



# Personal Financial Literacy Education

**Division of Career and College Readiness**

2022 – 2023 Report



## MARYLAND STATE DEPARTMENT OF EDUCATION

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# Introduction

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For over a decade, the Maryland State Department of Education (MSDE) has worked with a variety of partners to support the delivery of personal financial literacy education in public schools. These partners include representatives from non-profit organizations, credit unions, banks, secondary and postsecondary education, and government agencies.

The commitment to deliver personal financial literacy education to students is bolstered by the State's key industry areas that shape Maryland's economy: BioHealth and Life Sciences, Information Technology and Cybersecurity, Advanced Manufacturing, Military and Federal, Aerospace and Defense, Financial Services, Energy and Sustainability, and Agribusiness. These industries often require security clearances for which good credit is a vital component. Thus, the financial well-being of Maryland residents has an ongoing impact on the State's workforce development pipeline making the need for more education in personal financial literacy apparent.

In the fall of 2008, the Task Force to Study How to Improve Financial Literacy in the State was convened by the co-chairs, Delegate Dana M. Stein of Baltimore County and Senator C. Anthony Muse of Prince George's County. At the January 2009 State Board of Education meeting, the Task Force presented the following recommendations for secondary education:

1. Develop K-12 personal financial literacy standards
2. Coordinate a design team to create a systemic approach to implementation by providing professional development, curriculum, and resources
3. Consider regulations for a K-12 state curriculum
4. Require reporting from 24 local school systems
5. Develop a way to evaluate local financial literacy programs

# State Curriculum

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Personal Financial Literacy Education was developed by a design team under the direction and guidance of MSDE's Financial Literacy Advisory Council. The design team was comprised of teachers and school administrators from local education agencies as well as representatives from financial organizations. The curriculum underwent national, state and local review prior to its acceptance by the State Board of Education in January 2010. After five years of implementation, MSDE staff gathered feedback from educators and the Advisory Council, updated the state curriculum, and disseminated the revisions in 2016.

The curriculum includes standards, indicators and objectives describing what students should know to become financially literate. The standards-based curriculum is formatted like other state curricula except that it is organized in grade bands, (3-5, 6-8 and 9-12) rather than grade-by-grade. The six standards are:

1. Make Informed, Financially Responsible Decisions,
2. Relate Careers, Education and Income,
3. Plan and Manage Money,
4. Manage Credit and Debt,
5. Manage Risks and Preserve Wealth, and
6. Create and Build Wealth.

## Regulations Requiring a Program of Instruction

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In June 2010, the Maryland State Board of Education adopted regulations requiring local school systems to implement a personal financial literacy education program of instruction for all students at the elementary, middle and high school learning levels effective September 2011 (Code of Maryland Regulations ([COMAR] 13A.04.06).

According to the regulations, “each local school system shall provide personal financial literacy curriculum documents for the elementary and secondary schools under its jurisdiction that include and align with the State curriculum as developed by the Maryland State Department of Education in collaboration with local school systems.” The certification process began in 2011 when the regulation initially went into effect and in keeping with the regulatory process, reoccurs every five years.

Thus, in 2016, local education agency superintendents once again certified the financial literacy program of instruction. Although the certification process takes place every five years, MSDE staff members annually survey local education agencies to ascertain how personal financial literacy is being implemented.

# Financial Education and Capability Awards and Award Winners

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The Maryland State Department of Education partners with the CASH (Creating Assets, Savings, and Hope) Campaign of Maryland and the Maryland Council on Economic Education to sponsor the Financial Education and Capability Awards. In May 2022, OneMain Financial and the Woodside Foundation provided three teachers and three community activists with a cash award of \$1,000 to each recipient. Applications for the 2023 awards are due in January 2023.

## 2022 Recipients

**Kelli Lewis**

North Salisbury Elementary School (Wicomico County) for the Elementary School Teacher Award

**George Jerome**

Arundel Middle School (Anne Arundel County) for the Middle School Teacher Award

**Jessie Moore**

Atholton High School (Howard County) for the High School Teacher Award

**Heath Carelock,**

Financial Empowerment Center at Prince George's Community College (Prince George's County)  
for the Community Champion Award

**Maryland Department of Disabilities**

(Statewide) for the Outstanding Organization Award

**Walter "Skip" Lee**

(Anne Arundel County Public Schools) for the Woodside Award

## Local Education Agency Responsiveness

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The regulation requiring local school systems to offer a program of instruction in personal financial literacy education at the elementary, middle and high school learning years became effective in September 2011, and all school system superintendents have certified their program of instruction to the State Superintendent of Schools. This certification process occurs every five years. The most recent one took place during the 2021-2022 school-year. The initial certification included a survey asking central office staff to describe how financial literacy is delivered at various grade levels and what additional resources are needed to assist with this initiative. Since 2011, MSDE has administered this survey every year; the local education agencies responses are included in this report.

Based on the responses at the elementary level, education agencies are embedding financial literacy content by using trade books in Reading/English Language Arts classes as well as integrating concepts in social studies classes. Students are engaging in a variety of activities including the Stock Market Game, Junior Achievement's Biz Town and the Great Piggy Bank Adventure.

At the middle school level, financial literacy concepts are integrated in units found in Social Studies classes as well as Family and Consumer Sciences classes. Like elementary school, students are engaged in activities supporting classroom instruction including the Stock Market Game and Junior Achievement's Virtual Finance Park.

At the high school level, financial literacy is embedded in courses required for graduation or offered as a stand-alone graduation requirement. Furthermore, many school systems also offer courses in Family and Consumer Sciences and Business Education that relate financial literacy, such as entrepreneurship. Many students are participating in the Stock Market Game and also have additional opportunities to participate in online or after-school activities.

## Financial Literacy Resources

Click on the following link to find a listing of Financial Literacy resources on the Maryland State Department of Education's website: [Maryland Public Schools/Financial-Literacy](https://marylandpublicschools.org/Financial-Literacy).

You may also cut and paste this link into your browser:

<http://marylandpublicschools.org/programs/Pages/Financial-Literacy/index.aspx>

### LOCAL EDUCATION AGENCIES' REQUIREMENTS FOR FINANCIAL LITERACY

Education Agency	Local Graduation Requirement	Integrated in a Course Required for Graduation
Allegany County	Yes (½ credit)	
Anne Arundel County		Yes—Algebra I and U.S. Government, Grade 6, 7, and 8 Social Studies
Baltimore City		Yes—US History, Government, and World History
Baltimore County		Yes—Economics
Calvert County	Yes (½ credit)	
Caroline County	Yes (1 credit)	
Carroll County	Yes (½ credit)	
Cecil County		Yes- Government
Charles County	Yes (1 credit)	
Dorchester County		Yes—US History and Government
Frederick County	**Yes (½ credit)	Frederick County requires a ½ credit of financial literacy content. Students can choose from among 13 different courses that include the content.
Garrett County	Yes (1 credit)	Yes—Economics, Personal Financial Management, and Agribusiness

<b>Harford County</b>		Yes—American Government; also offered within Family and Consumer Science, Business Education, and other Social Studies courses
<b>Howard County</b>		Yes—American Government
<b>Kent County</b>		Yes—Government
<b>Montgomery County</b>	(1 credit) option is currently being added and will be in all HS by 2025.	Yes—National, State and Local Government; AP Government
<b>Prince George's County</b>		Yes—US History and Local, State, National Government. All Prince George's County Public Schools will offer a .5 credit Financial Literacy course beginning SY 2021-2022. The semester course becomes a graduation requirement in SY 2023-2024.
<b>Queen Anne's County</b>		Yes—American Government; also offered as an elective stand-alone Personal Finance course.
<b>St. Mary's County</b>		Yes—Offered in stand-alone courses and integrated in required Government course
<b>Somerset County</b>		Yes—US History II; and all Social Studies courses
<b>Talbot County</b>		Yes—Offered in US History and Government for all students as well as in the Career and College Readiness Seminar
<b>Washington County</b>		Yes— Health/Life Skills course, American Government
<b>Wicomico County</b>		Yes—US History, Government and Consumer Economics, and World History
<b>Worcester County</b>		Yes—Government

**Summary:** At the high school level, all 24 Local Education Agencies (LEA) are implementing personal financial literacy education in courses required for graduation. Seventeen LEAs embed personal financial literacy education in a course required for graduation (typically Social Studies/ Government), and seven LEAs have a financial literacy education graduation requirement.

## LOCAL EDUCATION AGENCY IMPLEMENTATION

### Allegany County

Contact: Joseph Brewer at 301.729.1105 / [joseph.brewer@acpsmd.org](mailto:joseph.brewer@acpsmd.org)

3-5	<p>Elementary school grade band (3-5) students are provided instruction through integrated lessons within the core ACPS elementary curriculum.</p> <p><b>Evidence:</b></p> <p>Students are provided instruction through integrated lessons within the core elementary curriculum, and elementary students are not given an assessment to measure financial literacy knowledge and skills.</p>
6-8	<p>Middle school grade band (6-8) students are provided instruction through integrated lessons within the Family and Consumer Sciences, Social Science, and Mathematics curricula. In addition, students in grades 6-7 participate in Vault and FutureSmart through EverFi. Eighth grade students are required to participate in Venture from EverFi.</p> <p><b>Evidence:</b></p> <p>EverFi’s pre- and post-assessment along with locally developed classroom assessments are used to measure financial literacy knowledge and skills.</p>
9-12	<p>High school grade band (9-12) students are provided instruction through a locally developed course. The half-credit, 870-Personal Finance Literacy, course is offered during the fall and spring semesters to all students in grades 9 through 12. High schools also are supplementing the locally developed course with online financial literacy lessons through EverFi. To ensure compliance with COMAR regulations; the ACPS Board of Education has included successful completion of this course as a local graduation requirement.</p> <p><b>Evidence:</b></p> <p>A variety of assessments including benchmark exams, classroom assessments, unit assessments, and EverFi’s pre-and post-assessments are used to ensure mastery.</p>

### Anne Arundel

Contact: Nicole Howard at 410-222-5500 / [nbhoward@aacps.org](mailto:nbhoward@aacps.org)

