applicable.	Do the materials integrate digital technology and interactive tools in ways that support student engagement in content?	0 2 4 2 / 4	The digital curriculum provides online access to the textbook and includes vocabulary activities with interactive elements. While the textbook itself primarily serves as a fixed resource, additional tools, such as videos, activities, and flashcards, are available on the Companion Website. Incorporating more built-in interactivity directly within the online textbook could enhance engagement and provide a more seamless digital learning experience.
3b. The visual design (whether in print or digital) supports students in engaging thoughtfully with the subject and is neither distracting nor chaotic.	Does the visual design support student learning and engagement without being visually distracting?	0 1 2 2 / 2	The overall visual design is straightforward, clean, and simple, ensuring the content is neither chaotic nor distracting and easy to follow. Visuals do not detract from the learning experience. However, the design is also noted as being basic and minimalist, meaning it does not enhance understanding or actively draw students in visually.
3c. Materials provide teacher guidance for using embedded technology to support and enhance student learning when applicable.	Do the materials guide teachers in using embedded technology to support and enhance student learning?	0 1 2 1 / 2	There is some variation in the availability of teacher materials. The curriculum incorporates embedded technologies, including teacher guides, activities, assessments, and vocabulary checks, to support instruction. Access to digital tools for student learning is limited, and guidance on integrating these tools could be strengthened. Teachers may rely primarily on print texts or basic online resources, suggesting an opportunity to enhance the visibility and usability of digital components to support instructional planning better.
3d. Materials are available on a digital platform and support remote learning opportunities.	Do the materials support virtual/remote or blended learning?	0 1 2 0 / 2	The curriculum is not designed for remote or virtual learning, which limits its use in blended or fully online settings. It does not include an interactive online platform, and the available digital materials

			are primarily static worksheets in formats such as PDFs or Word documents, which may not be accessible for student completion in some districts. As a result, the format restricts opportunities for active student engagement and limits the effectiveness of remote instruction.		
Criterion 3.1 Summary			Subtotal	Rating Levels	Rating
			5 / 10	Exemplifies Quality: 8-10 Approaching Quality: 6-7 Not Represent Quality: 0-5	Not Represent

Criterion 3.2 Technology	Materials integrate digital technology and interactive tools, when appropriate, to support student engagement and enhance learning.		
Indicators	Guiding/Key Questions	Score	Comments
3e. Materials are responsive to student input, adapting based on interactions or providing flexibility and control to create a personalized learning experience.	Do materials promote individualized learning experiences?	0 1 2 1 / 2	The materials support individualized learning by encouraging students to apply lessons, such as financial decision-making, to their personal experiences. Digital resources also allow students to access content on demand. The curriculum does not include adaptive technology, so content is not automatically personalized based on student input, and pacing adjustments must be made manually by the teacher. Enhancing the digital components with responsive features could further strengthen individualized learning opportunities.
3f. Interactive material is purposeful and directly related to learning.	Is the interactive material directly related to learning?	0 1 2 1 / 2	The interactive content is purposeful and supports learning, primarily through vocabulary practice. Additional interactive elements, such as occasional online research, connect to real-world learning, though they are not fully integrated into the platform's digital tools. Expanding the range of interactive features could further enhance engagement and provide more varied opportunities for students to apply their knowledge and skills.

3g. Based on the information provided, the materials meet all public schools' privacy and data security requirements, including compliance with federal laws like FERPA and COPPA, Oklahoma's Student Data Accessibility, Transparency, and Accountability Act, and other relevant state regulations.	Do materials provide privacy and data security protocols for usage?	0 1 2 2 / 2	The materials comply with federal and state laws regarding privacy and data security. It is recommended that a clearly stated privacy notice be included in the materials for clarity.	
Criterion 3.2 Summary		Subtotal	Rating Levels	Rating
		4 / 6	Exemplifies Quality: 6 Approaching Quality: 4-5 Not Represent Quality:0-3	Approaching

Gateway 3 Points Available	Rating Levels	Gateway 3 Points Achieved	Gateway 3 Rating
16	Exemplifies Quality: 13-16	9 / 16	Approaching
	Approaching Quality: 9-12		
	Does Not Represent Quality: 0-8		
Gateway 3 Comments			
The curriculum is primarily a print-based resource delivered digitally, which may limit its use in fully online or blended learning environments. Its visual design is simple and clean, providing a straightforward presentation of content. The online textbook offers limited interactivity, with vocabulary practice as the primary digital activity. It supports individual learning through solo application assignments; however, the platform does not currently include adaptive technology or respond automatically to student input, so teachers must make any modifications manually. Guidance for instructors is concise. The materials comply with federal and state privacy and data security laws. Adding a clearly stated privacy notice could further enhance clarity and confidence in compliance.			

Gateway 4: Statutory and Regulatory Fidelity

Gateway 4 examines the statutory and regulatory fidelity of the program.

Educators use evidence from the instructional materials to score indicators for each criterion to determine the gateway rating. **If the reviewer's response is Yes, then score 0 points. If the reviewer's response is No, then score 1 point.**

Gateway 4 Overview	Indicators	Available Points
Criterion 4.1: Materials align with Oklahoma statute 70 O.S. § 24-157.	4a-4h	8
Criterion 4.2: Materials align with Oklahoma Administrative Code 720:10-5-3.	4i-4u	13
Total Points		21

Criterion 4.1 Statutory and Regulatory Fidelity		Oklahoma statute 70 O.S. § 24-157	
Indicators	Score	Comments	
4a. Do the instructional materials teach or promote the idea that one race or sex is inherently superior to another race or sex?	0 1 1 / 1		
4b. Do the instructional materials teach or promote the idea that an individual, by virtue of his or her race or sex, is inherently racist, sexist, or oppressive, whether consciously or unconsciously?	0 1 1 / 1		
4c. Do the instructional materials teach or promote the idea that an individual should be discriminated against or receive adverse treatment solely or partly because of his or her race or sex?	0 1 1 / 1		
4d. Do the instructional materials teach or promote the idea that members of one race or sex cannot and should not attempt to treat others without respect to race or sex?	0 1 1 / 1		
4e. Do the instructional materials teach or promote the idea that an individual's moral character is necessarily determined by his or her race or sex?	0 1 1 / 1		
4f. Do the instructional materials teach or promote the idea that an individual, by virtue of his or her race or sex, bears responsibility for actions committed in the past by other members of the same race or sex?	0 1 1 / 1		
4g. Do the instructional materials teach or promote the idea that any individual should feel discomfort, guilt, anguish, or any other form of psychological distress on account of his or her race or sex?	0 1 1 / 1		
4h. Do the instructional materials teach or promote the idea that meritocracy or traits such as a hard work ethic are racist or sexist or were created by members of a particular race to oppress members of another race?	0 1 1 / 1		
Criterion 4.1 Summary	Subtotal	Rating Levels	Rating
	8 / 8	Exemplifies Quality: 7-8 Approaching Quality: 5-6 Representing Quality: 0-4	Exemplifies

Criterion 4.2 Statutory and Regulatory Fidelity		Oklahoma Administrative Code 720:10-5-3
Indicator	Score	Comments
4i. Are the instructional materials subjective in content and partial in interpretation?	0 1 1 / 1	
4j. Do the instructional materials encourage or condone civil disorder, social strife, or disregard for the law?	0 1 1 / 1	
4k. Do the instructional materials degrade or avoid teaching, where appropriate, high moral standards, including: <ul style="list-style-type: none"> Honesty? Respect for parents, teachers, and those properly in authority? The importance of the work ethic in achieving personal goals? The existence of absolute values of right and wrong? 	0 1 1 / 1	
4l. Do the instructional materials de-emphasize or play down the importance of the family as the core of American society, and do they degrade traditional roles of men and women, boys and girls?	0 1 1 / 1	
4m. Do the instructional materials exclude or undermine the principles of the free enterprise system and the effectiveness of the free enterprise system?	0 1 1 / 1	
4n. Do the instructional materials include extraneous material unrelated to the subject of the textbook, negatively impacting the intellectual development of the child's instruction in reading, writing, and arithmetic?	0 1 1 / 1	
4o. Are the instructional materials designed to neglect or suppress awareness of the religious and classical culture of the Western world and its significance to the preservation of the liberties of the American people?	0 1 1 / 1	
4p. Do the instructional materials present imbalanced and nonfactual treatments of controversial, political, and social movements with biased editorial judgments?	0 1 1 / 1	
4q. Do the instructional materials promote illegal lifestyles or sexual behavior or promote sadistic or degrading behavior?	0 1 1 / 1	
4r. Do the instructional materials include blatantly offensive language or illustrations?	0 1 1 / 1	

4s. Do the instructional materials include violence for reasons of excitement, sensationalism, or as an excuse for relevance? If violence does appear in instructional materials, do the instructional materials treat the violence without the context of cause or consequence?	0 1 1 / 1		
4t. Do the instructional materials treat the subject of the historical origins of humankind in a subjective and biased manner?	0 1 1 / 1		
4u. Do the instructional materials invade the privacy of the pupils or the pupils' parents?	0 1 1 / 1		
Criterion 4.2 Summary	Subtotal	Rating Levels	Rating
	13 / 13	Exemplifies Quality: 10-13 Approaching Quality: 7-9 Representing Quality: 0-6	Exemplifies

Gateway 4 Points Available	Rating Levels	Gateway 4 Points Achieved	Gateway 4 Rating
21	Exemplifies Quality: 16-21	21 / 21	Exemplifies
	Approaching Quality: 11-15		
	Not Representing Quality: 0-10		
Gateway 4 Comments			



High-Quality Instructional Materials

OFFICE OF STANDARDS AND LEARNING

PK-12 PERSONAL FINANCIAL LITERACY / MCGRAW-HILL



Oklahoma Personal Financial Literacy Instructional Materials Evaluation Rubric

Instructional materials selection is an important district decision, and conducting a thorough review of instructional materials at the local level is essential in ensuring the adoption of high-quality instructional materials that meet the needs of students within a district. This evaluation rubric is designed to offer an evaluation that districts can utilize to determine how well instructional materials align with the Oklahoma Academic Standards for Personal Financial Literacy (OAS-PFL) and other criteria for high-quality instructional materials for personal financial literacy. The evaluation rubric includes key considerations for high-quality instructional materials and outlines three **Gateways** for evaluating materials. Each Gateway provides a **criterion**, related **indicators**, and **guiding/key questions**. Additionally, **priority indicators** are indicated with an asterisk (*) as they have been deemed most essential to a quality program. Each **indicator** is evaluated as Not Representing Quality, Approaching Quality, or Exemplifies Quality using a 0-1-2 or 0-2-4 scale score.

All scores should be based on evidence directly observed in the instructional materials, not inferences. The evaluation rubric helps reviewers determine whether the materials meet the quality thresholds for each Gateway. If the materials meet the thresholds for **Exemplifies Quality** or **Approaching Quality** for a Gateway, reviewers proceed to the next Gateway. If the materials do not meet these thresholds, reviewers stop and do not advance to the next Gateway.

Gateway 1 Alignment and Coherence	Exemplifies Quality	➡	Gateway 2 Instructional Support	Exemplifies Quality	➡	Gateway 3 Supports and Usability
	Approaching Quality	➡		Approaching Quality	➡	
	Not Representing Quality	☒		Not Representing Quality	☒	

Title of Material	Focus on Personal Financial Literacy	Grade(s) Evaluated	9-12 Grades
Publisher	McGraw-Hill	Reviewer	PFL Review Team

Review Summary			
Gateway	Criterion	Score	Rating
1: Alignment and Coherence	1.1: Alignment and Accuracy	6 / 8	Approaching
	1.2: Coherence	6 / 8	Approaching
	Gateway 1 Subtotal	12 / 16	Approaching
2: Instructional Supports	2.1 Student Learning	8 / 8	Exemplifies
	2.2 Teacher Supports	5 / 6	Approaching
	2.3 Assessments	7 / 8	Exemplifies
	Gateway 2 Subtotal	20 / 22	Exemplifies
3: Access and Technology	3.1 Access	10 / 10	Exemplifies
	3.2 Technology	6 / 6	Exemplifies
	Gateway 3 Subtotal	16 / 16	Exemplifies
4: Statutory and Regulatory Fidelity	4.1 O.S. 24-157	8 / 8	Exemplifies
	4.2 OAC 720:10-5-3	13 / 13	Exemplifies
	Gateway 4 Subtotal	21 / 21	Exemplifies
Overall Rating Exemplifies Quality: All Gateways Exemplifies Quality. Approaching Quality: All Gateways Approaching Quality or Better. Not Representing Quality: Any Gateway is Below Approaching Quality.		Total Score	Final Rating
		69 / 75	Approaching

Gateway 1: Alignment and Coherence

High-quality instructional materials are aligned and coherent for **Personal Financial Literacy** (OAS—PFL) and the grade levels under review. Educators determine the Gateway rating by analyzing evidence from the instructional materials and scoring indicators tied to each criterion.

Gateway 1 Overview	Indicators	Available Points
Criterion 1.1: Alignment and Accuracy The materials support student learning associated with the content and skills of Personal Financial Literacy and the grade levels under review.	1a - 1c	8
Criterion 1.2: Coherence The materials address the learning progressions associated with Personal Financial Literacy so that the curriculum is coherent.	1d - 1f	8
Total Points		16

Criterion 1.1 Alignment and Accuracy		The instructional materials align with the Oklahoma Academic Standards for Personal Financial Literacy.		
Indicators	Guiding/Key Questions	Score	Comments	
*1a. Materials provide a sequence or collection of activities and texts that build content knowledge and skills aligned with Personal Financial Literacy.	Do the materials align with the content and skills associated with Personal Financial Literacy?	<div>024</div> <div>2 / 4</div>	The curriculum presents financial topics in a logical sequence. It effectively covers many core areas of Oklahoma’s Personal Financial Literacy (PFL) standards, including budgeting (PFL 1), taxes (PFL 2), banking (PFL 3–4), saving and investing (PFL 5), credit and debt (PFL 7), and insurance (PFL 11). While these sections are well developed and align with state expectations, several standards remain underdeveloped or missing. Specifically, the curriculum offers limited emphasis on the societal impact of taxes (PFL 2), lacks depth in bank account management and recordkeeping (PFL 4), gives minimal attention to tax implications and applications (PFL 6), and omits consumer fraud and identity theft (PFL 9). Additionally, it does not address gambling risks (PFL 12), provides insufficient coverage of bankruptcy and financial recovery strategies (PFL 13), and treats charitable giving only briefly, without exploring civic responsibility or evaluation of charities (PFL 14). These gaps reduce complete alignment with Oklahoma’s standards and limit students’ comprehensive understanding of personal finance.	

1b. Materials align to real-world practices associated with Personal Financial Literacy.	Do materials align with real-world practices?	0 1 2 2 / 2	The curriculum emphasizes real-world application through activities such as writing checks, balancing budgets, and comparing credit terms, engaging students in practical financial decision-making. The workbook and assignments further support this focus by reinforcing applicable life skills. Expanding the content to include modern financial contexts and civic responsibilities, such as digital banking, peer-to-peer payments, scam awareness, gambling-related debt, bankruptcy recovery, charitable giving, and the societal impact of taxes and community services, could add greater relevance and depth to the curriculum.	
1c. Materials include a mixture of instructional strategies (e.g., discussions, modeling, student activities, projects, etc.).	Do materials allow for a variety of instructional strategies within the lessons and across the curriculum?	0 1 2 2 / 2	The curriculum incorporates a variety of instructional strategies, including readings, discussions, visuals, and end-of-chapter activities, with a strong online component that supports accessibility and engagement. These features provide a solid foundation for instruction. Incorporating additional student-led exploration, project-based learning, or real-world simulations could further enhance opportunities for authentic application of financial concepts and support deeper learning.	
Criterion 1.1 Summary		Subtotal	Rating Levels	Rating
		6 / 8	Exemplifies Quality: 7-8 Approaching Quality: 5-6 Not Represent Quality: 0-4	Approaching

Criterion 1.2 Coherence		The materials address the learning progressions associated with Personal Financial Literacy, ensuring the curriculum is coherent.		
Indicators	Guiding/Key Questions	Score	Comments	
*1d. A scope and sequence are provided that can be completed within a typical course time frame (e.g. semester).	Is the amount of time for content and skills explicitly identified and coherent?	0 2 4 2 / 4	The curriculum includes a pacing guide and scope and sequence that outline the number of class periods each lesson or activity should take, making it feasible to complete within a typical semester. However, the pacing information is not consistently broken down by minutes or activity type, and the level of detail varies across lessons. While the overall structure supports semester-long implementation, additional specificity, such as more explicit minute-by-minute guidance or alternative pacing models, would enhance clarity and usability for various instructional settings.	
1e. Materials connect to other relevant topics, so students connect new learning with background knowledge.	Are past topics, lessons, or other relevant topics referenced as new concepts are added?	0 1 2 2 / 2	The curriculum is well-structured, with chapters presented in a logical order that builds progressively from one concept to the next. Lessons frequently reference past topics, and visual graphics are used to highlight connections between previously learned material and new content. This sequencing supports continuity and reinforces student understanding as concepts become more complex.	
1f. Content is appropriate to the grade level and considers students' prior knowledge to incorporate this knowledge into the lesson and/or cover material not previously covered.	Is content grade appropriate? Does content incorporate student prior knowledge?	0 1 2 2 / 2	The content is consistently grade-appropriate for high school students. Lessons and discussion questions effectively build on prior knowledge, reinforcing previous learning while introducing new concepts.	
Criterion 1.2 Summary		Subtotal	Rating Levels	Rating
		6 / 8	Exemplifies Quality: 7-8 Approaching Quality: 5-6 Not Represent Quality: 0-4	Approaching

Gateway 1 Points Available	Rating Levels	Gateway 1 Points Achieved	Gateway 1 Rating
16	Exemplifies Quality: 13-16	12 / 16	Approaching
	Approaching Quality: 9-12		
	Does Not Represent Quality: 0-8		
Gateway 1 Comments			
The curriculum provides a well-sequenced, grade-appropriate foundation that aligns with many core Oklahoma Personal Financial Literacy (PFL) standards and emphasizes real-world application through activities such as budgeting, credit comparisons, and digital workbook tasks. Foundational topics, including budgeting, taxes, banking, saving and investing, credit and debt, and insurance, are well developed. A pacing guide outlines the number of days recommended for each lesson and timelines for class periods per activity, offering general structure for instructional planning; however, more detailed guidance, such as approximate minutes for individual activities or lessons, would help teachers plan and pace instruction more effectively across varying district schedules. Several standards—including taxes and civic impact, bank management, fraud and identity theft, gambling, bankruptcy recovery, and charitable giving—are underrepresented, and modern financial concepts such as digital banking, peer-to-peer payments, and scam awareness are largely absent. Instructional design favors teacher-led approaches with limited opportunities for project-based or collaborative work. Expanding coverage of modern financial realities, civic responsibilities, and interactive learning, along with more detailed instructional guidance, could strengthen usability, engagement, and alignment with all PFL standards.			

Gateway 2: Instructional Support

Gateway 2 examines how materials support teachers in fully utilizing the curriculum and understanding their students' skills and learning. Educators determine the gateway rating by analyzing evidence from the instructional materials and scoring indicators tied to each criterion.

☐ **Materials must receive a score of Exemplifies Quality or Approaching Quality in Gateway 1 to be reviewed in Gateway 2.**

Gateway 2: Overview	Indicators	Available Points
Criterion 2.1: Student Learning The materials identify ways in which the materials are designed for each student's regular and active participation in grade-level/grade band/series content.	2a – 2b	8
Criterion 2.2: Teacher Support and Supplemental Material The materials include resources for teachers to plan and implement materials with integrity effectively and to develop their professional learning further.	2c – 2e	8
Criterion 2.3: Assessment The materials provide tools, guidance, and support for teachers to collect, interpret, and act on data regarding student progress toward content and skill proficiency.	2f – 2i	8
Total Points		24

Criterion 2.1 Student Learning		The materials identify ways in which the materials are designed for each student's regular and active participation in grade-level/ grade band/ series content.		
Indicators	Guiding/Key Questions	Score	Comments	
*2a. Materials provide appropriate level and type of scaffolding, differentiation, intervention, and support for a broad range of learners.	<p>Do materials provide strategies for meeting a range of learner needs?</p> <ul style="list-style-type: none"> • Supports different linguistic backgrounds. • Provides extra support for students working below grade level and extensions for those working above grade level. 	<p>0 2 4 4 / 4</p>	<p>The curriculum supports all learners, particularly through its online components, including read-aloud features, Google Translate, leveled activities, and extension opportunities for advanced students. Online resources also offer strategies for English learners and students with varied needs. While the print lessons include limited built-in differentiation, incorporating additional scaffolded readings, vocabulary tools, leveled discussion questions, and small-group prompts could make support more consistent and accessible across all formats, enhancing learning opportunities for all students.</p>	
*2b. Materials within each lesson provide multiple representations by adapting for various types of learners using alternatives to reading, writing, listening, and speaking, such as translations, pictures, or graphic organizers.	<p>Do materials provide multiple representations for different types of learners?</p> <p>Do materials offer alternatives like translations, pictures, or graphic organizers?</p>	<p>0 2 4 4 / 4</p>	<p>The curriculum integrates text-based lessons with charts, graphics, and organizers. At the same time, the online platform further enhances learning through videos, interactive activities, multilingual tools, and read-aloud features, supporting diverse learning needs. To strengthen the print materials, additional visual or hands-on elements could be incorporated to provide more opportunities for interactive or multimedia engagement, even without access to the digital component.</p>	
Criterion 2.1 Summary		Subtotal	Rating Levels	Rating
		8 / 8	<p>Exemplifies Quality: 7-8 Approaching Quality: 5-6 Not Represent Quality: 0-4</p>	Exemplifies

Criterion 2.2 Teacher Supports and Supplemental Materials		The materials include resources for teachers to plan and implement materials with integrity effectively and to develop their professional learning further.		
Indicators	Guiding/Key Questions	Score	Comments	
2c. Materials and resources are educational and accessible for teachers with differing levels of content knowledge.	Do the materials include features (glossaries, footnotes, recordings, pictures, etc.) that aid teachers (and students) in effectively using them?	0 1 2 2 / 2	The teacher's edition provides clear lesson guidance and includes resources such as glossaries, presentations, visuals, videos, and activities to support instruction and student engagement. Adding background content, scaffolds, or suggested responses could further support teachers who are less familiar with financial literacy and help ensure accurate and confident delivery of the material.	
2d. Materials contain teacher support for presenting the content with ample and useful annotations and suggestions.	Are there overview sections and/or annotations that contain narrative information about the content that will assist the teacher in presenting the student material?	0 1 2 2 / 2	The current teacher manual includes basic teaching suggestions, such as pacing guides and discussion prompts, but lacks detailed guidance on adapting instruction or teaching complex topics. To improve, the manual should offer sample explanations, clarification tips, and notes on common student misconceptions to better support teachers in delivering the material effectively.	
2e. Materials should list all lessons in the teacher's edition in print or digital format, with estimated instructional times for each lesson, chapter, and unit, acting as a pacing guide.	Is there clear documentation that provides estimated instructional time for lessons/chapters/units/topics?	0 1 2 1 / 2	The teacher manual includes a unit-level pacing guide but does not provide specific time estimates for individual lessons or activities, requiring teachers to approximate pacing. Including estimated times for each lesson and activity, along with sample instructional pathways for different course lengths, could enhance planning flexibility and support more effective instructional pacing.	
Criterion 2.2 Summary		Subtotal	Rating Levels	Rating
		5 / 6	Exemplifies Quality: 6 Approaching Quality: 4-5 Not Represent Quality: 0-3	Approaching

Criterion 2.3 Assessment		The materials provide teachers with tools, guidance, and support for collecting, interpreting, and acting on data regarding student progress toward content and skill proficiency.	
Indicators	Guiding/Key Questions	Score	Comments
2f. Materials provide strategies for gathering information on students' prior knowledge and skills across grade levels.	Do materials provide strategies to gather information on students' prior knowledge and skills?	0 1 2 1 / 2	Some units begin with essential questions or prompts, but these do not serve as formal pre-assessments, and guidance for adjusting instruction based on student readiness is limited. Clear pre-tests or diagnostic tools are not included at the start of chapters. Adding tools such as entrance tickets, KWL charts, or polls could help assess and activate prior knowledge, providing teachers with more actionable information for planning instruction.
2g. Assessment materials include embedded tasks that accommodate and reflect various knowledge and skill levels.	Do the assessment materials include tasks that address and reflect a range of knowledge and skill levels?	0 1 2 2 / 2	The curriculum includes a variety of assignments, such as practice quizzes, unit tests, group and individual activities, and workbook exercises for the Personal Financial Plan. Most tasks are consistent in format, and adding options such as tiered tasks, open-ended questions, or challenge activities could provide more ways to support students with different abilities.
2h. Materials embed diverse formative assessment models (e.g., performance tasks, projects, and self-assessments) aligned to evaluate learning targets.	Do the materials include multiple types of formative assessments?	0 1 2 2 / 2	Formative assessments are included in multiple formats, including workbook questions, quizzes, group activities, and discussions. To further enhance formative assessment, incorporating strategies such as exit tickets, self-checks, and interactive or collaborative tasks could provide additional opportunities for student reflection and offer real-time insight into learning.

