



**2024-2025**  
**9-12 Personal Finance**  
**and**  
**Money Management**  
**Adoption**

**Packet Contents**

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**2024-2025**

**9-12**

**Personal Finance  
and**

**Money Management  
Adoption  
Timeline**

## CCDS Adoption Process Checklist

2024-2025 PFinL & MM

Step	Date Expected	Responsible Person(s)	NOTES	Date Completed
<a href="#">Follow FLDOE adoption cycle</a> > <a href="#">Review FLDOE Course Call for Next Year</a>	Fall	Supervisor	-	-
Meet with Curriculum Specialists to create a plan for the adoption	Summer	Supervisor	Continued from previous year...	November 4, 2024
<b>Contact principals</b> for representatives for each grade band, grade level, and subject area to serve on the Preselection Committees	Fall	Supervisor Curriculum Specialists	SWB	Fall 2024
<b>Create Rubric</b> for the review process	August - September	Curriculum Specialists		Fall 2024
Set up face-to-face <b>Preselection Committee Date(s)</b>	January Inservice/Planning Day	Specialists Supervisor		January 3, 2025
Updates to the adoption are placed on the IR Website	As needed	IR Specialist		As needed
<b>Build and manage adoption in Google Classroom</b>	Summer/Fall	Supervisor/IR Specialist		Fall 2024
<b>Send out Course Call</b> to Publishers and request IT survey be completed by publishers.	August/September	Supervisor/IR Specialist		July 1
<b>Round 1 Elimination:</b> IT reviews survey responses. Eliminate unacceptable technology systems.	September	Supervisor/IR Specialist		September 16, 2024
<b>Request copies from publishers:</b> both physical and online access of materials (Include teacher reviewer and public reviewer).	After IT review	Supervisor/IR Specialist		September - October 2024
<b>Round 2 Elimination:</b> Curriculum Specialists review materials to eliminate those that do not meet the district requirements.	Fall	Curriculum Specialists		
Organize publisher presentations - if requested	As needed	Supervisor/IR Specialist		January 3, 2025
Create Preselection Committee Review Teams	Fall	Specialists		Fall 2024
<b>Round 3 Elimination:</b> Preselection Committees review materials, complete rubrics, narrow down to top 2	January Inservice Day	Curriculum Specialists	Parents invited	January 3, 2025
<b>Round 4 Elimination:</b> Top choices are sent to teachers (same grade level/subject area) for review and feedback.	January	Supervisor/IR Specialist	District website, allow for parent comments	Sent January 13th, due February 10th
<b>Round 5 Elimination:</b> Teacher recommendations are sent to the District Selection Committee for review and preparation of final selection to the Superintendent.	February/March	Supervisor/IR Specialist/Curriculum Specialists	Parents invited	February 28, 2025
<b>Permission to Publish:</b> Top Choice is sent to the Superintendent and the Board for public review and comments. Must be 30 (20 working days) days from date of publish to hearing.	February/March At least 30 days before Board vote	Supervisor		February 2025 to board, ran in Clay Today on February 13, 2025
Send advertisement to Clay Today	At least 30 days before Board vote	IR Assistant/Supervisor		February, 2025
Final selection presented to the Board for public comment and the Board's vote.	March/April	Supervisor		April 2025
Must allow 30 days for comments before the selection is final	After Board Vote	IR Specialist		
Purchase as necessary	May - July	Supervisor		