3-5	<p>AACPS students in elementary schools meet the financial literacy requirements through two specific content areas, Reading and Social Studies. The Reading Series has a strong Financial Literacy alignment in the reading selections for grades K – 5, and the Social Studies content focuses on economics aligned to the financial literacy standards.</p> <p>Furthermore, the Mathematics curriculum also addresses the value of money and introduces students to savings. In some of the elementary schools, students attend Junior Achievement’s Biz Town. While Biz Town is not a systemic initiative, it is noteworthy to share that students’ participating get additional exposure to financial literacy.</p>
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	<p><b>Evidence:</b></p> <p>Social Studies work products in Grade 1, Quarter 4; Grade 2, Quarter 2 and Grade 3: Quarter 3. Junior Achievement’s (JA) resources are used, and each unit includes pre- and post-assessments. EverFi’s pre- and post-assessments are used to assess financial literacy knowledge and skills. Junior Achievement’s (JA) resources are used, and each unit includes pre- and post-assessments.</p>
<p>6-8</p>	<p>AACPS students in middle schools meet the financial literacy requirements through three specific content areas. The Social Studies curriculum embraced a significant integration of Financial Literacy lessons and activities provided by the Maryland Council for Economic Education and continues to leverage the curriculum and activities offered by EverFi and Junior Achievement. Our English/Language Arts reading selections continue to supplement our focus on financial literacy. For our comprehensive middle schools, the Family and Consumer Science course in the 6th grade features lessons on financial literacy. We also offer the Stock Market Game as a class and Money 8 in all our middle schools as an elective course.</p> <p><b>Evidence:</b></p> <p>EverFi’s pre- and post-assessments along with locally developed classroom assessments are used to assess financial literacy knowledge and skills.</p>
<p>9-12</p>	<p>AACPS students in our high schools will meet the financial literacy requirements through two courses required for all students: Algebra I and U.S. Government.</p> <p>In addition to the required Algebra 1 for graduation (where students meet Standards 1 – 4 in a PBL curriculum unit), AACPS also offers math credits through Financial Algebra-Daily Living and Financial Algebra-Life and Business Planning.</p> <p>In addition to the required US Government for graduation (10<sup>th</sup> grade students access financial literacy standards in a full unit), students also access the financial literacy standards through Honors Economics and AP Micro and Macro Economics.</p> <p>Furthermore, we provide opportunities for students to access Financial Literacy standards through the following Business Education courses: Your Wage\$-Your Wealth, Consumer Insights, Conscious Capitalism, Principles of Accounting and Finance, Financial Literacy, Business and Personal Finance, Principles of Business Management, Career Development, Career Connections, Career Transitions, and Honors Entrepreneurship. These courses provide access to financial literacy standards through decision making skills, personal finance planning (including budgeting, banking, credit, taxes, and consumer skills), and developing business plans.</p> <p>NOTE: Our system participates in the FBLA and Diamond Challenge clubs as co-curricular activities and in our programs of choice, students write business plans applying their financial literacy skills that are embedded in the curriculum at the middle and high school levels.</p>

## LOCAL EDUCATION AGENCY IMPLEMENTATION

**Evidence:**

EverFi’s pre- and post-assessments along with locally developed classroom assessments are used to assess financial literacy knowledge and skills.

**Baltimore City**  
**Contact: Caroline Weiss-Stiles at 410-446-6640 / [caweiss@bcps.k12.md.us](mailto:caweiss@bcps.k12.md.us)**

3-5 Financial Literacy is incorporated into the Social Studies economics units in grades 1-5. Grades 1-5 include lessons from sources - St. Louis Federal Reserve “Kiddynomics”; Econedlink.org; TakeChargeAmerica.org; newly created BCPSS economics lessons all focus on the 2020 MSDE Frameworks and Economic standards. Grade 3 includes a new BMore Me Inquiry mini-unit on the compelling question “How can every citizen participate in the economy?” Grade 5 incorporates Junior Achievement’s personal finance unit, and all Grade 5 students have the opportunity to attend Junior Achievement’s BizTown.

**Evidence:**

Junior Achievement’s (JA) BizTown and other JA resources are used, and each unit includes pre- and post-assessments. This assessment data is collected by JA and provided to the district. Suggested lessons and resources from the sources above are built into the new 2021-22 unit plans. The BMore me unit has a post-unit survey for teachers and students to complete to reflect and assess their learnings.

6-8 Financial Literacy is incorporated into the Social Studies economics units in grades 6-8. Grade 7 incorporates Junior Achievement’s personal finance unit, and all Grade 7 students have the opportunity to participate in Junior Achievement’s Finance Park.

**Evidence:**

District pre-assessments and quarterly interim assessments for each course are used for teachers and district office staff to analyze data on standards and skills of the content. Students participate in Junior Achievement’s (JA) Finance Park. Pre- and post-assessments are administered, and data are collected. Some students complete the Stock Market Game and assessments are used. EverFi’s pre- and post-assessments are used as well to assess financial literacy knowledge and skills.

9-12 Financial Literacy is incorporated into the United States History, Government, and World History where appropriate. The most emphasis is in Government with the implementation of an entire unit that focuses on Personal Finance. EverFi’s Financial Literacy program is used to support the high school program.

**Evidence:**

District pre-assessments and quarterly interim assessments for each course are used for teachers and district office staff to analyze data on standards and skills of the content. Teachers use the pre-assessments to guide their work in preparing students to meet standards by scaffolding through the unit material. Re-teaching and other methods are used to determine student success on a regular

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basis as needed. In addition, EverFi’s pre- and post-assessments are used to assess financial literacy knowledge and skills.

**Baltimore County**  
**Contact: Dani Biancolli at 410-887-2172 / dbiancolli@bcps.org**

3-5 Baltimore County Public Schools embeds spiraling financial literacy instruction in grades 3-5. During these years, students cover the financial literacy standards while studying other economic ideas.

**Evidence:**  
All assessments are teacher generated and include tests, projects, and simulations.

6-8 Since the content of the financial literacy curriculum does not naturally match requirements of the Maryland State Curriculum for Social Studies, financial literacy instruction was implemented as mini-units. These mini-units utilized materials developed by the National Council on Economic Education and approved by the Maryland State Department of Education. In addition, several of the financial literacy standards are also covered a second time in our Family and Consumer Science (FACS) programs for middle school students.

**Evidence:**  
Students experience five hours of financial literacy instruction per grade level as a mini-unit with a variety of suggested assessment activities. These activities include pre- and post-assessments, class projects, and the use of graphic organizers.

9-12 High school students in Baltimore County public schools must satisfy a .5 credit economics requirement for graduation. Students accomplish this via the Personal Finance and Economic Theory (PFET)course which has a strong focus on personal finance. In addition, several of the financial literacy standards are also covered a second time in CTE courses offered in high school.

**Evidence:**  
Students are required to complete a .05 credit economics course as part of their graduation requirement where 2/3 of the content is based on financial literacy. Students will complete a personal budgeting project as a performance final exam.

**Calvert County**  
**Contact: Scott McComb (Elementary) at 443-550-8017 / mcombs@calvertnet.k12.md.us or Carrie Akins at 443-550-9940 / akinsc@calvertnet.k12.md.us**

LOCAL EDUCATION AGENCY IMPLEMENTATION

<p>3-5</p>	<p>Financial Literacy is integrated into our social studies curriculum in the elementary grades. Economic principles such as scarcity, wants versus needs, opportunity costs, supply and demand, and goods and services are covered in depth. Students also learn the value of savings as well as the importance of prioritizing and making choices; often wants and needs are limitless while supplies and resources have very definite limits. CCPS partners with EverFi to provide Financial Literacy instruction to 5th grade students. Vault is an interactive learning course (six modules) specifically designed to introduce financial education skills early in a child’s cognitive development. The course uses the latest in new-media technologies to bring complex financial concepts to life for today’s digital generation. Evidence-based learning theories are incorporated to increase students’ knowledge and build the foundation for making good financial decisions at a young age. Topics Covered:</p> <table border="1" data-bbox="305 699 1430 890"> <tr> <td data-bbox="305 699 833 772"> <ul style="list-style-type: none"> <li>Responsible Money Choices</li> </ul> </td> <td data-bbox="833 699 1430 772"> <ul style="list-style-type: none"> <li>Credit &amp; Borrowing</li> </ul> </td> </tr> <tr> <td data-bbox="305 772 833 825"> <ul style="list-style-type: none"> <li>Income and Careers</li> </ul> </td> <td data-bbox="833 772 1430 825"> <ul style="list-style-type: none"> <li>Insurance &amp; Safety Management</li> </ul> </td> </tr> <tr> <td data-bbox="305 825 833 890"> <ul style="list-style-type: none"> <li>Planning &amp; Money Management</li> </ul> </td> <td data-bbox="833 825 1430 890"> <ul style="list-style-type: none"> <li>Savings &amp; Investing</li> </ul> </td> </tr> </table> <p><b>Evidence:</b></p> <p>EverFi’s pre- and post-assessments are used to assess financial literacy knowledge and skills. In addition, locally developed classroom assessments are also administered.</p>	<ul style="list-style-type: none"> <li>Responsible Money Choices</li> </ul>	<ul style="list-style-type: none"> <li>Credit &amp; Borrowing</li> </ul>	<ul style="list-style-type: none"> <li>Income and Careers</li> </ul>	<ul style="list-style-type: none"> <li>Insurance &amp; Safety Management</li> </ul>	<ul style="list-style-type: none"> <li>Planning &amp; Money Management</li> </ul>	<ul style="list-style-type: none"> <li>Savings &amp; Investing</li> </ul>
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<p>6-8</p>	<p>The Financial Literacy content standards for the middle school band are integrated into our Family and Consumer Science (FACS) program. All students take FACS in sixth grade and some students continue in seventh and eighth grades. Students and teachers utilize the EverFi materials for middle school students.</p> <p><b>Evidence:</b></p> <p>Teachers’ measure students’ progress by using locally developed formative assessments.</p>						
<p>9-12</p>	<p>Calvert County Public Schools provides instruction in Financial Literacy for all students through the semester course, Financial Literacy: Money Management. This course is designed to enable students to become wise and knowledgeable consumers, savers, investors, users of credit, money managers, citizens, and members of a global workforce and society. This course is a graduation requirement for all students. Additionally, financial literacy is provided to all high school students through integrated economic content during the last quarter of eleventh grade within the American Government course. The primary resource is from NextGEN Personal Finance.</p> <p><b>Evidence:</b></p> <p>In order to graduate from high school in Calvert County Public Schools, students must pass a one semester (1/2 credit) course in financial literacy which covers all the high school financial literacy content standards. This includes an end of course assessment.</p>						

