



Personal Financial Literacy Education

2024-2025 Financial Education Report

Office of College and Career Pathways

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MARYLAND STATE DEPARTMENT OF EDUCATION

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Document Control Information

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DOCUMENT HISTORY

Document Version	Date	Summary of Change
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5.0	November 2015	Financial Literacy Update
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7.0	November 2017	Financial Literacy Update
8.0	November 2018	Financial Literacy Update
9.0	November 2019	Financial Literacy Update
10.0	November 2021	Financial Literacy Update
11.0	November 2022	Financial Literacy Update
12.0	November 2023	Financial Literacy Update

Purpose

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. Through the input of key stakeholders, MSDE has identified guiding principles for the implementation of a new CCR system grounded in standards for teaching the content.

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:

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

State Curriculum

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:

The Maryland COMAR regulation 13A.04.06.01 establishes requirements for personal financial literacy instruction in public schools. The following shows how the key standards align:

- **Make Informed, Financially Responsible Decisions** - This standard has students apply financial literacy concepts to make responsible choices, meeting the COMAR goal for an instructional program that provides for the diversity of student needs, abilities, and interests (13A.04.06.01B).
- **Relate Careers, Education and Income** - By relating career and education choices to earning potential, this standard directly connects to the COMAR requirement that the program shall include relating choices to earning potential (13A.04.06.01D).
- **Plan and Manage Money** - The focus on money management skills and financial goal setting corresponds to the COMAR requirement to develop skills for effective spending plans (13A.04.06.01E).
- **Manage Credit and Debt** - Building skills to maintain creditworthiness aligns with the COMAR requirement to make informed debt decisions (13A.04.06.01F).
- **Manage Risks and Preserve Wealth** - Developing skills to minimize financial setbacks meets the COMAR requirement to manage risks (13A.04.06.01H).
- **Create and Build Wealth** - Planning long-term saving and investing aligns with the COMAR requirement for skills to build financial security and wealth (13A.04.06.01G).

Regulations Requiring a Program of Instruction

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, recurs every five years.

Thus, in 2016 and 2021, 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.

The survey includes the following components:

- Identification of a financial literacy contact(s) for the school system,
- An indication of how financial literacy is implemented in the school system (i.e., as a stand-alone course for graduation, integrated in courses required for graduation, or other),
- A needs assessment for each grade band,
- Identification of the current curriculum resources that are used by grade band, and
- A description of the program of study by grade band including the evidence of effectiveness.

Financial Literacy Education Resources

Maryland Public Schools/Financial Literacy website

<http://marylandpublicschools.org/programs/pages/financial-literacy/index.aspx>

Based on the survey results, the following curriculum documents are used throughout the state:

- EverFi's curriculum resources are used in 24 local education agencies (LEAs). At the high school level there are seven online modules:
 - Module 1: Banking Basics
 - Module 2: Budgeting
 - Module 3: Consumer Skills
 - Module 4: Credit and Debt
 - Module 5: Financing Higher Education
 - Module 6: Income and Employment
 - Module 7: Insurance

- Junior Achievement's (JA) curriculum resources are used in 18 School Systems in Maryland and offers the following financial literacy programs:
 - JA Economics
 - JA Financial Literacy
 - JA Finance Park
 - JA Finance Park Advanced
 - JA Finance Park Virtual
 - JA Personal Finance
 - JA Titan

- The Maryland Council on Economic Education's (MCEE) curriculum resources are used in all 24 LEAs. MCEE's provides the following student engagement programs:
 - The Maryland Personal Finance Challenge
 - The Maryland Economics Challenge
 - The Stock Market Game
 - InvestWrite
 - A Picture is Worth 1,000 Words Poster Contest

- Take Charge Today's curriculum resources are used in 19 LEAs and provides lessons on the following:
 - Take Charge of Your Financial Well-being
 - Saving and Investing
 - Earning
 - Managing Your Money
 - Spending and Borrowing
 - Entrepreneurship
 - Distribution of Wealth