2i. Varied models of summative assessments (e.g., performance-based tasks, questions, and projects) are embedded into the content materials and assess the learning targets.	Do the materials include multiple types of summative assessments?	<div>012</div> <div>2 / 2</div>	Summative assessments are provided in multiple formats, including chapter tests, video assessments, and modifiable test bank questions. Incorporating additional performance-based or project-oriented tasks, such as financial planning activities or fraud awareness initiatives, could expand students' opportunities to demonstrate understanding in applied, real-world contexts.	
Criterion 2.3 Summary		Subtotal	Rating Levels	Rating
		7 / 8	Exemplifies Quality: 7-8 Approaching Quality: 5-6 Not Represent Quality: 0-4	Exemplifies
Gateway 2 Points Available	Rating Levels	Gateway 2 Points Achieved	Gateway 2 Rating	
22	Exemplifies Quality: 18-22	20 / 22	Exemplifies	
	Approaching Quality: 12-17			
	Does Not Represent Quality: 0-11			
Gateway 2 Comments				
The curriculum provides a strong foundation, with well-structured instruction and accessible digital components that support diverse learners through read-aloud features, multilingual tools, and enrichment activities. Print materials, however, offer limited scaffolds and differentiation, which may reduce access for struggling or advanced students. Similarly, digital resources provide multimodal engagement, while print content remains primarily text based. Teacher materials include basic pacing and resources but offer limited guidance for instructional flexibility or strategies to address common misconceptions. Assessments are mostly recall-based, with fewer diagnostic, formative, or real-world tasks. Expanding differentiation, multimodal content, teacher guidance, and varied assessments would enhance equity and effectiveness across all delivery formats.				

Gateway 3: Access and Technology

Gateway 3 examines how schools can use digital resources to support teaching and learning in various ways. Educators determine the gateway rating by analyzing evidence from the instructional materials and scoring indicators tied to each criterion.

❑ **Materials must receive a score of Exemplifies Quality or Approaching Quality in Gateway 2 to be reviewed in Gateway 3.**

Gateway 3: Overview	Indicators	Available Points
Criterion 3.1: Access Materials are easily accessible to all learners, offering clear pathways for engagement and supporting diverse needs and abilities.	3a-3d	10
Criterion 3.2: Technology Materials integrate digital technology and interactive tools, when appropriate, to support student engagement and enhance learning.	3e-3g	6
Total Points		16

Criterion 3.1 Access	Materials are easily accessible to all learners, offering clear pathways for engagement and supporting diverse needs and abilities.		
Indicators	Guiding/Key Questions	Score	Comments
*3a. Materials integrate technology such as interactive tools and/or virtual manipulatives/objects in ways that engage students in the grade-level content and skills, when applicable.	Do the materials integrate digital technology and interactive tools in ways that support student engagement in content?	0 2 4 4 / 4	The curriculum includes robust digital features that enhance student engagement. The platform offers interactive lessons, auto-graded quizzes, and practice tools aligned with the textbook, allowing students to reinforce concepts through digital exercises and simulations actively. Additional support includes online reading, highlighting and note-taking, downloadable study content, read-aloud functionality, and access via a dedicated mobile app, providing flexible options for learning

			and review.	
3b. The visual design (whether in print or digital) supports students in engaging thoughtfully with the subject and is neither distracting nor chaotic.	Does the visual design support student learning and engagement without being visually distracting?	0 1 2 2 / 2	The overall visual design is clean, consistent, and easy for students to navigate, with both online and print materials featuring clear illustrations and photos that support learning without creating distractions. Incorporating additional interactive graphics or dynamic visualizations of financial data could further enhance engagement and provide more varied ways for students to interact with the content.	
3c. Materials provide teacher guidance for using embedded technology to support and enhance student learning when applicable.	Do the materials guide teachers in using embedded technology to support and enhance student learning?	0 1 2 2 / 2	The teacher resources are comprehensive and effective, with the dashboard providing robust features for assigning lessons, tracking student progress, and viewing reports. Both online content and print teacher manuals include guides, presentations, activities, and assessments that support instruction efficiently. Providing brief tutorials or more explicit guidance on locating tools and reports could help teachers implement the materials more quickly, particularly for those new to the platform.	
3d. Materials are available on a digital platform and support remote learning opportunities.	Do the materials support virtual/remote or blended learning?	0 1 2 2 / 2	The curriculum is well-suited for remote and blended learning, with all materials fully accessible on a digital platform. Teachers can assign, monitor, and grade activities digitally, providing a streamlined workflow and ensuring that students can complete all lessons and assessments online.	
Criterion 3.1 Summary		Subtotal	Rating Levels	Rating
		10 / 10	Exemplifies Quality: 8-10 Approaching Quality: 6-7 Not Represent Quality: 0-5	Exemplifies

Criterion 3.2 Technology		Materials integrate digital technology and interactive tools, when appropriate, to support student engagement and enhance learning.		
Indicators	Guiding/Key Questions	Score	Comments	
3e. Materials are responsive to student input, adapting based on interactions or providing flexibility and control to create a personalized learning experience.	Do materials promote individualized learning experiences?	0 1 2 2 / 2	The curriculum supports individualized learning by providing a dedicated "Your Personal Financial Plan" in each chapter and activities that encourage students to apply personal finance concepts, such as budgeting and credit, to real-life scenarios. Students can navigate digital resources to learn at their own pace. Incorporating adaptive technology that responds to student input could further enhance the personalized learning experience.	
3f. Interactive material is purposeful and directly related to learning.	Is the interactive material directly related to learning?	0 1 2 2 / 2	The instructional materials are purposeful and directly aligned with learning objectives. Interactive tools and digital exercises, including quizzes, data-entry activities, and real-world application tasks, provide students with meaningful opportunities to apply and reinforce concepts from each chapter.	
3g. Based on the information provided, the materials meet all public schools' privacy and data security requirements, including compliance with federal laws like FERPA and COPPA, Oklahoma's Student Data Accessibility, Transparency, and Accountability Act, and other relevant state regulations.	Do materials provide privacy and data security protocols for usage?	0 1 2 2 / 2	The publisher, McGraw-Hill, has general privacy policies (including statements on FERPA and COPPA compliance) posted on its main website.	
Criterion 3.2 Summary		Subtotal	Rating Levels	Rating
		6 / 6	Exemplifies Quality: 6 Approaching Quality: 4-5 Not Represent Quality: 0-3	Exemplifies

Gateway 3 Points Available	Rating Levels	Gateway 3 Points Achieved	Gateway 3 Rating
16	Exemplifies Quality: 13-16	16 / 16	Exemplifies
	Approaching Quality: 9-12		
	Does Not Represent Quality: 0-8		
Gateway 3 Comments			
The curriculum is a comprehensive digital platform well-suited for virtual and blended learning. It features a clean design and engaging tools, including interactive lessons, auto-graded quizzes, and simulations that align learning objectives and real-world financial applications. Teacher support is strong, with a dashboard for assigning lessons, monitoring progress, and grading; brief tutorials or guidance could help new users navigate the platform more efficiently. The program promotes individualized, self-paced learning, though adaptive technology that adjusts content based on student performance is not included. Privacy and data security are addressed, with McGraw-Hill posting FERPA and COPPA compliance statements on its main website.			

Gateway 4: Statutory and Regulatory Fidelity

Gateway 4 examines the statutory and regulatory fidelity of the program.

Educators use evidence from the instructional materials to score indicators for each criterion to determine the gateway rating. **If the reviewer's response is Yes, then score 0 points. If the reviewer's response is No, then score 1 point.**

Gateway 4 Overview	Indicators	Available Points
Criterion 4.1: Materials align with Oklahoma statute 70 O.S. § 24-157.	4a-4h	8
Criterion 4.2: Materials align with Oklahoma Administrative Code 720:10-5-3.	4i-4u	13
Total Points		21

Criterion 4.1 Statutory and Regulatory Fidelity		Oklahoma statute 70 O.S. § 24-157	
Indicators	Score	Comments	
4a. Do the instructional materials teach or promote the idea that one race or sex is inherently superior to another race or sex?	0 1 1 / 1		
4b. Do the instructional materials teach or promote the idea that an individual, by virtue of his or her race or sex, is inherently racist, sexist, or oppressive, whether consciously or unconsciously?	0 1 1 / 1		
4c. Do the instructional materials teach or promote the idea that an individual should be discriminated against or receive adverse treatment solely or partly because of his or her race or sex?	0 1 1 / 1		
4d. Do the instructional materials teach or promote the idea that members of one race or sex cannot and should not attempt to treat others without respect to race or sex?	0 1 1 / 1		
4e. Do the instructional materials teach or promote the idea that an individual's moral character is necessarily determined by his or her race or sex?	0 1 1 / 1		
4f. Do the instructional materials teach or promote the idea that an individual, by virtue of his or her race or sex, bears responsibility for actions committed in the past by other members of the same race or sex?	0 1 1 / 1		
4g. Do the instructional materials teach or promote the idea that any individual should feel discomfort, guilt, anguish, or any other form of psychological distress on account of his or her race or sex?	0 1 1 / 1		
4h. Do the instructional materials teach or promote the idea that meritocracy or traits such as a hard work ethic are racist or sexist or were created by members of a particular race to oppress members of another race?	0 1 1 / 1		
Criterion 4.1 Summary	Subtotal	Rating Levels	Rating
	8 / 8	Exemplifies Quality: 7-8 Approaching Quality: 5-6 Representing Quality: 0-4	Exemplifies

Criterion 4.2 Statutory and Regulatory Fidelity		Oklahoma Administrative Code 720:10-5-3
Indicator	Score	Comments
4i. Are the instructional materials subjective in content and partial in interpretation?	0 1 1 / 1	
4j. Do the instructional materials encourage or condone civil disorder, social strife, or disregard for the law?	0 1 1 / 1	
4k. Do the instructional materials degrade or avoid teaching, where appropriate, high moral standards, including: <ul style="list-style-type: none"> Honesty? Respect for parents, teachers, and those properly in authority? The importance of the work ethic in achieving personal goals? The existence of absolute values of right and wrong? 	0 1 1 / 1	
4l. Do the instructional materials de-emphasize or play down the importance of the family as the core of American society, and do they degrade traditional roles of men and women, boys and girls?	0 1 1 / 1	
4m. Do the instructional materials exclude or undermine the principles of the free enterprise system and the effectiveness of the free enterprise system?	0 1 1 / 1	
4n. Do the instructional materials include extraneous material unrelated to the subject of the textbook, negatively impacting the intellectual development of the child's instruction in reading, writing, and arithmetic?	0 1 1 / 1	
4o. Are the instructional materials designed to neglect or suppress awareness of the religious and classical culture of the Western world and its significance to the preservation of the liberties of the American people?	0 1 1 / 1	
4p. Do the instructional materials present imbalanced and nonfactual treatments of controversial, political, and social movements with biased editorial judgments?	0 1 1 / 1	
4q. Do the instructional materials promote illegal lifestyles or sexual behavior or promote sadistic or degrading behavior?	0 1 1 / 1	
4r. Do the instructional materials include blatantly offensive language or illustrations?	0 1 1 / 1	

4s. Do the instructional materials include violence for reasons of excitement, sensationalism, or as an excuse for relevance? If violence does appear in instructional materials, do the instructional materials treat the violence without the context of cause or consequence?	0 1 1 / 1		
4t. Do the instructional materials treat the subject of the historical origins of humankind in a subjective and biased manner?	0 1 1 / 1		
4u. Do the instructional materials invade the privacy of the pupils or the pupils' parents?	0 1 1 / 1		
Criterion 4.2 Summary	Subtotal	Rating Levels	Rating
	13 / 13	Exemplifies Quality: 10-13 Approaching Quality: 7-9 Representing Quality: 0-6	Exemplifies

Gateway 4 Points Available	Rating Levels	Gateway 4 Points Achieved	Gateway 4 Rating
21	Exemplifies Quality: 16-21	21 / 21	Exemplifies
	Approaching Quality: 11-15		
	Not Representing Quality: 0-10		
Gateway 4 Comments			



High-Quality Instructional Materials

OFFICE OF STANDARDS AND LEARNING

PK-12 PERSONAL FINANCIAL LITERACY / NUCLEUS



Oklahoma Personal Financial Literacy Instructional Materials Evaluation Rubric

Instructional materials selection is an important district decision, and conducting a thorough review of instructional materials at the local level is essential in ensuring the adoption of high-quality instructional materials that meet the needs of students within a district. This evaluation rubric is designed to offer an evaluation that districts can utilize to determine how well instructional materials align with the Oklahoma Academic Standards for Personal Financial Literacy (OAS-PFL) and other criteria for high-quality instructional materials for personal financial literacy. The evaluation rubric includes key considerations for high-quality instructional materials and outlines three **Gateways** for evaluating materials. Each Gateway provides a **criterion**, related **indicators**, and **guiding/key questions**. Additionally, **priority indicators** are indicated with an asterisk (*) as they have been deemed most essential to a quality program. Each **indicator** is evaluated as Not Representing Quality, Approaching Quality, or Exemplifies Quality using a 0-1-2 or 0-2-4 scale score.

All scores should be based on evidence directly observed in the instructional materials, not inferences. The evaluation rubric helps reviewers determine whether the materials meet the quality thresholds for each Gateway. If the materials meet the thresholds for **Exemplifies Quality** or **Approaching Quality** for a Gateway, reviewers proceed to the next Gateway. If the materials do not meet these thresholds, reviewers stop and do not advance to the next Gateway.

Gateway 1 Alignment and Coherence	Exemplifies Quality	➡	Gateway 2 Instructional Support	Exemplifies Quality	➡	Gateway 3 Supports and Usability
	Approaching Quality	➡		Approaching Quality	➡	
	Not Representing Quality	☒		Not Representing Quality	☒	

Title of Material	Personal Financial Literacy	Grade(s) Evaluated	7 – 12 Grade
Publisher	Nucleus	Reviewer	PFL Review Team

Review Summary			
Gateway	Criterion	Score	Rating
1: Alignment and Coherence	1.1: Alignment and Accuracy	6 / 8	Approaching
	1.2: Coherence	6 / 8	Approaching
	Gateway 1 Subtotal	12 / 16	Approaching
2: Instructional Supports	2.1 Student Learning	4 / 8	Not Representing
	2.2 Teacher Supports	4 / 6	Approaching
	2.3 Assessments	4 / 8	Not Representing
	Gateway 2 Subtotal	12 / 22	Approaching
3: Access and Technology	3.1 Access	9 / 10	Exemplifies
	3.2 Technology	6 / 6	Exemplifies
	Gateway 3 Subtotal	15 / 16	Exemplifies
4: Statutory and Regulatory Fidelity	4.1 O.S. 24-157	8 / 8	Exemplifies
	4.2 OAC 720:10-5-3	13 / 13	Exemplifies
	Gateway 4 Subtotal	21 / 21	Exemplifies
Overall Rating Exemplifies Quality: All Gateways Exemplifies Quality. Approaching Quality: All Gateways Approaching Quality or Better. Not Representing Quality: Any Gateway is Below Approaching Quality.		Total Score	Final Rating
		60 / 75	Approaching

Gateway 1: Alignment and Coherence

High-quality instructional materials are aligned and coherent for **Personal Financial Literacy** (OAS—PFL) and the grade levels under review. Educators determine the Gateway rating by analyzing evidence from the instructional materials and scoring indicators tied to each criterion.

Gateway 1 Overview	Indicators	Available Points
Criterion 1.1: Alignment and Accuracy The materials support student learning associated with the content and skills of Personal Financial Literacy and the grade levels under review.	1a - 1c	8
Criterion 1.2: Coherence The materials address the learning progressions associated with Personal Financial Literacy so that the curriculum is coherent.	1d - 1f	8
Total Points		16

Criterion 1.1 Alignment and Accuracy		The instructional materials align with the Oklahoma Academic Standards for Personal Financial Literacy.		
Indicators	Guiding/Key Questions	Score	Comments	
*1a. Materials provide a sequence or collection of activities and texts that build content knowledge and skills aligned with Personal Financial Literacy.	Do the materials align with the content and skills associated with Personal Financial Literacy?	0 2 4 2 / 4	The curriculum is well-structured and follows a logical progression from foundational topics to more advanced concepts. However, there is a significant gap in its alignment with the 2024 Oklahoma Academic Standards for Personal Financial Literacy (PFL). Several required standards are either entirely missing or only superficially addressed, leading to a disconnect between the curriculum and state requirements. Specific examples of missing or underdeveloped content include key areas like banking services, paychecks and taxes, online shopping, and charitable giving. While some reviewers noted the existence of supplemental modules for a few of these standards, they were not consistently provided for review. The lack of direct, comprehensive coverage of these essential topics prevents a one-to-one alignment with the state standards and requires teachers to seek additional resources.	
1b. Materials align to real-world practices associated with Personal Financial Literacy.	Do materials align with real-world practices?	0 1 2 2 / 2	The curriculum effectively connects financial concepts to real-world decision-making through lessons on budgeting, investing, and practical application activities that help students build essential financial skills. While the materials are relevant and grounded in realistic	

			scenarios, some lessons present information in a more traditional or generalized way. Expanding coverage to include modern financial tools and contexts would further strengthen the program’s relevance and real-life applicability.	
1c. Materials include a mixture of instructional strategies (e.g., discussions, modeling, student activities, projects, etc.).	Do materials allow for a variety of instructional strategies within the lessons and across the curriculum?	<div>012</div> <div>2 / 2</div>	The curriculum utilizes a decent mix of instructional strategies, including reading, reflection, calculations, and simulations, supported by worksheets, discussions, and guided activities. While this variety aims to be accessible, the overall approach is not particularly engaging for students. Many lessons are heavily teacher-directed, relying on a consistent format of video or text, followed by review questions and a single activity. The online videos are deemed too long to hold students' attention. To improve student engagement, the curriculum would benefit from more interactive and student-led elements to complement the current format.	
Criterion 1.1 Summary		Subtotal	Rating Levels	Rating
		6 / 8	Exemplifies Quality: 7-8 Approaching Quality: 5-6 Not Represent Quality: 0-4	Approaching

Criterion 1.2 Coherence		The materials address the learning progressions associated with Personal Financial Literacy, ensuring the curriculum is coherent.		
Indicators	Guiding/Key Questions	Score	Comments	
*1d. A scope and sequence are provided that can be completed within a typical course time frame (e.g. semester).	Is the amount of time for content and skills explicitly identified and coherent?	0 2 4 2 / 4	The curriculum's pacing is contradictory and unclear, with some reviewers finding module and video times, while others could not locate any sequence or timeframe. The pacing information that does exist is not consistently detailed, often omitting estimated times for activities, making it difficult for teachers to plan and manage class time accurately. The pacing guide itself is not considered very detailed, and the teacher edition is noted as being too similar to the student information, without a clear, coherent timeline. This lack of clear, consistent pacing guidance is a significant weakness, making it challenging for teachers to effectively plan lessons and ensure the material is covered in a timely manner.	
1e. Materials connect to other relevant topics, so students connect new learning with background knowledge.	Are past topics, lessons, or other relevant topics referenced as new concepts are added?	0 1 2 2 / 2	The curriculum's modules are thoughtfully organized, allowing teachers flexibility in how they are used while still maintaining a logical flow of concepts. Many lessons naturally build on prior knowledge, helping students make meaningful connections between topics. With clearer links across modules, the overall sequence could become even more cohesive and reinforce learning progress throughout the course.	
1f. Content is appropriate to the grade level and considers students' prior	Is content grade appropriate?	0 1 2 2 / 2	The curriculum's content is considered relevant and appropriate for a high school-	

knowledge to incorporate this knowledge into the lesson and/or cover material not previously covered.	Does content incorporate student prior knowledge?		level Personal Financial Literacy (PFL) course. It effectively incorporates and builds on students' prior knowledge, with material presented in an easy-to-understand manner suitable for the target age group. The content is clearly designed for a high school student, making it accessible and aligned with their developmental stage.	
Criterion 1.2 Summary		Subtotal	Rating Levels	Rating
		6/ 8	Exemplifies Quality: 7-8 Approaching Quality: 5-6 Not Represent Quality: 0-4	Approaching

Gateway 1 Points Available	Rating Levels	Gateway 1 Points Achieved	Gateway 1 Rating
16	Exemplifies Quality: 13-16	12 / 16	Approaching
	Approaching Quality: 9-12		
	Does Not Represent Quality: 0-8		
Gateway 1 Comments			
The curriculum is generally well-organized, age-appropriate, and effectively builds financial knowledge through logical progression from foundational to more advanced topics. It connects many concepts to real-world financial decisions through practical scenarios and activities, such as budgeting with actual expenses, helping students apply their learning in meaningful ways. However, alignment with the 2024 Oklahoma Academic Standards for Personal Financial Literacy (PFL) could be strengthened, as several key areas—such as banking services, taxes, online shopping, and charitable giving—are addressed only briefly or not at all. This gap may require teachers to supplement with additional materials. The instructional design relies primarily on teacher-led lessons and review activities, offering limited opportunities for interactive, project-based, or student-driven learning. Pacing guidance is provided in some areas but lacks consistent detail at the lesson level, making planning challenging. Enhancing alignment to state standards, expanding interactive elements, and refining pacing supports would improve coherence, engagement, and ease of implementation.			

Gateway 2: Instructional Support

Gateway 2 examines how materials support teachers in fully utilizing the curriculum and understanding their students' skills and learning. Educators determine the gateway rating by analyzing evidence from the instructional materials and scoring indicators tied to each criterion.