**District Adoption  
Committee  
Recommendation  
to the  
Board**

# **2024-2025 Personal Finance and Money Management**

## **District Adoption Committee Recommendation**

### **First Choice**

McGraw Hill LLC, *Florida Focus on Personal  
Financial Literacy*

### **Second Choice**

Ramsey Education, *Foundations in Personal  
Finance (FIPF) – FL 2024 Version*

# **Teacher Feedback**



Timestamp	Which course do you c	Rank McGraw Hill LLC, Florida Focus on Personal Financial Literacy according to your preference.	Rank The Lampo Group dba Ramsey Education, Foundations in Personal Finance, FL 2024 according to your preference.	Please provide a comment regarding the reason for your ranking preference. For instance, what made your first choice stand out above your second choice?
1/13/2025 9:34:0	Personal Finance, Moni	First Choice	Second Choice	The McGraw Hill content allows for a hybrid model, while providing adequate and detailed insurance and examples. There are great practical skills this content provides
1/21/2025 12:09	Personal Finance, Moni	First Choice	Second Choice	While both are similar in content and presentation, McGraw Hill is better in the area of instructional focus and offers more support materials. I believe that support materials are important when starting a new course.
1/21/2025 13:33	Personal Finance, Moni	Second Choice	First Choice	I looked into both of these text resources and it looks like the Ramsey Ed is more teacher and student friendly. However, the McGraw-Hill text is not far behind so either one of these resources will work for me. If I had to make a choice, I'd go with the Ramsey Ed over the McGraw Hill.
1/22/2025 20:51	Personal Finance, Moni	Second Choice	First Choice	I made my first choice "Ramsey Education" based on a few factors. 1. The book goes into the how a why it is important to have good financial literacy. 2. It is very easy to navigate through with Quality examples and it ties into a number of State Standards: Reading, Math, etc.. 3. Ramsey is a widely know, and used method of financial planning in the real world, it well suited and applicable to real world situations.
1/27/2025 10:19	Personal Finance, Moni	First Choice	Second Choice	I'm familiar with McGraw Hill and the layout and format feel better for me.
1/27/2025 12:13	Personal Finance, Moni	Second Choice	First Choice	Great tools that show long term return on investment.
1/27/2025 15:04	Personal Finance, Moni	First Choice	Second Choice	McGraw Hill has a positive reputation and has been a proven resource for educators for several years.
1/28/2025 9:14:0	Personal Finance, Moni	Second Choice	First Choice	Ramsey is more user-friendly and interactive for teachers and students. The ability to edit banks and worksheets gives teachers the ability to differentiate the material and opens up the opportunity to provide common formatives/summatives to use for analyzing data in PLCs. Lastly, with Ramsey being more tailored to a hybrid-style class, I think we will get more mileage out of going with them as that appears to be the route we are heading in terms of teaching our students.
1/29/2025 13:22	Personal Finance, Moni	First Choice	Second Choice	Better resource integration
1/29/2025 13:28	Personal Finance, Moni	First Choice	Second Choice	better
1/30/2025 6:50:3	Personal Finance, Moni	First Choice	Second Choice	My 1st choice seemed to have much more supplemental material for student use
1/30/2025 12:43	Personal Finance, Moni	Second Choice	First Choice	The material is well presented and allows for a wider range of student engagement.
2/5/2025 11:31:0	Personal Finance, Moni	First Choice	Second Choice	1st: McGraw Hill: Love the Workbook, Like the quizzes at the end of the chapters, has the read aloud option 2nd: Ramsey Classroom has videos, guided notes, but NOT enough automated graded activities for a hybrid class.

**Preselection  
Committee  
Summary  
of  
Recommendation  
Forms**



**9-12 Personal Finance & Money Management Preselection Committee Overall Recommendation**

Publisher	Title	Overall Rating by Review Groups (1 group)				
		First Choice	Second Choice	Third Choice	Fourth Choice	Fifth Choice
Goodheart-Wilcox Publisher	Foundations of Financial Literacy	0	0	0	0	1
McGraw Hill LLC	Florida Focus on Personal Financial Literacy	1	0	0	0	0
National Geographic Learning/C	Managing Your Personal Finances	0	0	0	1	0
Proper Living, LLC dba Budget	Budget Challenge Personal Finance	0	0	1	0	0
Ramsey Education	Foundations in Personal Finance (FIPF) - FL 2024 Version	0	1	0	0	0

Date: 1-3-25

### Clay County District Schools Instructional Materials Adoption Preselection Committee - Summary Recommendation Form

Complete this form for each set of materials after review with the evaluation rubric.

Adoption: 2024-2025 PFin & MM/Economics Adoption Publisher: McGraw Hill

Textbook/Program Title: Focus on Personal Financial Literacy

Strengths: On level material; variety of online resource for teacher and student. Both online and textbook resources

Weaknesses: doesn't have ELL/SWA resources

Comments: Aligns with standard; supports all levels.

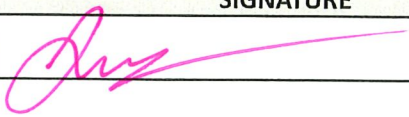
**Committee Consensus:**

OVERALL rating of this material compared to others reviewed for this course: 1 out of 5

Explain your rating: Meets all standards and level resources.

Online Evaluation Form Completed by: Jennifer Guthrie Griner

**Committee Members:**

PRINTED NAME	SCHOOL	SIGNATURE
Jennifer Guthrie Griner	teache	

\*Need additional space? Use the back of this form.