**Caroline County**  
**Contact: Jon Marketto at 410-479-1460 or [marketto.jon@ccpsstaff.org](mailto:marketto.jon@ccpsstaff.org)**

LOCAL EDUCATION AGENCY IMPLEMENTATION	
3-5	<p>Financial Literacy is integrated into the Caroline County Public Schools curriculum in Social Studies for grades 3-5. Teachers have taken the Financial Literacy Standards and have identified appropriate skills to match the standards within our existing curriculum for the subject areas and have written lesson plans to address those areas where the appropriate curricular matches were not found. Additional work has been completed to specifically imbed all standards and objectives into Social Studies unit plans.</p> <p><b>Evidence:</b></p> <p>Formal and informal teacher assessments are administered through grade level teams.</p>
6-8	<p>Financial Literacy is integrated into the Caroline County Public Schools Social Studies curriculum Ancient World History, World Geography and United States History at the middle school level. Teachers have taken the Financial Literacy Standards and have identified appropriate skills to match the standards within our existing curriculum for all subject areas and have written lesson plans to address those areas where the appropriate curricular matches were not found.</p> <p><b>Evidence:</b></p> <p>Formal and informal teacher assessments are administered through grade level teams.</p>
9-12	<p>During the 2012-2013 school year, the local Board of Education amended the graduation policy to require all students entering ninth grade from 2013-14 school year and beyond to earn a credit in Financial Literacy as a stand-alone course focused on the state standards.</p> <p><b>Evidence:</b></p> <p>A stand-alone course on financial literacy is required for graduation. Formal and informal teacher assessments are administered throughout the one credit course. In addition, EverFi's pre- and post-assessments are used, and students complete H &amp; R Block financial simulations. At the end of the course, students take and pass an end-of-course final exam.</p>
<p><b>Carroll County</b>  <b>Contact: Bill Eckles at 410-751-3104 or <a href="mailto:wpeckle@carrollk12.org">wpeckle@carrollk12.org</a></b></p>	
3-5	<p>Financial literacy content is embedded throughout the social studies curriculum in grades 3 - 5. There is also integration with the language arts curriculum. The curriculum is provided through literature, performance-based activities, field experiences, hands-on activities, and writing prompts.</p> <p><b>Evidence:</b></p> <p>Formal and informal teacher assessments are administered through grade level teams.</p>
6-8	<p>The middle school curriculum in financial literacy is provided through units in grades 6, 7 and 8 in family and consumer sciences and grade 7 in Social Studies. Lessons and a simulation from Junior Achievement have been embedded into the 8th grade curriculum in FACS.</p>

LOCAL EDUCATION AGENCY IMPLEMENTATION	
	<p><b>Evidence:</b></p> <p>EverFi’s pre- and post-assessments are used to assess financial literacy knowledge and skills.</p>
9-12	<p>Standards for financial literacy within the grades 9 - 12 grade band are provided through two stand-alone courses. These courses are Financial Literacy (grades 11 or 12) and Managing Personal Finance Using Excel (grades 10 and 11). These courses also meet the local Carroll County Public Schools graduation requirement in financial literacy. Lessons from Take Charge Today are embedded into the Financial Literacy class and lessons and a simulation from Ever-Fi are embedded into the Managing Personal Finance Using Excel class.</p> <p><b>Evidence:</b></p> <p>A stand-alone ½ credit course on financial literacy is required for graduation. Formal and informal teacher assessments are administered throughout the course. In addition, EverFi’s pre- and post-assessments are used to assess financial literacy knowledge and skills.</p>
<p><b>Cecil County</b>  <b>Contact: James Zimmer at 410-996-2460 / <a href="mailto:jjzimmer@ccps.org">jjzimmer@ccps.org</a> or Heather Handler at 410-996-5401 / <a href="mailto:jhhandler@ccps.org">jhhandler@ccps.org</a></b></p>	
3-5	<p>Financial literacy standards are embedded in the third-grade curriculum for Social Studies. Teachers use lessons they have created as well as resources from the Maryland Council for Economic Education’s Financial Fitness for Life.</p> <p><b>Evidence:</b></p> <p>Students take a unit assessment on financial literacy concepts as well as participate in a mini-society where they work through a simulated business cycle and market. Using these assessments and teacher created formative assessments classroom teachers monitor and assess students to determine content understanding.</p>
6-8	<p>Financial literacy standards are embedded in the seventh grade curriculum for Social Studies. Teachers use the Take Charge Today curriculum from the University of Arizona to support instructional goals.</p> <p><b>Evidence:</b></p> <p>Students engage in lessons from Take Charge Today: Financial Education for a Better Future Curriculum. To show what students have learned throughout the lessons, they engage in a simulation analyzing the life of a teenager and develop a spending plan to meet their needs. Using these assessments and teacher created formative assessments, classroom teachers monitor and assess students to determine content understanding.</p>
9-12	<p>The Financial Literacy standards are taught as part of the required Freshman Academy. All ninth grade students complete a series of stand-alone units, which are facilitated by core content teachers. Teachers use a number of instructional resources from Banzai Financial Literacy program</p>

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that is offered through the APGFCU. As a result, teachers have formed a collaborative learning community to teach the content.

**Evidence:**

Students engage in Banzai, financial literacy software supported by Aberdeen Proving Ground Federal Credit Union. Using the assessments built into the program, classroom teachers monitor and assess student learning after each unit to ensure understanding. Formal and informal assessments are used throughout the units to measure understanding.

**Charles County**

Contact: Rebecca Pearson at 301-934-7393 / rpearson@ccboe.com

3-5

At the elementary school level, financial literacy lessons and activities have been integrated within technology lessons taught in labs by technology facilitators. All students in grades 3 – 5 participate in these lab activities. Additional stand-alone financial literacy lessons are implemented to reinforce embedded concepts and address indicators not embedded within content areas. Topics, with specific lessons, are assigned to each grade in order to build on prior knowledge.

**Evidence:**

Each grade completes a unit on financial literacy. Each unit consists of short lessons that address the appropriate standards. Each lesson integrates formative assessments that allow the teacher to assess the level of understanding attained by the students. There is a final project at the end of the unit that determines how well the students retained information from all the preceding lessons.

6-8

At the middle school level, financial literacy lessons and activities have been embedded within content areas. Additional stand-alone financial literacy lessons are implemented in grades 6 – 8 to reinforce embedded concepts and address indicators not already embedded within content areas. Topics, with specific lessons, are assigned to each grade in order to build on prior knowledge. The middle school topics are correlated to the mastery of the elementary topics as well.

**Evidence:**

Each grade completes a unit on financial literacy. Each unit consists of short lessons that address the appropriate standards. Each lesson integrates formative assessments that allow the teacher to assess the level of understanding attained by the students. There is a final project at the end of the unit that determines how well the students retained information from all the preceding lessons.

9-12

Graduation requirement: All students are required to pass a one-credit financial literacy course during their sophomore, junior or senior year. The course covers all standards in depth and provides a wide variety of rich, hands-on learning activities for students. Additionally, an online financial literacy course is offered a few times a year. This can be taken during the school year in the evening, or during the summer. A dual enrollment option is also available for students through the College of Southern Maryland. Charles County Public Schools fully meets COMAR Regulation 13A.04.06.01 for high school students.

## LOCAL EDUCATION AGENCY IMPLEMENTATION

**Evidence:**

Completion of a personal financial literacy course is a graduation requirement in Charles County Public Schools. The year-long course has a pre- and post-assessment that all students take to show level of growth and content mastery. EverFi is also implemented, and EverFi’s pre- and post-assessments are used to assess financial literacy knowledge and skills.

**Dorchester County**  
**Contact: Monique Giddens at 410-228-4747 / giddensm@dcpsmd.org**

3-5

Students in grades 2-4 participate in the financial literacy program through read-a-loud books on financial literacy by the teacher and financial literacy activities with Junior Achievement (JA).

JA Our Community uses posters and games to offer practical information about businesses and the many jobs those businesses offer in a community. Students explore production methods through a simulation game, and they learn about taxes, decision making, and how money flows in an economy. (Grade 2)

JA Our City featuring Cha-Ching introduces students to financial literacy and learning objectives for third-grade social studies, including how people manage their money and the importance of economic exchange within a city. (Grade 3) This learning experience is available for classroom-based or remote classroom implementation.

JA Our Region introduces students to entrepreneurship and how entrepreneurs use resources to produce goods and services in a region. Students operate a hypothetical hot dog stand to understand the fundamental tasks performed by a business owner and to track the revenue and expenses of a business. (Grade 4)

We are also planning to implement the Everfi “Vault: Understanding Money’ program with all of our 5th grade students districtwide in the Spring 2023.

**Evidence:**

Dorchester County partners with Junior Achievement (JA) of the Eastern Shore to implement financial literacy and gather evidence of student mastery of knowledge and skills, which includes a simulation titled More than Money and a financial Literacy check-off sheet. This school year we will have Junior Achievement programs in grades 2, 3 and 4 districtwide.

6-8

Students in grades 6 -8 participate in the financial literacy program in their social studies classes using the Financial Fitness for Life series coupled with Junior Achievement programs. 8th graders participate in the Junior Achievement “Inspire program”. This one-day virtual experience will provide virtual career exploration with an opportunity to engage learners in careers of their choosing. 7th grade will participate in the Junior Achievement Finance Park Entry simulation along with completing lessons. We are partnering with Junior Achievement to offer as many middle school programs as possible.