Requirements for Financial Literacy

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 (½ credit)	
Calvert County	Yes (½ credit)	
Caroline County	Yes (1 credit)	
Carroll County	Yes (½ credit)	
Cecil County		Yes- Government
Charles County	Yes (½ 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— Financial Management, Economics, Agriculture Business
Harford County		Yes—American Government; also offered within Family and Consumer Science, Business Education, and other Social Studies courses
Howard County		Yes—American Government
Kent County		Yes—Government

Education Agency	Local Graduation Requirement	Integrated in a Course Required for Graduation
Montgomery County		Yes—National, State and Local Government; AP Government
Prince George's County	Yes (½ credit)	All Prince George's County Public Schools now offer a .5 credit Financial Literacy course and became a graduation requirement SY (2023-2024).
Queen Anne's County		Yes—American Government; also offered as an elective stand-alone Personal Finance course.
St. Mary's County		Yes—Offered in stand-alone courses and integrated in required Government course
Somerset County		Yes—US History II; and all Social Studies courses
Talbot County		Yes—Offered in US History and Government for all students as well as in the Career and College Readiness Seminar
Washington County		Yes— Health/Life Skills course, American Government
Wicomico County		Yes—US History, Government and Consumer Economics, and World History
Worcester County		Yes—Government

Summary: At the high school level, all 24 LEAs implement financial literacy in courses required for graduation, with 15 embedding it in required courses, and 9 LEAs have specific graduation requirements for financial literacy.

LOCAL EDUCATION AGENCY IMPLEMENTATION

Allegany County

Contact: Joseph Brewer at 301.729.1105 / 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>Evidence:</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. 8th grade students are required to participate in Venture from EverFi.</p> <p>Evidence:</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 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>Evidence:</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>

LOCAL EDUCATION AGENCY IMPLEMENTATION

Anne Arundel County

Contact: Demetria Keller at 410-222-5500 / dkeller@aacps.org

<p>3-5</p>	<p>AACPS students in our elementary schools meet the financial literacy requirements through two specific content areas, Reading and Social Studies. Our Reading Series has a strong Financial Literacy alignment in the reading selections for grades K – 5 and our Social Studies content focuses on economics aligned to the financial literacy standards.</p> <p>Furthermore, our Mathematics curriculum also addresses the value of money and introduces students to savings. In some of our 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> <p>Evidence:</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.</p> <p>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 our 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>Evidence:</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>

In addition to the required US Government for graduation (10th 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.

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.

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.

Evidence:

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

LOCAL EDUCATION AGENCY IMPLEMENTATION

Baltimore City

Contact: Caroline Weiss-Stiles at 443-642-4127 / caweiss@bcps.k12.md.us

3-5	<p>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 can attend Junior Achievement’s BizTown.</p> <p>Evidence:</p> <p>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.</p>
6-8	<p>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 students can participate in Junior Achievement’s Finance Park.</p> <p>Evidence:</p> <p>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.</p>
9-12	<p>Financial Literacy is incorporated into the United States History, Government, and World History where appropriate. The most emphasis is on 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.</p> <p>Evidence:</p> <p>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 regularly as needed. In addition, EverFi’s pre- and post-assessments are used to assess financial literacy knowledge and skills.</p>

LOCAL EDUCATION AGENCY IMPLEMENTATION

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

3-5	<p>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.</p> <p>Evidence:</p> <p>All assessments are teacher generated and include tests, projects, and simulations.</p>
6-8	<p>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.</p> <p>Evidence:</p> <p>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.</p>
9-12	<p>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.</p> <p>Evidence:</p> <p>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.</p>

LOCAL EDUCATION AGENCY IMPLEMENTATION

Calvert County

Contact: Scott McComb (Elementary) at 443-550-8017 / mcombs@calvertnet.k12.md.us

<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 and the importance of prioritizing and making choices; often wants and needs are limitless while supplies and resources have 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.</p> <p>Topics Covered:</p> <ul style="list-style-type: none"> • Responsible Money Choices • Income and Careers • Planning & Money Management • Credit & Borrowing • Insurance & Safety Management • Savings & Investing <p>Evidence:</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>
<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>Evidence:</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</p>

during the last quarter of eleventh grade within the American Government course. The primary resource is NextGEN Personal Finance.

Evidence:

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 of the high school financial literacy content standards. This includes an end of course assessment.

