



# High-Quality Instructional Materials

OFFICE OF STANDARDS AND LEARNING

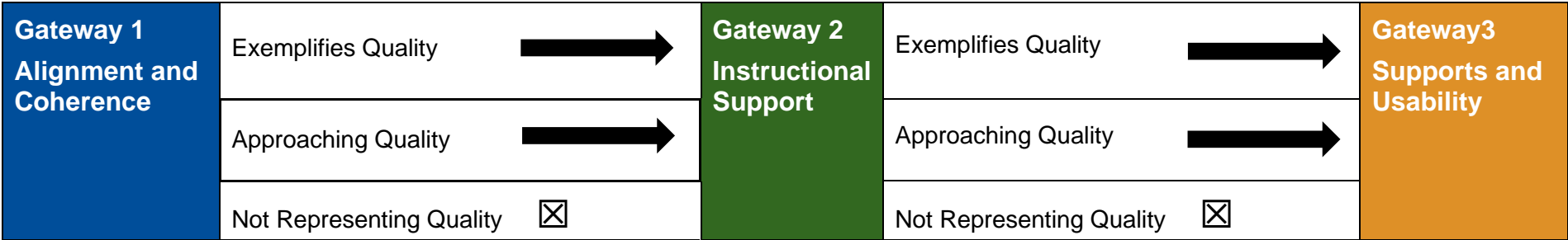
**PK-12 PERSONAL FINANCIAL LITERACY / PUBLISHER**



# Oklahoma Personal Financial Literacy Instructional Materials Evaluation Rubric

Instructional materials selection is an important district decision, and conducting a thorough review of instructional materials at the local level is essential in ensuring the adoption of high-quality instructional materials that meet the needs of students within a district. This evaluation rubric is designed to offer an evaluation that districts can utilize to determine how well instructional materials align with the Oklahoma Academic Standards for Personal Financial Literacy (OAS-PFL) and other criteria for high-quality instructional materials for personal financial literacy. The evaluation rubric includes key considerations for high-quality instructional materials and outlines three **Gateways** for evaluating materials. Each Gateway provides a **criterion**, related **indicators**, and **guiding/key questions**. Additionally, **priority indicators** are indicated with an asterisk (\*) as they have been deemed most essential to a quality program. Each **indicator** is evaluated as Not Representing Quality, Approaching Quality, or Exemplifies Quality using a 0-1-2 or 0-2-4 scale score.

All scores should be based on evidence directly observed in the instructional materials, not inferences. The evaluation rubric helps reviewers determine whether the materials meet the quality thresholds for each Gateway. If the materials meet the thresholds for **Exemplifies Quality** or **Approaching Quality** for a Gateway, reviewers proceed to the next Gateway. If the materials do not meet these thresholds, reviewers stop and do not advance to the next Gateway.



Title of Material		Grade(s) Evaluated	
Publisher		Reviewer	

Review Summary			
Gateway	Criterion	Score	Rating
1: Alignment and Coherence	1.1: Alignment and Accuracy	_ / 8	
	1.2: Coherence	_ / 8	
	Gateway 1 Subtotal	_ / 16	
2: Instructional Supports	2.1 Student Learning	_ / 8	
	2.2 Teacher Supports	_ / 6	
	2.3 Assessments	_ / 8	
	Gateway 2 Subtotal	_ / 22	
3: Access and Technology	3.1 Access	_ / 10	
	3.2 Technology	_ / 6	
	Gateway 3 Subtotal	_ / 16	
4: Statutory and Regulatory Fidelity	4.1 O.S. 24-157	_ / 8	
	4.2 OAC 720:10-5-3	_ / 13	
	Gateway 4 Subtotal	_ / 21	
<b>Overall Rating</b> <b>Exemplifies Quality:</b> All Gateways Exemplifies Quality. <b>Approaching Quality:</b> All Gateways Approaching Quality or Better. <b>Not Representing Quality:</b> Any Gateway is Below Approaching Quality.		<b>Total Score</b>	<b>Final Rating</b>
		____ / 75	

# Gateway 1: Alignment and Coherence

High-quality instructional materials are aligned and coherent for **Personal Financial Literacy** (OAS—PFL) and the grade levels under review. Educators determine the Gateway rating by analyzing evidence from the instructional materials and scoring indicators tied to each criterion.