LOCAL EDUCATION AGENCY IMPLEMENTATION	
	<p><b>Evidence:</b></p> <p>Dorchester County partners with Junior Achievement (JA) of the Eastern Shore to implement financial literacy and gather evidence of student mastery of knowledge and skills, which includes a simulation titled Economics for Success and a financial Literacy check-off sheet.</p>
9-12	<p>All high school students participate in the financial literacy program in the required Government course using the Financial Fitness for Life series for grades 9-12 coupled with Junior Achievement “Advanced Financial Park” lessons. Grade 10 will implement the Junior Achievement program (Advanced Finance Park) for the 2022-2023 school year.</p> <p>JA Finance Park is Junior Achievement’s capstone curriculum for personal financial planning and career exploration. An advanced curriculum and simulation give high school students a more personal focus. Students select their career and define their future lifestyle and financial goals. (Grades 9-12)</p> <p><b>Evidence:</b></p> <p>Dorchester County Public Schools partners with Junior Achievement to implement financial literacy. Junior Achievement provides pre and post assessment data and gathers evidence of mastery of knowledge and skills. We have implemented Junior Achievement programs in grades 10 for the 2022-2023 school year.</p>
<p><b>Frederick County</b>  <b>Contact: Kim Day at 301-644-5216 / kim.day@fcps.org</b></p>	
3-5	<p>Personal Financial Literacy indicators are addressed by individual lessons in the existing Elementary Education Social Studies Curriculum and the Elementary Guidance Curriculum in grades 3-5. Financial Literacy concepts are introduced in the primary grades and built upon in grades 3, 4, and 5. Materials from The Council for Economic Education, trade books provided by the Maryland Council for Economic Education and online resources from multiple financial organizations are utilized. In addition, all 4th grade students have the opportunity to complete the Everfi Financial Literacy Program-Vault.</p> <p><b>Evidence:</b></p> <p>EverFi Vault is used in the 4th grade, and teachers use EverFi’s pre- and post-assessments to monitor both usage and progress.</p>
6-8	<p>Students receive personal financial literacy instruction through various units and/or specific objectives in their required Socials Studies courses in grades 6, 7, and 8. They also receive financial literacy instruction in the grade 6 Food Science course, which is required for all students. Middle school Family and Consumer Science students have access to EverFi resources. In 6th Grade Food science, Everfi’s Vault is an interactive learning course specifically designed to introduce financial education skills early in a child’s cognitive development. In 8th Grade, Everfi’s FutureSmart focuses on the important Middle School years by empowering students to become stewards of their financial futures.</p>

LOCAL EDUCATION AGENCY IMPLEMENTATION

**Evidence:**

EverFi Vault and/or Future Smart are used, and teachers use EverFi’s pre- and post-assessments, as well as “certifications” to monitor both usage, engagement, and progress.

9-12 Students may choose from thirteen different courses of study to receive the financial literacy component. The personal financial literacy standards are integrated into the curriculum required for these courses. Introduction to Career Research Development, Introduction to Business and Managing Your Personal Finances are examples of the traditional courses that are offered. Many of these courses are also offered online through FCPS Flexible Evening High School. A menu of financial literacy curricular resources was developed to provide options for teachers.

**Evidence:**

In high school, financial literacy is a graduation requirement. Students have a variety of courses they can take to address the financial literacy standards and are assessed in those courses. Students participate in the Budget Challenge in most of these courses, for the school year 2021-2022, 850 students participated in the 10-week online simulation that replicates real-world budgeting and personal finance decision-making. Lastly, teachers can also use EverFi – financial literacy, that has pre- and post-assessments used to assess financial literacy knowledge and skills. FCPS developed a curriculum to assist teachers in facilitating the Budget Challenge competition and now have over 3500 students participating each year. FCPS has also hosted an annual Financial Reality Fair at Hood College. It is an interactive financial literacy initiative compelling 150 high school students to think differently about money. The goal is to reinforce the importance of personal financial management, decision-making, budgeting, and planning for real life challenges in a simulated setting. Frederick County also implemented a Millionaire Club at Catoctin, Brunswick, Linganore High School, Frederick High, and Walkersville. The Millionaire’s Club is a complete financial skills experience designed for delivery in a club-like setting at the high school level.

\*\*Frederick County requires a ½ credit of financial literacy content. Students can choose from among 13 different courses that include the content.

**Garrett County**  
**Contact: Brian Schilpp at 301-914-1362 or [brian.schilpp@garrettcounty schools.org](mailto:brian.schilpp@garrettcounty schools.org)**

3-5 At each grade level of PreK-5, our teachers have aligned classroom lessons with the six Financial Literacy Standards. Those activities are taught in each classroom.

**Evidence:**

Core math curriculum and district created lessons are used to teach financial literacy knowledge and skills. Math unit summative assessments include embedded assessment of financial literacy standards.

6-8 At each grade level 6-8, our teachers have aligned classroom lessons with the six Financial Literacy Standards. Those activities are taught in each classroom.

## LOCAL EDUCATION AGENCY IMPLEMENTATION

**Evidence:**  
 Financial Literacy units have been moved into the math courses. Associated unit assessments are used at the conclusion of the unit.

9-12 Several classes at the high school level teach units or concepts related to financial literacy, including but not limited to statistics, contemporary ethical problems, US history, government, world history, accounting, finance, marketing, business law, JROTC, and agriculture classes. Also, high school students are required to pass a one-credit Financial Literacy course in order to graduate. Those courses are Economics, Financial Management, and Agricultural Production and Management.

**Evidence:**  
 A full credit course in financial literacy is required. The students are assessed throughout the courses to earn a passing grade (unit assessments). Take Charge Today and H&R Block Budget Challenge are examples of resources that are used to assess student understanding in these courses.

**Harford County**  
**Contact: Erin Lange at 410-588-5223 / [erin.lange@hcps.org](mailto:erin.lange@hcps.org)**

3-5 The Maryland State Curriculum for Personal Financial Literacy Education is taught through the Grades 1, 2, 3, 4, and 5 Social Studies curriculum. In Grades 1-3, one quarter of the curriculum is centered on economics with personal finance standards embedded throughout the experiences. Additional experiences related to personal finance exist in Grade 4 Social Studies “American Studies I” and Grade 5 Social Studies “American Studies II.” Standards and indicators have been infused through the existing curriculum learning experiences with an emphasis on vocabulary acquisition, reading for information, and inquiry learning. Professional development is provided as a part of the regular curriculum evaluation processes established by the Board of Education and through on-going information provided to teachers via the Office of Social Studies regarding workshops sponsored by organizations affiliated with Personal Finance and Financial Literacy education. Changes to the elementary programs have led to a different approach to the teaching of financial education. The Maryland Council on Economic Education (MCEE) provided professional development in support of changes to the Grade 5 program by meeting with the curriculum writing team as it was creating new learning experiences. During a learning module focused on the Great Depression all Grade 5 students are provided the opportunity to participate in the Stock Market Game (SMG) because of financial support from an on-going partnership that has been established with Aberdeen Proving Ground Federal Credit Union (APGFCU). Additionally, APGFCU has provided funding to purchase a trade book, *The Short Seller*, for every Grade 5 student to utilize with the new lessons that are a part of the curriculum. In Grade 3, APGFCU has provided funding to purchase *Danny Dollar: The Lemonade Escapade*, which is the foundation for the Economics Module in the curricula and professional development related to the implementation of this novel has been provided through a partnership with MCEE.

<b>LOCAL EDUCATION AGENCY IMPLEMENTATION</b>	
	<p><b>Evidence:</b></p> <p>Formative assessments are built into the curriculum related to the activities students complete. These include short response questions, creation of visual displays, sharing of information via a Podcast, and short answer type assessments.</p>
6-8	<p>The Maryland State Curriculum for Personal Financial Literacy Education is taught through the Grades 6, 7, and 8 Social Studies curriculum</p> <ul style="list-style-type: none"> <li>• Grade 6 Social Studies, “Contemporary World Geography”</li> <li>• Grade 7 Social Studies, “Ancient World History”</li> <li>• Grade 8 Social Studies, “United States History: Revolution to Reconstruction” and the Grades 6, 7, and 8</li> </ul> <p>Family and Consumer Science curriculum:</p> <ul style="list-style-type: none"> <li>• Grade 6 Family and Consumer Sciences, “You, the Individual”</li> <li>• Grade 7 Family and Consumer Sciences, “You, and the Family”</li> <li>• Grade 8 Family and Consumer Sciences, “You, the Family and Society.”</li> </ul> <p>Standards and indicators have been infused through the existing curriculum learning experiences with an emphasis on vocabulary acquisition, hands-on experience, and inquiry learning. All middle school students have Social Studies instruction on a daily basis. Professional development is provided as a part of the regular curriculum evaluation processes established by the Board of Education, through on-going workshops offered in Harford County by the Office of Magnet and CTE Programs and the Office of Social Studies. Information is provided to teachers regarding workshops sponsored by organizations affiliated with Personal Finance and Financial Literacy education via regular email communication. Several middle schools through their intervention/enrichment periods are using resources provided through training and assistance by EverFi and middle school Social Studies teachers are informed of opportunities for professional development provided by the Maryland Council on Economic Education. EverFi shares participation data at an annual meeting held in July.</p> <p><b>Evidence:</b></p> <p>Formative assessments are built into the curriculum related to the activities students complete. These include short response questions, creation of visual displays, sharing of information via a Podcast, and short answer type assessments. Additionally, schools use EverFi’s pre- and post-assessments to assess student mastery of the content.</p>
9-12	<p>The Maryland State Curriculum for Personal Financial Literacy Education is taught through the Grade 9 Social Studies curriculum with additional opportunities of instruction available in Grades 10-12 through courses offered by Family and Consumer Sciences, Business Education, and Social Studies.</p>

**LOCAL EDUCATION AGENCY IMPLEMENTATION**

Additional financial literacy instruction involving the state standards is in effect with the high school World History and United States History courses. There are elective courses that provide instruction in the standards and indicators associated with the Maryland State Curriculum for Personal Financial Literacy Education. The courses include:

**Business Education:**

- Financial and Technology Literacy (FTL) offered to 9th graders.
- Financial Management Using Software Applications (Grades 10-12)
- Career Research and Development Program of Study (Grades 11-12, 2 courses)

**Family and Consumer Sciences:**

- Independent and Family Living (Grades 11-12)
- Consumer and Resource Management (Grades 9-12) Social Studies:
- Economics (Grades 11-12)
- Law in America (Grades 11-12).