LOCAL EDUCATION AGENCY IMPLEMENTATION

Caroline County

Contact: Jon Marketto at 410-479-1460 / marketto.jon@ccpsstaff.org

<p>3-5</p>	<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>Evidence:</p> <p>Formal and informal teacher assessments are administered through grade level teams.</p>
<p>6-8</p>	<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. All students at every grade level will attend a Financial Literacy program from Junior Achievement</p> <p>Evidence:</p> <p>Formal and informal teacher assessments are administered through grade level teams.</p>
<p>9-12</p>	<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>Evidence:</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 & R Block financial simulations. At the end of the course, students take and pass an end-of-course final exam.</p>

LOCAL EDUCATION AGENCY IMPLEMENTATION

Carroll County

Contact: Bill Eckles at 410-751-3104 / wpeckle@carrollk12.org

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>Evidence:</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. Lessons and a simulation from Junior Achievement have been embedded into the 8th grade curriculum in FACS.</p> <p>Evidence:</p> <p>JA Finance is used along with locally developed assessments.</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>Evidence:</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, a common final exam based on the Ever-Fi lessons is used to assess financial literacy knowledge and skills.</p>

LOCAL EDUCATION AGENCY IMPLEMENTATION

Cecil County

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<p>3-5</p>	<p>Financial literacy standards are embedded in the third grade curriculum for Social Studies. Teachers use CCPS created lessons utilizing resources from the Maryland Council for Economic Education’s Financial Fitness for Life.</p> <p>Evidence:</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>
<p>6-8</p>	<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>Evidence:</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>
<p>9-12</p>	<p>The Financial Literacy standards are taught as part of the required American Government Course. All ninth grade students complete a series of stand-alone units, which are facilitated by social studies teachers. Teachers use a number of instructional resources from Banzai Financial Literacy program that is offered through the APGFCU. As a result, teachers have formed a collaborative learning community to teach the content.</p> <p>Students can also take Introduction to Personal Finance as a senior year elective. State financial literacy standards are used as the basis for the course. Take Charge Today: Financial Education for a Better Future Curriculum and Next Gen Personal Finance were used to create the course.</p> <p>Evidence:</p> <p>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. For the Introduction to Personal Finance course, unit assessments have been created to measure student understanding.</p>

LOCAL EDUCATION AGENCY IMPLEMENTATION

Charles County

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<p>3-5</p>	<p>At the elementary school level, financial literacy lessons and activities have been integrated within technology lessons taught in labs by technology facilitator, or within the content sessions. 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 to build on prior knowledge.</p> <p>Evidence:</p> <p>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. Charles County is working with EverFi to update the lessons and increase implementation outcomes.</p>
<p>6-8</p>	<p>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 to build on prior knowledge. The middle school topics are correlated to the mastery of the elementary topics as well.</p> <p>Evidence:</p> <p>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. Charles County is working with EverFi to update the lessons and increase implementation outcomes.</p>
<p>9-12</p>	<p>Graduation requirement: All students are required to pass a .5 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.</p> <p>Evidence:</p> <p>Completion of a personal financial literacy course is a graduation requirement in Charles County Public Schools. EverFi is also implemented, and EverFi's pre- and post-assessments are used to assess financial literacy knowledge and skills. A yearly data review is conducted to analyze usage and outcomes.</p>

LOCAL EDUCATION AGENCY IMPLEMENTATION

Dorchester County

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

<p>3-5</p>	<p>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).</p> <p>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)</p> <p>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.</p> <p>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)</p> <p>We are also planning to implement the Everfi “Vault: Understanding Money’ program with all of our 5th grade students districtwide in the Spring 2025.</p> <p>Evidence:</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 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. Grade 5 implements Everfi financial literacy program.</p>
<p>6-8</p>	<p>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.</p> <p>Evidence:</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.</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 2024-2025 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>Evidence:</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 2024-2025 school year.</p>
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LOCAL EDUCATION AGENCY IMPLEMENTATION