Gateway 1 Overview	Indicators	Available Points
<b>Criterion 1.1: Alignment and Accuracy</b> The materials support student learning associated with the content and skills of <b>Personal Financial Literacy</b> and the grade levels under review.	1a - 1c	8
<b>Criterion 1.2: Coherence</b> The materials address the learning progressions associated with <b>Personal Financial Literacy</b> so that the curriculum is coherent.	1d - 1f	8
<b>Total Points</b>		<b>16</b>

<b>Criterion 1.1 Alignment and Accuracy</b>		The instructional materials align with the Oklahoma Academic Standards for Personal Financial Literacy.		
Indicators	Guiding/Key Questions	Score	Comments	
<b>*1a. Materials provide a sequence or collection of activities and texts that build content knowledge and skills aligned with Personal Financial Literacy.</b>	Do the materials align with the content and skills associated with Personal Financial Literacy?	0 2 4 _ / 4		
<b>1b. Materials align to real-world practices associated with Personal Financial Literacy.</b>	Do materials align with real-world practices?	0 1 2 _ / 2		
<b>1c. Materials include a mixture of instructional strategies (e.g., discussions, modeling, student activities, projects, etc.).</b>	Do materials allow for a variety of instructional strategies within the lessons and across the curriculum?	0 1 2 _ / 2		
<b>Criterion 1.1 Summary</b>		<b>Subtotal</b>	<b>Rating Levels</b>	<b>Rating</b>
		_ / 8	Exemplifies Quality: 7-8 Approaching Quality: 5-6 Not Represent Quality: 0-4	

<b>Criterion 1.2 Coherence</b>		The materials address the learning progressions associated with Personal Financial Literacy, ensuring the curriculum is coherent.		
Indicators	Guiding/Key Questions	Score	Comments	
*1d. A scope and sequence are provided that can be completed within a typical course time frame (e.g. semester).	Is the amount of time for content and skills explicitly identified and coherent?	0 2 4 _ / 4		
1e. Materials connect to other relevant topics, so students connect new learning with background knowledge.	Are past topics, lessons, or other relevant topics referenced as new concepts are added?	0 1 2 _ / 2		
1f. Content is appropriate to the grade level and considers students' prior knowledge to incorporate this knowledge into the lesson and/or cover material not previously covered.	Is content grade appropriate?  Does content incorporate student prior knowledge?	0 1 2 _ / 2		
<b>Criterion 1.2 Summary</b>		<b>Subtotal</b>	<b>Rating Levels</b>	<b>Rating</b>
		___ / 8	Exemplifies Quality: 7-8 Approaching Quality: 5-6 Not Represent Quality: 0-4	

Gateway 1 Points Available	Rating Levels	Gateway 1 Points Achieved	Gateway 1 Rating
16	Exemplifies Quality: 13-16	____ / 16	
	Approaching Quality: 9-12		
	Does Not Represent Quality: 0-8		
Gateway 1 Comments			

## Gateway 2: Instructional Support

Gateway 2 examines how materials support teachers in fully utilizing the curriculum and understanding their students' skills and learning. Educators determine the gateway rating by analyzing evidence from the instructional materials and scoring indicators tied to each criterion.

☐ **Materials must receive a score of Exemplifies Quality or Approaching Quality in Gateway 1 to be reviewed in Gateway 2.**

Gateway 2: Overview	Indicators	Available Points
<b>Criterion 2.1: Student Learning</b> The materials identify ways in which the materials are designed for each student's regular and active participation in grade-level/grade band/series content.	2a – 2b	8
<b>Criterion 2.2: Teacher Support and Supplemental Material</b> The materials include resources for teachers to plan and implement materials with integrity effectively and to develop their professional learning further.	2c – 2e	8
<b>Criterion 2.3: Assessment</b> The materials provide tools, guidance, and support for teachers to collect, interpret, and act on data regarding student progress toward content and skill proficiency.	2f – 2i	8
<b>Total Points</b>		<b>24</b>