☐ **Materials must receive a score of Exemplifies Quality or Approaching Quality in Gateway 1 to be reviewed in Gateway 2.**

Gateway 2: Overview	Indicators	Available Points
Criterion 2.1: Student Learning The materials identify ways in which the materials are designed for each student's regular and active participation in grade-level/grade band/series content.	2a – 2b	8
Criterion 2.2: Teacher Support and Supplemental Material The materials include resources for teachers to plan and implement materials with integrity effectively and to develop their professional learning further.	2c – 2e	8
Criterion 2.3: Assessment The materials provide tools, guidance, and support for teachers to collect, interpret, and act on data regarding student progress toward content and skill proficiency.	2f – 2i	8
Total Points		24

Criterion 2.1 Student Learning		The materials identify ways in which the materials are designed for each student’s regular and active participation in grade-level/ grade band/ series content.		
Indicators	Guiding/Key Questions	Score	Comments	
*2a. Materials provide appropriate level and type of scaffolding, differentiation, intervention, and support for a broad range of learners.	<p>Do materials provide strategies for meeting a range of learner needs?</p> <ul style="list-style-type: none">• Supports different linguistic backgrounds.• Provides extra support for students working below grade level and extensions for those working above grade level.	<p>0 2 4</p> <p>2 / 4</p>	<p>The curriculum includes basic accessibility features like Immersive Reader but provides limited guidance and differentiation for students below grade level or English learners. While varied formats such as videos and assessments may support some learners, there remains a consistent gap in resources for those who need significant intervention. Materials offer more extensions for advanced learners than scaffolds for struggling students. Adding tools like simplified readings, sentence frames, and tiered assignments would better support a broader range of student needs.</p>	
*2b. Materials within each lesson provide multiple representations by adapting for various types of learners using alternatives to reading, writing, listening, and speaking, such as translations, pictures, or graphic organizers.	<p>Do materials provide multiple representations for different types of learners?</p> <p>Do materials offer alternatives like translations, pictures, or graphic organizers?</p>	<p>0 2 4</p> <p>2 / 4</p>	<p>The curriculum is primarily text-based, with limited use of visuals, graphic organizers, and interactive simulations, and it lacks consistent multilingual support. While some charts, pictures, and videos are included, these resources are not used consistently to support diverse learning styles or English learners. Expanding visual aids, non-verbal formats, and translated materials would make the curriculum more accessible, engaging, and supportive of a broader range of student needs.</p>	

Criterion 2.1 Summary	Subtotal	Rating Levels	Rating
	4 / 8	Exemplifies Quality: 7-8 Approaching Quality: 5-6 Not Represent Quality: 0-4	Not Represent

Criterion 2.2 Teacher Supports and Supplemental Materials	The materials include resources for teachers to plan and implement materials with integrity effectively and to develop their professional learning further.		
Indicators	Guiding/Key Questions	Score	Comments
2c. Materials and resources are educational and accessible for teachers with differing levels of content knowledge.	Do the materials include features (glossaries, footnotes, recordings, pictures, etc.) that aid teachers (and students) in effectively using them?	0 1 2 2 / 2	The curriculum provides accessible teacher support through resources such as glossaries, visuals, and videos, and lessons include step-by-step instructions and brief introductions. While these tools offer guidance for instruction, additional pedagogical support—such as embedded content explanations, sidebars with teaching tips, and strategies for adapting or extending lessons—could further help teachers deliver the material effectively. Strengthening these supports would particularly benefit educators new to personal financial literacy, enabling them to frame key concepts and address all student needs confidently.
2d. Materials contain teacher support for presenting the content with ample and useful annotations and suggestions.	Are there overview sections and/or annotations that contain narrative information about the content that will assist the teacher in presenting the student material?	0 1 2 1 / 2	The curriculum provides some teacher support, including glossaries, pictures, and videos, and lessons feature step-by-step instructions and brief introductions. However, it lacks deeper pedagogical guidance, including explanations of the content, strategies for framing key ideas, and ways to

			adapt instruction to diverse student needs. Incorporating embedded content explanations, a comprehensive glossary, sidebars with teaching tips, and suggestions for modifying or extending lessons would better equip educators—particularly those new to financial literacy—to deliver the material effectively.	
2e. Materials should list all lessons in the teacher's edition in print or digital format, with estimated instructional times for each lesson, chapter, and unit, acting as a pacing guide.	Is there clear documentation that provides estimated instructional time for lessons/chapters/units/topics?	<div>012</div> <div>1 / 2</div>	The curriculum provides a basic course outline but lacks a detailed pacing guide, making lesson planning challenging for teachers. Approximate completion times are given inconsistently and in broad ranges, and the guide is only available online, not in the textbook. This absence of specific time recommendations is particularly difficult for new teachers. A more comprehensive pacing guide with suggested time allocations and flexible options for different course lengths—such as 6-week, 9-week, or full-semester formats—would improve instructional planning.	
Criterion 2.2 Summary		Subtotal	Rating Levels	Rating
		4 / 6	Exemplifies Quality: 6 Approaching Quality: 4-5 Not Represent Quality: 0-3	Approaching

Criterion 2.3 Assessment		The materials provide teachers with tools, guidance, and support for collecting, interpreting, and acting on data regarding student progress toward content and skill proficiency.	
Indicators	Guiding/Key Questions	Score	Comments
2f. Materials provide strategies for gathering information on students' prior knowledge and skills across grade levels.	Do materials provide strategies to gather information on students' prior knowledge and skills?	0 1 2 0 / 2	The curriculum does not provide a clear system for assessing or activating students' prior knowledge, as it lacks pre-tests, diagnostic tools, or opening prompts. Incorporating warm-up activities, KWL charts, or brief diagnostic quizzes at the start of each unit would help teachers connect new content to students' existing understanding and better inform instruction.
2g. Assessment materials include embedded tasks that accommodate and reflect various knowledge and skill levels.	Do the assessment materials include tasks that address and reflect a range of knowledge and skill levels?	0 1 2 2 / 2	The curriculum includes assessments that address a range of knowledge and skill levels. Vocabulary matching, multiple-choice questions, and project-based activities provide opportunities for both foundational practice and application of real-world concepts. While most modules rely on basic questions, these formative tasks allow students to demonstrate varying levels of understanding. Adding additional tiered or enrichment tasks could further strengthen differentiation across all modules.
2h. Materials embed diverse formative assessment models (e.g., performance tasks, projects, and self-assessments) aligned to evaluate learning targets.	Do the materials include multiple types of formative assessments?	0 1 2 2 / 2	The curriculum includes a range of formative assessments, such as end-of-lesson review questions, vocabulary checks, and matching or true/false activities, which provide opportunities to monitor student understanding. While these tools support effective learning, adding formative strategies—such as journal prompts, exit tickets, think-pair-share activities, and self-assessments—could further enhance ongoing insight into students' comprehension throughout lessons.

2i. Varied models of summative assessments (e.g., performance-based tasks, questions, and projects) are embedded into the content materials and assess the learning targets.	Do the materials include multiple types of summative assessments?	0 1 2 0 / 2	End-of-unit assessments are limited, primarily consisting of a few discussion questions, with no formal summative evaluations such as multiple-choice tests, projects, or performance tasks. Adding varied summative assessments, such as budgeting simulations, presentations, or multi-part projects, would allow students to demonstrate applied understanding in real-world contexts.	
Criterion 2.3 Summary		Subtotal	Rating Levels	Rating
		4 / 8	Exemplifies Quality: 7-8 Approaching Quality: 5-6 Not Represent Quality: 0-4	Exemplifies

Gateway 2 Points Available	Rating Levels	Gateway 2 Points Achieved	Gateway 2 Rating
22	Exemplifies Quality: 18-22	12 / 22	Approaching
	Approaching Quality: 12-17		
	Does Not Represent Quality: 0-11		
Gateway 2 Comments			
The curriculum provides a solid foundation in personal financial literacy, but could be strengthened to better support all learners and improve teaching effectiveness. Assessments primarily focus on recall, with limited diagnostic or differentiated options. Teacher resources include essential materials, but additional guidance, detailed examples, and flexible pacing could improve usability, particularly for educators new to the content. Accessibility and differentiation could be enhanced, as the text-heavy format only partially incorporates multimedia, visuals, and multilingual tools. Expanding assessment types, including pre-assessments, formative strategies, and performance-based summative tasks, alongside increased teacher support and more interactive multimedia content, would improve engagement and inclusivity across all learning contexts.			

Gateway 3: Access and Technology

Gateway 3 examines how schools can use digital resources to support teaching and learning in various ways. Educators determine the gateway rating by analyzing evidence from the instructional materials and scoring indicators tied to each criterion.

❑ **Materials must receive a score of Exemplifies Quality or Approaching Quality in Gateway 2 to be reviewed in Gateway 3.**

Gateway 3: Overview	Indicators	Available Points
Criterion 3.1: Access Materials are easily accessible to all learners, offering clear pathways for engagement and supporting diverse needs and abilities.	3a-3d	10
Criterion 3.2: Technology Materials integrate digital technology and interactive tools, when appropriate, to support student engagement and enhance learning.	3e-3g	6
Total Points		16

Criterion 3.1 Access		Materials are easily accessible to all learners, offering clear pathways for engagement and supporting diverse needs and abilities.		
Indicators	Guiding/Key Questions	Score	Comments	
*3a. Materials integrate technology such as interactive tools and/or virtual manipulatives/objects in ways that engage students in the grade-level content and skills, when applicable.	Do the materials integrate digital technology and interactive tools in ways that support student engagement in content?	0 2 4 4 / 4	The majority of the curriculum material is available online and is designed to actively encourage student engagement. The platform uses a variety of interactive tools and technologies, including modules, videos, activities, and applied practice, to keep students engaged in the learning process rather than passively reading. This interactive content is robust enough to support independent learning, with materials geared primarily for a virtual setting where students can navigate the content without constant teacher assistance.	
3b. The visual design (whether in print or digital) supports students in engaging thoughtfully with the subject and is neither distracting nor chaotic.	Does the visual design support student learning and engagement without being visually distracting?	0 1 2 2 / 2	The overall visual design is described as clean, simple, and well thought out, successfully ensuring the content is not chaotic or distracting and is easy to follow. Reviewers agreed that no distracting visuals were found. However, the design is also noted for its simplicity, suggesting that adding more dynamic elements, such as visuals or infographics, would enhance the content.	
3c. Materials provide teacher guidance for using embedded technology to support and enhance student learning when applicable.	Do the materials guide teachers in using embedded technology to support and enhance student learning?	0 1 2 1 / 2	The materials offer robust embedded technology for teachers, including presentations, videos, activities, and a proprietary AI grading assistant that helps review student responses. This system provides teachers with complete visibility of student data to inform instructional practices. However, a drawback is the limited guidance provided to teachers. While the materials effectively guide the students, they offer very little explicit, step-by-step instruction or comprehensive manuals for using advanced features, such as AI assistant or data reports.	

3d. Materials are available on a digital platform and support remote learning opportunities.	Do the materials support virtual/remote or blended learning?	0 1 2 2 / 2	The curriculum is an excellent fit for virtual and blended learning settings, as all materials are available on a digital platform. The online component is highly effective for remote instruction, allowing students to work through modules at their own pace. At the same time, teachers can easily guide discussions or check progress as needed, confirming its complete suitability for remote environments.	
Criterion 3.1 Summary		Subtotal	Rating Levels	Rating
		9 / 10	Exemplifies Quality: 8-10 Approaching Quality: 6-7 Not Represent Quality: 0-5	Exemplifies

Criterion 3.2 Technology	Materials integrate digital technology and interactive tools, when appropriate, to support student engagement and enhance learning.		
Indicators	Guiding/Key Questions	Score	Comments
3e. Materials are responsive to student input, adapting based on interactions or providing flexibility and control to create a personalized learning experience.	Do materials promote individualized learning experiences?	0 1 2 2 / 2	The curriculum effectively supports individualized, self-paced learning, allowing students to work independently through the modules and apply lessons to their own experiences and goals. Digital resources are accessible and navigable, enabling on-demand learning without constant teacher intervention. While the materials offer strong opportunities for self-directed study, the platform lacks adaptive technology. It does not automatically adjust content or assignments based on student performance, which could further enhance personalized learning.
3f. Interactive material is purposeful and directly related to learning.	Is the interactive material directly related to learning?	0 1 2 2 / 2	The interactive materials are consistently deemed purposeful and highly effective, as all activities and embedded practice tasks are directly related to learning and reinforcing lesson concepts. The connection between student engagement and instructional goals is clear, ensuring the curriculum supports student.

3g. Based on the information provided, the materials meet all public schools' privacy and data security requirements, including compliance with federal laws like FERPA and COPPA, Oklahoma's Student Data Accessibility, Transparency, and Accountability Act, and other relevant state regulations.	Do materials provide privacy and data security protocols for usage?	0 1 2 2 / 2	The curriculum platform integrates effectively with most learning management systems and complies with all applicable federal and state privacy and data security requirements, including FERPA and COPPA. While explicit privacy statements are not always visible within the materials, the publisher meets all necessary regulations, ensuring that student data is protected and secure.	
Criterion 3.2 Summary		Subtotal	Rating Levels	Rating
		6 / 6	Exemplifies Quality: 6 Approaching Quality: 4-5 Not Represent Quality:0-3	Exemplifies

Gateway 3 Points Available	Rating Levels	Gateway 3 Points Achieved	Gateway 3 Rating
16	Exemplifies Quality: 13-16	15 / 16	Exemplifies
	Approaching Quality: 9-12		
	Does Not Represent Quality: 0-8		
Gateway 3 Comments			
The curriculum is a highly effective digital solution, well-suited for virtual and blended learning. It promotes active engagement and self-paced study through interactive tools, videos, and application-based activities aligned to learning objectives. The platform features a clean, consistent design and offers robust teacher utilities, including LMS integration, a proprietary AI grading assistant, and full student data visibility. Implementation is slightly limited by the absence of adaptive technology, which prevents automatic personalization of content, and by minimal explicit guidance for using the advanced teacher tools. While technically compliant with privacy regulations, a clear, visible data privacy statement within the curriculum would further strengthen user confidence.			

Gateway 4: Statutory and Regulatory Fidelity

Gateway 4 examines the statutory and regulatory fidelity of the program.

Educators use evidence from the instructional materials to score indicators for each criterion to determine the gateway rating. **If the reviewer's response is Yes, then score 0 points. If the reviewer's response is No, then score 1 point.**

Gateway 4 Overview	Indicators	Available Points
Criterion 4.1: Materials align with Oklahoma statute 70 O.S. § 24-157.	4a-4h	8
Criterion 4.2: Materials align with Oklahoma Administrative Code 720:10-5-3.	4i-4u	13
Total Points		21

Criterion 4.1 Statutory and Regulatory Fidelity		Oklahoma statute 70 O.S. § 24-157	
Indicators	Score	Comments	
4a. Do the instructional materials teach or promote the idea that one race or sex is inherently superior to another race or sex?	0 1 1 / 1		
4b. Do the instructional materials teach or promote the idea that an individual, by virtue of his or her race or sex, is inherently racist, sexist, or oppressive, whether consciously or unconsciously?	0 1 1 / 1		
4c. Do the instructional materials teach or promote the idea that an individual should be discriminated against or receive adverse treatment solely or partly because of his or her race or sex?	0 1 1 / 1		
4d. Do the instructional materials teach or promote the idea that members of one race or sex cannot and should not attempt to treat others without respect to race or sex?	0 1 1 / 1		
4e. Do the instructional materials teach or promote the idea that an individual's moral character is necessarily determined by his or her race or sex?	0 1 1 / 1		
4f. Do the instructional materials teach or promote the idea that an individual, by virtue of his or her race or sex, bears responsibility for actions committed in the past by other members of the same race or sex?	0 1 1 / 1		
4g. Do the instructional materials teach or promote the idea that any individual should feel discomfort, guilt, anguish, or any other form of psychological distress on account of his or her race or sex?	0 1 1 / 1		
4h. Do the instructional materials teach or promote the idea that meritocracy or traits such as a hard work ethic are racist or sexist or were created by members of a particular race to oppress members of another race?	0 1 1 / 1		
Criterion 4.1 Summary	Subtotal	Rating Levels	Rating
	8 / 8	Exemplifies Quality: 7-8 Approaching Quality: 5-6 Representing Quality: 0-4	Exemplifies

Criterion 4.2 Statutory and Regulatory Fidelity		Oklahoma Administrative Code 720:10-5-3
Indicator	Score	Comments
4i. Are the instructional materials subjective in content and partial in interpretation?	0 1 1 / 1	
4j. Do the instructional materials encourage or condone civil disorder, social strife, or disregard for the law?	0 1 1 / 1	
4k. Do the instructional materials degrade or avoid teaching, where appropriate, high moral standards, including: <ul style="list-style-type: none"> Honesty? Respect for parents, teachers, and those properly in authority? The importance of the work ethic in achieving personal goals? The existence of absolute values of right and wrong? 	0 1 1 / 1	
4l. Do the instructional materials de-emphasize or play down the importance of the family as the core of American society, and do they degrade traditional roles of men and women, boys and girls?	0 1 1 / 1	
4m. Do the instructional materials exclude or undermine the principles of the free enterprise system and the effectiveness of the free enterprise system?	0 1 1 / 1	
4n. Do the instructional materials include extraneous material unrelated to the subject of the textbook, negatively impacting the intellectual development of the child's instruction in reading, writing, and arithmetic?	0 1 1 / 1	
4o. Are the instructional materials designed to neglect or suppress awareness of the religious and classical culture of the Western world and its significance to the preservation of the liberties of the American people?	0 1 1 / 1	
4p. Do the instructional materials present imbalanced and nonfactual treatments of controversial, political, and social movements with biased editorial judgments?	0 1 1 / 1	
4q. Do the instructional materials promote illegal lifestyles or sexual behavior or promote sadistic or degrading behavior?	0 1 1 / 1	
4r. Do the instructional materials include blatantly offensive language or illustrations?	0 1 1 / 1	

4s. Do the instructional materials include violence for reasons of excitement, sensationalism, or as an excuse for relevance? If violence does appear in instructional materials, do the instructional materials treat the violence without the context of cause or consequence?	0 1 1 / 1		
4t. Do the instructional materials treat the subject of the historical origins of humankind in a subjective and biased manner?	0 1 1 / 1		
4u. Do the instructional materials invade the privacy of the pupils or the pupils' parents?	0 1 1 / 1		
Criterion 4.2 Summary	Subtotal	Rating Levels	Rating
	13 / 13	Exemplifies Quality: 10-13 Approaching Quality: 7-9 Representing Quality: 0-6	Exemplifies

Gateway 4 Points Available	Rating Levels	Gateway 4 Points Achieved	Gateway 4 Rating
21	Exemplifies Quality: 16-21	21 / 21	Exemplifies
	Approaching Quality: 11-15		
	Not Representing Quality: 0-10		
Gateway 4 Comments			



High-Quality Instructional Materials

OFFICE OF STANDARDS AND LEARNING

PK-12 PERSONAL FINANCIAL LITERACY / PEARSON



Oklahoma Personal Financial Literacy Instructional Materials Evaluation Rubric

Instructional materials selection is an important district decision, and conducting a thorough review of instructional materials at the local level is essential in ensuring the adoption of high-quality instructional materials that meet the needs of students within a district. This evaluation rubric is designed to offer an evaluation that districts can utilize to determine how well instructional materials align with the Oklahoma Academic Standards for Personal Financial Literacy (OAS-PFL) and other criteria for high-quality instructional materials for personal financial literacy. The evaluation rubric includes key considerations for high-quality instructional materials and outlines three **Gateways** for evaluating materials. Each Gateway provides a **criterion**, related **indicators**, and **guiding/key questions**. Additionally, **priority indicators** are indicated with an asterisk (*) as they have been deemed most essential to a quality program. Each **indicator** is evaluated as Not Representing Quality, Approaching Quality, or Exemplifies Quality using a 0-1-2 or 0-2-4 scale score.

All scores should be based on evidence directly observed in the instructional materials, not inferences. The evaluation rubric helps reviewers determine whether the materials meet the quality thresholds for each Gateway. If the materials meet the thresholds for **Exemplifies Quality** or **Approaching Quality** for a Gateway, reviewers proceed to the next Gateway. If the materials do not meet these thresholds, reviewers stop and do not advance to the next Gateway.

Gateway 1 Alignment and Coherence	Exemplifies Quality	➡	Gateway 2 Instructional Support	Exemplifies Quality	➡	Gateway 3 Supports and Usability
	Approaching Quality	➡		Approaching Quality	➡	
	Not Representing Quality	☒		Not Representing Quality	☒	

Title of Material	Personal Financial Literacy	Grade(s) Evaluated	9 – 12 Grades
Publisher	Pearson	Reviewer	PFL Review Team

Review Summary			
Gateway	Criterion	Score	Rating
1: Alignment and Coherence	1.1: Alignment and Accuracy	6 / 8	Approaching
	1.2: Coherence	4 / 8	Not representing
	Gateway 1 Subtotal	10 / 16	Approaching
2: Instructional Supports	2.1 Student Learning	4 / 8	Not representing
	2.2 Teacher Supports	4 / 6	Approaching
	2.3 Assessments	7 / 8	Exemplifies
	Gateway 2 Subtotal	15 / 22	Approaching
3: Access and Technology	3.1 Access	10 / 10	Exemplifies
	3.2 Technology	6 / 6	Exemplifies
	Gateway 3 Subtotal	16 / 16	Exemplifies
4: Statutory and Regulatory Fidelity	4.1 O.S. 24-157	8 / 8	Exemplifies
	4.2 OAC 720:10-5-3	13 / 13	Exemplifies
	Gateway 4 Subtotal	21 / 21	Exemplifies
Overall Rating Exemplifies Quality: All Gateways Exemplifies Quality. Approaching Quality: All Gateways Approaching Quality or Better. Not Representing Quality: Any Gateway is Below Approaching Quality.		Total Score	Final Rating
		62 / 75	Approaching

Gateway 1: Alignment and Coherence

High-quality instructional materials are aligned and coherent for **Personal Financial Literacy** (OAS—PFL) and the grade levels under review. Educators determine the Gateway rating by analyzing evidence from the instructional materials and scoring indicators tied to each criterion.

Gateway 1 Overview	Indicators	Available Points
Criterion 1.1: Alignment and Accuracy The materials support student learning associated with the content and skills of Personal Financial Literacy and the grade levels under review.	1a - 1c	8
Criterion 1.2: Coherence The materials address the learning progressions associated with Personal Financial Literacy so that the curriculum is coherent.	1d - 1f	8
Total Points		16

Criterion 1.1 Alignment and Accuracy		The instructional materials align with the Oklahoma Academic Standards for Personal Financial Literacy.		
Indicators	Guiding/Key Questions	Score	Comments	
*1a. Materials provide a sequence or collection of activities and texts that build content knowledge and skills aligned with Personal Financial Literacy.	Do the materials align with the content and skills associated with Personal Financial Literacy?	0 2 4 2 / 4	The curriculum presents personal finance topics in a logical, sequential order, covering foundational concepts like budgeting (PFL 1), taxes (PFL 2), saving and investing (PFL 5), credit (PFL 7), and banking services (PFL 3 and 4), generally providing students with essential knowledge and skills aligned to Oklahoma Personal Financial Literacy (PFL) standards. However, several standards are missing, briefly addressed, or lack sufficient depth. For example, PFL 9 (fraud and identity theft) receives little coverage, PFL 12 (gambling) is not addressed, PFL 13 (bankruptcy) is mentioned without details on types, and PFL 14 (charitable giving) appears only in limited references within estate planning. Additionally, some sub-standards, such as renting (PFL 10) and banking applications (PFL 4.2D), are only partially covered.	
1b. Materials align to real-world practices associated with Personal Financial Literacy.	Do materials align with real-world practices?	0 1 2 2 / 2	The curriculum incorporates a variety of real-world applications, including activities such as creating budgets, calculating interest, and comparing credit options, which provide students opportunities to practice skills directly related to personal financial decision-making. For fully aligned standards, these applications are effective and support practical understanding. The curriculum could be strengthened by including more content on current financial technologies, such as mobile banking apps, digital payment platforms, online scams, and fraud prevention, as well as examples that reflect diverse cultural and	

			generational experiences. Expanding coverage of all relevant Oklahoma standards would further enhance relevance and applicability.		
1c. Materials include a mixture of instructional strategies (e.g., discussions, modeling, student activities, projects, etc.).	Do materials allow for a variety of instructional strategies within the lessons and across the curriculum?	<div>0 1 2</div> <div>2 / 2</div>	The curriculum uses a variety of instructional strategies, including readings, vocabulary activities, discussions, scenario-based questions, and cross-curricular connections, supported by a supplemental workbook. While these features provide engagement and some differentiation, instruction remains largely teacher-directed, with limited project- or inquiry-based opportunities. Additional, more consistent supports for English learners and students working above or below grade level would enhance accessibility for all learners.		
Criterion 1.1 Summary		Subtotal	Rating Levels	Rating	
		6 / 8	Exemplifies Quality: 7-8 Approaching Quality: 5-6 Not Represent Quality: 0-4	Approaching	

Criterion 1.2 Coherence		The materials address the learning progressions associated with Personal Financial Literacy, ensuring the curriculum is coherent.	
Indicators	Guiding/Key Questions	Score	Comments
*1d. A scope and sequence are provided that can be completed within a typical course time frame (e.g. semester).	Is the amount of time for content and skills explicitly identified and coherent?	0 2 4 0 / 4	The curriculum lacks a clear and accessible scope and sequence. While a printed document was provided showing Oklahoma Academic Standards (OAS) for Personal Financial Literacy with correlated page numbers, it does not include a timeframe for instruction. As a result, teachers may need to jump around the book to cover standards, which makes planning more difficult. In addition, the amount of content appears too extensive for a single semester, though it may fit within a year-long course. Neither the textbook, online resources, nor the teacher's edition provides explicit guidance on pacing or the time required for assignments and chapters. This gap reduces ease of use and creates challenges for teachers seeking structured implementation.
1e. Materials connect to other relevant topics, so students connect new learning with background knowledge.	Are past topics, lessons, or other relevant topics referenced as new concepts are added?	0 1 2 2 / 2	Each chapter begins with a scenario that is introduced at the start of the lesson and revisited throughout, helping students connect financial concepts to real-life situations. The material is structured to build on prior chapters and link to later topics, creating a smooth, logical flow of content. In addition, lessons consistently integrate relevant math skills, reinforcing cross-curricular connections and supporting deeper understanding.
1f. Content is appropriate to the grade level and considers students' prior knowledge to incorporate this knowledge into the lesson and/or cover	Is content grade appropriate? Does content incorporate student prior knowledge?	0 1 2 2 / 2	The curriculum is designed for high school students and presents content that is generally grade-appropriate, building logically on prior knowledge to support learning progression.

material not previously covered.			Foundational topics are covered alongside more detailed exploration of specific areas, providing depth that can enrich understanding. The comprehensive nature of the material may extend the course length, so careful pacing and planning may be needed to complete all content within a typical school year.	
Criterion 1.2 Summary		Subtotal	Rating Levels	Rating
		4 / 8	Exemplifies Quality: 7-8 Approaching Quality: 5-6 Not Represent Quality: 0-4	Not Represent

Gateway 1 Points Available	Rating Levels	Gateway 1 Points Achieved	Gateway 1 Rating
16	Exemplifies Quality: 13-16	10 / 16	Approaching
	Approaching Quality: 9-12		
	Does Not Represent Quality: 0-8		
Gateway 1 Comments			
The curriculum is logically structured, covering foundational personal finance topics such as budgeting, taxes, saving and investing, credit, and banking, and aligns with many Oklahoma Personal Financial Literacy standards. Lessons incorporate real-life scenarios and integrate math skills, providing generally grade-appropriate content with some advanced depth. However, the scope and complexity of the material may make it challenging to complete within a single school year. Certain standards, including fraud and identity theft, gambling, bankruptcy, and charitable giving, receive limited coverage, and some sub-standards are addressed only partially. While the curriculum includes real-world applications, modern financial topics such as digital payments, mobile banking, online scams, and culturally relevant examples are less consistently integrated. Instruction relies mainly on textbook-driven strategies, readings, vocabulary, discussions, and workbook exercises, with few opportunities for project- or inquiry-based learning. Support for English learners and students working above or below grade level is limited and not consistently embedded. Additionally, the curriculum does not provide a clearly accessible scope and sequence or a detailed pacing guide, which may make planning and instruction more challenging.			