Professional development is provided as a part of the regular curriculum evaluation processes established by the Board of Education through on-going workshops offered in Harford County by the Office of Magnet and CTE Programs and the Office of Social Studies as well as by information distribution to teachers regarding workshops sponsored by organizations affiliated with Personal Finance and Financial Literacy education. The Office of Magnet and CTE Programs has offered professional development on the Personal Finance Challenge Bowl competition which was held county-wide for the first time in 2019-2020. This was supported through a partnership with the Maryland Council on Economic Education (MCEE) and Aberdeen Proving Ground Federal Credit Union (APGFCU). Additionally, teachers in several courses have students playing the Stock Market Game and are utilizing EverFi materials to supplement the curriculum. In 2020, Harford County students participated in the Personal Finance Challenge for the first time.

**Evidence:**

Formative assessments are built into the curriculum related to the activities students complete. These include short response questions, creation of visual displays, sharing of information via a Podcast, and short answer type assessments. Additionally, schools use EverFi’s pre- and post-assessments to assess student mastery of the content. Pre- and post-assessments provided by the National Council on Economic Education have also been used.

**Howard County**

**Contact: Dan Rosewag at 410-313-6797 / [daniel.rosewag@hcpss.org](mailto:daniel.rosewag@hcpss.org)**

3-5

The Personal Financial Literacy Standards for Grades 3-5 have been integrated into the elementary Social Studies and Language Arts Curriculum. Special lesson seeds have been created for Grades 3 and 4. Additionally, special lesson seeds have been created for Grades K, 1 and 2 to teach pre-requisite and some of the financial literacy standards that are age appropriate. All elementary students participate in Social Studies, so by the end of fifth grade, all elementary students will

LOCAL EDUCATION AGENCY IMPLEMENTATION	
	<p>participate in the personal financial program as part of the Social Studies program. Professional learning opportunities for teachers to enhance their knowledge of financial literacy standards are provided by the Office of Elementary Social Studies as well as workshops sponsored by organizations affiliated with Personal Finance and Financial Literacy education.</p> <p><b>Evidence:</b></p> <p>Throughout the instruction of financial literacy knowledge and skills, students are assessed in many ways. They are informally assessed through anecdotal notes taken during partner and group discussions. They are also assessed through student work and performance-based assessments. This includes but is not limited to the accurate completion of graphic organizers, exit tickets, creation of personal budgets, and reflections in student journals following simulations or lesson. These assessments are often used in a formative manner to ensure that re-teaching is done with key concepts as needed.</p>
6-8	<p>The Personal Financial Literacy Standards for Grades 6-8 were integrated into the middle school Family and Consumer Science curriculum and into the curriculum for middle school mathematics 8 seminars. All 7th grade middle school students participate in the personal financial program.</p> <p><b>Evidence:</b></p> <p>Pre- and post-surveys that measure knowledge gains are administered to the students around the Junior Achievement (JA) Finance Park Virtual Curriculum. EverFi and Next Generation Personal Finance projects and pre- and post-assessments are also used to assess financial literacy knowledge and skills.</p>
9-12	<p>The Personal Financial Literacy Standards for Grades 9-12 were integrated into the American Government Social Studies Curriculum. All high school students participate in the personal financial program as part of the American Government class. In addition, some aspects of personal financial literacy are integrated into the mathematics, and Career Research and Development curriculum. Two high schools are selected each year for the Making Change/Junior Achievement Financial Literacy Simulation. To meet the changes in the College Board's requirements students enrolled in AP United States Government and Politics courses will conduct citizen engagement projects surrounding national, state, and local government policies that touch on the impacts of financial literacy.</p> <p><b>Evidence:</b></p> <p>EverFi's pre- and post-assessments are used to assess financial literacy knowledge and skills. Teachers also use exam questions focused on financial literacy from previous assessments as a part of their county mandated final exam.</p>
<p><b>Kent County</b>  <b>Contact: Gina Jachimowicz at 410-778-1595/ <a href="mailto:gjachimowicz@kent.k12.md.us">gjachimowicz@kent.k12.md.us</a></b></p>	
3-5	<p>Elementary school students participate in the Junior Achievement Program and mini-units in personal financial literacy.</p>

## LOCAL EDUCATION AGENCY IMPLEMENTATION

	<p><b>Evidence:</b></p> <p>Junior Achievement’s (JA) pre- and post-assessments are used. Students complete mini-projects and are administered a teacher-made pre- and post-assessment.</p>
6-8	<p>Middle school teachers identified key unit objectives and currently teach the program integrated into the social studies classes. Middle school students are also involved in Junior Achievement.</p> <p><b>Evidence:</b></p> <p>Students participate in Junior Achievement’s (JA) Finance Park. Pre-and post-assessments are administered, and data are collected.</p>
9-12	<p>Financial Literacy Education is incorporated into the Government Course. High school staff also developed a full scope and sequence taught as a stand-alone course called Personal Finance that includes key objectives, lessons and assessments. This is an elective course. Current documents provide for the diversity of students’ needs, abilities, and interests.</p> <p><b>Evidence:</b></p> <p>Students complete a teacher-made mid-term and end-of-unit assessment.</p>

**Montgomery County**

Contact: Tracy Olive-Gary at 240-740-405 / [tracy\\_d\\_oliver-gary@mcpsmd.org](mailto:tracy_d_oliver-gary@mcpsmd.org)

3-5	<p>Students explore topics of financial literacy in Grade 3 and 5 as part of their social studies instruction. Lessons and resources appropriate to each grade level and aligned to the content standards are provided to teachers through the MCPS Instruction Center, an online curriculum tool. The lessons were developed in collaboration with the founder of Earn My Keep, a financial literacy program for students and parents.</p> <p><b>Evidence:</b></p> <p>Teachers collect formative data based on financial literacy standards. The data comes from student work samples that are embedded in the curriculum. For example, in grade 5, students read a scenario and apply financial decision-making techniques to help them reach a goal. Teachers use a data collection tool that helps them see overall proficiency towards the standards.</p>
6-8	<p>All Grade 7 students will engage in three weeks of financial literacy instruction in their Grade 7 social studies course. This instruction is fully aligned to the Maryland Standards for Personal Financial Literacy. Teachers will utilize the Junior Achievement Finance Park curriculum prior to taking students to the new Finance Park Montgomery facility for a 4-hour financial literacy simulation involving budget decisions within various income and debt scenarios.</p> <p><b>Evidence:</b></p> <p>Students will be assessed throughout the curriculum implementation using a variety of formative assessment tools. In addition, the budget simulation generates reports indicating whether each</p>

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	<p>student stayed within their budget or was unable to do so. Classroom debriefs also occur after the experience to further gauge student learning.</p>
9-12	<p>The content standards for Personal Financial Literacy are incorporated into the National, State, and Local Government course taken by Grade 10 students. Teachers are provided with lessons and resources to support their instruction of the financial literacy standards. Teachers from all high schools also use online modules provided by EverFi to meet many of the financial literacy standards. Grade 10 students taking Advanced Placement Government also engage in these lessons following completion of the AP examination.</p> <p>MCPS has expanded its credit-bearing financial literacy options in high schools. It has an expectation that all high schools will offer the Personal Finance elective by 2025. The Quantitative Literacy math course has been renamed as Financial Mathematics and has been modified to incorporate all Personal Financial Literacy standards in it. An online course, Personal Finance, by Edmentum has become available to students during Semester A of the 2022-23. Any student that has taken one of the credit-bearing financial literacy options will receive a financial literacy medal of distinction to wear during graduation. During Semester B of the 2022-23 school year, students will have access to a non-credit bearing financial literacy module created by EverFi. Upon completion of the model, students will receive a certificate of completion by EverFi.</p> <p><b>Evidence:</b></p> <p>Many teachers use the Ever-Fi Financial Literacy modules to assess student growth in financial literacy principles. Ever-Fi provides an annual report to the school district detailing the number of schools and students who participated in the modules, as well as the average knowledge gained in nine key areas of financial literacy. Montgomery County Public Schools has also developed financial literacy modules aligned to the Maryland Personal Financial Literacy Curriculum that are available to teachers that include checks of understanding at the conclusion of each lesson. This formative data is used by teachers to determine the knowledge gains of their students.</p> <p>Currently, 17 out of 27 high schools offer the Personal Finance elective.</p>
<p><b>Prince George’s County</b>  <b>Contact: Susan Bistransin at 301-669-6012 / <a href="mailto:susan.bistransin@pgcps.org">susan.bistransin@pgcps.org</a></b></p>	
3-5	<p>In PGCPs, Financial Literacy is integrated into the Social Studies curriculum in Grade 3 within Unit 4: Economy: Everybody Works; in Grade 4 within Unit 4: Maryland’s Economy; and Grade 5 within Unit 4: Project Citizen: Creating Civic Space. Individual lessons integrate personal financial literacy standards with the use of materials and books provided by the Maryland Council for Economic Education. Also, EverFi online curriculum is available for select elementary teachers and students.</p> <p><b>Evidence:</b></p> <p>EverFi Vault is used, and teachers use EverFi’s pre- and post-assessments to monitor both usage and progress.</p>
6-8	<p>In PGCPs, Financial Literacy standards are integrated into the Social Studies curriculum in Grades 6 through Grade 8. Financial Literacy standards are also incorporated in Mathematics lessons</p>

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throughout Grade 8 for interdisciplinary integration of the standards. Teachers receive professional development and resources from the Maryland Council for Economic Education (“MCEE”) and Junior Achievement. During the summer, AVID teachers participated in a four-session Fundamentals of Investing course sponsored by MCEE and the information taught in this training is shared with middle school AVID students via the Middle School Stock Market Game (“SMG”). Additionally, all 8th grade students participate in the JA Finance Park in Prince George’s County.