Frederick County

Contact: Kim Day at 301-644-5216 / kim.day@fcps.org

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>Evidence:</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 specific objectives in their required Social Studies courses in grades 6, 7, and 8. Additionally, financial literacy is taught in the grade 6 Agribusiness course. This year, a middle school Business Pathway was introduced, with each grade level utilizing Everfi resources. In 6th-grade Agribusiness, Everfi’s Vault provides an interactive course designed to introduce financial education skills early in a child’s development. In 7th-grade Pathways for Success, students engage in the Personal Finance Lab Budget Game, and in 8th grade, they participate in the Personal Finance Lab Stock Market Challenge. Financial literacy is a key component integrated into many units across all three business pathway courses.</p> <p>Evidence:</p> <p>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.</p>
9-12	<p>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.</p> <p>Evidence:</p> <p>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. 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</p>

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 has implemented a Millionaire Club at Catoclin, 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.

LOCAL EDUCATION AGENCY IMPLEMENTATION

Garrett County

Contact: Amy Warnick at 301-914-1362 / amy.warnick@garrettcountyschools.org

3-5	<p>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.</p> <p>Evidence:</p> <p>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.</p>
6-8	<p>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.</p> <p>Evidence:</p> <p>Financial Literacy units have been moved into the math courses. Associated unit assessments are used at the conclusion of the unit.</p>
9-12	<p>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 must pass a one-credit Financial Literacy course to graduate. Those courses are Economics, Financial Management, and Agricultural Business.</p> <p>Evidence:</p> <p>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.</p>

LOCAL EDUCATION AGENCY IMPLEMENTATION

Harford County

Contact: Erin Lange at 410-588-5223 / erin.lange@hcps.org

3-5	<p>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, <i>The Short Seller</i>, 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 <i>Danny Dollar: The Lemonade Escapade</i>, 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.</p> <p>Evidence:</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 • Grade 6 Social Studies, “Contemporary World Geography” • Grade 7 Social Studies, “Ancient World History” • Grade 8 Social Studies, “United States History: Revolution to Reconstruction” and the Grades 6, 7, and 8 Family and Consumer Science curriculum: • Grade 6 Family and Consumer Sciences, “You, the Individual” • Grade 7 Family and Consumer Sciences, “You, and the Family” • Grade 8 Family and Consumer Sciences, “You, the Family and Society.” 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</p>

	<p>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>Evidence:</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 10 Social Studies curriculum with additional opportunities of instruction available in Grades 9-12 through courses offered by Family and Consumer Sciences, Business Education, and Social Studies.</p> <p>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:</p> <ul style="list-style-type: none"> • 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: <ul style="list-style-type: none"> ○ Independent and Family Living (Grades 11-12) ○ Consumer and Resource Management (Grades 9-12) • Social Studies: <ul style="list-style-type: none"> ○ Economics (Grades 11-12) ○ Law in America (Grades 11-12). <p>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</p>

are using 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.

LOCAL EDUCATION AGENCY IMPLEMENTATION

Howard County

Contact: Dan Rosewag at 410-313-6797 / daniel.rosewag@hcpss.org

3-5	<p>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. Also, special lesson seeds were created for Grades K, 1 and 2 to teach pre-requisites and some age-appropriate financial literacy standards. All elementary students participate in Social Studies, so by the end of fifth grade, all elementary students will 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>Evidence:</p> <p>Throughout the instruction of financial literacy knowledge and skills, students are assessed in a multitude of 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 lessons. These assessments are often used formatively to ensure 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 Career and Technical Education (CTE) curriculum. All 7th grade middle school students participate in the personal financial program.</p> <p>Evidence:</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>

Evidence:

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.

LOCAL EDUCATION AGENCY IMPLEMENTATION

Kent County

Contact: Gina Jachimowicz at 410-778-1595/ gjachimowicz@kent.k12.md.us

3-5	<p>Elementary school students participate in the Junior Achievement Program and mini-units in personal financial literacy.</p> <p>Evidence:</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>Evidence:</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 can choose to take. Current documents provide for the diversity of students' needs, abilities, and interest.</p> <p>Evidence:</p> <p>Students complete a teacher-made mid-term and end-of-unit assessment.</p>

LOCAL EDUCATION AGENCY IMPLEMENTATION

Montgomery County

Contact: Tracy Olive-Gary at 240-740-405 / 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>Evidence:</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>Evidence:</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 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</p>

financial literacy module created by EverFi. Upon completion of the model, students will receive a certificate of completion from EverFi.