Gateway 2: Instructional Support

Gateway 2 examines how materials support teachers in fully utilizing the curriculum and understanding their students' skills and learning. Educators determine the gateway rating by analyzing evidence from the instructional materials and scoring indicators tied to each criterion.

☐ **Materials must receive a score of Exemplifies Quality or Approaching Quality in Gateway 1 to be reviewed in Gateway 2.**

Gateway 2: Overview	Indicators	Available Points
Criterion 2.1: Student Learning The materials identify ways in which the materials are designed for each student's regular and active participation in grade-level/grade band/series content.	2a – 2b	8
Criterion 2.2: Teacher Support and Supplemental Material The materials include resources for teachers to plan and implement materials with integrity effectively and to develop their professional learning further.	2c – 2e	8
Criterion 2.3: Assessment The materials provide tools, guidance, and support for teachers to collect, interpret, and act on data regarding student progress toward content and skill proficiency.	2f – 2i	8
Total Points		24

Criterion 2.1 Student Learning		The materials identify ways in which the materials are designed for each student's regular and active participation in grade-level/ grade band/ series content.		
Indicators	Guiding/Key Questions	Score	Comments	
*2a. Materials provide appropriate level and type of scaffolding, differentiation, intervention, and support for a broad range of learners.	<p>Do materials provide strategies for meeting a range of learner needs?</p> <ul style="list-style-type: none"> Supports different linguistic backgrounds. Provides extra support for students working below grade level and extensions for those working above grade level. 	0 2 4 2 / 4	<p>The textbook provides scaffolds such as math connections, checkpoint questions, chapter reviews, highlighted vocabulary, and teacher guidance, supporting students at varying readiness levels. Limited accommodations for English learners (ELLs) are provided, but support for multilingual learners and differentiated pathways, such as translations, multilingual glossaries, and tiered activities, is minimal. General strategies lack depth and consistency, reducing accessibility. Expanding multilingual resources and creating structured differentiation would better meet diverse student needs.</p>	
*2b. Materials within each lesson provide multiple representations by adapting for various types of learners using alternatives to reading, writing, listening, and speaking, such as translations, pictures, or graphic organizers.	<p>Do materials provide multiple representations for different types of learners?</p> <p>Do materials offer alternatives like translations, pictures, or graphic organizers?</p>	0 2 4 2 / 4	<p>The curriculum includes visual, and print supports such as pictures, charts, graphs, videos, and workbooks to provide multiple entry points for learners. However, multimodal tools are limited, with few graphic organizers, minimal audio narration, and little interactivity, and language supports are mostly restricted to Spanish. Expanding organizers, adding audio content, and embedding interactive simulations could improve accessibility and engagement.</p>	
Criterion 2.1 Summary		Subtotal	Rating Levels	Rating
		4 / 8	<p>Exemplifies Quality: 7-8</p> <p>Approaching Quality: 5-6</p> <p>Not Represent Quality: 0-4</p>	Not Represent

Criterion 2.2 Teacher Supports and Supplemental Materials		The materials include resources for teachers to plan and implement materials with integrity effectively and to develop their professional learning further.	
Indicators	Guiding/Key Questions	Score	Comments
2c. Materials and resources are educational and accessible for teachers with differing levels of content knowledge.	Do the materials include features (glossaries, footnotes, recordings, pictures, etc.) that aid teachers (and students) in effectively using them?	0 1 2 2 / 2	The materials provide solid lesson support, including a teacher's edition with lesson plans, answer keys, and visual aids such as PowerPoints and glossaries, which help teachers deliver content effectively. To further enhance instructional support, the inclusion of background notes, guidance on addressing common student misconceptions, and examples or case studies could strengthen teachers' content knowledge and confidence in presenting the material.
2d. Materials contain teacher support for presenting the content with ample and useful annotations and suggestions.	Are there overview sections and/or annotations that contain narrative information about the content that will assist the teacher in presenting the student material?	0 1 2 2 / 2	The materials effectively support teachers' logistical and instructional planning by including embedded annotations, lesson outlines, and pacing suggestions in the Teacher's Edition. Teachers also have access to PowerPoints and other supplemental activities to streamline lesson delivery. The annotations provide helpful guidance for instruction, and it is suggested that future editions could further enhance support by including additional teaching strategies, discussion prompts, or notes on addressing common student misconceptions, building on an already strong foundation.
2e. Materials should list all lessons in the teacher's edition in print or digital format, with estimated instructional times for each lesson, chapter, and unit, acting as a pacing guide.	Is there clear documentation that provides estimated instructional time for lessons/chapters/units/topics?	0 1 2 0 / 2	The curriculum's pacing is mixed and contradictory. While some reviewers state that the materials include chapter and unit outlines with estimated pacing, others report being unable to locate any pacing guides or lesson timelines,

			either in print or online. This suggests an inconsistency in what is provided or a lack of clarity in where to find it. The reviewers who did find pacing guidance noted that it is rigid and not adaptable to different instructional models, such as block scheduling, hybrid courses, or varying course lengths (e.g., semester vs. year-long). To address this, a comprehensive improvement would be to offer multiple pacing models (such as 9-week condensed, semester, and year-long) with clear flexibility notes to accommodate various school and teacher contexts.		
Criterion 2.2 Summary			Subtotal	Rating Levels	Rating
			4 / 6	Exemplifies Quality: 6 Approaching Quality: 4-5 Not Represent Quality: 0-3	Approaching

Criterion 2.3 Assessment		The materials provide teachers with tools, guidance, and support for collecting, interpreting, and acting on data regarding student progress toward content and skill proficiency.	
Indicators	Guiding/Key Questions	Score	Comments
2f. Materials provide strategies for gathering information on students' prior knowledge and skills across grade levels.	Do materials provide strategies to gather information on students' prior knowledge and skills?	0 1 2 1 / 2	The curriculum includes warm-up questions, discussion prompts, and vocabulary reviews to activate prior knowledge, but it lacks systematic pre-assessments to gauge students' readiness across grade levels. While chapter pretests are available online, access issues and inconsistencies limit their use, and the group felt they should be included in both the book and online. Incorporating diagnostic tools like anticipation guides and KWL charts would give teachers clearer insights into students' starting points.
2g. Assessment materials include embedded tasks that accommodate and reflect various knowledge and skill levels.	Do the assessment materials include tasks that address and reflect a range of knowledge and skill levels?	0 1 2 2 / 2	End-of-chapter questions range in difficulty and incorporate real-world case studies to support skill application. To further enhance learning for all students, incorporating differentiated or tiered tasks that align with varying skill levels could provide additional challenges and support for all learners.
2h. Materials embed diverse formative assessment models (e.g., performance tasks, projects, and self-assessments) aligned to evaluate learning targets.	Do the materials include multiple types of formative assessments?	0 1 2 2 / 2	The curriculum provides multiple formative opportunities through practice activities, workbook tasks, and lesson checkpoints, supporting consistent review and reinforcement. Formative assessment could be enhanced with additional performance-based tasks, self-assessments, and project-based measures. Incorporating tools such as self-reflection prompts, peer assessments, project checkpoints, budgeting drafts, or credit simulations could further strengthen student engagement and the application of financial skills.

2i. Varied models of summative assessments (e.g., performance-based tasks, questions, and projects) are embedded into the content materials and assess the learning targets.	Do the materials include multiple types of summative assessments?	0 1 2 2 / 2	Summative assessments include chapter reviews, tests, and case studies, providing a traditional approach to evaluating learning. These assessments could be enhanced by incorporating more performance-based tasks, such as creating personal financial plans, presenting investment strategies, or analyzing credit reports, to better measure applied skills, critical thinking, and real-world financial decision-making.	
Criterion 2.3 Summary		Subtotal	Rating Levels	Rating
		7 / 8	Exemplifies Quality: 7-8 Approaching Quality: 5-6 Not Represent Quality: 0-4	Exemplifies

Gateway 2 Points Available	Rating Levels	Gateway 2 Points Achieved	Gateway 2 Rating
22	Exemplifies Quality: 18-22	15 / 22	Approaching
	Approaching Quality: 12-17		
	Does Not Represent Quality: 0-11		
Gateway 2 Comments			
The curriculum provides foundational strengths, including a variety of assessment opportunities, some scaffolding for diverse learners, and basic teacher supports. Opportunities exist to enhance pre-assessment tools further, differentiate instruction for multilingual and struggling students, and implement performance-based assessments that promote higher-order thinking and real-world application. Teacher resources primarily support logistics and could be expanded to include instructional guidance and content mastery strategies. Pacing information is present but inconsistent and not always easily accessible. The curriculum relies heavily on text-based materials, with limited multimodal or interactive elements, which may reduce engagement for some learning styles. Expanding diagnostic and formative assessments, strengthening differentiation and multilingual support, enhancing teacher guidance, providing clear and flexible pacing, and incorporating additional multimedia and interactive tools would support more accessible, engaging, and practical instruction for a broader range of students.			

Gateway 3: Access and Technology

Gateway 3 examines how schools can use digital resources to support teaching and learning in various ways. Educators determine the gateway rating by analyzing evidence from the instructional materials and scoring indicators tied to each criterion.

❑ **Materials must receive a score of Exemplifies Quality or Approaching Quality in Gateway 2 to be reviewed in Gateway 3.**

Gateway 3: Overview	Indicators	Available Points
Criterion 3.1: Access Materials are easily accessible to all learners, offering clear pathways for engagement and supporting diverse needs and abilities.	3a-3d	10
Criterion 3.2: Technology Materials integrate digital technology and interactive tools, when appropriate, to support student engagement and enhance learning.	3e-3g	6
Total Points		16

Criterion 3.1 Access		Materials are easily accessible to all learners, offering clear pathways for engagement and supporting diverse needs and abilities.		
Indicators	Guiding/Key Questions	Score	Comments	
*3a. Materials integrate technology such as interactive tools and/or virtual manipulatives/objects in ways that engage students in the grade-level content and skills, when applicable.	Do the materials integrate digital technology and interactive tools in ways that support student engagement in content?	0 2 4 4 / 4	The program is entirely online, making it easy for teachers to assign lessons, quizzes, and readings through the Pearson platform. The content is available online and utilizes various interactive tools and technology to engage students, including videos, activities, and flashcards. Students can complete all assignments digitally, which supports engagement and allows teachers to track student progress efficiently.	
3b. The visual design (whether in print or digital) supports students in engaging thoughtfully with the subject and is neither distracting nor chaotic.	Does the visual design support student learning and engagement without being visually distracting?	0 1 2 2 / 2	The materials feature a clean, consistent layout that is easy to follow and entirely free from visual distractions, with both the physical and digital texts being well-supported and helpful for student learning. While the design avoids chaos, it is also considered simple. Reviewers suggest incorporating more dynamic elements, such as additional visuals or data graphics, to enhance engagement and make the concepts more dynamic.	
3c. Materials provide teacher guidance for using embedded technology to support and enhance student learning when applicable.	Do the materials guide teachers in using embedded technology to support and enhance student learning?	0 1 2 2 / 2	Teachers can efficiently access and assign digital lessons, assignments, and textbooks through the online platform, which includes embedded resources such as teacher guides, activities, assessments, and flashcards. While these tools support lesson delivery, the curriculum provides limited guidance on how to use them to deepen student learning. Adding a concise guide with clear examples or suggested instructional strategies could enhance teacher implementation and maximize the effectiveness of the digital resources.	

3d. Materials are available on a digital platform and support remote learning opportunities.	Do the materials support virtual/remote or blended learning?	0 1 2 2 / 2	The materials are an excellent fit for virtual and blended learning environments, as all content is available on a digital platform. The online portion fully supports remote instruction, allowing everything to be assigned and submitted online. While the platform works well for these settings, reviewers noted that the lessons themselves could offer more flexibility to accommodate diverse teaching formats.	
Criterion 3.1 Summary		Subtotal	Rating Levels	Rating
		10 / 10	Exemplifies Quality: 8-10 Approaching Quality: 6-7 Not Represent Quality: 0-5	Exemplifies

Criterion 3.2 Technology	Materials integrate digital technology and interactive tools, when appropriate, to support student engagement and enhance learning.		
Indicators	Guiding/Key Questions	Score	Comments
3e. Materials are responsive to student input, adapting based on interactions or providing flexibility and control to create a personalized learning experience.	Do materials promote individualized learning experiences?	0 1 2 2 / 2	The curriculum supports individualized learning by providing assignments and projects that allow students to apply concepts, such as goal setting, to their own experiences. Students can progress through digital materials at their own pace for on-demand learning. While the program does not currently include adaptive technology or options for modifying online assignments, incorporating these features in the future could further personalize instruction and better respond to individual student needs.
3f. Interactive material is purposeful and directly related to learning.	Is the interactive material directly related to learning?	0 1 2 2 / 2	Interactive materials, like online quizzes and self-checks, are purposeful and effective, providing students with instant feedback that reinforces concepts and keeps them engaged.
3g. Based on the information provided,	Do materials provide	0 1 2	The platform has a clear digital security policy that

the materials meet all public schools' privacy and data security requirements, including compliance with federal laws like FERPA and COPPA, Oklahoma's Student Data Accessibility, Transparency, and Accountability Act, and other relevant state regulations.	privacy and data security protocols for usage?	2 / 2	states it meets all privacy and security requirements, and reviewers identified no data safety issues or violations of federal laws.	
Criterion 3.2 Summary		Subtotal	Rating Levels	Rating
		6 / 6	Exemplifies Quality: 6 Approaching Quality: 4-5 Not Represent Quality:0-3	Exemplifies

Gateway 3 Points Available	Rating Levels	Gateway 3 Points Achieved	Gateway 3 Rating
16	Exemplifies Quality: 13-16	16 / 16	Exemplifies
	Approaching Quality: 9-12		
	Does Not Represent Quality: 0-8		
Gateway 3 Comments			
The curriculum is a highly functional and robust digital platform, well-suited for virtual and blended learning, enabling all content, assignments, and progress tracking to be managed digitally. It promotes active student engagement through purposeful, interactive tools such as videos and quizzes that provide instant feedback and support an individualized learning experience (ILE) through real-life application tasks, all within a clean and consistent visual design that promotes learning without distraction. However, the platform has some limitations: it lacks adaptive technology, so content is not responsive to student performance, and teachers cannot modify assignments online to personalize learning. While it offers rich digital resources for educators, there is limited guidance on how to use these tools to foster deeper learning.			

Gateway 4: Statutory and Regulatory Fidelity

Gateway 4 examines the statutory and regulatory fidelity of the program.

Educators use evidence from the instructional materials to score indicators for each criterion to determine the gateway rating. **If the reviewer's response is Yes, then score 0 points. If the reviewer's response is No, then score 1 point.**

Gateway 4 Overview	Indicators	Available Points
Criterion 4.1: Materials align with Oklahoma statute 70 O.S. § 24-157.	4a-4h	8
Criterion 4.2: Materials align with Oklahoma Administrative Code 720:10-5-3.	4i-4u	13
Total Points		21

Criterion 4.1 Statutory and Regulatory Fidelity		Oklahoma statute 70 O.S. § 24-157	
Indicators	Score	Comments	
4a. Do the instructional materials teach or promote the idea that one race or sex is inherently superior to another race or sex?	0 1 1 / 1		
4b. Do the instructional materials teach or promote the idea that an individual, by virtue of his or her race or sex, is inherently racist, sexist, or oppressive, whether consciously or unconsciously?	0 1 1 / 1		
4c. Do the instructional materials teach or promote the idea that an individual should be discriminated against or receive adverse treatment solely or partly because of his or her race or sex?	0 1 1 / 1		
4d. Do the instructional materials teach or promote the idea that members of one race or sex cannot and should not attempt to treat others without respect to race or sex?	0 1 1 / 1		
4e. Do the instructional materials teach or promote the idea that an individual's moral character is necessarily determined by his or her race or sex?	0 1 1 / 1		
4f. Do the instructional materials teach or promote the idea that an individual, by virtue of his or her race or sex, bears responsibility for actions committed in the past by other members of the same race or sex?	0 1 1 / 1		
4g. Do the instructional materials teach or promote the idea that any individual should feel discomfort, guilt, anguish, or any other form of psychological distress on account of his or her race or sex?	0 1 1 / 1		
4h. Do the instructional materials teach or promote the idea that meritocracy or traits such as a hard work ethic are racist or sexist or were created by members of a particular race to oppress members of another race?	0 1 1 / 1		
Criterion 4.1 Summary	Subtotal	Rating Levels	Rating
	8 / 8	Exemplifies Quality: 7-8 Approaching Quality: 5-6 Representing Quality: 0-4	Exemplifies

Criterion 4.2 Statutory and Regulatory Fidelity		Oklahoma Administrative Code 720:10-5-3
Indicator	Score	Comments
4i. Are the instructional materials subjective in content and partial in interpretation?	0 1 1 / 1	
4j. Do the instructional materials encourage or condone civil disorder, social strife, or disregard for the law?	0 1 1 / 1	
4k. Do the instructional materials degrade or avoid teaching, where appropriate, high moral standards, including: <ul style="list-style-type: none"> Honesty? Respect for parents, teachers, and those properly in authority? The importance of the work ethic in achieving personal goals? The existence of absolute values of right and wrong? 	0 1 1 / 1	
4l. Do the instructional materials de-emphasize or play down the importance of the family as the core of American society, and do they degrade traditional roles of men and women, boys and girls?	0 1 1 / 1	
4m. Do the instructional materials exclude or undermine the principles of the free enterprise system and the effectiveness of the free enterprise system?	0 1 1 / 1	
4n. Do the instructional materials include extraneous material unrelated to the subject of the textbook, negatively impacting the intellectual development of the child's instruction in reading, writing, and arithmetic?	0 1 1 / 1	
4o. Are the instructional materials designed to neglect or suppress awareness of the religious and classical culture of the Western world and its significance to the preservation of the liberties of the American people?	0 1 1 / 1	
4p. Do the instructional materials present imbalanced and nonfactual treatments of controversial, political, and social movements with biased editorial judgments?	0 1 1 / 1	
4q. Do the instructional materials promote illegal lifestyles or sexual behavior or promote sadistic or degrading behavior?	0 1 1 / 1	
4r. Do the instructional materials include blatantly offensive language or illustrations?	0 1 1 / 1	

4s. Do the instructional materials include violence for reasons of excitement, sensationalism, or as an excuse for relevance? If violence does appear in instructional materials, do the instructional materials treat the violence without the context of cause or consequence?	0 1 1 / 1		
4t. Do the instructional materials treat the subject of the historical origins of humankind in a subjective and biased manner?	0 1 1 / 1		
4u. Do the instructional materials invade the privacy of the pupils or the pupils' parents?	0 1 1 / 1		
Criterion 4.2 Summary	Subtotal	Rating Levels	Rating
	13 / 13	Exemplifies Quality: 10-13 Approaching Quality: 7-9 Representing Quality: 0-6	Exemplifies

Gateway 4 Points Available	Rating Levels	Gateway 4 Points Achieved	Gateway 4 Rating
21	Exemplifies Quality: 16-21	21 / 21	Exemplifies
	Approaching Quality: 11-15		
	Not Representing Quality: 0-10		
Gateway 4 Comments			



High-Quality Instructional Materials

OFFICE OF STANDARDS AND LEARNING

PK-12 COMPUTER SCIENCE / PEARSON – COMPUTER SCIENCE



OKLAHOMA
Education

Oklahoma Computer Science Instructional Materials Evaluation Rubric

Instructional materials selection is an important district decision, and conducting a thorough review of instructional materials at the local level is essential in ensuring the adoption of high-quality instructional materials that meet the needs of students within a district. This evaluation rubric is designed to offer an evaluation that districts can utilize to determine how well instructional materials align to the Oklahoma Academic Standards for Computer Science (OAS-CS) and other criteria for high-quality instructional materials for computer science. The evaluation rubric includes key considerations for high-quality instructional materials and outlines three **Gateways** for consideration when evaluating materials. Within each Gateway, **Criterion** and related **Indicators** are provided along with **Guiding/Key Questions**. Additionally, **Priority Indicators** are indicated with an asterisk (*) as they have been deemed most essential to a quality program. Each **indicator** is evaluated as Not Representing Quality, Approaching Quality, or Exemplifies Quality, using a 0-1-2 or 0-2-4 scale score.

All scores should be based on evidence observed from the instructional materials themselves, rather than what might be inferred. The evaluation rubric is designed to allow reviewers to determine a threshold for quality for each gateway. If instructional materials meet the thresholds for Exemplifies Quality or Approaching Quality expectations for a Gateway, reviewers are prompted to move forward with reviewing the next Gateway. If instructional materials do not meet the thresholds for Exemplifies Quality or Approaching Quality expectations for a Gateway, reviewers are prompted not to move forward with reviewing the next Gateway (☒).

Gateway 1 Oklahoma Academic Standards Alignment, Coherence, and Assessment	Exemplifies Quality →	Gateway 2 Instructional Support	Exemplifies Quality →	Gateway 3 Access and Technology
	Approaching Quality →		Approaching Quality →	
	Not Representing Quality ☒		Not Representing Quality ☒	

Title of Material(s)	Computer Science	Grade(s) Evaluated	9-12 Grade
Publisher	Pearson	Reviewer	Out-of-Cycle C.S. Review Team

Review Summary				
Gateway		Criterion	Score	Rating
1	Oklahoma Academic Standards - Alignment, Coherence, and Assessment	1.1 Alignment and Accuracy	8/8	Exemplifies Quality
		1.2 Coherence	7/8	Exemplifies Quality
		1.3 Assessment	4/8	Not Representing Quality
		Gateway 1 Sub-Total	19/24	Exemplifies Quality
2	Instructional Support	2.1 Student Learning	5/10	Not Representing Quality
		2.2 Teacher Supports and Supplemental Materials	5/8	Approaching Quality
		2.3 Instructional Design	6/8	Approaching Quality
		Gateway 2 Sub-Total	16/26	Approaching Quality
3	Access and Technology	3.1 Access	9/10	Exemplifies Quality
		3.2 Technology	5/6	Approaching Quality
		Gateway 3 Sub-Total	14/16	Exemplifies Quality
4	Statutory and Regulatory Fidelity	4.1 70 O.S. 24-157	8/8	Exemplifies Quality
		4.2 OAC 720:10-5-3	13/13	Exemplifies quality
		Gateway 4 Sub-Total	21/21	Exemplifies Quality
Overall Rating Exemplifies Quality: All Gateways are Exemplifies Quality. Approaching Quality: All Gateways are Approaching Quality or Better. Not Representing Quality: Any Gateway is Below Approaching Quality.			Total Score	Final Rating
			70/87	APPROACHING

Gateway 1: Academic Standards- Alignment, Coherence, and Assessment

High-quality computer science materials are coherent and aligned to the Oklahoma Academic Standards for Computer Science (OAC-CS) to support student sensemaking of computer science concepts and practice through intentionally structured sequences of learning by leveraging real-world phenomena and/or problems to engage students. To determine the Gateway rating, educators use evidence gathered from the instructional materials to score indicators related to each criterion.

