

Student Learning Objective (SLO) Template

This template should be completed while referring to the SLO Template Checklist.

Teacher Name: _____ Content Area and Course(s): Financial Literacy Grade Level(s): 9-12 Academic Year: _____

Baseline and Trend Data

What information is being used to inform the creation of the objective and establish the amount of growth that should take place within the time period?

Students likely have no experience taking courses in personal finance. I administered a 25-question district-created survey of personal financial literacy to determine students' background knowledge and experiences in managing their finances. Results of the survey suggest that approximately 30 percent of students hold occasional or part-time jobs and are responsible for managing the money that they earn. A majority of students (76 percent) intend to attend college, but listed limited financial options for financing college. Students indicated they understood the basics of income and sales taxes, and insurance. However, many students seem to lack background knowledge on planning and money management, consumerism, investing, and credit and debit.

The survey was scored out of 50 points, with 50 being that students indicate they completely understand, know, and can explain topics of the course, and 0 points being that students have no background experience or knowledge of concepts of the course. Scores ranged from 4 to 45 points. The distribution of survey results were the following:

Survey Score Range	Number of Students Receiving that Score
0-10	4
11-20	20
21-30	23
31-40	17
41-50	1

This survey was administered for the first time this year, so we do not have trend data from prior years. However, trend data from unit tests and end-of-course examinations from the past three years are as follows:

	2009-10 average score	2010-11 average score	2011-12 average score

Unit 1 Test: Financial Responsibility/Decision Making	85	84	87
Unit 2 Test: Income and Careers	80	85	82
Unit 3 Test: Planning and Money Management	70	75	78
Unit 4 Test: Consumerism	82	84	80
Unit 5 Test: Investing	70	71	73
Unit 6 Test: Credit/debit	73	72	70
Unit 7 Test: Risk Management and Insurance	80	78	80
End-of-Course Exam	75	78	76

These data suggest that historically students do well on the first two units, financial responsibility/decision making, income and careers, and consumerism. Even though students this year and in past years indicate a lack of background knowledge in these areas, new learning can be situated fairly easily within a student's real-world experience. Students struggle most on units on investing and credit/debit. These units contain terminology that is new to many students, which may require additional time or instruction in order for students to fully grasp the terms and new concepts.

Student Population

Which students will be included in this SLO? Include course, grade level, and number of students.

This SLO will apply to the 65 students taking this course in the first semester. Students across the three classes range in terms of their strengths, challenges, and abilities. The students are in grades 9-12. Fifteen students are taking advanced classes, including advanced math. These students may grasp concepts more quickly than their peers and require lesson extension. Five students have been identified gifted (areas include specific academic ability in mathematics and/or reading and superior cognitive ability). Six students have IEPs (disabilities include Asperger's syndrome, hearing impairment, emotional disturbance, dyslexia, aphasia, and multiple disorders) and an additional four students have 504 plans for ADHD. No students have been excluded from this SLO.

Interval of Instruction

What is the duration of the course that the SLO will cover? Include beginning and end dates.

The course's duration is one semester. The SLO will cover January 2013 to April 15, 2013. Classes meet daily for 45 minutes.

Standards and Content*To what related standards is the SLO aligned?*

The SLO will target the Financial Literacy Academic Content Standards, which are comprised of 27 content statements. These content statements are organized into 7 topics:

- Financial responsibility/decision making
- Income and careers
- Planning and money management
- Consumerism
- Investing
- Credit/debt
- Risk management and insurance

The curriculum of the course I teach is divided into 7 units that align with the topics mentioned above. By the time students graduate the course, they should be able to read, analyze, manage, and talk about personal financial conditions that impact their financial well-being.

Assessment(s)

What assessment(s) will be used to measure student growth for this objective?

Students will be assessed using a district-approved end-of-course exam created by curriculum experts. The assessment is comprised of 30 multiple-choice questions (2 points each, worth 60 points) and five short-answers (worth 8 points each) that require students to explain their understanding of concepts and provide financial guidance to someone based upon a written scenario. The short-answer portion of the assessment will be graded using the district-approved rubric. The scores on the multiple-choice and short-answer sections will be combined to total 100 points. The test will be administered during the second week of April 2013. All students will have 2 class periods (90 minutes total) to complete both sections of the exam, except for those students with IEPs and 504 plans who require extended time (students with aphasia, dysgraphia, and ADHD). One student with ADHD and one student with emotional disturbance have short breaks listed as a testing accommodation; these students will be able to take 2 five-minute breaks during testing administration.

Growth Target(s)

Considering all available data and content requirements, what growth target(s) can students be expected to reach?

Survey Score (on survey distributed in September 2012)	Growth Target (expected performance on the end-of-course exam administered in April 2013, out of 100 points)
0-10 points	70 points
11-20 points	75 points
21-30 points	85 points
31-40 points	90 points
41-50 points	95 points plus capstone activity

Rationale for Targeted Student Growth within the Interval of Instruction

What is your rationale for setting the above target(s) for student growth within the interval of instruction?

Results of the 2008 Survey of Personal Financial Literacy Among High School Students demonstrated a need for greater focus on personal financial literacy in high school. The survey was distributed to nearly 7,000 high school seniors in 2008, and the mean score of high school seniors was 47.5 percent. Results of a district-created student survey administered in September suggests that students have some experience monitoring their own finances, but are not fully aware of their financial options and the economic factors that impact them. This SLO targets not only areas of student weakness but areas of student strength to ensure that students leave the course with a comprehensive understanding of financial literacy topics and how they relate to one another.

This SLO aligns not only with the state's new focus on improving students' financial literacy but also with our district's goal of ensuring that all students graduate college- and career-ready. Part of being college- and career-ready is being able to independently manage your finances and make financial decisions. By attaining the above growth targets, students will demonstrate that they are reasonably aware of the fundamentals of personal finance and will leave the class able to perform basic financial tasks on their own.

Students who lack prior knowledge will be expected to demonstrate the most growth in order to meet course-level expectations and to ensure they are prepared to manage their finances effectively. I am using the results of the survey to inform my growth target. Students who already have strong background knowledge in this area will be expected to exceed basic expectations for the course (passing the end-of-course exam). One student who demonstrated strong background knowledge will complete a capstone activity in order to demonstrate developmentally-appropriate growth in the subject. If students master content quickly during the course, then I will make sure to accelerate or extend instruction

and, if needed, assign the capstone activity to more students so that they can fully demonstrate how much they have grown.