Evidence:

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.

17 out of 27 high schools offer the Personal Finance elective.

LOCAL EDUCATION AGENCY IMPLEMENTATION

Prince George’s County
Contact: Dionne Lyles at 301-669-6012 / dionne.barnes@pgcps.org

3-5 In Prince George’s County, financial literacy is integrated into the Social Studies curriculum. The curriculum includes:

- o Grade 3: Unit 4 – Economy: Everybody Works
- o Grade 4: Unit 4 – Maryland’s Economy
- o Grade 5: Unit 4 – Project Citizen: Creating Civic Space

Individual lessons are designed to meet personal financial literacy standards and are enhanced by resources from the Maryland Council for Economic Education. The EverFi Vault program is also available for select elementary teachers and students.

Evidence:
EverFi Vault is used across elementary grades to track student progress. Teachers assess financial literacy knowledge using pre- and post-assessments, ensuring that students demonstrate an understanding of personal finance concepts.

6-8 At the middle school level, financial literacy is embedded in both the Social Studies and Mathematics curriculums. Financial literacy standards are introduced through interdisciplinary lessons that build on students’ knowledge from elementary school. Prince George’s County also offers professional development to teachers through resources from the Maryland Council for Economic Education and Junior Achievement.

Additionally, all 7th-grade students participate in Junior Achievement’s Finance Park, where they engage in real-world budgeting decisions through interactive financial literacy simulations.

Evidence:
EverFi’s pre- and post-assessments are used to assess financial literacy knowledge. Students participate in Junior Achievement’s Finance Park, where pre- and post-assessments are administered, providing data on students’ progress in financial literacy. This is supplemented with student involvement in the Stock Market Game and the InvestWrite essay contest.

9-12 All Prince George’s County Public Schools have offered a stand-alone .5 credit Financial Literacy course since SY 2021-2022. The semester course became a graduation requirement in SY 2023-2024 and is offered through the Family and Consumer Sciences (FACS) department and taught by FACS and Business Education teachers. This curriculum follows the MD Standards for Personal Financial Literacy.

As of school year 2023-2024, an additional Advanced Financial Literacy course (Adulting 101) is offered as an elective for students wanting to continue their personal finance education.

Furthermore, 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.

Family and Consumer Science: The compulsory Financial Literacy for Teens course is offered through FACS 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 also can complete the optional EverFi Financial Literacy course and receive certification in Financial Literacy and the opportunity to compete in the Stock Market Game and Personal Finance Challenge on a county and state level. In addition, students wishing to continue their financial literacy journey have the option to enroll in the elective Advanced Financial Literacy course (Adulting 101).

Social Studies: 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.

Evidence:

Beginning in SY21, all PGCPS high schools were 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 SY23, 2119 students were certified in financial literacy through the Financial Literacy for Teens course and EverFi Financial Literacy. During SY24, 5 PGCPS schools offered the additional elective course, Advanced Financial Literacy (Adulting 101).

LOCAL EDUCATION AGENCY IMPLEMENTATION

Queen Anne’s County
Contact: Adam Tolley at 410-758-2403 / 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>Evidence:</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 7th grade students will participate in the stock market game and compete for a district prize.</p> <p>Evidence:</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 Business Management and Financial Management using software. Career and Technology Education students are encouraged to take Accounting I and Personal Finance courses to plan for owning their own business. Both of these courses incorporate the financial literacy standards.</p> <p>Evidence:</p> <p>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.</p>

LOCAL EDUCATION AGENCY IMPLEMENTATION

Saint Mary's County

Contact: Lisa Bachner at 301-475-5511 / lebachner@smcps.org

3-5	<p>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.</p> <p>Evidence:</p> <p>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.</p>
6-8	<p>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.</p> <p>Evidence:</p> <p>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 Naviance), classroom observations, school-based instructional walkthroughs, service-learning projects, and formative assessments.</p>
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</p>

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.

Evidence:

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.