Gateway 1 Overview	Indicators	Available Points
Criterion 1.1: Alignment and Accuracy The instructional materials are aligned to the Oklahoma Academic Standards for Computer Science.	1a-1c	8
Criterion 1.2: Coherence The instructional materials attend to the learning progressions emphasized in the standards so that the curriculum is coherent both within grades and across grade bands and is coherent and consistent with the progressions in the Oklahoma Academic Standards for Computer Science.	1d-1g	8
Criterion 1.3: Assessment Materials offer assessment opportunities that genuinely measure progress and elicit direct, observable evidence of the degree to which students can independently demonstrate the assessed standards.	1h-1k	8
		24

Criterion 1.1 Alignment and Accuracy		The instructional materials are aligned closely to the Oklahoma Academic Standards for Computer Science.	
Indicators	Guiding/Key Questions	Score	Comments
*1a. The instructional materials are aligned to the Oklahoma Academic Standards for Computer Science at grade-level.	Are all of the Oklahoma Academic Standards for Computer Science covered in the curriculum for each grade-level?	0 2 4 <u>4</u> out of 4	The text provides comprehensive coverage of the Oklahoma Computer Science Standards for a beginning computer science course. Key concepts such as computational thinking (Chapter 8), programming (Chapters 4–16), and digital citizenship (Chapter 17) are addressed with grade-appropriate depth, balancing both conceptual understanding and practical application through Python programming, algorithms, and data handling. To further strengthen alignment, explicit standard references could be integrated into lesson plans or teacher resources to make connections more straightforward for educators.
1b. The instructional materials provide opportunities to interact with real-world computer science tools and their purposes.	Do materials provide opportunities for students to engage directly with authentic computer science tools?	0 1 2 <u>2</u> out of 2	<p>The text provides students with exposure to multiple programming languages (Python, Java, and C), introduces important protocols such as Unicode and ASCII, and provides instructions for accessing a real-world Python IDE. Instruction is scaffolded effectively, beginning with guided examples and structured practice in early chapters (e.g., Chapter 5: Getting Started with Python, Chapter 6: Processing Input and Output). As the text advances into more complex topics (e.g., Chapter 12: Loop Statements, Chapter 13: Using Lists, Chapter 16: Introduction to Object-Oriented Programming), students are required to apply concepts with greater independence.</p> <p>While there are opportunities for interaction, such as using the Turtle Graphics module, these experiences provide students with meaningful ways to engage with programming</p>

			<p>concepts. It is suggested that authentic engagement could be further enhanced by fading instructional support and incorporating multi-step, open-ended programming challenges that build across chapters. Embedding these projects more prominently within the text or online portal could provide additional opportunities for students to practice independent coding and connect their learning to real-world applications.</p>
<p>1c. The majority of time anticipated for the coverage of the instructional materials corresponds to standards for computer science.</p>	<p>Does the majority of instructional time address the expected grade level learning outcomes?</p>	<p>0 1 2 2 out of 2</p>	<p>The majority of instructional time is focused on core programming skills, computational thinking, and problem-solving strategies that align directly with the Oklahoma Academic Standards for Computer Science. Supporting content—such as Chapter 2 (Career Preparation) and Chapter 17 (Digital Citizenship)—is included and serves to provide valuable context and foundational understanding without displacing the primary standards-based objectives. Time allotted to standards coverage is appropriate, and there is very little extraneous material. To further strengthen alignment, the integration of ancillary topics could more explicitly reference how they reinforce or extend the core computer science standards.</p>
<p>Criterion 1.1 Summary</p>	<p>Rating Levels</p>	<p>Sub-Total</p>	<p>Rating</p>
	<p>Exemplifies Quality: 7-8 Approaching Quality: 5-6 Not Representing Quality: 0-4</p>	<p>8 / 8</p>	<p>Exemplifies Quality</p>

Criterion 1.2 Coherence	The instructional materials attend to the learning progressions emphasized in the standards, so that the curriculum is coherent both within a grade and across grade bands and are coherent and consistent with the progressions in the Oklahoma Academic Standards for Computer Science.		
Indicators	Guiding/Key Questions	Score	Comments
<p>1d. The instructional materials are consistent with the progression of skills found in the Oklahoma Academic Standards for Computer Science</p> <p>The instructional materials provide a coherent sequence or collection of activities and texts that build content knowledge, vocabulary, and skills.</p>	<p>Do the materials provide a coherent sequence of lessons that follow the progression of grade-level standards?</p> <p>Do the materials provide a coherent sequence of collection of activities and texts that build content knowledge, vocabulary, and skills?</p>	<p>0 1 2 2 out of 2</p>	<p>The curriculum demonstrates a clear and coherent progression of skills. For example, on page 171, students are introduced to control structures using flowcharts, followed by Boolean concepts and condition statements beginning on page 237. The overall sequence moves logically from foundational concepts in Chapters 1–4 to more advanced topics in Chapters 5–16, including algorithms, data structures, debugging, and object-oriented programming. This structure reflects the intended skill progression outlined in the Oklahoma Academic Standards for Computer Science. To further strengthen alignment, topics such as Digital Citizenship and Cybersecurity could be more intentionally integrated throughout the programming content rather than presented as stand-alone units.</p>
<p>1e. Materials make connections to computer science topics covered in past lessons so students connect new learning with background knowledge.</p>	<p>Are past grade-level topics and lessons referenced as new concepts are added?</p>	<p>0 1 2 1 out of 2</p>	<p>Earlier chapters on data, logic, and algorithms are reinforced in later programming units, supporting student retention of key concepts. For example, Boolean logic introduced in Chapter 7 is applied again in Chapter 10 (Decision Structures) and Chapter 12 (Loop Statements). While this coherence strengthens the curriculum, topics such as Digital Citizenship and Cybersecurity are presented in isolation. To better meet criteria, these areas should be intentionally integrated into related programming or problem-solving contexts so that students experience them as authentic, embedded components of computer science rather than stand-alone topics.</p>

1f. Materials provide scaffolding or fading of support over time to promote student proficiency and independence with targeted computer science skills.	<p>Is scaffolding present to promote understanding and independence in learners?</p>	<p>0 1 2 2 out of 2</p>	<p>In Chapter 5, students are introduced to Python's Turtle Library through a thorough explanation followed by exercises that challenge them to recreate images, reinforcing both conceptual understanding and practical application. The text overall provides strong scaffolding, beginning with guided examples and structured practice, and later requiring greater independence in advanced chapters (e.g., Chapter 20: Capstone Projects). To further strengthen progression, intermediate chapters could incorporate additional open-ended programming tasks to provide a smoother transition from guided practice to independent problem-solving.</p>
1g. Content is appropriate to the grade-level and considers students' prior knowledge to incorporate this knowledge into the lesson and/or cover material not previously covered.	<p>Is content grade-level appropriate?</p> <p>Does content incorporate student prior knowledge?</p>	<p>0 1 2 2 out of 2</p>	<p>The programming content and problem-solving tasks are well-suited for high school students and align with expectations for an entry-level computer science course. Lessons build appropriately on students' prior exposure to math, logic, and basic computing skills while introducing new concepts in manageable increments. The course is accessible without requiring extensive prior knowledge, making it developmentally appropriate for secondary learners. To further strengthen accessibility, optional enrichment opportunities could be included to extend learning for students with more advanced backgrounds.</p>
Criterion 1.2 Summary	Rating Levels	Sub-Total	Rating
	Exemplifies Quality: 7-8 Approaching Quality: 5-6 Not Representing Quality: 0-4	7 / 8	Exemplifies Quality

Criterion 1.3 Assessment	The materials provide tools, guidance, and support for teachers to collect, interpret, and act on data regarding student progress toward the Oklahoma Academic Standards.		
Indicators	Guiding/Key Questions	Score	Comments
1h. Materials provide strategies for gathering information on students' prior knowledge across grade levels.	Do materials provide strategies to gather information on students' prior knowledge?	0 1 2 <u>1</u> out of 2	The materials provide limited strategies for gathering information on students' prior knowledge. Early chapters (Chapter 1: Introduction to Computer Systems and Chapter 2: Preparing for a Career in Computer Science) include introductory discussions and review questions that allow teachers to gauge student familiarity with computing concepts and terminology informally. However, the materials do not include formal diagnostic tools, pre-tests, or structured checklists for systematically identifying prior knowledge across grade levels. To better meet this criterion, the materials should incorporate structured assessments or tools at the beginning of units or lessons to help teachers gather consistent data on student readiness and tailor instruction accordingly.
1i. Assessments clearly denote which standards are targeted.	Do materials denote what cluster/standard is being assessed by each item?	0 1 2 <u>0</u> out of 2	The assessments in the unit do not clearly denote which Oklahoma Academic Standards are being targeted. While end-of-chapter exercises and programming tasks are present (e.g., computational thinking in Chapter 8, algorithm design in Chapter 9, and object-oriented programming in Chapter 16), they are not explicitly linked to specific standards or clusters. A general standards correlation is provided in a separate section, but there is no direct alignment shown within the assessments themselves. To strengthen alignment, each assessment should clearly indicate the specific standard(s) it addresses, either by labeling items or including a standards reference chart within the assessment materials. This would improve clarity and allow for direct traceability between standards and assessment items.

1j. Assessments include aligned rubrics that provide sufficient guidance to teachers for interpreting student performance and suggestions for follow-up.	<p>Do materials include scoring guidance (rubrics, anchors, etc.)</p> <p>Does the guidance include support for teachers to interpret student performance and suggestions for follow-up?</p>	<p>0 1 2 1 out of 2</p>	<p>While the materials include some teacher reference documents and answer keys, they do not consistently include rubrics aligned with the assessments. For example, project-based or extended programming tasks sometimes include limited scoring criteria, but most exercises rely on teacher judgment without detailed performance-level descriptors or guidance for interpretation. Existing rubrics and guides do not provide clear performance descriptions or suggestions for follow-up instruction, such as reteaching targeted skills. To strengthen alignment with this criterion, the materials should include detailed rubrics with performance-level descriptors, sample solutions (e.g., examples of code quality, documentation, and logical problem-solving), and recommendations for instructional next steps. This would provide teachers with consistent, actionable guidance for evaluating student performance.</p>
1k. Assessment methods are varied, making them accessible to all students and do not penalize or reward students due to exceptionalities.	<p>Are assessment methods varied to all accessibility for all types of students?</p>	<p>0 1 2 2 out of 2</p>	<p>The materials provide a variety of assessment methods, including short-answer questions, coding challenges, logic problems, multiple-choice items, and applied projects. This variety supports students in demonstrating understanding through different modalities, making assessments accessible to learners with diverse strengths. The materials could be enhanced by including explicit accessibility supports, such as guidance for alternate input methods for coding tasks, scaffolds for English Learners, and strategies for students with exceptionalities.</p>
Criterion 1.3 Summary	Rating Levels	Sub-Total	Rating
	Exemplifies Quality: 7-8 Approaching Quality: 5-6 Not Representing Quality: 0-4	4 / 8	Not Representing Quality

Gateway 1 Points Available	Rating Levels	Gateway 1 Points Achieved	Gateway 1 Rating
24	Exemplifies Quality: 19 -24	19/24	Exemplifies Quality
	Approaching Quality: 13-18		
	Not Representing Quality: 0-12		
Gateway 1 Comments			
The materials demonstrate strong overall alignment with the Oklahoma Academic Standards for Computer Science, offering coherent, well-sequenced instruction that builds from foundational to advanced concepts through scaffolded programming experiences. Core areas such as computational thinking, algorithms, and programming are well covered with appropriate depth and progression. However, alignment could be strengthened by more explicitly connecting lessons and assessments to specific standards, integrating topics like Digital Citizenship and Cybersecurity throughout the course, and providing clearer assessment rubrics and diagnostic tools to support instructional planning and differentiation.			

Gateway 2: Instructional Support

Gateway 2 examines the way materials support teachers to fully utilize the curriculum and understand the skills and learning of their students. To determine the Gateway rating, educators use evidence gathered from the instructional materials to score indicators related to each criterion.

- ❑ **Materials must receive a score of Exemplifies Quality or Approaching Quality in Gateway 1 in order to be reviewed in Gateway 2.**

Gateway 2 Overview	Indicators	Available Points
Criterion 2.1: Student Learning The materials identify ways in which the content is designed for each child's active participation in grade-level/grade band/series content.	2a-2d	10
Criterion 2.2: Teacher Supports and Supplemental Materials The materials allow teachers to effectively plan and implement content with integrity and to further develop their professional learning.	2e-2h	8
Criterion 2.3: Instructional Design Materials align with student-centered practices and allow opportunities for students to explore content.	2i-2l	8
		26

Criterion 2.1 Student Learning	The materials identify ways in which materials are designed for each child's regular and active participation in grade-level/grade band/series content.		
Indicators	Guiding/Key Questions	Score	Comments
*2a. Materials provide appropriate level and type of scaffolding, differentiation, intervention, and support for a broad range of learners.	<p>Provides extra support for students working below grade level.</p> <p>Provides extensions for students with high interest or working above grade level.</p> <p>Provides instructional supports to accommodate English Learners (EL).</p>	<p>0 2 4 4 out of 4</p>	<p>The materials offer strong, differentiated instructional support for English learners, advanced students, and those who require additional reinforcement. Most lessons include a “Customized Learning” section within the Teacher Notes, offering clear strategies for tailoring instruction to various readiness levels. For example, in Chapter 5, <i>Python Basics</i>, explicit examples and guided practice effectively support learners, while later chapters encourage increasing independence as students gain proficiency. Differentiation is evident throughout the program, and expanding the “Customized Learning” sections with additional leveled practice or visual supports could further enrich instruction and maintain accessibility for all learners.</p>
2b. Materials within each lesson provide multiple representations by adapting for a variety of different types of learners using alternatives to reading, writing, listening, and speaking such as translations, pictures, or graphic organizers.	<p>Do materials provide multiple representations for different types of learners?</p>	<p>0 1 2 1 out of 2</p>	<p>The materials provide multiple representations, including diagrams and flowcharts in Chapter 3 (How Computers Store Data) and visualizations in Section 3.1 to explain binary numbers, as well as read-aloud functionality in multiple languages with adjustable speed. However, the lessons rely heavily on text and code, with few graphic organizers, step-by-step visuals, or alternative support for struggling learners and ELL students. To strengthen accessibility for a variety of learners, the materials should include additional visual supports such as flowcharts, visual maps, step-by-step diagrams, and graphic organizers in each lesson, ensuring that all students have multiple ways to engage with and understand core concepts.</p>

2c. Materials connect learning to students' homes, neighborhoods, and communities.	Do materials provide or allow for possible connections from content to student homes, neighborhoods, and communities?	0 1 2 0 out of 2	The materials do not connect learning to students' homes, neighborhoods, or communities. The content is primarily technical, with no projects or examples tied to students' local experiences. To strengthen connections to students' lives, the materials could include opportunities for students to explore how computers, programs, and apps impact their communities, identify features that relate directly to their local context, or engage in adaptable projects such as local data apps or budget trackers that address real-world needs.
2d. Materials provide guidance and strategies that encourage and support students to draw upon their own cultural, linguistic, and social backgrounds to facilitate learning.	Do the materials include content and questions that encourage students to draw upon their own backgrounds?	0 1 2 0 out of 2	The materials do not provide guidance or strategies that encourage students to draw upon their cultural, linguistic, or social backgrounds to facilitate learning. No activities or reflection prompts are included that connect lessons to students' personal experiences. To address this, the materials could incorporate prompts such as "How could this program help your community?" and provide opportunities for students to brainstorm ways computers, programs, and apps impact their local communities. Including adaptable projects that allow students to apply learning to their own cultural and social contexts would further support different learners and make lessons more relevant and engaging.
Criterion 2.1 Summary	Rating Levels	Sub-Total	Rating
	Exemplifies Quality: 8-10 Approaching Quality: 6-7 Not Representing Quality: 0-5	5 / 10	Not Representing Quality

Criterion 2.2 Teacher Supports and Supplemental Materials	The materials allow teachers to effectively plan and implement content with integrity and to further develop their professional learning.		
Indicators	Guiding/Key Questions	Score	Comments
2e. Materials are educative and accessible for teachers with differing computer science content knowledge (e.g., computer science definitions and examples of computer science concepts are offered to support teacher learning).	Do the materials include features (glossaries, footnotes, recordings, pictures, etc.) that aid teachers in using them effectively?	0 1 2 <u>1</u> out of 2	The materials provide some support for teachers, including a glossary and teacher notes with suggestions for incorporating vocabulary into lessons. However, guidance for teachers who are new to computer science or coding concepts is limited. It is suggested that teacher accessibility could be enhanced by adding scaffolding in the teacher notes and supplemental resources, such as explanations of “why this matters,” short demo scripts, or illustrative examples that model effective teaching of key concepts.
2f. Materials provide teachers with common misconceptions and challenges that students have regarding computer science concepts and potential explanations or solutions associated with computer science.	Are common misconceptions and challenges provided? Are possible explanations or solutions shared to help students overcome these?	0 1 2 <u>2</u> out of 2	The materials guide common misconceptions and challenges, including discussions of different programming languages, student development scenarios, and “In the Spotlight” sections that highlight complex concepts and potential misunderstandings. While some common student errors, such as syntax mistakes or off-by-one errors, are not explicitly addressed, it is suggested that features like “Troubleshoot & Fix” boxes could further support teachers by presenting sample errors, explaining why they occur, and offering corrections, helping teachers anticipate and address potential student challenges.
2g. Materials contain teacher’ support materials with ample and useful annotations, and suggestions on how to present the content in the	Are there overview sections and/or annotations that contain narrative information about the computer application content and/or ancillary documents that will assist the teacher in presenting the student	0 1 2 <u>2</u> out of 2	The materials provide substantial teacher support, including “Teacher Tips” in each lesson that elaborate on the student text and offer guidance on introducing the material, as well as customized instruction sections that support differentiation. However, some lessons lack guidance beyond the main text.

student edition and in the ancillary materials.	material?		To strengthen support, the materials could include additional annotations, such as pacing tips, suggested questions, and specific teaching strategies, to help educators effectively present content in the student edition and ancillary materials.
2h. Materials provide an estimated instructional time for each lesson, chapter and unit (i.e., pacing guide).	Do the materials incorporate estimated instructional time for individual lessons, chapters, and units, as reflected in a clear and comprehensive pacing guide?	0 1 2 0 out of 2	The materials do not include an estimated instructional time for lessons, chapters, or units. A pacing guide is absent, which makes it difficult for teachers to plan instruction, especially since chapter lengths vary. To address this, the materials should include chapter-by-chapter time estimates and guidance on how much time to dedicate to exercises, practice, and assessments, helping teachers manage classroom pacing and ensure all content is covered effectively.
Criterion 2.2 Summary	Rating Levels	Sub-Total	Rating
	Exemplifies Quality: 7-8 Approaching Quality: 5-6 Not Representing Quality: 0-4	5 / 8	Approaching Quality

Criterion 2.3 Instructional Design	The instructional materials align with student-centered practices and allow opportunities for students to explore content.		
Indicators	Guiding/Key Questions	Score	Comments
2i. Materials include a mixture of instructional strategies (e.g., discussions, modeling, student activities, projects).	Do materials allow for a variety of instructional strategies within the lessons and across the curriculum?	0 1 2 <u>2</u> out of 2	The materials incorporate a variety of instructional strategies, including discussion questions, multiple-choice checkpoints, open-ended questions, debugging exercises, short-answer items, and group work. Most lessons feature a “Discussion Topic” section and opportunities for students to explore computer science concepts or create computational artifacts, including programming exercises that guide students through open-ended projects. To enhance this criterion, the publisher could embed additional collaborative projects, guided modeling exercises, and short inquiry tasks to expand opportunities for active learning and deeper engagement.
2j. Students are provided with opportunities to collaborate.	Do the materials include activities that allow students to work collaboratively?	0 1 2 <u>1</u> out of 2	The materials provide limited opportunities for student collaboration, primarily suggesting peer support for ELL or struggling learners, but do not explicitly structure collaborative activities for all students. While teachers could adapt existing projects, discussions, and exercises to a collaborative format, the materials lack guidance on specific collaborative models or roles. To strengthen alignment with this criterion, the publisher could incorporate explicit structures such as pair programming, team-based projects, discussion of collaborative roles (e.g., driver-navigator, SCRUM), and opportunities for peer feedback, either within the teacher notes or as standalone activities, to ensure that all students engage in meaningful collaboration.

2k. Students are provided with opportunities to explore, provide solutions to open-ended prompts, connect content with real-world applications, and reflect on their learning.	Are students provided with opportunities to explore open-ended prompts and reflect on their own learning?	0 1 2 <u>2</u> out of 2	The materials provide multiple opportunities for students to explore concepts, solve open-ended problems, connect learning to real-world contexts, and reflect on their thinking. For example, Chapter 8's Programming Exercise 1 asks students to brainstorm algorithmic solutions to real-life problems, develop those solutions, and evaluate their effectiveness. To strengthen this criterion, the publisher could incorporate additional open-ended projects and reflection prompts throughout the chapters, enabling students to make decisions, apply concepts across diverse contexts, and critically evaluate their learning.
2l. Students are provided with opportunities to explore computer science career pathways.	Do the materials showcase career options and pathways related to computer science?	0 1 2 <u>1</u> out of 2	The materials provide limited opportunities for students to explore computer science career pathways. While Chapter 2 is dedicated to careers in computer science, covering topics such as the job search process, educational tracks, portfolio development, necessary skills, and soft skills, career exploration is not consistently embedded throughout the curriculum. To strengthen this criterion, the publisher could integrate job profiles, career pathway charts, and real-world coding examples across multiple chapters, helping students connect classroom learning to potential career trajectories.
Criterion 2.3 Summary	Rating Levels	Sub-Total	Rating
	Exemplifies Quality: 7-8 Approaching Quality: 5-6 Not Representing Quality: 0-4	6 / 8	Approaching Quality

Gateway 2 Points Available	Rating Levels	Gateway 2 Points Achieved	Gateway 2 Rating
26	Exemplifies Quality: 20-26	16 / 26	Approaching Quality
	Approaching Quality: 14-19		
	Not Representing Quality: 0-13		
Gateway 2 Comments			
The materials provide moderate teacher support and a range of instructional strategies, including differentiation options, discussion prompts, and open-ended programming tasks. While lessons are coherent and include helpful teacher notes, guidance for pacing, addressing misconceptions, and supporting new computer science teachers is limited. Student support for English Learners and struggling learners is strongest in early chapters but tapers off in later units. Opportunities for collaboration, cultural relevance, and community connections are minimal, and career exploration is isolated rather than integrated. Overall, the materials would benefit from expanded scaffolding, explicit pacing guidance, and greater use of collaborative, culturally relevant, and career-connected learning experiences.			

Gateway 3: Access and Technology

Schools can use digital resources in a variety of ways to support teaching and learning. To determine the Gateway rating, educators use evidence gathered from the instructional materials to score indicators related to each criterion.

- ❑ **Materials must receive a score of Exemplifies Quality or Approaching Quality in Gateway 2 in order to be reviewed in Gateway 3.**

Gateway 3 Overview	Indicators	Available Points
Criterion 3.1: Access Materials meet technical requirements and design standards to ensure accessibility, compatibility, and ease of use.	3a-3e	10
Criterion 3.2: Technology Materials integrate digital technology and interactive tools, when appropriate, in ways that support student engagement.	3f-3h	6
		16

Criterion 3.1 Access		Materials meet technical requirements and design standards to ensure accessibility, compatibility, and ease of use.	
Indicators	Guiding/Key Questions	Score	Comments
3a. Digital materials (either included as part of the core materials or as part of a digital curriculum) are web-based and compatible with multiple internet browsers (e.g., Internet Explorer, Firefox, Google Chrome).	Are materials accessible on a variety of web browsers?	0 1 2 <u>2</u> out of 2	The digital materials are web-based and accessible through standard internet browsers, including Chrome, Edge, Safari, and Firefox, via the Pearson+ platform. Reviewers confirmed successful use across multiple browsers, ensuring broad accessibility for students and educators.
3b. Digital materials are “platform neutral” (i.e., are compatible with multiple operating systems such as Windows and Apple and are not proprietary to any single platform) and allow the use of tablets and mobile devices.	Are materials accessible on a variety of devices? Do materials require specific device requirements that may not be accessible on all device types?	0 1 2 <u>2</u> out of 2	The digital materials are platform-neutral, functioning across Windows and Mac operating systems and accessible on tablets and mobile devices. Reviewers confirmed use on desktops, laptops, and iPads, noting that while the Pearson e-text app may be prompted for mobile access, the platform also works in standard browsers.
3c. Digital materials are well-designed, easy to use, and encourage learner use.	Are the materials well-designed and easy to use? Do the materials encourage learner use?	0 1 2 <u>1</u> out of 2	The digital materials are clear and organized, with adjustable reader settings such as mode, margins, highlighting, and reading support tools that enhance accessibility. However, the platform offers limited interactive features, and navigation tools like search, bookmarking, and annotation are minimal, which may reduce student engagement and ease of use. To strengthen alignment with this criterion, the publisher could expand interactive elements—such as embedded simulations, additional interactive self-check activities, or other interactive multimedia supports—and enhance navigation tools to make the digital experience more intuitive and engaging for learners.