Date: 1/3/25

Clay County District Schools Instructional Materials Adoption  
Preselection Committee - Summary Recommendation Form

Complete this form for each set of materials after review with the evaluation rubric.

Adoption: 2024-2025 PFin & MM/Economics Adoption Publisher: Ramsey

Textbook/Program Title: Foundations in Personal Finance

Strengths: Better online component than text. Contained many resources with extensions

Weaknesses: Textbook / workbook format = needs to be purchased as a consumable

Comments: aligns with standards and would be great as a hybrid course


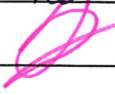
Committee Consensus:

OVERALL rating of this material compared to others reviewed for this course: 2 out of 5

Explain your rating: Meets standards and good online component

Online Evaluation Form Completed by: Rachel Holmgren

Committee Members:

PRINTED NAME	SCHOOL	SIGNATURE
Rachel Holmgren	Parent	
Jennifer Guthrie Grice	teacher	

\*Need additional space? Use the back of this form.



Date: 1-3-25

Clay County District Schools Instructional Materials Adoption  
Preselection Committee - Summary Recommendation Form

Complete this form for each set of materials after review with the evaluation rubric.

Adoption: 2024-2025 PFin & MM/Economics Adoption Publisher: Properliving clbq

Textbook/Program Title: Budget Challenge Personal Finance

Strengths: Variety of real world activities; Correlated with Standards. Online and textbook resource. good pacing and lesson suggestions.

Weaknesses: Online simulation may present challenges for student use. No ELL / SWA students. limited extensions to supplement material.

Comments: Would require additional teacher resources.

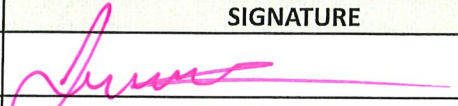

**Committee Consensus:**

OVERALL rating of this material compared to others reviewed for this course: 3 out of 5

Explain your rating: potential for good hybrid platform; but would require additional outside resources.

Online Evaluation Form Completed by: Jennifer Guthrie Griner.

Committee Members:

PRINTED NAME	SCHOOL	SIGNATURE
Jennifer Guthrie Griner	teacher	
Rachel Holmgren	Parent	

\*Need additional space? Use the back of this form.

Date: 1/3/25

Clay County District Schools Instructional Materials Adoption  
Preselection Committee - Summary Recommendation Form

Complete this form for each set of materials after review with the evaluation rubric.

Adoption: 2024-2025 PFin & MM/Economics Adoption Publisher: Cengage

Textbook/Program Title: Managing Your Personal Finances

Strengths: Correlates to the standards, Higher level thinking, Complex vocabulary

Weaknesses: Lacking a variety of assessments, EL and SWD resources, teacher support materials, no accessibility, and supplemental materials

Comments: The book was a higher level of cognition but lacked supplemental resources.

Committee Consensus:

OVERALL rating of this material compared to others reviewed for this course: 4 out of 5

Explain your rating: Lack of teacher resources and supplement materials,

Online Evaluation Form Completed by:

Committee Members:

PRINTED NAME	SCHOOL	SIGNATURE
Rachel Holmgren	parent	<i>Rachel Holmgren</i>
Jennifer Guthrie Grice	teacher	<i>Jennifer Grice</i>

\*Need additional space? Use the back of this form.



Date: 11/3/25

### Clay County District Schools Instructional Materials Adoption Preselection Committee - Summary Recommendation Form

Complete this form for each set of materials after review with the evaluation rubric.

Adoption: 2024-2025 PFin & MM/Economics Adoption Publisher: Goodheart-Wilcox

Textbook/Program Title: Foundations of Personal Finance

Strengths: Correlates with state standards;

Weaknesses: No online access

Comments: Unsure of correct edition; no other access.

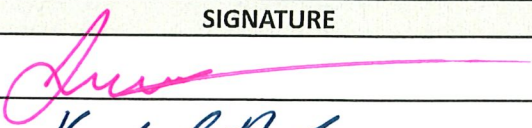

**Committee Consensus:**

OVERALL rating of this material compared to others reviewed for this course: 5 out of 5

Explain your rating: Not enough material or resource to evaluate or observed.

Online Evaluation Form Completed by: Jennifer Guthrie Griner;

**Committee Members:**

PRINTED NAME	SCHOOL	SIGNATURE
Jennifer Guthrie Griner	Teacher	
Rachel Holmgren	Parent	

\*Need additional space? Use the back of this form.