LOCAL EDUCATION AGENCY IMPLEMENTATION

Somerset County

Contact: Jill Holland at 410-621-6276 / jholland@sommerset.k12.md.us

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>Evidence:</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. Additionally, 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>Evidence:</p> <p>A day at the JA Finance Park/simulation and/or JA's Inspire event.</p>
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>Evidence:</p> <p>EverFi's pre- and post-assessments are used to assess financial literacy knowledge and skills.</p>

LOCAL EDUCATION AGENCY IMPLEMENTATION

Talbot County

Contact: Jackie Valcik 410-822-0330 / jvalcik@talbotschools.org

3-5	<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>Evidence:</p> <p>Formal and informal assessments are administered throughout the financial literacy units to determine mastery.</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. In 7th grade classes, students participate in the JA program Finance Park, and in 8th grade, students participate in the JA program JA Inspire. Students may also take a class entitled Financial Entrepreneur to build lifelong financial literacy skills.</p> <p>Evidence:</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: Advanced” modules into this course. Students also have the opportunity to participate in the Stock Market Game simulation.</p>

Evidence:

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.

LOCAL EDUCATION AGENCY IMPLEMENTATION

Washington County

Contact: Amy Seylor / seylaamy@wcps.k12.md.us

3-5 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.

WCPS elementary counselors engage students in lessons each Fall and Spring focused on college-and-career readiness using the resource Xello.

Evidence:

Formal and informal teacher assessments are administered throughout financial literacy units.

6-8 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.

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.

Evidence:

Formal and informal assessments, which include pre- and post-assessments, are used to obtain mastery.

9-12

High school students access the financial literacy curriculum in the following disciplines/courses:

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.”¹¹ 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; 6.12.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
- Bank accounts
- Credit/debit
- Predatory lending
- Planning/forecasting
- Debt management

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.

Evidence:

Formal and informal assessments, which include pre- and post-assessments, are used to obtain mastery. We also use *Naviance* pre- and post- assessments, *Earn Your Future Digital Lab* pre- and post-assessments, and PricewaterhouseCoopers' (PwC) *Earn Your Future* pre- and post-assessments.

LOCAL EDUCATION AGENCY IMPLEMENTATION

Wicomico County
Contact: Julie Dill at 410-677-4560 / jdill@wcboe.org

3-5	<p>Within grades 3-5 students will receive financial literacy instruction within their social studies classes.</p> <p>Evidence:</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, family and consumer science classes. Additionally, all sixth-grade students participate in the Junior Achievement BizTown. 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. WCPS has also developed a new middle school signature program called Young Business Leaders. Financial Literacy is the focus of this new program. We are piloting a program called Unchartered Learning – freshINC & mxINC.</p> <p>Evidence:</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>
9-12	<p>WCPS High School student address the Financial Literacy standards in classes such as U.S. Government, U.S. History, Family & 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 continuing to offer a newly created math course in our math sequence that presents the content within the context of financial literacy.</p> <p>Evidence:</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 & R Block financial simulations are also used. Formative and summative assessments within the courses.</p>

LOCAL EDUCATION AGENCY IMPLEMENTATION

Worcester County

Contact: Jess McInerney at 410-632-5043 / jemcinerney@mail.worcester.k12.md.us

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>Evidence:</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. 6th grade Students participate in Junior Achievement's Biztown program. Students in 7th and 8th grade also are involved in Junior Achievement's Inspire and Finance Park curriculum and field trips.</p> <p>Evidence:</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 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</p>

well as Business and Economics electives. Students in Business classes have the opportunity to participate in the Junior Achievement Stock Market Game.