**Evidence:**

EverFi’s pre- and post-assessments are used to assess financial literacy knowledge and skills. Students participate in Junior Achievement of Greater Washington (JA) Finance Park. Pre- and post-assessments are administered, and data are collected. Pre and post assessments are administered to AVID students participating in the SMG, as well as participation in the InvestWrite essay contest.

9-12

All Prince George’s County Public Schools will offer a .5 credit Financial Literacy course beginning SY 2021-2022. The semester course becomes a graduation requirement in SY 2023-2024 and will be offered through the Family and Consumer Sciences (FACS) course offerings and taught by FACS and Business Education teachers. In addition, the following programs have included value added components to supplement the Financial Literacy course:

**Business Education:**

Financial Literacy standards are addressed within many business education courses and across the Academy of Finance programs of study courses in partnership with NAF. The literacy standards are also addressed in business elective courses such as Entrepreneurship 1 & 2, Financial Management, and Principles of Business, Management and Administration. Students are encouraged to participate in the EverFi program, Stock Market Game, and Personal Finance Challenge within the previously identified elective courses. Students may also enroll in a course that allows them to operate a Capital One school-based bank branch or Educational Systems Federal Credit Union internship, offered at select schools.

**Family and Consumer Science:**

The Financial Literacy for Teens course is offered through FACS and will be offered as a semester course. This course covers all of the MD State Curriculum Financial Literacy standards. Students enrolled in the Financial Literacy for Teens course are taught from the Take Charge Today (TCT – University of Az) financial education curriculum and have access to all the materials and resources provided by TCT, as well as, Next Gen Personal Finance and EverFi. Teachers receive a variety of resources and free professional development from TCT, Next Gen Personal Finance, Everfi, Greater Washington Jump Start, and the Maryland Council on Economic Education. Teachers may take free certification courses on financial topics through Next Gen Personal Finance. Students may enroll in a course that allows them to operate an Education System Federal Credit Union school based branch, offered at select schools. Students also have the opportunity to complete the optional EverFi Financial Literacy course and receive certification in Financial Literacy. In addition, students have the opportunity to compete in the Stock Market Game and Personal Finance Challenge on a county and state level.

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	<p><b>Social Studies:</b></p> <p>Integration of Financial Literacy occurs in the Local, State and National Government course in unit 7 Domestic and Foreign Policy. Culminating activities within this unit may include students creating presentations such as conducting a model United Nations Simulation or conducting an Everfi financial literacy simulation.</p> <p><b>Evidence:</b></p> <p>Beginning in SY21, all PGCPs high schools are required to offer the Financial Literacy for Teens graduation requirement course through FACS/CTE. Over 8500 students were enrolled in the course during that year. Students engage in lessons from Take Charge Today and Next Gen Personal Finance, which incorporate a variety of assessments. The NGPF Pre and Post Assessment is used for this course to determine student growth in the content. EverFi's programs, which also include pre- and post-assessments, are used to assess financial literacy awareness. During SY21, 1691 students were certified in financial literacy through the Financial Literacy for Teens course and EverFi Financial Literacy.</p>
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**Queen Anne's County**  
**Contact: Adam Tolley at 410-758-2403 / [adam.tolley@qacps.org](mailto:adam.tolley@qacps.org)**

3-5	<p>In QACPS, Financial Literacy is incorporated and taught through a variety of ways. Each school sends representatives of teachers to work together to create an aligned Financial Literacy curriculum that is incorporated into the math, Language Arts and Social Studies classes. Students take part in celebrating Personal Finance Month. We have schools participating in school stores, market day and other local or national competitions to demonstrate their skills in personal finance. We have partnerships with Junior Achievement to complete JA in a Day in our Title I schools. This is an event combined with local businesses interacting with the students and parents.</p> <p><b>Evidence:</b></p> <p>EverFi's pre- and post-assessments are used to assess financial literacy knowledge and skills.</p>
6-8	<p>In QACPS, Financial Literacy is incorporated and taught through a variety of ways. Each school sends representatives of teachers to work together to create an aligned Financial Literacy curriculum that is incorporated into 7th grade Social Studies classes. Students take part in celebrating Personal Finance Month. All 7<sup>th</sup> grade students will participate in the stock market game and compete for a district prize.</p> <p><b>Evidence:</b></p> <p>Teachers have incorporated the Next Gen Personal Finance middle school course into their curriculum which includes pre- and post-assessments.</p>
9-12	<p>In QACPS, Financial Literacy is embedded into the American Government curriculum and is taught in a stand-alone elective course entitled Personal Finance and is offered at both high schools. Teams of teachers work together to align the social studies curriculum and opportunities to incorporate personal finance into the daily lessons. Students are encouraged to take elective business courses in</p>

**LOCAL EDUCATION AGENCY IMPLEMENTATION**

Business Management and Financial Management using software. Career and Technology Education students are encouraged to take Accounting I and the Personal Finance courses in order to plan for owning their own business. Both of these courses incorporate the financial literacy standards.

**Evidence:**

Students have the option to enroll in Personal Finance for one credit in which mid-term and final assessments are administered. Assessments are also built into the financial literacy units that are integrated in other content. Classroom teachers monitor and assess student learning after each unit to ensure understanding. Formal and informal assessments are used throughout the units to measure understanding.

**St. Mary's County**

Contact: Lisa Bachner at 301-475-5511 / [lebachner@smcps.org](mailto:lebachner@smcps.org)

3-5

Instructional seeds are provided and embedded into the curriculum documents for financial literacy. These instructional seeds offer opportunities for exploration and experiences for students across all elementary grade bands and align with the regulations. The instructional activities are distributed and posted for all elementary teachers as well as are used for our Schoology master course builds. All classrooms implement Bridges and Number Corner curriculum which embeds financial literacy concepts and skills throughout the grade levels. Additionally, all 4th grade students are taught four STEM For All lessons, one each quarter and all 3rd and 5th grade students are taught two STEM For All lessons, one each semester. These lessons embed planning, budgeting, and budget revision into the engineering process.

**Evidence:**

Evidence is collected through instructional walkthroughs, formal classroom observations, and formative assessments. Surveys from teachers are given pre/post the STEM For All lessons in grades 3-5. These qualitative and quantitative tools are used to measure students' acquired understanding of financial literacy knowledge and skills.

6-8

Instructional seeds are provided and embedded into the curriculum documents for financial literacy. These instructional seeds offer opportunities for exploration and experiences for students across all middle school grade bands and align with the regulations. The instructional activities are distributed and posted for all middle school teachers as well as are used for our Schoology master course builds. Social Studies teachers implement CORE practices and strategies using financial industry specific literature and information. Students in grades 6th, 7th and 8th, now participate in Naviance lessons and platform exploration. This program embeds financial literacy concepts and skills. All 8th graders take Foundations of Computer Science which promotes and teaches how to track and monitor fiscal input/output.

**Evidence:**

In sixth grade through eighth grade, students examine and apply financial literacy skills and practices through multiple avenues. Evidence gathered at the middle school level entails various artifacts (submissions of coursework in classes and activities completed on on-line platforms such as

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	Naviance), classroom observations, school-based instructional walkthroughs, service-learning projects, and formative assessments.
9-12	<p>Financial Math and Financial Literacy are two standalone courses offered at each of the High Schools. SMCPS also offers students the opportunity to be a part of the Academy of Finance offered at each of our comprehensive high schools which is a CTE Pathway. The Academy offers unique courses in financial services to give students extraordinary knowledge and skills, as well as career exploration in numerous financial pathways. The curriculum includes dedicated classes founded upon the application of content, integrated technologies, and extracurricular programs. Admission to the program is through an application process based on students' past academic performance. In addition to those opportunities, instructional activities across grades 9-12 in Foundations of Technology and Foundations of Computer Science have embedded a financial component into the courses through the EverFi financial platform. Further, additional classes such as Government (required for all students) embed units in financial literacy aligning to financial standards and the MCCRS for Social Studies respectively. All students in grades 9th -12th now participate in Naviance lessons and platform exploration. This program embeds financial literacy concepts and skills.</p> <p><b>Evidence:</b></p> <p>In regard to ninth grade through twelfth grade, instructional walkthroughs, observations, formative assessments, and other classroom artifacts are used as sources on whether students are acquiring the necessary financial literacy knowledge and skills including EverFi's pre- and post-assessments.</p>
<p><b>Somerset County</b>  <b>Contact: Jill Holland at 410-621-6276 / <a href="mailto:jholland@sommerset.k12.md.us">jholland@sommerset.k12.md.us</a></b></p>	
3-5	<p>At the Elementary School level, Personal Financial Literacy standards are integrated into social studies for all students in grades 3 through 5. Some of the standards will be integrated into current Social Studies units, while others will be taught as standalone lessons. This year 3rd grade students will complete JA's Our City program.</p> <p><b>Evidence:</b></p> <p>Teacher assessments are used to assess knowledge and skills. Third grade has a county-wide economic assessment that includes financial literacy standards/skills.</p>
6-8	<p>At the Middle School level, portions of the Personal Financial Literacy standards are integrated into all core content areas, including Family and Consumer Science. In addition, a unit is included in all sixth grade social studies courses. Finally, the Junior Achievement middle school financial literacy curriculum is split between grades 7 and 8. With this in place, every middle school student receives instruction in all the age level appropriate standards of the Maryland State Curriculum for Personal Financial Literacy.</p> <p><b>Evidence:</b></p> <p>A day at the JA Finance Park/simulation and/or JA's Inspire event and teacher made assessments are used to obtain mastery.</p>