3d. Digital materials are accessible from within a Learning Management System (LMS).	Can materials be easily shared within a Learning Management System?	<div>0 1 2</div> <div><u>2</u> out of 2</div>	The digital materials can be accessed via the Pearson+ platform and can be integrated with some Learning Management Systems via LTI links. It is suggested that additional LMS integration could further streamline access and use across all districts. Still, the platform provides teachers and students with the resources needed for effective digital instruction.
3e. Non-digital versions of materials are available for students who do not have off-campus access to digital materials.	Are there non-digital versions of all materials that students can use when off-campus and away from internet access?	<div>0 1 2</div> <div><u>2</u> out of 2</div>	The materials provide non-digital options for students without off-campus internet access, including a print edition of the textbook and the ability to print sections from the digital platform. Expanding printable or downloadable versions of key interactive elements and assessments could further support equitable access, but the existing materials already offer multiple options for students to engage offline.
Criterion 3.1 Summary	Rating Levels	Sub-Total	Rating
	Exemplifies Quality: 8-10 Approaching Quality: 6-7 Not Representing Quality: 0-5	9 / 10	Exemplifies Quality

Criterion 3.2 Technology		Materials integrate digital technology and interactive tools, when appropriate, in ways that support student engagement.	
Indicators	Guiding/Key Questions	Score	Comments
3f. Digital materials are responsive to student input in a way that creates an individualized learning experience.	<p>Do the materials adapt to user actions?</p> <p>Do the materials allow the user some flexibility or individual control during the learning experience?</p>	<p>0 1 2 1 out of 2</p>	The digital materials provide limited responsiveness to student input and do not create a truly individualized learning experience. While users can customize basic display settings and access read-aloud features in English, the e-text remains largely static. It does not adapt content, offer personalized feedback, or adjust based on student performance.
3g. Interactive material is purposeful and directly related to learning.	Does the interactive material support the learning objectives of the lesson(s)?	<p>0 1 2 2 out of 2</p>	The interactive materials are purposeful and directly related to learning, with end-of-chapter problems and coding examples that reinforce key concepts and align with lesson objectives. It is suggested that future editions could integrate embedded coding environments or interactive simulations to allow students to apply concepts and receive immediate feedback within the digital text. Still, the current activities already provide meaningful engagement and practice.
3h. Digital materials meet all district privacy and data security requirements.	Do materials meet privacy and data security requirements for districts?	<p>0 1 2 2 out of 2</p>	The digital materials meet district privacy and data security requirements, and Pearson+ complies with FERPA and other standard privacy protections, as outlined on the company's website. It is suggested that providing a clearer, easily accessible privacy policy that includes guidance on data collection, storage, and sharing could further support districts. Still, the current materials already ensure compliance with privacy standards.
Criterion 3.2 Summary	Rating Levels	Sub-Total	Rating
	<p>Exemplifies Quality: 6</p> <p>Approaching Quality: 4-5</p> <p>Not Representing Quality: 0-3</p>	5 / 6	Approaching Quality

Gateway 3 Points Available	Rating Levels	Gateway 3 Points Achieved	Gateway 3 Rating
16	Exemplifies Quality: 13-16	14 / 16	Exemplifies quality
	Approaching Quality: 9-12		
	Not Representing Quality: 0-8		
Gateway 3 Comments			
The digital materials are broadly accessible across platforms and browsers, with clear organization and basic accessibility features through the Pearson+ platform. Print options provide offline access, supporting continuity of learning. Privacy and security standards are met, ensuring safe use of digital content. It is suggested that interactivity, LMS integration, and personalization could be further enhanced, and that offline materials could more fully replicate digital resources, to provide an even richer and more flexible learning experience.			

Gateway 4: Statutory and Regulatory Fidelity

Gateway 4 examines the statutory and regulatory fidelity of the program.

To determine the Gateway rating, educators use evidence gathered from the instructional materials to score indicators to each criterion. **If the reviewer response is Yes, then score 0 points. If the reviewer response is No, then score 1 point.**

Gateway 4 Overview		
Criterion	Indicators	Available Points
Criterion 4.1: Materials align with Oklahoma statute 70 O.S. § 24-157.	4a-4h	8
Criterion 4.2: Materials align with Oklahoma Administrative Code 720:10-5-3.	4i-4u	13
		21

Criterion 4.1 Statutory and Regulatory Fidelity		Oklahoma statute 70 O.S. § 24-157	
Indicators		Score	Comments
4a. Do the instructional materials teach or promote the idea that one race or sex is inherently superior to another race or sex?		0 1 1 out of 1	
4b. Do the instructional materials teach or promote the idea that an individual, by virtue of his or her race or sex, is inherently racist, sexist or oppressive, whether consciously or unconsciously?		0 1 1 out of 1	
4c. Do the instructional materials teach or promote the idea that an individual should be discriminated against or receive adverse treatment solely or partly because of his or her race or sex?		0 1 1 out of 1	
4d. Do the instructional materials teach or promote the idea that members of one race or sex cannot and should not attempt to treat others without respect to race or sex?		0 1 1 out of 1	
4e. Do the instructional materials teach or promote the idea that an individual's moral character is necessarily determined by his or her race or sex?		0 1 1 out of 1	
4f. Do the instructional materials teach or promote the idea that an individual, by virtue of his or her race or sex, bears responsibility for actions committed in the past by other members of the same race or sex?		0 1 1 out of 1	
4g. Do the instructional materials teach or promote the idea that any individual should feel discomfort, guilt, anguish or any other form of psychological distress on account of his or her race or sex?		0 1 1 out of 1	
4h. Do the instructional materials teach or promote the idea that meritocracy or traits such as a hard work ethic are racist or sexist or were created by members of a particular race to oppress members of another race?		0 1 1 out of 1	

Criterion 4.1 Summary	Rating Levels	Sub-Total	Rating
	Exemplifies Quality: 7-8 Approaching Quality: 5-6 Not Representing Quality: 0-4	8 / 8	Exemplifies Quality

Criterion 4.2 Statutory and Regulatory Fidelity		Oklahoma Administrative Code 720:10-5-3	
Indicator		Score	Comments
4i. Are the instructional materials subjective in content and partial in interpretations?		0 1 1 out of 1	
4j. Do the instructional materials encourage or condone civil disorder, social strife, or disregard for the law?		0 1 1 out of 1	
4k. Do the instructional materials degrade or avoid teaching, where appropriate, high moral standards, including: <ul style="list-style-type: none"> Honesty? Respect for parents, teachers, and those properly in authority? The importance of the work ethic in achieving personal goals? The existence of absolute values of right and wrong? 		0 1 1 out of 1	
4l. Do the instructional materials de-emphasize or play down the importance of the family as the core of American society, and do they degrade traditional roles of men and women, boys and girls?		0 1 1 out of 1	
4m. Do the instructional materials exclude or undermine the principles of the free enterprise system and the effectiveness of the free enterprise system?		0 1 1 out of 1	
4n. Do the instructional materials include extraneous material unrelated to the subject of the textbook, negatively impacting the intellectual development of the child's instruction in reading, writing and arithmetic?		0 1 1 out of 1	
4o. Are the instructional materials designed to neglect or suppress an awareness of the religious and classical culture of the western world and its significance to the preservation of the liberties of the American people?		0 1 1 out of 1	
4p. Do the instructional materials present imbalanced and nonfactual treatments to controversial, political, and social movements with biased editorial judgments?		0 1 1 out of 1	
4q. Do the instructional materials promote illegal lifestyles or sexual behavior, or promote sadistic or degrading behavior?		0 1 1 out of 1	
4r. Do the instructional materials include blatantly offensive language or illustrations?		0 1 1 out of 1	

4s. Do the instructional materials include violence for reasons of excitement, sensationalism or as an excuse for relevance? <ul style="list-style-type: none"> If violence does appear in the instructional materials, do the instructional materials treat the violence without context of cause or consequence? 		0 1 1 out of 1	
4t. Do the instructional materials treat the subject of historical origins of humankind in a subjective and biased manner?		0 1 1 out of 1	
4u. Do the instructional materials invade the privacy of the pupils or the pupils' parents?		0 1 1 out of 1	
Criterion 4.2 Summary	Rating Levels	Sub-Total	Rating
	Exemplifies Quality: 10-13 Approaching Quality: 7-9 Not Representing Quality: 0-6	13 / 13	Exemplifies Quality

Gateway 4 Points Available	Rating Levels	Gateway 4 Points Achieved	Gateway 4 Rating
21	Exemplifies Quality: 16-21	21 / 21	Exemplifies Quality
	Approaching Quality: 11-15		
	Not Representing Quality: 0-10		
Gateway 4 Comments			



High-Quality Instructional Materials

OFFICE OF STANDARDS AND LEARNING
PK-12 COMPUTER SCIENCE / PEARSON – WEB DESIGN



Oklahoma Computer Science Instructional Materials Evaluation Rubric

Instructional materials selection is an important district decision, and conducting a thorough review of instructional materials at the local level is essential in ensuring the adoption of high-quality instructional materials that meet the needs of students within a district. This evaluation rubric is designed to offer an evaluation that districts can utilize to determine how well instructional materials align to the Oklahoma Academic Standards for Computer Science (OAS-CS) and other criteria for high-quality instructional materials for computer science. The evaluation rubric includes key considerations for high-quality instructional materials and outlines three **Gateways** for consideration when evaluating materials. Within each Gateway, **Criterion** and related **Indicators** are provided along with **Guiding/Key Questions**. Additionally, **Priority Indicators** are indicated with an asterisk (*) as they have been deemed most essential to a quality program. Each **indicator** is evaluated as Not Representing Quality, Approaching Quality, or Exemplifies Quality, using a 0-1-2 or 0-2-4 scale score.

All scores should be based on evidence observed from the instructional materials themselves, rather than what might be inferred. The evaluation rubric is designed to allow reviewers to determine a threshold for quality for each gateway. If instructional materials meet the thresholds for Exemplifies Quality or Approaching Quality expectations for a Gateway, reviewers are prompted to move forward with reviewing the next Gateway. If instructional materials do not meet the thresholds for Exemplifies Quality or Approaching Quality expectations for a Gateway, reviewers are prompted not to move forward with reviewing the next Gateway (☒).

Gateway 1 Oklahoma Academic Standards Alignment, Coherence, and Assessment	Exemplifies Quality	➡	Gateway 2 Instructional Support	Exemplifies Quality	➡	Gateway 3 Access and Technology
	Approaching Quality	➡		Approaching Quality	➡	
	Not Representing Quality	☒		Not Representing Quality	☒	

Title of Material(s)	Web Design	Grade(s) Evaluated	9-12 Grades
Publisher	Pearson	Reviewer	Out-of-Cycle C.S. Review Team

Review Summary				
Gateway		Criterion	Score	Rating
1	Oklahoma Academic Standards - Alignment, Coherence, and Assessment	1.1 Alignment and Accuracy	4/8	Not Representing Quality
		1.2 Coherence	7/8	Exemplifies Quality
		1.3 Assessment	4/8	Not Representing Quality
		Gateway 1 Sub-Total	15/24	Approaching Quality
2	Instructional Support	2.1 Student Learning	8/10	Exemplifies Quality
		2.2 Teacher Supports and Supplemental Materials	2/8	Not Representing Quality
		2.3 Instructional Design	7/8	Exemplifies Quality
		Gateway 2 Sub-Total	17/26	Approaching Quality
3	Access and Technology	3.1 Access	9/10	Exemplifies Quality
		3.2 Technology	5/6	Approaching Quality
		Gateway 3 Sub-Total	14/16	Exemplifies Quality
4	Statutory and Regulatory Fidelity	4.1 70 O.S. 24-157	8/8	Exemplifies Quality
		4.2 OAC 720:10-5-3	13/13	Exemplifies Quality
		Gateway 4 Sub-Total	21/21	Exemplifies Quality
Overall Rating Exemplifies Quality: All Gateways are Exemplifies Quality. Approaching Quality: All Gateways are Approaching Quality or Better. Not Representing Quality: Any Gateway is Below Approaching Quality.			Total Score	Final Rating
			67/87	APPROACHING

Gateway 1: Academic Standards- Alignment, Coherence, and Assessment

High quality computer science materials are coherent and aligned to the Oklahoma Academic Standards for Computer Science (OAC-CS) to support student sensemaking of computer science concepts and practice through intentionally structured sequences of learning by leveraging real-world phenomena and/or problems to engage students. To determine the Gateway rating, educators use evidence gathered from the instructional materials to score indicators related to each criterion.

Gateway 1 Overview	Indicators	Available Points
Criterion 1.1: Alignment and Accuracy The instructional materials are aligned to the Oklahoma Academic Standards for Computer Science.	1a-1c	8
Criterion 1.2: Coherence The instructional materials attend to the learning progressions emphasized in the standards so that the curriculum is coherent both within grades and across grade bands and is coherent and consistent with the progressions in the Oklahoma Academic Standards for Computer Science.	1d-1g	8
Criterion 1.3: Assessment Materials offer assessment opportunities that genuinely measure progress and elicit direct, observable evidence of the degree to which students can independently demonstrate the assessed standards.	1h-1k	8
		24

Criterion 1.1 Alignment and Accuracy		The instructional materials are aligned closely to the Oklahoma Academic Standards for Computer Science.	
Indicators	Guiding/Key Questions	Score	Comments
*1a. The instructional materials are aligned to the Oklahoma Academic Standards for Computer Science at grade-level.	Are all of the Oklahoma Academic Standards for Computer Science covered in the curriculum for each grade-level?	0 2 4 2 out of 4	The sequence of units is generally well aligned to the Oklahoma Academic Standards for Computer Science, with clear coverage of key strands such as computational thinking, website development, digital citizenship, and network systems. For example, Chapter 11 (Introduction to HTML) and Chapter 12 (Structuring Pages with HTML) directly address grade-level expectations for web development. However, some standards listed in the alignment chart do not fully match the cited lessons or sections. For instance, L1.AP.A.01 is connected to page 329, but the content only presents “algorithm” as a vocabulary term related to SEO practices rather than engaging students in prototyping algorithms such as sorting, searching, or shortest path. Alignment could be strengthened by ensuring that every standard reference in the correlation guide connects to lessons where students actively apply the skill, and by explicitly cross-referencing standards in teacher materials to clarify where and how they are addressed.
1b. The instructional materials provide opportunities to interact with real-world computer science tools and their purposes.	Do materials provide opportunities for students to engage directly with authentic computer science tools?	0 1 2 1 out of 2	The course provides students with thorough instruction in HTML, CSS, graphics, and media editing through structured projects, such as those in Chapter 20 (Capstone Projects), which reflect industry-relevant tasks. While authentic processes and applications are discussed, there is limited direct interaction with real-world tools. Opportunities for students to actively use industry-standard environments—such as Visual Studio Code, GitHub, or live hosting platforms—are not consistently embedded. To enhance authenticity and better prepare

			students for practical web development, the curriculum could include guided exercises and projects that require students to create, edit, and analyze web pages using these real-world tools.
1c. The majority of time anticipated for the coverage of the instructional materials corresponds to standards for computer science.	Does the majority of instructional time address the expected grade level learning outcomes?	<div>0 1 2</div> <div><u>1</u> out of 2</div>	The course provides extensive instruction on career and design topics, including employability skills and web aesthetics, which support broader CTE competencies. Units 3–5 focus on coding, styling, and publishing websites, addressing core web development skills aligned with the Oklahoma Academic Standards for Computer Science. However, much of the text emphasizes design, history, and soft skills, with computer science standards, such as algorithms and abstraction, addressed in only a few chapters. To better align with the Oklahoma Academic Standards for Computer Science, the curriculum could incorporate additional lessons and activities focused on algorithmic thinking, abstraction, and other CS-specific competencies, ensuring students receive more consistent exposure to foundational computer science concepts alongside career-related content.
Criterion 1.1 Summary	Rating Levels	Sub-Total	Rating
	Exemplifies Quality: 7-8 Approaching Quality: 5-6 Not Representing Quality: 0-4	4/8	Not Representing Quality

Criterion 1.2 Coherence		The instructional materials attend to the learning progressions emphasized in the standards, so that the curriculum is coherent both within a grade and across grade bands and are coherent and consistent with the progressions in the Oklahoma Academic Standards for Computer Science.	
Indicators	Guiding/Key Questions	Score	Comments
1d. The instructional materials are consistent with the progression of skills found in the Oklahoma Academic Standards for Computer Science The instructional materials provide a coherent sequence or collection of activities and texts that build content knowledge, vocabulary, and skills.	<p>Do the materials provide a coherent sequence of lessons that follow the progression of grade-level standards?</p> <p>Do the materials provide a coherent sequence of collection of activities and texts that build content knowledge, vocabulary, and skills?</p>	<p>0 1 2 2 out of 2</p>	<p>The course follows a coherent and logically sequenced progression. Instruction begins with career context (Unit 1) and design fundamentals (Unit 2), moves into coding (Unit 3) and media (Unit 4), advances to interactivity and publishing (Unit 5), and culminates in capstone projects (Unit 6). This sequence effectively supports a novice-to-advanced learning trajectory. It aligns with expectations of the Oklahoma Academic Standards for Computer Science, providing a clear and coherent path for skill development.</p>
1e. Materials make connections to computer science topics covered in past lessons so students connect new learning with background knowledge.	<p>Are past grade-level topics and lessons referenced as new concepts are added?</p>	<p>0 1 2 2 out of 2</p>	<p>The text demonstrates coherent progression and effective reinforcement of prior learning. Design concepts introduced in Unit 2 are revisited as students style pages with CSS in Chapter 13 and integrate multimedia in Units 4–5, creating cross-chapter links that support concept retention. The course is mainly self-contained and accessible, requiring minimal prior knowledge, while the sequence of HTML and CSS chapters builds logically, developing student skills incrementally.</p>
1f. Materials provide scaffolding or fading of support over time to promote student proficiency and independence with targeted computer science skills.	<p>Is scaffolding present to promote understanding and independence in learners?</p>	<p>0 1 2 1 out of 2</p>	<p>Early chapters introduce HTML and CSS concepts with structured explanations and step-by-step tasks, and later chapters build logically upon these foundations. However, scaffolding is inconsistent throughout the course. While Capstone Projects encourage independent application, earlier units provide limited</p>

			opportunities for guided practice with gradually reduced support. To strengthen student mastery, the curriculum could include additional examples, hands-on exercises, and intermediate projects that progressively fade instructional support, better preparing students for autonomous problem-solving in advanced tasks.
1g. Content is appropriate to the grade-level and considers students' prior knowledge to incorporate this knowledge into the lesson and/or cover material not previously covered.	<p>Is content grade-level appropriate?</p> <p>Does content incorporate student prior knowledge?</p>	<p>0 1 2</p> <p><u>2</u> out of 2</p>	While the course content does not directly align with high school-level Oklahoma Academic Standards for Computer Science, much of it is appropriate for high school Business or Design courses. The curriculum assumes basic computer literacy and introduces coding, design, and networking concepts in an age-appropriate manner. Instruction scaffolds logically from simple HTML tags to complete website development, allowing students to integrate prior knowledge into new skill applications. The course is grade-level appropriate and functions effectively as a stand-alone course, although assessing prior knowledge may be limited.
Criterion 1.2 Summary	Rating Levels	Sub-Total	Rating
	<p>Exemplifies Quality: 7-8</p> <p>Approaching Quality: 5-6</p> <p>Not Representing Quality: 0-4</p>	7/8	Exemplifies Quality

Criterion 1.3 Assessment	The materials provide tools, guidance, and support for teachers to collect, interpret, and act on data regarding student progress toward the Oklahoma Academic Standards.		
Indicators	Guiding/Key Questions	Score	Comments
1h. Materials provide strategies for gathering information on students' prior knowledge across grade levels.	Do materials provide strategies to gather information on students' prior knowledge?	<div>0 1 2</div> <div><u>1</u> out of 2</div>	The materials provide limited strategies for gathering information on students' prior knowledge. Introductory chapters in Unit 1 (Chapter 1: Careers in Web Design and Development and Chapter 2: Developing Employability Skills) include discussion questions and short tasks that can help teachers informally gauge students' baseline familiarity with web technology and design concepts. However, the materials do not include explicit teacher guidance or formal diagnostic tools (e.g., pre-assessments, checklists, or surveys) to capture prior knowledge across grade levels systematically. To better meet this criterion, the materials should incorporate structured pre-assessment activities and clear teacher support at the start of central units to provide consistent data on student readiness.
1i. Assessments clearly denote which standards are targeted.	Do materials denote what cluster/standard is being assessed by each item?	<div>0 1 2</div> <div><u>0</u> out of 2</div>	While the materials include end-of-chapter reviews, projects, and skill checks that broadly connect to design and web development content, they do not clearly identify which specific Oklahoma Academic Standards each assessment targets. For example, the standards correlation document lists overall connections, but the actual assessments within the student materials do not reference or denote standard codes or clusters. As a result, it is difficult for teachers to verify alignment or ensure comprehensive coverage of the standards. To improve, the materials should embed explicit references to the targeted standards within each assessment (e.g., including standard codes or cluster names alongside assessment directions, rubrics, or questions). This would provide clarity for teachers and ensure that assessments are directly tied to the intended standards.

1j. Assessments include aligned rubrics that provide sufficient guidance to teachers for interpreting student performance and suggestions for follow-up.	<p>Do materials include scoring guidance (rubrics, anchors, etc.)</p> <p>Does the guidance include support for teachers to interpret student performance and suggestions for follow-up?</p>	<p>0 1 2</p> <p><u>1</u> out of 2</p>	<p>Larger performance-based projects, such as those in Unit 6: Capstone Projects, include grading rubrics that outline general expectations for student work. However, the rubrics often lack detailed performance descriptors for each criterion, making it difficult for teachers to interpret varying levels of student performance consistently. Additionally, the rubrics do not provide clear suggestions for follow-up or targeted remediation based on student outcomes. To strengthen alignment with this criterion, rubrics could be expanded to include performance level descriptors, scoring anchors, and specific examples of mastery. Including guidance for re-teaching or next steps based on student performance would also enhance their instructional usefulness.</p>
1k. Assessment methods are varied, making them accessible to all students and do not penalize or reward students due to exceptionalities.	<p>Are assessment methods varied to all accessibility for all types of students?</p>	<p>0 1 2</p> <p><u>2</u> out of 2</p>	<p>The course provides a variety of assessment methods, including multiple-choice quizzes, short-answer questions, skill demonstrations, and project-based tasks. This variety offers flexibility and supports accessibility for diverse learners. Evidence of accessibility is present in the use of multiple formats, which allows students to demonstrate understanding in different ways. To enhance, the materials could include explicit accessibility guidance, such as suggested modifications for students with disabilities or alternative ways to complete projects. This would ensure that assessments are not only varied but also explicitly designed to avoid penalizing or rewarding students based on exceptionalities.</p>
Criterion 1.3 Summary	Rating Levels	Sub-Total	Rating
	<p>Exemplifies Quality: 7-8</p> <p>Approaching Quality: 5-6</p> <p>Not Representing Quality: 0-4</p>	4/8	Not Representing Quality

Gateway 1 Points Available	Rating Levels	Gateway 1 Points Achieved	Gateway 1 Rating
24	Exemplifies Quality: 19-24	15/24	Approaching Quality
	Approaching Quality: 13-18		
	Not Representing Quality: 0-12		
Gateway 1 Comments			
The materials demonstrate partial alignment with the Oklahoma Academic Standards for Computer Science, presenting a coherent and logically sequenced progression that builds web design and development skills through structured instruction and capstone projects. The curriculum provides a strong foundation for applied learning; however, computer science-specific concepts such as algorithms and abstraction receive limited emphasis, and some standards correlations do not fully reflect the content presented. Assessments and rubrics would benefit from clearer connections to standards and more detailed performance descriptors, and tools for diagnosing prior knowledge are limited. Alignment and instructional usefulness could be further strengthened through more explicit standards mapping, added scaffolding, and expanded assessment supports.			

Gateway 2: Instructional Support

Gateway 2 examines the way materials support teachers to fully utilize the curriculum and understand the skills and learning of their students. To determine the Gateway rating, educators use evidence gathered from the instructional materials to score indicators related to each criterion.