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	79	+32%
Budgeting	62	86	+39%
Consumer Skills	58	84	+45%
Credit and Debt	61	83	+36%
Financial Higher Education	42	82	+95%
Income and Employment	54	80	+48%
Insurance	50	87	+74%

ALLEGANY COUNTY

Topic	Pre-Test	Post-Test	Gain
Banking Basics	60	79	+32%
Budgeting	62	86	+39%
Consumer Skills	58	84	+45%
Credit and Debt	61	83	+36%
Financial Higher Education	42	82	+95%
Income and Employment	54	80	+48%
Insurance	50	87	+74%

ANNE ARUNDEL COUNTY

Banking Basics	60	77	+28%
Budgeting	62	85	+37%
Consumer Skills	57	84	+47%
Credit and Debt	58	81	+39%
Financial Higher Education	41	82	+100%
Income and Employment	57	83	+45%
Insurance	45	86	+91%

BALTIMORE CITY

Topic	Pre-Test	Post-Test	Gain
Banking Basics	55	73	+33%
Budgeting	58	80	+38%
Consumer Skills	56	77	+38%
Credit and Debt	58	78	+34%
Financial Higher Education	35	73	+108%
Income and Employment	57	83	+46%
Insurance	45	82	+82%

BALTIMORE COUNTY

Topic	Pre-Test	Post-Test	Gain
Banking Basics	61	76	+26%
Budgeting	62	85	+37%
Consumer Skills	57	80	+40%
Credit and Debt	58	80	+37%
Financial Higher Education	41	82	+100%
Income and Employment	57	83	+46%
Insurance	47	86	+83%

CALVERT COUNTY

Topic	Pre-Test	Post-Test	Gain
Banking Basics	68	87	+28%
Budgeting	73	91	+25%
Consumer Skills	74	90	+22%
Credit and Debt	68	88	+29%
Financial Higher Education	47	87	+85%
Income and Employment	57	83	+46%
Insurance	61	92	+51%

CAROLINE COUNTY

Topic	Pre-Test	Post-Test	Gain
Banking Basics	61	80	+31%
Budgeting	63	85	+35%
Consumer Skills	59	84	+42%
Credit and Debt	61	83	+36%
Financial Higher Education	43	82	+91%
Income and Employment	57	83	+46%
Insurance	49	87	+78%

CARROLL COUNTY

Topic	Pre-Test	Post-Test	Gain
Banking Basics	64	89	+39%
Budgeting	69	93	+35%
Consumer Skills	65	92	+42%
Credit and Debt	68	90	+32%
Financial Higher Education	51	90	+76%
Income and Employment	57	83	+46%
Insurance	59	95	+61%

CECIL COUNTY

Topic	Pre-Test	Post-Test	Gain
Banking Basics	50	75	+50%
Budgeting	55	76	+38%
Consumer Skills	59	76	+29%
Credit and Debt	52	71	+37%
Financial Higher Education	40	66	+65%
Income and Employment	57	83	+46%
Insurance	49	87	+78%

CHARLES COUNTY

Topic	Pre-Test	Post-Test	Gain
Banking Basics	61	79	+30%
Budgeting	66	84	+28%
Consumer Skills	57	84	+47%
Credit and Debt	68	80	+18%
Financial Higher Education	42	80	+90%
Income and Employment	57	83	+46%
Insurance	56	87	+55%

DORCHESTER COUNTY

Topic	Pre-Test	Post-Test	Gain
Banking Basics	61	80	+31%
Budgeting	63	85	+35%
Consumer Skills	59	84	+42%
Credit and Debt	61	83	+36%
Financial Higher Education	43	82	+91%
Income and Employment	57	83	+46%
Insurance	49	87	+78%

FERDERICK COUNTY

Topic	Pre-Test	Post-Test	Gain
Banking Basics	62	83	+34%
Budgeting	61	88	+44%
Consumer Skills	57	87	+53%
Credit and Debt	60	85	+42%
Financial Higher Education	43	85	+98%
Income and Employment	57	83	+47%
Insurance	45	89	+98%

GARRETT COUNTY

Topic	Pre-Test	Post-Test	Gain
Banking Basics	61	80	+31%
Budgeting	63	85	+35%
Consumer Skills	59	84	+42%
Credit and Debt	61	83	+36%
Financial Higher Education	43	82	+91%
Income and Employment	57	83	+46%
Insurance	49	87	+78%

HARFORD COUNTY

Topic	Pre-Test	Post-Test	Gain
Banking Basics	59	77	+31%
Budgeting	64	81	+27%
Consumer Skills	60	80	+33%
Credit and Debt	59	75	+27%
Financial Higher Education	39	77	+97%
Income and Employment	57	83	+46%
Insurance	38	84	+121%