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9-12	<p>At the High School level, Personal Financial Literacy standards are integrated into all high school social studies courses. In Contemporary Issues, a required senior social studies class, students complete the Everfi curriculum online. This year seniors are also participating in the Stock Market Game.</p> <p><b>Evidence:</b></p> <p>EverFi’s pre- and post-assessments are used to assess financial literacy knowledge and skills.</p>
<p><b>Talbot County</b>  <b>Contact: Zulieka Jarmon-Horsey 410-822-0330 or <a href="mailto:zulieka.horsey@talbotschools.org">zulieka.horsey@talbotschools.org</a></b></p>	
2-5	<p>At the elementary level, students are exposed to all financial concepts outlined in the MSDE Financial Literacy document and the Talbot County Social Studies curriculum document. Through the use of classroom instructional activities and community-based opportunities, students are provided with the necessary tools for making good financial decisions. The partnership with Junior Achievement (JA) also allows students in grades 3 and 4 to participate in a variety of hands-on experiences. JA provides programs and volunteers to each of our schools, as students explore the world of finance and how it pertains to their family, their school, and their community. Through the use of trade books provided by the MCEE, students are able to see the connection between social studies, economics and literature. Additionally, the revised curriculum for Social Studies has many embedded economics and financial literacy components.</p> <p><b>Evidence:</b></p> <p>Formal and informal assessments are administered throughout the financial literacy units to determine proficiency.</p>
6-8	<p>At the middle school level, students continue their process of becoming financially literate. Through the use of the MSDE Financial Literacy document and county curriculum, students in grades 6-8 will engage in a variety of activities in the regular classroom. Teachers utilize materials and resources from MCEE and Financial Fitness. All social studies classes in grades 6-8 have the opportunity to play the Stock Market Game and to utilize lesson plans connected with that program. Junior Achievement provides programs and volunteers to each of our schools, as students explore the world of finance through the "Economics for Success" program in grade 8. In 7th grade classes, students participate in the JA program Finance Park, and in 8th grade, students participate in the JA program JA Inspire.</p> <p><b>Evidence:</b></p> <p>Formal and informal assessments are administered throughout the financial literacy units to determine mastery.</p>
9-12	<p>At the high school level, Talbot County offers a course entitled “Career and College Readiness Seminar” which can be taken by juniors and seniors. The curriculum incorporates key concepts stated in the MSDE Financial Literacy documents. Students explore personal economic awareness, including financial planning, budgeting, and credit. Talbot County has partnered with Junior Achievement who provides training and materials for teachers to incorporate “Finance Park:</p>

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	<p>Advanced” modules into this course. Students also have the opportunity to participate in the Stock Market Game simulation.</p> <p><b>Evidence:</b></p> <p>Formal and informal assessments are administered throughout the financial literacy units to determine mastery. The students complete a simulation activity at the completion of “Finance Park.” They apply the skills they have learned throughout the JA unit.</p>
<p><b>Washington County</b>  <b>Contact: Amy Seylor or <a href="mailto:seylaamy@wcps.k12.md.us">seylaamy@wcps.k12.md.us</a></b></p>	
3-5	<p>WCPS elementary teachers integrate the Financial Literacy Standards in grades 3-5 through a text-based approach during social studies instruction. Teachers have access to resources which include the Financial Literacy Standards, literature connections for each standard, lesson plans, glossary, and additional resources, including websites and other materials of instruction.</p> <p>WCPS elementary counselors engage students in lessons each Fall and Spring focused on college-and-career readiness using the resource Xello.</p> <p><b>Evidence:</b></p> <p>Formal and informal teacher assessments are administered throughout financial literacy units.</p>
6-8	<p>The Supervisor of Career Technology Education and Content Specialists for Middle School Mathematics, Social Studies and English work together to use the Take Charge Today, the PWC Earn Your Future curriculum(s), Naviance, and NCTM’s On the Money resource as a foundation to develop lessons to be provided to middle school students. The lessons are embedded in the middle school curriculum from grade 6 through grade 8. It includes, but is not limited to units involving career planning, consumer decisions, consumer protection, credit and decision making, using financial calculators, financial institutions, food decisions, housing decisions, types of insurance, financial planning, investing, understanding the paycheck and taxes, saving plans, spending plans, transportation decisions, values, needs and wants, goal setting, and case studies regarding financial issues. The lessons address all of the middle school standards for Personal Financial Literacy.</p> <p>Everfi (ITEEA) curriculum resources are utilized at specific schools - Boonsboro, Clear Spring, Western Heights - in middle school Technology Education grades 6 and 7. Systemically, this resource is also used in Foundations of Technology (grade 8) in a unit on Financial Literacy. (Standards for Technology Literacy STL 1.J; HSN.Q.A.1) Professional Development has been provided to teachers on the use of this resource.</p> <p><b>Evidence:</b></p> <p>Formal and informal assessments, which include pre- and post-assessments, are used to obtain mastery.</p>
9-12	<p>High school students access the financial literacy curriculum in the following disciplines/courses:</p>

## LOCAL EDUCATION AGENCY IMPLEMENTATION

**Social Studies: Local, State and National (LSN) Government** is a high school course required for graduation. Financial Literacy topics included in LSN Government are aligned to the Maryland Social Studies Standard 4.0 Economics. In this standard, “Students shall inquire about decisions made by individuals and groups using economic reasoning in order to understand the historical development and current status of economic principles, institutions, and processes needed to be effective citizens, consumers, and workers participating in local communities, the nation, and the world.”<sup>1</sup> Honors Economics and Advanced Placement (AP) Economics are offered as electives at some high schools.

**Health/Life Skills:** This is a high school course for all tenth-grade students with curriculum covering employability skills (careers, scholarships, loans, job application credit information, etc.) financial literacy (managing money, developing a budget, federal and state taxes, using credit cards, financing large purchases, etc.), and family life planning (medical insurance, life insurance, and family support.) All of the Maryland Financial Literacy Standards are loosely touched on during this high school course.

**Mathematics:** Financial Literacy is an elective high school course. Students study consumer decision making, consumer protection skills, credit, types and functions of financial institutions, investment, saving, insurance, paychecks, and taxes, housing costs, and spending plans to accomplish personal financial goals. Standards addressed: (All) 1.12A-E; 2.12A-D; 3.12A-E; 4.12A-G; 5.12A-E; 6.12A-D.

**Business Education: Principles and Applications of Finance -** Students learn the knowledge and practice they need to make informed financial decisions. Topics include, but are not limited to, revenue, expenses, credit, money management, and risk management. Principles and Applications of Finances, Financial Services, and Business Economics and Ethics - Academy of Finance pathway courses address all of the standards. 1.12A-E; 2.12A-D; 3.12A-E; 4.12A-G; 5.12A-E; 6.12A-D.

**Career Research and Development:** As part of this seminar course in the CTE completer, students will be introduced to advanced concepts of financial literacy to help them manage their personal finances. Critical Thinking regarding financial issues will be emphasized and assessed through case reviews and projects. 1.12.B, 2.12.A, C and D; 3.12.A, C, E; 4.12.F, G; 5.12.B, D and E; 6.112.A, D.

**Education Foundation of WCPS Financial Literacy Curriculum** is a financial literacy and college financial planning curriculum. Along with the support of local mentors, the curriculum helps students overcome the challenges of financial literacy and funding, empowering them to apply to, attend, and graduate from college and reach their greatest potential. The Education Foundation of WCPS provides curriculum and mentors for students in the Advancement Via Individual Determination (AVID) elective in North Hagerstown High School, Smithsburg High School, and South Hagerstown High School. Students learn basic financial concepts such as:

Saving

Budgeting

<sup>1</sup> <http://marylandpublicschools.org/about/Documents/DCAA/SocialStudies/Framework/AmericanGovernment.pdf> (Retrieved 12/1/20)

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	<p>Bank accounts</p> <p>Credit/debit</p> <p>Predatory lending</p> <p>Planning/forecasting</p> <p>Debt management</p> <p>While learning the value of a college education, students also learn about the costs associated with higher education. They develop a personal budget projecting tuition costs and other expenses and identify sources of revenue, including financial aid, loans, scholarship opportunities, family contribution, and employment earnings. The Education Foundation of WCPS has expanded this curriculum into middle schools where it aligns with essential math curriculum standards. Plans are being made to expand the program into elementary schools and funding has been allocated to provide an immersive financial literacy experience that can be taught at all grade-levels.</p> <p><b>Evidence:</b></p> <p>Formal and informal assessments, which include pre- and post-assessments, are used to obtain mastery. We also use <i>Naviance</i> pre- and post- assessments, Earn Your Future Digital Lab pre- and post-assessments, and PricewaterhouseCoopers' (PwC) Earn Your Future pre- and post-assessments.</p>
<p><b>Wicomico County</b>  <b>Contact: Julie Dill at 410-677-4560 / <a href="mailto:jdill@wcboc.org">jdill@wcboc.org</a></b></p>	
3-5	<p>Within grades 3-5, students receive financial literacy instruction within their social studies classes.</p> <p><b>Evidence:</b></p> <p>Junior Achievement (JA) provides a report to central office that highlights how many students have been engaged in financial literacy through Junior Achievements. During instruction, teachers conduct formal and informal assessments to ensure students are retaining the information.</p>
6-8	<p>Within grades 6-8, students receive financial literacy instruction within their social studies and family and consumer science classes. Additionally, all seventh-grade students completed the Junior Achievement "Finance Park" program. This is a 7-day program which teaches students components of personal financial literacy. The program includes a two-day computer-based simulation in which students apply what they have learned during the series of lessons. 8th Grade students participate in Junior Achievement's "JA Inspire" program, which consists of a ½ day field trip supported by pre- and post-trip classroom-based activities.</p> <p><b>Evidence:</b></p> <p>EverFi, Junior Achievement (JA) and the Maryland Economic Education Council provide reports to Central Office highlighting student's mastery of knowledge and skills</p>