- ❑ **Materials must receive a score of Exemplifies Quality or Approaching Quality in Gateway 1 in order to be reviewed in Gateway 2.**

Gateway 2 Overview	Indicators	Available Points
Criterion 2.1: Student Learning The materials identify ways in which the content is designed for each child’s active participation in grade-level/grade band/series content.	2a-2d	10
Criterion 2.2: Teacher Supports and Supplemental Materials The materials allow teachers to effectively plan and implement content with integrity and to further develop their professional learning.	2e-2h	8
Criterion 2.3: Instructional Design Materials align with student-centered practices and allow opportunities for students to explore content.	2i-2l	8
		26

Criterion 2.1 Student Learning	The materials identify ways in which materials are designed for each child's regular and active participation in grade-level/grade band/series content.		
Indicators	Guiding/Key Questions	Score	Comments
<p>*2a. Materials provide appropriate level and type of scaffolding, differentiation, intervention, and support for a broad range of learners.</p>	<p>Provides extra support for students working below grade level.</p> <p>Provides extensions for students with high interest or working above grade level.</p> <p>Provides instructional supports to accommodate English Learners (EL).</p>	<p>0 2 4 2 out of 4</p>	<p>The materials provide some scaffolding, differentiation, and intervention supports, but these are limited in scope and consistency across lessons. For example, many lessons include a Meeting Individual Needs section in the Teacher Notes that offers support for English learners, advanced students, and students not on grade level. Early skills are scaffolded through step-by-step, visual, and worked examples (e.g., Unit 3: Ch. 11–13 HTML/CSS), with expectations gradually increasing toward independent application (Unit 6: Ch. 20 Capstone Projects). Differentiation is evident in topic choice (e.g., site themes and assets) and in optional layout and typography extensions (Unit 2: Ch. 7–9). Vocabulary callouts and visuals provide implicit support for English learners, and features such as “Coach Me,” read-aloud in multiple languages, and the “Define” tool (currently in Beta) offer intervention opportunities. To strengthen alignment with this criterion, consider adding explicit scaffolds for English learners (e.g., bilingual glossaries for technical terms, sentence frames for critiques) and consistent tiered intervention sets after each chapter. Expanding the Meeting Individual Needs sections to provide detailed support in every lesson would ensure that a broad range of learners are consistently served.</p>

<p>2b. Materials within each lesson provide multiple representations by adapting for a variety of different types of learners using alternatives to reading, writing, listening, and speaking such as translations, pictures, or graphic organizers.</p>	<p>Do materials provide multiple representations for different types of learners?</p>	<p>0 1 2 2 out of 2</p>	<p>The materials include multiple representations that support a variety of learners. For example, Chapters 7–13 make strong use of screenshots, figures, and step-by-step sequences, and Chapter 13 models color representation in different formats (RGB, HSL, and hexadecimal). To enhance alignment with this criterion, consider incorporating per-lesson organizers (e.g., wireframes, checklists, and reflection prompts), multilingual vocabulary pages, read-aloud options, and short mini-videos for key procedures. Adding flowcharts and other visual support throughout the lessons would further increase accessibility for a broader range of learners.</p>
<p>2c. Materials connect learning to students' homes, neighborhoods, and communities.</p>	<p>Do materials provide or allow for possible connections from content to student homes, neighborhoods, and communities?</p>	<p>0 1 2 2 out of 2</p>	<p>The materials connect learning to students' homes, neighborhoods, and communities in meaningful ways. For example, Chapter 9 encourages students to design websites for authentic local purposes such as a school club, neighborhood event, or community partner, and Chapter 20 includes capstone projects that can also be tailored to local contexts. To enhance alignment with this criterion, consider adding ready-to-use “community client brief” templates and exemplars that explicitly model how to engage with local contexts. These additions would provide clearer scaffolding for teachers and students to connect classroom work with authentic community needs.</p>
<p>2d. Materials provide guidance and strategies that encourage and support students to draw upon their own cultural, linguistic, and social backgrounds to facilitate learning.</p>	<p>Do the materials include content and questions that encourage students to draw upon their own backgrounds?</p>	<p>0 1 2 2 out of 2</p>	<p>The materials offer opportunities for students to draw on their cultural, linguistic, and social backgrounds to facilitate learning. For example, Chapter 5 on Digital Citizenship and critique tasks invite students to consider the audience. At the same time, the choice of topics in design activities allows them to explore their identity and interests in their decisions. In addition, the Capstone Project encourages students to use personal experiences and backgrounds to create meaningful final products. To enhance alignment with this criterion, consider adding explicit prompts that require</p>

			culturally responsive design rationales (e.g., for the choice of color, imagery, and language) and user activities that intentionally honor multilingual learners. These additions would provide more structured opportunities for students to integrate their backgrounds into the learning process.
Criterion 2.1 Summary	Rating Levels	Sub-Total	Rating
	Exemplifies Quality: 8-10 Approaching Quality: 6-7 Not Representing Quality: 0-5	8/10	Exemplifies Quality

Criterion 2.2 Teacher Supports and Supplemental Materials		The materials allow teachers to effectively plan and implement content with integrity and to further develop their professional learning.		
Indicators	Guiding/Key Questions	Score	Comments	
2e. Materials are educative and accessible for teachers with differing computer science content knowledge (e.g., computer science definitions and examples of computer science concepts are offered to support teacher learning).	Do the materials include features (glossaries, footnotes, recordings, pictures, etc.) that aid teachers in using them effectively?	0 1 2 1 out of 2	The materials provide limited support for teachers with varying levels of computer science content knowledge. The teacher edition includes examples and teaching tips, and the text contains a glossary with key terms and short definitions (e.g., Ch. 7 on Design Basics and Ch. 10 on Web Media Tech). Teacher notes also provide some suggestions for incorporating vocabulary into the classroom. However, the materials essentially assume teacher familiarity with the subject and do not consistently offer scaffolding for teacher learning. To strengthen this criterion, consider expanding the teacher’s notes to explain why each topic matters, provide simplified explanations of complex concepts, and include quick demo examples. Adding peripheral supports such as background readings, annotated examples, or short tutorials would make the materials more educational and accessible for teachers at varying levels of computer science expertise.	
2f. Materials provide teachers with common misconceptions and challenges that students have regarding computer science concepts and potential explanations or solutions associated with computer science.	Are common misconceptions and challenges provided? Are possible explanations or solutions shared to help students overcome these?	0 1 2 0 out of 2	The materials do not identify common misconceptions or challenges that students may encounter when learning computer science concepts. For example, there are no sections that highlight common errors, such as confusion between HTML and CSS or incorrect file paths. To strengthen alignment with this criterion, consider adding notes in the Teacher Edition or at the beginning of each chapter that identify likely misconceptions and provide suggested explanations or strategies to address them. In addition, “Troubleshoot & Fix” boxes within student materials that show sample mistakes, corrected code, and practical tips would better equip teachers to anticipate and respond to student misunderstandings.	

2g. Materials contain teacher support materials with ample and useful annotations, and suggestions on how to present the content in the student edition and in the ancillary materials.	Are there overview sections and/or annotations that contain narrative information about the computer application content and/or ancillary documents that will assist the teacher in presenting the student material?	<div>0 1 2</div> <div><u>1</u> out of 2</div>	The materials include teacher support features, such as wraparound Teacher Notes, differentiation support, and multiple “Teacher Tips” in each lesson that elaborate on the text and suggest ways to introduce the content to students. In addition, discussion ideas are provided to guide classroom conversations. To enhance alignment with this criterion, consider adding pacing notes within lessons, modeling question sequences for code-along activities, and providing exemplar mini-lectures. These additions would give teachers more direct support in presenting the content effectively.
2h. Materials provide an estimated instructional time for each lesson, chapter and unit (i.e., pacing guide).	Do the materials incorporate estimated instructional time for individual lessons, chapters, and units, as reflected in a clear and comprehensive pacing guide?	<div>0 1 2</div> <div><u>0</u> out of 2</div>	The materials do not provide an explicit pacing guide with estimated instructional time for lessons, chapters, or units. While broad pacing can be inferred from the overall scope of Units 1–6, time per lesson or activity is not consistently specified. To strengthen alignment with this criterion, include a pacing guide that outlines how quickly material is expected to be covered, with recommendations for different class periods (e.g., 45-, 55-, or 90-minute options). Adding guidance on time allocation for exercises, assessments, and buffer days would help teachers plan instruction more effectively across chapters of varying length.
Criterion 2.2 Summary	Rating Levels	Sub-Total	Rating
	Exemplifies Quality: 7-8 Approaching Quality: 5-6 Not Representing Quality: 0-4	2/8	Not Representing Quality

Criterion 2.3 Instructional Design	The instructional materials align with student-centered practices and allow opportunities for students to explore content.		
Indicators	Guiding/Key Questions	Score	Comments
2i. Materials include a mixture of instructional strategies (e.g., discussions, modeling, student activities, projects).	Do materials allow for a variety of instructional strategies within the lessons and across the curriculum?	<div>0 1 2</div> <div><u>2</u> out of 2</div>	The materials incorporate a range of instructional strategies, including discussions, projects, open-ended questions, hands-on problem solving, and short-answer or multiple-choice activities. Most lessons feature “Discussion Topics” and opportunities for students to explore computer science concepts or create computational artifacts—for example, Chapter 11 includes 37 discussion prompts, and “Design Projects” guide students through open-ended work. While these elements show variety, the core text relies heavily on a read-then-do structure with limited modeling or inquiry-based approaches. To enhance this criterion, the publisher could embed think-aloud modeling examples, add discussion stems for peer code reviews, and include short inquiry tasks to deepen engagement and conceptual understanding.
2j. Students are provided with opportunities to collaborate.	Do the materials include activities that allow students to work collaboratively?	<div>0 1 2</div> <div><u>1</u> out of 2</div>	The materials provide limited but potential opportunities for student collaboration through discussion questions, projects, and hands-on assignments; however, collaboration is not explicitly structured or consistently emphasized. While teachers could adapt the activities provided for group work, the materials lack clear guidance on collaborative models or defined team roles. To strengthen alignment with this criterion, the publisher could include explicit structures for collaboration—such as peer-feedback checklists, team-based project rubrics, and models like driver-navigator or SCRUM—either within the teacher notes or student text to help students develop both technical and interpersonal skills.

2k. Students are provided with opportunities to explore, provide solutions to open-ended prompts, connect content with real-world applications, and reflect on their learning.	Are students provided with opportunities to explore open-ended prompts and reflect on their own learning?	<div>0 1 2</div> <div><u>2</u> out of 2</div>	The materials provide frequent opportunities for students to explore concepts, solve open-ended problems, connect learning to real-world contexts, and reflect on their work. Nearly every chapter includes open-ended projects, such as the career and design projects, with Chapter 19 focused on publishing a website and Chapter 20 dedicated to nine open-ended project options. These activities encourage creativity and authentic application of computer science concepts. To enhance this, consider embedding consistent reflection prompts or milestone retrospectives within project instructions to help students evaluate their learning and problem-solving processes more intentionally.
2l. Students are provided with opportunities to explore computer science career pathways.	Do the materials showcase career options and pathways related to computer science?	<div>0 1 2</div> <div><u>2</u> out of 2</div>	The materials provide multiple opportunities for students to explore computer science career pathways. The first third of the text focuses on careers in computer science, including topics such as the job search process, digital citizenship, and essential soft skills. Unit 1, Chapter 1 introduces specific roles and skills in web design and development, and most chapters include opportunities for students to develop portfolio content that supports career readiness. To enhance this, the publisher could consider creating a career pathway map that outlines certifications, courses, and internships, along with “day-in-the-life” profiles or regional workforce connections, to deepen students’ understanding of potential career trajectories.
Criterion 2.3 Summary	Rating Levels	Sub-Total	Rating
	Exemplifies Quality: 7-8 Approaching Quality: 5-6 Not Representing Quality: 0-4	7/8	Exemplifies Quality

Gateway 2 Points Available	Rating Levels	Gateway 2 Points Achieved	Gateway 2 Rating
26	Exemplifies Quality: 20-26	17/26	Approaching Quality
	Approaching Quality: 14-19		
	Not Representing Quality: 0-13		
Gateway 2 Comments			
The materials provide moderate support for teachers and students, offering meaningful scaffolding, differentiation, and open-ended project opportunities connected to authentic and career-related contexts. Teacher notes, tips, and discussion prompts are helpful and provide a solid foundation for instruction. Collaboration, inquiry-based learning, and materials that reflect different student perspectives are included, though they are not yet systematically embedded. Guidance for pacing, addressing misconceptions, and supporting teachers new to computer science could be strengthened, along with more consistent scaffolding for different learners and structured opportunities for collaboration and reflection, to enhance overall instructional effectiveness.			

Gateway 3: Access and Technology

Schools can use digital resources in a variety of ways to support teaching and learning. To determine the Gateway rating, educators use evidence gathered from the instructional materials to score indicators related to each criterion.

- ❑ **Materials must receive a score of Exemplifies Quality or Approaching Quality in Gateway 2 in order to be reviewed in Gateway 3.**

Gateway 3 Overview	Indicators	Available Points
Criterion 3.1: Access Materials meet technical requirements and design standards to ensure accessibility, compatibility, and ease of use.	3a-3e	10
Criterion 3.2: Technology Materials integrate digital technology and interactive tools, when appropriate, in ways that support student engagement.	3f-3h	6
		16

Criterion 3.1 Access		Materials meet technical requirements and design standards to ensure accessibility, compatibility, and ease of use.		
Indicators	Guiding/Key Questions	Score	Comments	
3a. Digital materials (either included as part of the core materials or as part of a digital curriculum) are web-based and compatible with multiple internet browsers (e.g., Internet Explorer, Firefox, Google Chrome).	Are materials accessible on a variety of web browsers?	0 1 2 2 out of 2	The digital materials are web-based and function effectively across major internet browsers, including Chrome, Firefox, Edge, and Safari, ensuring accessibility for a wide range of users. The platform's compatibility supports smooth navigation and consistent performance across devices.	
3b. Digital materials are “platform neutral” (i.e., are compatible with multiple operating systems such as Windows and Apple and are not proprietary to any single platform) and allow the use of tablets and mobile devices.	Are materials accessible on a variety of devices? Do materials require specific device requirements that may not be accessible on all device types?	0 1 2 2 out of 2	The digital materials are platform-neutral, work effectively on both Windows and Mac operating systems, and are accessible on tablets and mobile devices. Reviewers confirmed successful use on desktops, laptops, and iPads, with the option to access materials through either a browser or an app.	
3c. Digital materials are well-designed, easy to use, and encourage learner use.	Are the materials well-designed and easy to use? Do the materials encourage learner use?	0 1 2 1 out of 2	The digital materials are clear and organized, with adjustable reader settings such as mode, margins, highlighting, and reading support tools that enhance accessibility. However, the platform offers limited interactive features, and navigation tools like search, bookmarking, and annotation are minimal, which may reduce student engagement and ease of use. To strengthen alignment with this criterion, the publisher could expand interactive elements—such as embedded simulations, additional interactive self-check activities, or other interactive multimedia supports—and enhance navigation tools to make the digital experience more intuitive and engaging for learners.	

3d. Digital materials are accessible from within a Learning Management System (LMS).	Can materials be easily shared within a Learning Management System?	0 1 2 2 out of 2	The digital materials are accessible within a Learning Management System (LMS) and integrate smoothly with common platforms. The textbook is available through Pearson's Revel platform, which can be linked directly into mainstream LMS environments, supporting assignment management and progress tracking.
3e. Non-digital versions of materials are available for students who do not have off-campus access to digital materials.	Are there non-digital versions of all materials that students can use when off-campus and away from internet access?	0 1 2 2 out of 2	The materials provide non-digital options for students without off-campus internet access. A print edition of the textbook is available, and users can print sections from the digital platform; however, page count limits printing, and some interactive resources and assessments do not have offline equivalents. To better align with this criterion, the publisher could expand the availability of printable or downloadable versions of key interactive elements and assessments to ensure equitable access for all students, regardless of connectivity.
Criterion 3.1 Summary	Rating Levels	Sub-Total	Rating
	Exemplifies Quality: 8-10 Approaching Quality: 6-7 Not Representing Quality: 0-5	9/10	Exemplifies Quality

Criterion 3.2 Technology	Materials integrate digital technology and interactive tools, when appropriate, in ways that support student engagement.		
Indicators	Guiding/Key Questions	Score	Comments
3f. Digital materials are responsive to student input in a way that creates an individualized learning experience.	Do the materials adapt to user actions? Do the materials allow the user some flexibility or individual control during the learning experience?	0 1 2 <u>1</u> out of 2	The digital materials offer limited responsiveness to student input. While learners can adjust display settings and use read-aloud features, the e-text primarily serves as a static version of the textbook. It does not adapt its content or feedback to individual performance. To strengthen alignment with this criterion, the materials could incorporate interactive elements such as auto-graded chapter reviews, adaptive practice, or feedback mechanisms that adjust to student responses.
3g. Interactive material is purposeful and directly related to learning.	Does the interactive material support the learning objectives of the lesson(s)?	0 1 2 <u>2</u> out of 2	The interactive materials are purposeful and directly support the learning objectives by aligning coding examples and web design exercises with course content. However, the interactivity is somewhat limited, as students cannot experiment with HTML or receive real-time feedback within the platform. Expanding these features to include interactive coding environments or embedded feedback tools would enhance engagement and strengthen the connection between interactive components and learning outcomes.
3h. Digital materials meet all district privacy and data security requirements.	Do materials meet privacy and data security requirements for districts?	0 1 2 <u>2</u> out of 2	The digital materials generally meet district privacy and data security requirements. Pearson+ states compliance with FERPA and other standard privacy protections, as outlined on the company's website. To enhance alignment with this criterion, the publisher could provide clearer, easily accessible privacy policies that outline data collection, storage, and sharing practices, along with guidance for districts on ensuring full local compliance.
Criterion 3.2 Summary	Rating Levels	Sub-Total	Rating
	Exemplifies Quality: 6 Approaching Quality: 4-5 Not Representing Quality: 0-3	5/6	Approaching Quality

Gateway 3 Points Available	Rating Levels	Gateway 3 Points Achieved	Gateway 3 Rating
16	Exemplifies Quality: 13-16	14/16	Exemplifies Quality
	Approaching Quality: 9-12		
	Not Representing Quality: 0-8		
Gateway 3 Comments			
The digital materials are broadly accessible across devices, operating systems, and browsers, with smooth LMS integration that supports classroom management and tracking. The platform is well organized and includes useful accessibility features, providing reliable digital access and functionality. While interactivity and responsiveness to student input are somewhat limited, and print and offline options do not fully replicate digital resources, the materials meet privacy and security standards. It is suggested that enhanced interactivity, adaptive feedback, and expanded offline usability could further strengthen support for different learning environments.			

Gateway 4: Statutory and Regulatory Fidelity

Gateway 4 examines the statutory and regulatory fidelity of the program.

To determine the Gateway rating, educators use evidence gathered from the instructional materials to score indicators to each criterion. **If the reviewer response is Yes, then score 0 points. If the reviewer response is No, then score 1 point.**

Gateway 4 Overview		
Criterion	Indicators	Available Points
Criterion 4.1: Materials align with Oklahoma statute 70 O.S. § 24-157.	4a-4h	8
Criterion 4.2: Materials align with Oklahoma Administrative Code 720:10-5-3.	4i-4u	13
		21

Criterion 4.1 Statutory and Regulatory Fidelity		Oklahoma statute 70 O.S. § 24-157	
Indicators		Score	Comments
4a. Do the instructional materials teach or promote the idea that one race or sex is inherently superior to another race or sex?		0 1 1 out of 1	
4b. Do the instructional materials teach or promote the idea that an individual, by virtue of his or her race or sex, is inherently racist, sexist or oppressive, whether consciously or unconsciously?		0 1 1 out of 1	
4c. Do the instructional materials teach or promote the idea that an individual should be discriminated against or receive adverse treatment solely or partly because of his or her race or sex?		0 1 1 out of 1	
4d. Do the instructional materials teach or promote the idea that members of one race or sex cannot and should not attempt to treat others without respect to race or sex?		0 1 1 out of 1	
4e. Do the instructional materials teach or promote the idea that an individual's moral character is necessarily determined by his or her race or sex?		0 1 1 out of 1	
4f. Do the instructional materials teach or promote the idea that an individual, by virtue of his or her race or sex, bears responsibility for actions committed in the past by other members of the same race or sex?		0 1 1 out of 1	
4g. Do the instructional materials teach or promote the idea that any individual should feel discomfort, guilt, anguish or any other form of psychological distress on account of his or her race or sex?		0 1 1 out of 1	
4h. Do the instructional materials teach or promote the idea that meritocracy or traits such as a hard work ethic are racist or sexist or were created by members of a particular race to oppress members of another race?		0 1 1 out of 1	
Criterion 4.1 Summary	Rating Levels	Sub-Total	Rating
	Exemplifies Quality: 7-8 Approaching Quality: 5-6 Not Representing Quality: 0-4	8/8	Exemplifies Quality

Criterion 4.2 Statutory and Regulatory Fidelity		Oklahoma Administrative Code 720:10-5-3	
Indicator		Score	Comments
4i. Are the instructional materials subjective in content and partial in interpretations?		0 1 1 out of 1	
4j. Do the instructional materials encourage or condone civil disorder, social strife, or disregard for the law?		0 1 1 out of 1	
4k. Do the instructional materials degrade or avoid teaching, where appropriate, high moral standards, including: <ul style="list-style-type: none"> Honesty? Respect for parents, teachers, and those properly in authority? The importance of the work ethic in achieving personal goals? The existence of absolute values of right and wrong? 		0 1 1 out of 1	
4l. Do the instructional materials de-emphasize or play down the importance of the family as the core of American society, and do they degrade traditional roles of men and women, boys and girls?		0 1 1 out of 1	
4m. Do the instructional materials exclude or undermine the principles of the free enterprise system and the effectiveness of the free enterprise system?		0 1 1 out of 1	
4n. Do the instructional materials include extraneous material unrelated to the subject of the textbook, negatively impacting the intellectual development of the child's instruction in reading, writing and arithmetic?		0 1 1 out of 1	
4o. Are the instructional materials designed to neglect or suppress an awareness of the religious and classical culture of the western world and its significance to the preservation of the liberties of the American people?		0 1 1 out of 1	
4p. Do the instructional materials present imbalanced and nonfactual treatments to controversial, political, and social movements with biased editorial judgments?		0 1 1 out of 1	
4q. Do the instructional materials promote illegal lifestyles or sexual behavior, or promote sadistic or degrading behavior?		0 1 1 out of 1	
4r. Do the instructional materials include blatantly offensive language or illustrations?		0 1 1 out of 1	

4s. Do the instructional materials include violence for reasons of excitement, sensationalism or as an excuse for relevance? <ul style="list-style-type: none"> If violence does appear in the instructional materials, do the instructional materials treat the violence without context of cause or consequence? 		0 1 1 out of 1	
4t. Do the instructional materials treat the subject of historical origins of humankind in a subjective and biased manner?		0 1 1 out of 1	
4u. Do the instructional materials invade the privacy of the pupils or the pupils' parents?		0 1 1 out of 1	
Criterion 4.2 Summary	Rating Levels	Sub-Total	Rating
	Exemplifies Quality: 10-13 Approaching Quality: 7-9 Not Representing Quality: 0-6	13/13	Exemplifies Quality

Gateway 4 Points Available	Rating Levels	Gateway 4 Points Achieved	Gateway 4 Rating
21	Exemplifies Quality: 16-21	21/21	Exemplifies Quality
	Approaching Quality: 11-15		
	Not Representing Quality: 0-10		
Gateway 4 Comments			



High-Quality Instructional Materials

OFFICE OF STANDARDS AND LEARNING
PK-12 PERSONAL FINANCIAL LITERACY / RAMSEY



Oklahoma Personal Financial Literacy Instructional Materials Evaluation Rubric

Instructional materials selection is an important district decision, and conducting a thorough review of instructional materials at the local level is essential in ensuring the adoption of high-quality instructional materials that meet the needs of students within a district. This evaluation rubric is designed to offer an evaluation that districts can utilize to determine how well instructional materials align with the Oklahoma Academic Standards for Personal Financial Literacy (OAS-PFL) and other criteria for high-quality instructional materials for personal financial literacy. The evaluation rubric includes key considerations for high-quality instructional materials and outlines three **Gateways** for evaluating materials. Each Gateway provides a **criterion**, related **indicators**, and **guiding/key questions**. Additionally, **priority indicators** are indicated with an asterisk (*) as they have been deemed most essential to a quality program. Each **indicator** is evaluated as Not Representing Quality, Approaching Quality, or Exemplifies Quality using a 0-1-2 or 0-2-4 scale score.

All scores should be based on evidence directly observed in the instructional materials, not inferences. The evaluation rubric helps reviewers determine whether the materials meet the quality thresholds for each Gateway. If the materials meet the thresholds for **Exemplifies Quality** or **Approaching Quality** for a Gateway, reviewers proceed to the next Gateway. If the materials do not meet these thresholds, reviewers stop and do not advance to the next Gateway.

Gateway 1 Alignment and Coherence	Exemplifies Quality	➡	Gateway 2 Instructional Support	Exemplifies Quality	➡	Gateway 3 Supports and Usability
	Approaching Quality	➡		Approaching Quality	➡	
	Not Representing Quality	☒		Not Representing Quality	☒	

Title of Material	Foundations in Personal Finance	Grade(s) Evaluated	9-12 Grades
Publisher	Ramsey	Reviewer	PFL Review Team

Review Summary			
Gateway	Criterion	Score	Rating
1: Alignment and Coherence	1.1: Alignment and Accuracy	6 / 8	Approaching
	1.2: Coherence	6 / 8	Approaching
	Gateway 1 Subtotal	12 / 16	Approaching
2: Instructional Supports	2.1 Student Learning	6 / 8	Approaching
	2.2 Teacher Supports	6 / 6	Exemplifies
	2.3 Assessments	5 / 8	Approaching
	Gateway 2 Subtotal	17 / 22	Approaching
3: Access and Technology	3.1 Access	9 / 10	Exemplifies
	3.2 Technology	5 / 6	Approaching
	Gateway 3 Subtotal	14 / 16	Exemplifies
4: Statutory and Regulatory Fidelity	4.1 O.S. 24-157	8 / 8	Exemplifies
	4.2 OAC 720:10-5-3	13 / 13	Exemplifies
	Gateway 4 Subtotal	21 / 21	Exemplifies
Overall Rating Exemplifies Quality: All Gateways Exemplifies Quality. Approaching Quality: All Gateways Approaching Quality or Better. Not Representing Quality: Any Gateway is Below Approaching Quality.		Total Score	Final Rating
		64 / 75	Approaching

Gateway 1: Alignment and Coherence

High-quality instructional materials are aligned and coherent for **Personal Financial Literacy** (OAS—PFL) and the grade levels under review. Educators determine the Gateway rating by analyzing evidence from the instructional materials and scoring indicators tied to each criterion.