**Specialists,  
Coaches  
and  
Preselection  
Committee  
Rubric  
Summary**

2024-2025 Personal Finance Rubric Reviews							Grand Totals Highlighted cells move to the next round. District Coaches, etc: Top 3 Preselection Committee: Top 2	Reviewer Overall Comments	
Publisher	Product Title	1. Content	2. Presentation	3. Instructional Focus	4. Assessment	5. Teacher Support Materials			6. Accessibility
<b>Preselection Committee: Specialists, Coaches, Representative Teachers, Parents</b> 2102371, 2102373 Personal Finance and Money Management & Honors									
Goodheart-Wilcox Publisher	<i>Foundations of Financial Literacy</i>	13	8	9	7	8	8	52	Not enough material given to make a full review for material. What was given did not align with state provided standards on pdf document. The online resources were unable to be accessed and the book provided did not correlate with the Florida's Core Questions Rubric & Florida's Evidence Correlation Responses.
McGraw Hill LLC	<i>Florida Focus on Personal Financial Literacy</i>	42	38	33	27	33	15	186	McGraw resources allowed a variety of examples and real world practice. Student would have access to online modules and workbook pages that align with text and standards. This material would work well as a hybrid resource. McGraw Hill correlates to the standards and provides teachers with online resources that support both in class and online learning along with application practice. It is lacking in ELL and SWD support.
National Geographics/Cengage Learning	<i>Managing Your Personal Finances</i>	29	22	20	11	12	10	102	Lacking majority of resources for full course. I do not see how this material would align with ESOL, ELL, ESE students. Using this material would require additional support material ( outside mapping support). The book is presented at a complex level and did not have many online resources to evaluate.
ProperLiving, LLC dba Budget Challenge	<i>Budget Challenge Personal Finance</i>	34	22	21	16	20	10	122	Good material for online only or hybrid format. This material would require additional resources, more planning time, and prior knowledge. would require more time to review vocab and higher level readings. Simulation would be a great addition to regular class resources, but not whole class time. This textbook has a unique online simulation component that would engage students. However, the textbook is complex and not many resources are available for teacher use to supplement or provide scaffolded support.
The Lampo Group LLC dba Ramsey Solutions	<i>Foundations in Personal Finance (FIPF) – FL 2024 Version</i>	42	39	30	24	29	18	181	Ramsey material would be great for a Hybrid focus class. Material online gives more access to edit banks and worksheets. reading is on level or below, only online has Spanish language. Would require more extension activities or real world practice / research. This book correlates well to the standards and has a easy to use online component. It provides real world activities to support the standards. However, it is lacking in resources for ELL and SWD students.

# **Evaluation Rubric**

## 2024-2025 Personal Financial Literacy and Money Management/Economics

The purpose of this evaluation rubric is to fairly and objectively evaluate the materials provided by the publishers found on the State Adoption List. The materials should assist the teacher in planning for lessons that deliver the content in a variety of engaging and effective methods that meet the needs of all learners. The materials should also assess the student learning and be aligned to the benchmarks and standards assessed for each grade band or content area.

**Rubric Rating Information: 1=Does not meet the Standards, 2= Somewhat meets the Standards, 3= Meets the Standards, 4=More than meets the Standards, 5=Far exceeds the Standards**

**Publishers listed in order of review or presentation.  
Information from this form must be transferred to the electronic version.**