HOWARD COUNTY

Topic	Pre-Test	Post-Test	Gain
Banking Basics	61	77	+26%
Budgeting	63	82	+30%
Consumer Skills	59	81	+37%
Credit and Debt	55	79	+43%
Financial Higher Education	43	76	+77%
Income and Employment	57	83	+46%
Insurance	46	81	+76%

KENT COUNTY

Topic	Pre-Test	Post-Test	Gain
Banking Basics	61	80	+31%
Budgeting	63	85	+35%
Consumer Skills	59	84	+42%
Credit and Debt	61	83	+36%
Financial Higher Education	43	82	+91%
Income and Employment	57	83	+%46
Insurance	49	87	+78%

MONTGOMERY COUNTY

Topic	Pre-Test	Post-Test	Gain
Banking Basics	64	81	+27%
Budgeting	66	87	+32%
Consumer Skills	61	86	+41%
Credit and Debt	64	85	+33%
Financial Higher Education	46	84	+83%
Income and Employment	57	83	+46%
Insurance	49	87	+78%

PRINCE GEORGE'S COUNTY

Topic	Pre-Test	Post-Test	Gain
Banking Basics	60	80	+33%
Budgeting	61	85	+39%
Consumer Skills	59	84	+42%
Credit and Debt	61	85	+39%
Financial Higher Education	44	82	+86%
Income and Employment	57	83	+46%
Insurance	51	87	+71%

QUEEN ANNE'S COUNTY

Topic	Pre-Test	Post-Test	Gain
Banking Basics	61	80	+31%
Budgeting	63	85	+35%
Consumer Skills	59	84	+42%
Credit and Debt	61	83	+36%
Financial Higher Education	43	82	+91%
Income and Employment	57	83	+46%
Insurance	49	87	+78%

SAINT MARY'S COUNTY

Topic	Pre-Test	Post-Test	Gain
Banking Basics	60	76	+27%
Budgeting	63	85	+35%
Consumer Skills	60	86	+43%
Credit and Debt	61	84	+38%
Financial Higher Education	44	81	+84%
Income and Employment	57	83	+46%
Insurance	47	86	+83%

SOMERSET COUNTY

Topic	Pre-Test	Post-Test	Gain
Banking Basics	64	79	+23%
Budgeting	66	85	+29%
Consumer Skills	60	83	+38%
Credit and Debt	63	83	+32%
Financial Higher Education	44	82	+86%
Income and Employment	57	83	+46%
Insurance	54	87	+61%

WASHINGTON COUNTY

Topic	Pre-Test	Post-Test	Gain
Banking Basics	58	76	+31%
Budgeting	60	82	+37%
Consumer Skills	59	83	+41%
Credit and Debt	57	81	+42%
Financial Higher Education	38	79	+108%
Income and Employment	57	83	+46%
Insurance	43	85	+98%

WICOMICO COUNTY

Topic	Pre-Test	Post-Test	Gain
Banking Basics	53	74	+40%
Budgeting	52	75	+44%
Consumer Skills	53	76	+43%
Credit and Debt	54	78	+44%
Financial Higher Education	39	72	+85%
Income and Employment	57	83	+46%
Insurance	47	76	+62%

WORCHESTER COUNTY

Topic	Pre-Test	Post-Test	Gain
Banking Basics	55	79	+44%
Budgeting	53	84	+58%
Consumer Skills	52	84	+62%
Credit and Debt	56	83	+48%
Financial Higher Education	35	81	+131%
Income and Employment	57	83	+45%
Insurance	45	88	+95%

Financial Literacy Education and Capability Awards

MARYLAND'S 2024 FINANCIAL EDUCATION AND CAPABILITY AWARD WINNERS

Elementary School Teacher Award:	Amy Cargiulo, Waverly Elementary (Howard County)
Middle School Teacher Award:	Nicolas Berluti, Kingsview Middle (Montgomery County)
High School Teacher Award:	Susan Bistransin, Prince George's County Public High Schools (Prince George's County)
Community Champion:	Mary Ellen Mitchell, CEO/Founder of Housing Frederick (Frederick County)
Outstanding Organization:	United Way of Frederick County (Frederick County)