LOCAL EDUCATION AGENCY IMPLEMENTATION	
9-12	<p>WCPS High School student address the Financial Literacy standards in classes such as U.S. Government, U.S. History, Family &amp; Consumer Science, and many courses in our Business Education department. Additionally, our new block schedule allows students to take more classes in a year – this will open opportunities to bring back formerly offered classes such as Honors Economics and Consumer Economics. Finally, we are piloting new course this spring in our math sequence that presents the content within the context of financial literacy.</p> <p><b>Evidence:</b></p> <p>EverFi, Junior Achievement (JA) and the Maryland Council for Economic Education provide reports to the Central Office highlighting student’s mastery of knowledge and skills. H &amp; R Block financial simulations are also used.</p>
<p><b>Worcester County</b>  <b>Contact: Jess McInerney at 410-632-5043 or <a href="mailto:jemcinerney@mail.worcester.k12.md.us">jemcinerney@mail.worcester.k12.md.us</a></b></p>	
3-5	<p>In addition to areas of current content overlap, all 5th grade students participate in a unit of study based on Financial Fitness for Life published by the Council on Economic Education and correlated with the Maryland Financial Literacy Standards. Where standards are not sufficiently addressed by the Financial Literacy for Life curriculum, instruction is supplemented with materials provided by the Maryland Council on Economic Education and locally developed activities. Financial Literacy content is included in the county-wide 5th grade assessment program. Most students in grades 3-5 also participate in Junior Achievement’s programs at their grade level based on school resources.</p> <p><b>Evidence:</b></p> <p>A battery of questions is included within the 5th grade countywide assessment drawn from Financial Fitness For Life from the Council of Economic Education. EverFi’s pre- and post-assessments are also used. Classroom formative and summative assessments are used in all grades.</p>
6-8	<p>In addition to areas of current content overlap in social studies and consumer science classes, all 7th grade students participate in a unit of study based on Financial Fitness for Life published by the Council on Economic Education and correlated with the Maryland Financial Literacy Standards. Where standards are not sufficiently addressed by the Financial Literacy for Life curriculum, instruction is supplemented with materials provided by the Maryland Council on Economic Education and locally developed activities. Financial Literacy content is included in the county-wide 7th grade assessment program. EverFi online resources are infused into 6th and 8th Grade social studies programs of study. Students in 7th and 8th grade also are involved in Junior Achievement’s Inspire and Finance Park curriculum and field trips.</p> <p><b>Evidence:</b></p> <p>A battery of questions is included within the 7th grade countywide assessment drawn from Financial Fitness For Life from the Council of Economic Education. EverFi’s pre- and post-assessments are also used. Classroom formative and summative assessments are used in all grades.</p>
9-12	<p>In addition to areas of current content overlap in government, economics, and consumer science classes, all 9th grade students participate in a unit of study based on Financial Fitness for Life</p>

**LOCAL EDUCATION AGENCY IMPLEMENTATION**

published by the Council on Economic Education and correlated with the Maryland Financial Literacy Standards. Where standards are not sufficiently addressed by the Financial Literacy for Life curriculum, instruction will be supplemented with materials provided by the Maryland Council on Economic Education and locally developed activities. Financial Literacy content is included in the county-wide 9th grade assessment program. Students have the option of taking a Personal and Consumer Finance elective as well as Business and Economics electives.

**Evidence:**

A battery of financial questions is included in the 9th grade benchmark from Financial Fitness for Life from the Council on Economic Education. Students have the option of taking a Personal and Consumer Finance elective which includes a final exam. EverFi’s pre- and post-assessments are also used. Classroom formative and summative assessments are used in all grades.

## Financial Literacy Impact

The Maryland State Department of Education receives an annual report from EverFi regarding the impact of financial literacy education for every school system that uses the EverFi curriculum resources. Below are the financial literacy pre- and post-test results per local education agency:

### MARYLAND

Topic	Pre-Test	Post-Test	Gain
Banking Basics	60	83	+38%
Income and Employment	58	85	+47%
Budgeting	63	88	+40%
Consumer Skills	58	86	+48%
Credit and Debt	62	84	+35%
Financial Higher Education	43	86	+100%
Insurance	51	89	+75%
Average	395	601	+52%

### ALLEGANY COUNTY

Topic	Pre-Test	Post-Test	Gain
Banking Basics	54	82	+52%
Income and Employment	64	84	+31%
Budgeting	62	86	+39%
Consumer Skills	56	85	+52%
Credit and Debt	59	82	+39%
Financial Higher Education	36	84	+133%
Insurance	50	90	+80%
Average	381	607	+56%

**ANNE ARUNDEL COUNTY**

Topic	Pre-Test	Post-Test	Gain
Banking Basics	61	84	+38%
Income and Employment	63	90	+43%
Budgeting	65	88	+35%
Consumer Skills	59	87	+47%
Credit and Debt	63	84	+33%
Financial Higher Education	43	86	+100%
Insurance	52	90	+73%
Average	406	609	+50%

**BALTIMORE CITY**

Topic	Pre-Test	Post-Test	Gain
Banking Basics	51	83	+63%
Income and Employment	50	70	+40%
Budgeting	52	86	+65%
Consumer Skills	48	83	+73%
Credit and Debt	55	83	+51%
Financial Higher Education	40	84	+110%
Insurance	42	87	+107%
Average	338	576	+70%

**BALTIMORE COUNTY**

Topic	Pre-Test	Post-Test	Gain
Banking Basics	60	83	+38%
Income and Employment	49	82	+67%
Budgeting	62	87	+40%
Consumer Skills	57	85	+49%
Credit and Debt	61	83	+36%
Financial Higher Education	41	85	+107%
Insurance	51	88	+73%
Average	381	593	+56%

**CALVERT COUNTY**

Topic	Pre-Test	Post-Test	Gain
Banking Basics	68	84	+24%
Budgeting	78	88	+13%
Consumer Skills	66	86	+30%
Credit and Debt	70	84	+20%
Financial Higher Education	50	84	+68%
Insurance	69	90	+30%
Average	401	516	+29%

**CAROLINE COUNTY**

Topic	Pre-Test	Post-Test	Gain
Banking Basics	60	90	+50%
Income and Employment	65	83	+28%
Financial Higher Education	52	82	+58%
Average	177	255	+44%

**CHARLES COUNTY**

Topic	Pre-Test	Post-Test	Gain
Banking Basics	58	83	+43%
Income and Employment	50	84	+68%
Budgeting	68	88	+29%
Consumer Skills	64	85	+33%
Credit and Debt	71	83	+17%
Financial Higher Education	45	84	+87%
Insurance	62	88	+42%
Average	418	595	+42%

**DORCHESTER COUNTY**

Topic	Pre-Test	Post-Test	Gain
Banking Basics	63	84	+33%
Budgeting	64	89	+39%
Consumer Skills	61	87	+43%
Credit and Debt	62	85	+37%
Financial Higher Education	43	87	+102%
Insurance	50	91	+82%
Average	406	607	+52%

**FREDERICK COUNTY**

Topic	Pre-Test	Post-Test	Gain
Banking Basics	63	84	+33%
Income and Employment	58	86	+48%
Budgeting	64	89	+39%
Consumer Skills	61	87	+43%
Credit and Debt	62	85	+37%
Financial Higher Education	43	87	+102%
Insurance	50	91	+82%
Average	406	607	+52%

**HARFORD COUNTY**

Topic	Pre-Test	Post-Test	Gain
Banking Basics	59	81	+37%
Budgeting	58	85	+47%
Consumer Skills	53	84	+58%
Credit and Debt	57	82	+44%
Financial Higher Education	36	82	+128%
Insurance	45	87	+93%
Average	308	501	+63%

**HOWARD COUNTY**

Topic	Pre-Test	Post-Test	Gain
Banking Basics	59	81	+37%
Income and Employment	54	85	+57%
Budgeting	60	86	+43%
Consumer Skills	56	84	+50%
Credit and Debt	54	82	+52%
Financial Higher Education	40	83	+108%
Insurance	45	86	+91%
Average	368	587	+60%

**MONTGOMERY COUNTY**

Topic	Pre-Test	Post-Test	Gain
Banking Basics	61	84	+38%
Income and Employment	64	87	+36%
Budgeting	65	88	+35%
Consumer Skills	60	87	+45%
Credit and Debt	62	85	+37%
Financial Higher Education	45	86	+91%
Insurance	49	90	+84%
Average	406	607	+50%

**PRINCE GEORGE'S COUNTY**

Topic	Pre-Test	Post-Test	Gain
Banking Basics	57	83	+46%
Income and Employment	57	82	+44%
Budgeting	58	88	+52%
Consumer Skills	56	85	+52%
Credit and Debt	61	84	+38%
Financial Higher Education	42	86	+105%
Insurance	50	89	+78%
Average	381	597	+57%

## QUEEN ANNE'S COUNTY

Topic	Pre-Test	Post-Test	Gain
Banking Basics	54	80	+48%
Budgeting	38	88	+132%
Consumer Skills	56	90	+61%
Credit and Debt	47	90	+91%
Financial Higher Education	25	80	+220%
Insurance	45	80	+78%
Average	265	508	+92%

## SOMERSET COUNTY

Topic	Pre-Test	Post-Test	Gain
Banking Basics	57	82	+44%
Income and Employment	59	83	+41%
Budgeting	63	87	+38%
Consumer Skills	61	84	+38%
Credit and Debt	64	83	+30%
Financial Higher Education	47	84	+79%
Insurance	53	88	+66%
Average	404	591	+46%

**ST. MARY'S COUNTY**

Topic	Pre-Test	Post-Test	Gain
Banking Basics	60	82	+37%
Income and Employment	52	83	+60%
Budgeting	63	87	+38%
Consumer Skills	58	85	+47%
Credit and Debt	60	83	+38%
Financial Higher Education	40	84	+110%
Insurance	52	88	+69%
Average	385	592	+54%

**WASHINGTON COUNTY**

Topic	Pre-Test	Post-Test	Gain
Banking Basics	56	81	+45%
Income and Employment	53	80	+51%
Budgeting	57	84	+47%
Consumer Skills	55	82	+49%
Credit and Debt	59	81	+37%
Financial Higher Education	42	82	+95%
Insurance	49	83	+69%
Average	371	573	+54%

**WICOMICO COUNTY**

Topic	Pre-Test	Post-Test	Gain
Banking Basics	49	80	+63%
Income and Employment	50	82	+64%
Budgeting	53	83	+57%
Consumer Skills	52	83	+60%
Credit and Debt	52	82	+58%
Financial Higher Education	35	82	+103%
Insurance	44	84	+91%
Average	335	576	+72%

**WORCESTER COUNTY**

Topic	Pre-Test	Post-Test	Gain
Banking Basics	60	83	+38%
Income and Employment	57	85	+49%
Budgeting	57	88	+54%
Consumer Skills	57	87	+52%
Credit and Debt	58	84	+45%
Financial Higher Education	40	86	+102%
Insurance	53	91	+72%
Average	382	604	+58%