Gateway 1 Overview	Indicators	Available Points
Criterion 1.1: Alignment and Accuracy The materials support student learning associated with the content and skills of Personal Financial Literacy and the grade levels under review.	1a - 1c	8
Criterion 1.2: Coherence The materials address the learning progressions associated with Personal Financial Literacy so that the curriculum is coherent.	1d - 1f	8
Total Points		16

Criterion 1.1 Alignment and Accuracy		The instructional materials align with the Oklahoma Academic Standards for Personal Financial Literacy.		
Indicators	Guiding/Key Questions	Score	Comments	
*1a. Materials provide a sequence or collection of activities and texts that build content knowledge and skills aligned with Personal Financial Literacy.	Do the materials align with the content and skills associated with Personal Financial Literacy?	0 2 4 2 / 4	The curriculum covers key personal finance concepts—decision-making, debt avoidance, saving, budgeting, and wealth-building—but does not fully align with Oklahoma’s standards. Some standards, such as gambling (Standard 12) and bankruptcy (Standard 13), are missing or only partially addressed, and inconsistencies between student and teacher materials complicate implementation.	
1b. Materials align to real-world practices associated with Personal Financial Literacy.	Do materials align with real-world practices?	0 1 2 2 / 2	The curriculum presents personal finance in a relatable way for high school students, emphasizing goal setting, debt avoidance, and practical money management, and aligns with 12 of 14 real-world financial literacy standards. Expanding coverage of modern financial tools and ensuring consistent treatment of gambling content could further enhance relevance.	
1c. Materials include a mixture of instructional strategies (e.g., discussions, modeling, student activities, projects, etc.).	Do materials allow for a variety of instructional strategies within the lessons and across the curriculum?	0 1 2 2 / 2	The curriculum provides a range of strategies and activities to support all learning approaches, including projects, discussions, case studies, and self-assessments. Key content, such as managing a bank account, is reinforced through exercises, videos, pre-tests, and downloadable activities. Adding more interactive or real-world application opportunities could further enhance engagement; however, the materials provide strong support for all learners overall.	
Criterion 1.1 Summary		Subtotal	Rating Levels	Rating
		6 / 8	Exemplifies Quality: 7-8 Approaching Quality: 5-6 Not Represent Quality: 0-4	Approaching

Criterion 1.2 Coherence		The materials address the learning progressions associated with Personal Financial Literacy, ensuring the curriculum is coherent.		
Indicators	Guiding/Key Questions	Score	Comments	
*1d. A scope and sequence are provided that can be completed within a typical course time frame (e.g. semester).	Is the amount of time for content and skills explicitly identified and coherent?	0 2 4 2 / 4	The curriculum includes a pacing guide for a 90-day course with 50-minute periods, providing estimated times for videos and activities that support a typical semester schedule. While this structure gives a helpful framework and aligns with many of the OAS-PFL standards, it offers limited guidance for modified or shortened schedules. Additional flexibility would help districts with varying instructional time constraints. Overall, the materials provide a starting point but would benefit from more adaptable pacing guidance.	
1e. Materials connect to other relevant topics, so students connect new learning with background knowledge.	Are past topics, lessons, or other relevant topics referenced as new concepts are added?	0 1 2 2 / 2	The lessons are designed with clear progression, building upon the content of previous chapters and reinforcing key terms and concepts throughout the course. Each lesson begins with discussion questions that either revisit earlier topics or draw from students' prior knowledge, helping to create continuity and strengthen understanding.	
1f. Content is appropriate to the grade level and considers students' prior knowledge to incorporate this knowledge into the lesson and/or cover material not previously covered.	Is content grade appropriate? Does content incorporate student prior knowledge?	0 1 2 2 / 2	The curriculum content is age-appropriate for high school students and intentionally incorporates prior knowledge into new learning. Warm-ups and discussion questions are used at the start of lessons to connect past learning with current topics, ensuring material is both accessible and developmentally suitable.	
Criterion 1.2 Summary		Subtotal	Rating Levels	Rating
		6 / 8	Exemplifies Quality: 7-8 Approaching Quality: 5-6 Not Represent Quality: 0-4	Approaching

Gateway 1 Points Available	Rating Levels	Gateway 1 Points Achieved	Gateway 1 Rating
16	Exemplifies Quality: 13-16	12 / 16	Approaching
	Approaching Quality: 9-12		
	Does Not Represent Quality: 0-8		
Gateway 1 Comments			
The curriculum is structured around key personal finance concepts, including decision-making, debt avoidance, saving, budgeting, and wealth building. It presents them in relatable ways to high school students, emphasizing behavior change, habit formation, and goal setting with real-life applications. Students engage in practical activities such as creating budgets, setting goals, and managing or avoiding debt. Lessons are well organized, build continuity, and begin with discussion questions that connect to prior knowledge, making the curriculum developmentally appropriate and accessible. Pacing is provided for a 90-day course with 50-minute periods, including guidance on activity and video timing. Still, alternative schedules are not addressed, which may limit usability for districts with varying instructional time constraints. However, the curriculum does not fully address all Oklahoma financial literacy standards; some, such as gambling (Standard 12) and bankruptcy (Standard 13), are missing or inconsistently covered. Coverage of broader financial topics and modern tools such as digital banking, payment apps, investing platforms, and fraud schemes is limited. Instruction relies heavily on video-based lessons with brief interactive components, and opportunities for collaborative learning, simulations, or performance-based tasks are minimal. While the materials provide a strong foundation, additional alignment, depth, and flexibility would enhance their effectiveness across varied classroom contexts.			

Gateway 2: Instructional Support

Gateway 2 examines how materials support teachers in fully utilizing the curriculum and understanding their students' skills and learning. Educators determine the gateway rating by analyzing evidence from the instructional materials and scoring indicators tied to each criterion.

☐ **Materials must receive a score of Exemplifies Quality or Approaching Quality in Gateway 1 to be reviewed in Gateway 2.**

Gateway 2: Overview	Indicators	Available Points
Criterion 2.1: Student Learning The materials identify ways in which the materials are designed for each student's regular and active participation in grade-level/grade band/series content.	2a – 2b	8
Criterion 2.2: Teacher Support and Supplemental Material The materials include resources for teachers to plan and implement materials with integrity effectively and to develop their professional learning further.	2c – 2e	8
Criterion 2.3: Assessment The materials provide tools, guidance, and support for teachers to collect, interpret, and act on data regarding student progress toward content and skill proficiency.	2f – 2i	8
Total Points		24

Criterion 2.1 Student Learning		The materials identify ways in which the materials are designed for each student's regular and active participation in grade-level/ grade band/ series content.		
Indicators	Guiding/Key Questions	Score	Comments	
*2a. Materials provide appropriate level and type of scaffolding, differentiation, intervention, and support for a broad range of learners.	<p>Do materials provide strategies for meeting a range of learner needs?</p> <ul style="list-style-type: none"> • Supports different linguistic backgrounds. • Provides extra support for students working below grade level and extensions for those working above grade level. 	<p>0 2 4</p> <p>2 / 4</p>	<p>The curriculum includes built-in scaffolding, featuring videos, fill-in-the-blank notes, vocabulary organizers, and multiple formats aligned with Universal Design for Learning, including text, interactive activities, self-assessments, discussions, quizzes, projects, and reflections. Online resources provide tiered supports, reading interventions, and some Spanish-language materials. While enrichment for higher-level learners is strong, support for struggling readers and English learners beyond Spanish is limited, meaning teachers may need to adapt or supplement materials to meet the needs of all students fully.</p>	
*2b. Materials within each lesson provide multiple representations by adapting for various types of learners using alternatives to reading, writing, listening, and speaking, such as translations, pictures, or graphic organizers.	<p>Do materials provide multiple representations for different types of learners?</p> <p>Do materials offer alternatives like translations, pictures, or graphic organizers?</p>	<p>0 2 4</p> <p>4 / 4</p>	<p>The curriculum incorporates a variety of multimedia resources, including videos with guided notes, vocabulary cards, graphic organizers, group discussions, and presentations, that support visual and auditory learners and extend engagement beyond traditional text-based instruction. However, much of the instruction is lecture-driven, with limited opportunities for hands-on, interactive, or student-created learning. Expanding interactive visuals, adding simulations, and offering tasks such as creating charts, infographics, or other creative applications could deepen engagement and experiential learning.</p>	
Criterion 2.1 Summary		Subtotal	Rating Levels	Rating
		6 / 8	<p>Exemplifies Quality: 7-8</p> <p>Approaching Quality: 5-6</p> <p>Not Represent Quality: 0-4</p>	Approaching

Criterion 2.2 Teacher Supports and Supplemental Materials		The materials include resources for teachers to plan and implement materials with integrity effectively and to develop their professional learning further.		
Indicators	Guiding/Key Questions	Score	Comments	
2c. Materials and resources are educational and accessible for teachers with differing levels of content knowledge.	Do the materials include features (glossaries, footnotes, recordings, pictures, etc.) that aid teachers (and students) in effectively using them?	0 1 2 2 / 2	The curriculum's turnkey design is a key strength, allowing teachers—primarily those new to personal finance—to deliver instruction with minimal preparation. Videos guide content delivery, and the instructor's guide provides pacing support, prompts, and clear learning objectives. Supplemental resources such as glossaries, footnotes, and online activities further enhance usability and student engagement. While the materials are highly accessible, teachers may find it challenging to extend discussions beyond the provided content; including concise concept overviews and real-world examples could support deeper classroom conversations and enrich learning.	
2d. Materials contain teacher support for presenting the content with ample and useful annotations and suggestions.	Are there overview sections and/or annotations that contain narrative information about the content that will assist the teacher in presenting the student material?	0 1 2 2 / 2	The curriculum includes notes on pacing and setup, providing basic guidance for presenting material and supporting student engagement. Overview sections and instructional prompts offer a foundational level of support, while additional scaffolds, sample discussion questions, and tips for clarifying complex topics could further enhance usability. Prompts for differentiating instruction and facilitating deeper classroom conversations would strengthen instructional support, complementing the existing materials.	
2e. Materials should list all lessons in the teacher's edition in print or digital format, with estimated instructional times for each lesson, chapter, and unit, acting as a pacing guide.	Is there clear documentation that provides estimated instructional time for lessons/chapters/units/topics?	0 1 2 2 / 2	The curriculum includes a pacing guide with recommended times for lessons, videos, and activities over a 90-day semester. Guidance focuses on the standard schedule, with no alternative models for accelerated or shortened courses. Presenting pacing information more prominently could improve accessibility and planning.	
Criterion 2.2 Summary		Subtotal	Rating Levels	Rating
		6 / 6	Exemplifies Quality: 6 Approaching Quality: 4-5 Not Represent Quality: 0-3	Exemplifies

Criterion 2.3 Assessment		The materials provide teachers with tools, guidance, and support for collecting, interpreting, and acting on data regarding student progress toward content and skill proficiency.		
Indicators	Guiding/Key Questions	Score	Comments	
2f. Materials provide strategies for gathering information on students' prior knowledge and skills across grade levels.	Do materials provide strategies to gather information on students' prior knowledge and skills?	0 1 2 2 / 2	The curriculum includes pre-tests, prompts, and discussion questions at the start of each unit to engage students and assess prior knowledge. Lessons could be further enhanced by adding warm-up or bellringer activities that encourage reflection on personal experiences and connections to prior learning, helping students link new content to what they already know.	
2g. Assessment materials include embedded tasks that accommodate and reflect various knowledge and skill levels.	Do the assessment materials include tasks that address and reflect a range of knowledge and skill levels?	0 1 2 1 / 2	Most assignments in the curriculum are presented at a general level, with limited variation in difficulty, so students generally complete similar tasks regardless of skill or readiness. Activity types include multiple-choice questions, matching exercises, discussions, journaling, and exit tickets, but they do not consistently provide differentiated challenges or support. Including optional extensions or modifications, such as application activities, peer teaching, or scaffolded reflection prompts, could help address the needs of students requiring additional support or challenge.	
2h. Materials embed diverse formative assessment models (e.g., performance tasks, projects, and self-assessments) aligned to evaluate learning targets.	Do the materials include multiple types of formative assessments?	0 1 2 1 / 2	Some lessons include check-for-understanding questions, mainly short-answer or completion tasks, with limited opportunities for reflection, collaboration, or creative responses. Formative assessments, such as reviews, key questions, and journal entries, are included; however, the variety and depth are limited. Incorporating additional methods, such as journaling prompts, quick self-assessments, and informal class discussion check-ins, could provide more opportunities for student engagement and insight into understanding.	
2i. Varied models of summative assessments (e.g., performance-based tasks, questions, and projects) are embedded into the content materials and assess the	Do the materials include multiple types of summative assessments?	0 1 2 1 / 2	Summative assessments include traditional formats such as multiple-choice, true/false, short-answer, and essays, with occasional case studies. These assessments address the learning targets but offer few performance-based or real-life application tasks. Adding projects, personal budgeting activities,	

learning targets.			or presentations could provide more authentic opportunities for students to apply and demonstrate financial knowledge.		
Criterion 2.3 Summary			Subtotal	Rating Levels	Rating
			5 / 8	Exemplifies Quality: 7-8 Approaching Quality: 5-6 Not Represent Quality: 0-4	Approaching

Gateway 2 Points Available	Rating Levels	Gateway 2 Points Achieved	Gateway 2 Rating
22	Exemplifies Quality: 18-22	17 / 22	Approaching
	Approaching Quality: 12-17		
	Does Not Represent Quality: 0-11		
Gateway 2 Comments			
The curriculum provides a solid foundation with structured lessons, clear pacing for a standard 90-day course, and multimedia resources, making it accessible for teachers, including those new to personal finance. It includes pre-assessments, formative checks, and summative evaluations, though several gaps limit effectiveness. Strategies for activating prior knowledge are inconsistent, formative assessments often lack variety or depth, and teacher materials focus on logistics rather than pedagogy or differentiation. While summative assessments include traditional formats such as multiple-choice, short-answer, and essay questions, few performance-based or real-world application tasks are included. Support for struggling readers and multilingual learners is limited, and interactive, hands-on, or student-created learning experiences are minimal. Enhancements could include warm-up activities, richer scaffolding for discussion, flexible pacing options, differentiated supports, diverse and applied assessments, and interactive experiences to deepen engagement and authentic learning.			

Gateway 3: Access and Technology

Gateway 3 examines how schools can use digital resources to support teaching and learning in various ways. Educators determine the gateway rating by analyzing evidence from the instructional materials and scoring indicators tied to each criterion.

❑ **Materials must receive a score of Exemplifies Quality or Approaching Quality in Gateway 2 to be reviewed in Gateway 3.**

Gateway 3: Overview	Indicators	Available Points
Criterion 3.1: Access Materials are easily accessible to all learners, offering clear pathways for engagement and supporting diverse needs and abilities.	3a-3d	10
Criterion 3.2: Technology Materials integrate digital technology and interactive tools, when appropriate, to support student engagement and enhance learning.	3e-3g	6
Total Points		16

Criterion 3.1 Access		Materials are easily accessible to all learners, offering clear pathways for engagement and supporting diverse needs and abilities.		
Indicators	Guiding/Key Questions	Score	Comments	
*3a. Materials integrate technology such as interactive tools and/or virtual manipulatives/objects in ways that engage students in the grade-level content and skills, when applicable.	Do the materials integrate digital technology and interactive tools in ways that support student engagement in content?	0 2 4 4 / 4	The curriculum successfully uses its online platform to deliver engaging content, including interactive lessons, videos, and digital quizzes. These tools effectively reinforce key concepts and support student learning by enabling students to complete assignments digitally and receive immediate feedback, thereby significantly increasing engagement.	
3b. The visual design (whether in print or digital) supports students in engaging thoughtfully with the subject and is neither distracting nor chaotic.	Does the visual design support student learning and engagement without being visually distracting?	0 1 2 2 / 2	The platform features a clean, consistent interface with a straightforward visual style that is easy to read and supports student learning. Relevant photos enhance the content, though the design could be enhanced with a broader range of visuals, such as interactive graphics or infographics.	
3c. Materials provide teacher guidance for using embedded technology to support and enhance student learning when applicable.	Do the materials guide teachers in using embedded technology to support and enhance student learning?	0 1 2 1 / 2	The platform's initial complexity can make it challenging to locate features, which may limit efficient implementation. Teachers have access to an online dashboard for assigning lessons, tracking progress, and viewing reports, as well as embedded resources such as teacher guides, activities, assessments, tiered learning options, videos, and slides. However, navigating the platform to access these materials can be challenging. Including clearer "getting started" instructions or tutorial videos could further support usability.	
3d. Materials are available on a digital platform and support remote learning opportunities.	Do the materials support virtual/remote or blended learning?	0 1 2 2 / 2	The program is fully digital and operates smoothly, making it an excellent fit for in-person, blended, or remote classrooms. All materials, including videos, assignments, and quizzes, are available on the digital platform and can be accessed online with minimal setup, ensuring the materials effectively support virtual and blended learning environments.	
Criterion 3.1 Summary		Subtotal	Rating Levels	Rating
		9 / 10	Exemplifies Quality: 8-10 Approaching Quality: 6-7 Not Represent Quality: 0-5	Exemplifies

Criterion 3.2 Technology		Materials integrate digital technology and interactive tools, when appropriate, to support student engagement and enhance learning.		
Indicators	Guiding/Key Questions	Score	Comments	
3e. Materials are responsive to student input, adapting based on interactions or providing flexibility and control to create a personalized learning experience.	Do materials promote individualized learning experiences?	0 1 2 1 / 2	The curriculum strongly supports individualized learning by assigning projects and setting up solo work for students, which requires them to apply financial topics to their own goals and choices. Students can easily navigate the digital resources to learn on demand. However, the program lacks adaptive technology; the software does not automatically adjust content or difficulty levels based on student performance, nor is there a straightforward way for teachers to remove or modify assignments to tailor the learning path.	
3f. Interactive material is purposeful and directly related to learning.	Is the interactive material directly related to learning?	0 1 2 2 / 2	The interactive elements, including short video responses, online quizzes, and reflection activities, are consistently deemed purposeful and highly effective because they tie directly to the lesson objectives. These tools are crucial for keeping students engaged, allowing them to demonstrate what they have learned, and supporting deeper understanding and mastery of the material.	
3g. Based on the information provided, the materials meet all public schools' privacy and data security requirements, including compliance with federal laws like FERPA and COPPA, Oklahoma's Student Data Accessibility, Transparency, and Accountability Act, and other relevant state regulations.	Do materials provide privacy and data security protocols for usage?	0 1 2 2 / 2	A clear privacy policy is stated, confirming the platform's compliance with FERPA and COPPA requirements, and no concerns were identified regarding student data or security.	
Criterion 3.2 Summary		Subtotal	Rating Levels	Rating
		5 / 6	Exemplifies Quality: 6 Approaching Quality: 4-5 Not Represent Quality: 0-3	Approaching

Gateway 3 Points Available	Rating Levels	Gateway 3 Points Achieved	Gateway 3 Rating
16	Exemplifies Quality: 13-16	13 / 16	Exemplifies
	Approaching Quality: 9-12		
	Does Not Represent Quality: 0-8		
Gateway 3 Comments			
The curriculum is a highly engaging, fully digital platform suitable for virtual, blended, and in-person instruction. Its strengths include purposeful, interactive elements—such as videos, quizzes, and reflection activities—that are directly tied to learning objectives, provide immediate feedback, and support self-paced, individualized learning. The platform encourages students to apply concepts to their own goals and features a clean, consistent visual design, with relevant photos enhancing the content. Key limitations include the lack of adaptive technology, which prevents content from adjusting to students’ performance levels, and limited flexibility for teachers to customize or remove assignments. While teacher guidance is generally provided, the online dashboard can be complex for new users; adding clearer “getting started” instructions or tutorial videos could improve usability.			

Gateway 4: Statutory and Regulatory Fidelity

Gateway 4 examines the statutory and regulatory fidelity of the program.

Educators use evidence from the instructional materials to score indicators for each criterion to determine the gateway rating. **If the reviewer's response is Yes, then score 0 points. If the reviewer's response is No, then score 1 point.**

Gateway 4 Overview	Indicators	Available Points
Criterion 4.1: Materials align with Oklahoma statute 70 O.S. § 24-157.	4a-4h	8
Criterion 4.2: Materials align with Oklahoma Administrative Code 720:10-5-3.	4i-4u	13
Total Points		21

Criterion 4.1 Statutory and Regulatory Fidelity		Oklahoma statute 70 O.S. § 24-157	
Indicators	Score	Comments	
4a. Do the instructional materials teach or promote the idea that one race or sex is inherently superior to another race or sex?	0 1 1 / 1		
4b. Do the instructional materials teach or promote the idea that an individual, by virtue of his or her race or sex, is inherently racist, sexist, or oppressive, whether consciously or unconsciously?	0 1 1 / 1		
4c. Do the instructional materials teach or promote the idea that an individual should be discriminated against or receive adverse treatment solely or partly because of his or her race or sex?	0 1 1 / 1		
4d. Do the instructional materials teach or promote the idea that members of one race or sex cannot and should not attempt to treat others without respect to race or sex?	0 1 1 / 1		
4e. Do the instructional materials teach or promote the idea that an individual's moral character is necessarily determined by his or her race or sex?	0 1 1 / 1		
4f. Do the instructional materials teach or promote the idea that an individual, by virtue of his or her race or sex, bears responsibility for actions committed in the past by other members of the same race or sex?	0 1 1 / 1		
4g. Do the instructional materials teach or promote the idea that any individual should feel discomfort, guilt, anguish, or any other form of psychological distress on account of his or her race or sex?	0 1 1 / 1		
4h. Do the instructional materials teach or promote the idea that meritocracy or traits such as a hard work ethic are racist or sexist or were created by members of a particular race to oppress members of another race?	0 1 1 / 1		
Criterion 4.1 Summary	Subtotal	Rating Levels	Rating
	8 / 8	Exemplifies Quality: 7-8 Approaching Quality: 5-6 Representing Quality: 0-4	Exemplifies

Criterion 4.2 Statutory and Regulatory Fidelity		Oklahoma Administrative Code 720:10-5-3
Indicator	Score	Comments
4i. Are the instructional materials subjective in content and partial in interpretation?	0 1 1 / 1	
4j. Do the instructional materials encourage or condone civil disorder, social strife, or disregard for the law?	0 1 1 / 1	
4k. Do the instructional materials degrade or avoid teaching, where appropriate, high moral standards, including: <ul style="list-style-type: none"> Honesty? Respect for parents, teachers, and those properly in authority? The importance of the work ethic in achieving personal goals? The existence of absolute values of right and wrong? 	0 1 1 / 1	
4l. Do the instructional materials de-emphasize or play down the importance of the family as the core of American society, and do they degrade traditional roles of men and women, boys and girls?	0 1 1 / 1	
4m. Do the instructional materials exclude or undermine the principles of the free enterprise system and the effectiveness of the free enterprise system?	0 1 1 / 1	
4n. Do the instructional materials include extraneous material unrelated to the subject of the textbook, negatively impacting the intellectual development of the child's instruction in reading, writing, and arithmetic?	0 1 1 / 1	
4o. Are the instructional materials designed to neglect or suppress awareness of the religious and classical culture of the Western world and its significance to the preservation of the liberties of the American people?	0 1 1 / 1	
4p. Do the instructional materials present imbalanced and nonfactual treatments of controversial, political, and social movements with biased editorial judgments?	0 1 1 / 1	
4q. Do the instructional materials promote illegal lifestyles or sexual behavior or promote sadistic or degrading behavior?	0 1 1 / 1	
4r. Do the instructional materials include blatantly offensive language or illustrations?	0 1 1 / 1	

4s. Do the instructional materials include violence for reasons of excitement, sensationalism, or as an excuse for relevance? If violence does appear in instructional materials, do the instructional materials treat the violence without the context of cause or consequence?	0 1 1 / 1		
4t. Do the instructional materials treat the subject of the historical origins of humankind in a subjective and biased manner?	0 1 1 / 1		
4u. Do the instructional materials invade the privacy of the pupils or the pupils' parents?	0 1 1 / 1		
Criterion 4.2 Summary	Subtotal	Rating Levels	Rating
	13 / 13	Exemplifies Quality: 10-13 Approaching Quality: 7-9 Representing Quality: 0-6	Exemplifies

Gateway 4 Points Available	Rating Levels	Gateway 4 Points Achieved	Gateway 4 Rating
21	Exemplifies Quality: 16-21	21 / 21	Exemplifies
	Approaching Quality: 11-15		
	Not Representing Quality: 0-10		
Gateway 4 Comments			