<b>1. CONTENT</b>	<b>Ratings</b>
1.1 Lessons are aligned to grade level Florida Social Studies Standards.	1 2 3 4 5
1.2 The cognitive complexity of content matches the grade level standard and clarifications.	1 2 3 4 5
1.3 The amount of content presented at one time, or the pace at which it is presented, allows students to perceive and understand it.	1 2 3 4 5
1.4 There are multiple representations of social studies concepts, skills, and relationships (graphs, charts, maps, etc.).	1 2 3 4 5
1.5 The content make connections to the student's real-world context in order to make it more meaningful.	1 2 3 4 5
1.6 Interdisciplinary connections made within the content.	1 2 3 4 5
1.7 The online technology component correlates to both content and standards.	1 2 3 4 5
1.8 The sequence of learning is educationally sound, and developmentally appropriate.	1 2 3 4 5
1.9 The portrayal of gender, ethnicity, age, work situations, cultural, religious, physical, and various social groups are fair and unbiased.	1 2 3 4 5
<b>2. PRESENTATION</b>	
2.1 The order of the content (e.g. chapters/modules) is customizable by the district to align to the benchmarks.	1 2 3 4 5
2.2 The components and materials available for the teacher are easy to use.	1 2 3 4 5
2.3 Resources are complete enough to address the targeted learning outcomes without requiring the teacher to prepare additional materials.	1 2 3 4 5
2.4 The text is supported by text features such as table of contents, index, goals/objectives, outlines, checklists, etc.	1 2 3 4 5
2.5 Student resources are complete, labeled correctly and provide directions that are easily followed.	1 2 3 4 5
2.6 Technology-rich resources do NOT rely on the purchase of additional software or materials.	1 2 3 4 5
2.7 The materials (primary and ancillary) are integrated with one another.	1 2 3 4 5
2.8 The materials will likely hold up for a 5-year adoption.	1 2 3 4 5
<b>3. INSTRUCTIONAL FOCUS (LEARNING)</b>	
3.1 The materials specify and address prerequisite knowledge and/or skills necessary to the learning of the new concept.	1 2 3 4 5
3.2 The activities, tasks or approaches within the lessons are challenging, thought-provoking and stimulates intellectual curiosity.	1 2 3 4 5
3.3 The materials provide guidance and support to help students safely and successfully take ownership of their learning.	1 2 3 4 5
3.4 Scaffolding resources are provided through organized routines, advanced organizers, prompts, step-by-step instructions, immediate and corrective feedback, and opportunities for discovery.	1 2 3 4 5
3.5 The lessons include activities ranging from basic skills/concepts to applications (Cognitive Complexity/DOK).	1 2 3 4 5
3.6 The teacher is alerted in the TE as to common mistakes, biases, and/or misconceptions.	1 2 3 4 5
3.7 The readability level and vocabulary development is appropriate.	1 2 3 4 5
<b>4. ASSESSMENT</b>	
4.1 The assessments are aligned to the state's standards, benchmarks, and clarifications for the subject, grade level and learning outcomes.	1 2 3 4 5
4.2 The assessments are offered in Spanish and other languages (such as Haitian Creole).	1 2 3 4 5

4.3 There is auditory support available, in English and Spanish, for those with a low reading level.	1 2 3 4 5
4.4 There are a variety of assessments for each chapter or unit including: multiple choice and open response that assess the complexity of the benchmark.	1 2 3 4 5
4.5 There are formative and summative assessments ranging from diagnostic to evaluative.	1 2 3 4 5
4.6 There are electronic assessments aligned to standards, chapters, or units, that can be customized by the teacher including items from test banks.	1 2 3 4 5
4.7 There are resources and guidelines for alternate assessments, answer guides, sample project guides, rubrics, etc., provided for teachers.	1 2 3 4 5
<b>5. TEACHER SUPPORT MATERIALS</b>	
5.1 The teacher's edition (TE) is well organized, comprehensive, and easy to use.	1 2 3 4 5
5.2 The teacher support materials provide background and content knowledge.	1 2 3 4 5
5.3 The teacher's edition (TE) includes suggestions for demonstrating and/or modeling skills and concepts.	1 2 3 4 5
5.4 There are prescriptive remediation materials provided that are aligned with the assessments and can be used to diagnose student achievement gaps.	1 2 3 4 5
5.5 There are sample questions included to guide higher order thinking.	1 2 3 4 5
5.6 The supplementary materials (manuals, workbooks, online resources, etc.) provide remediation and enrichment resources that align to lesson objectives.	1 2 3 4 5
5.7 The teacher support materials provide a balance of online and print resources for scaffolding.	1 2 3 4 5
5.8 The ancillary materials support lesson planning as well as whole and small group teaching and learning.	1 2 3 4 5
<b>6. ACCESIBILITY FOR ELL AND SWD STUDENTS</b>	
6.1 The text is offered in Spanish and other languages in print and online.	1 2 3 4 5
6.2 The supplemental resources are offered in Spanish and other languages.	1 2 3 4 5
6.3 There is a student glossary available in several languages.	1 2 3 4 5
6.4 The supplemental materials identify essential points of instruction to support Social Studies comprehension for students with disabilities.	1 2 3 4 5
6.5 The teacher resources provide scaffolding supports for ELL students.	1 2 3 4 5
6.6 Text-to-speech tools are included or text can be selected and used with text-to-speech utilities.	1 2 3 4 5
6.7 Assistive technology software can be run in the background for assignments and assessments (examples include magnification, text-to-speech software, text-to-American Sign Language software, text-to-Braille software, on screen keyboards, and speech-to-text computer control).	1 2 3 4 5
6.8 All videos are captioned in English, Spanish, and other languages.	1 2 3 4 5