



Best Practices for Personal Finance Education Materials

The Jump\$tart Coalition for Personal Financial Literacy® recommends the following **Best**

Practices when developing and/or selecting personal finance educational materials.

The Jump\$tart Coalition for Personal Financial Literacy encourages teachers, authors, publishers, educational consultants and others to apply as many of the statements as appropriate for a specific educational resource.

Objectivity

- Materials are objective in content and tone, and often include differing viewpoints. The materials do not deceive or mislead.
- Materials are informative and do not promote a specific brand or provider.
- Materials identify their content creator and list contact information.
- Materials identify organizations that provide substantial funds for development and dissemination.
- Recommended sources of additional information also meet objectivity guidelines.

Aligned to Standards

- Materials correlate to one or more of Jump\$tart's **National Standards in K-12 Personal Finance Education** that are available on the web at: www.jumpstart.org.
- Materials correlate to state or national standards in one or more of the discipline standards created by the following organizations:
 - ◆ Business: [National Business Education Association](#)
 - ◆ Economics: [Council for Economic Education](#)
 - ◆ Family and Consumer Sciences: [American Association of Family and Consumer Sciences](#)
 - ◆ Mathematics: [National Council of Teachers of Mathematics](#)
 - ◆ Social Studies: [National Council for the Social Studies](#)

Teaching and Learning

- Teaching and Learning Materials use plain-language. Technical terms, abbreviations, and acronyms are clearly defined.
- Materials require little additional teacher preparation.
- Materials include student learning objectives and assessment tools, background information, lesson plans, and activities that stimulate student participation.
- Materials appeal to contemporary student interests and identify resources for additional information.
- Lesson plans and activities address a variety of learning styles, such as visual, auditory, touch and group interaction.
- Copyright restrictions and terms of use are clearly stated.

Target Group

- Materials identify target educational settings, such as traditional classrooms, home schooling, after-school or youth clubs, rural and urban settings.
- Materials identify the intended user, such as teacher, parent, or student.
- The reading level is appropriate for the target group.
- Materials reflect diversity in areas such as age, race, gender, and household income.
- Text, illustrations, and learning activities are culturally sensitive and appropriate for the target groups. Text is translated if necessary.

Accurate and Up-to-Date

- Materials are regularly revised to be accurate, relevant, and current.
- The date of original publication is clearly stated, along with dates of subsequent revisions.

Available and Accessible

- Resources are readily available to teachers and learners.
- Web-based resources are accessible using the technology and software typically found in schools and public libraries.
- The price for materials, if any, is clearly stated.
- Materials that are also available in special needs formats such as other languages, audio, and Braille are clearly identified.
- New or updated materials are submitted to the **Jump\$tart Personal Finance Clearinghouse** at www.jumpstartclearinghouse.org.

Assessment

- Materials are tested before publication under conditions that realistically replicate the target settings and audiences.
- Feedback from teachers and learners shapes development and revision of materials.
- Materials include assessment tools, such as pre- and post-tests and/or examples of acceptable work, where appropriate.
- Assessment tools measure both student knowledge and behavioral change as a result of teaching and learning.

The Jump\$tart Coalition for Personal Financial Literacy grants permission to use these Best Practices statements freely for educational purposes.