<b>Criterion 2.1 Student Learning</b>		The materials identify ways in which the materials are designed for each student's regular and active participation in grade-level/ grade band/ series content.		
Indicators	Guiding/Key Questions	Score	Comments	
<b>*2a. Materials provide appropriate level and type of scaffolding, differentiation, intervention, and support for a broad range of learners.</b>	Do materials provide strategies for meeting a range of learner needs? <ul style="list-style-type: none"> <li>Supports different linguistic backgrounds.</li> <li>Provides extra support for students working below grade level and extensions for those working above grade level.</li> </ul>	0 2 4 _ / 4		
<b>*2b. Materials within each lesson provide multiple representations by adapting for various types of learners using alternatives to reading, writing, listening, and speaking, such as translations, pictures, or graphic organizers.</b>	Do materials provide multiple representations for different types of learners?  Do materials offer alternatives like translations, pictures, or graphic organizers?	0 2 4 _ / 4		
<b>Criterion 2.1 Summary</b>		Subtotal	Rating Levels	Rating
		__ / 8	<b>Exemplifies Quality:</b> 7-8 <b>Approaching Quality:</b> 5-6 <b>Not Represent Quality:</b> 0-4	

<b>Criterion 2.2</b> <b>Teacher Supports and Supplemental Materials</b>		The materials include resources for teachers to plan and implement materials with integrity effectively and to develop their professional learning further.		
Indicators	Guiding/Key Questions	Score	Comments	
2c. Materials and resources are educational and accessible for teachers with differing levels of content knowledge.	Do the materials include features (glossaries, footnotes, recordings, pictures, etc.) that aid teachers (and students) in effectively using them?	0   1   2 _ / 2		
2d. Materials contain teacher support for presenting the content with ample and useful annotations and suggestions.	Are there overview sections and/or annotations that contain narrative information about the content that will assist the teacher in presenting the student material?	0   1   2 _ / 2		
2e. Materials should list all lessons in the teacher's edition in print or digital format, with estimated instructional times for each lesson, chapter, and unit, acting as a pacing guide.	Is there clear documentation that provides estimated instructional time for lessons/chapters/units/topics?	0   1   2 _ / 2		
<b>Criterion 2.2 Summary</b>		Subtotal	Rating Levels	Rating
		___ / 6	<b>Exemplifies Quality:</b> 6 <b>Approaching Quality:</b> 4-5 <b>Not Represent Quality:</b> 0-3	

<b>Criterion 2.3 Assessment</b>		The materials provide teachers with tools, guidance, and support for collecting, interpreting, and acting on data regarding student progress toward content and skill proficiency.		
<b>Indicators</b>	<b>Guiding/Key Questions</b>	<b>Score</b>	<b>Comments</b>	
<b>2f. Materials provide strategies for gathering information on students' prior knowledge and skills across grade levels.</b>	Do materials provide strategies to gather information on students' prior knowledge and skills?	0 1 2 _ / 2		
<b>2g. Assessment materials include embedded tasks that accommodate and reflect various knowledge and skill levels.</b>	Do the assessment materials include tasks that address and reflect a range of knowledge and skill levels?	0 1 2 _ / 2		
<b>2h. Materials embed diverse formative assessment models (e.g., performance tasks, projects, and self-assessments) aligned to evaluate learning targets.</b>	Do the materials include multiple types of formative assessments?	0 1 2 _ / 2		
<b>2i. Varied models of summative assessments (e.g., performance-based tasks, questions, and projects) are embedded into the content materials and assess the learning targets.</b>	Do the materials include multiple types of summative assessments?	0 1 2 _ / 2		
<b>Criterion 2.3 Summary</b>		<b>Subtotal</b>	<b>Rating Levels</b>	<b>Rating</b>
		___ / 8	Exemplifies Quality: 7-8 Approaching Quality: 5-6 Not Represent Quality: 0-4	

Gateway 2 Points Available	Rating Levels	Gateway 2 Points Achieved	Gateway 2 Rating
22	Exemplifies Quality: 18-22	/ 22	
	Approaching Quality: 12-17		
	Does Not Represent Quality: 0-11		
Gateway 2 Comments			

## Gateway 3: Access and Technology

Gateway 3 examines how schools can use digital resources to support teaching and learning in various ways. Educators determine the gateway rating by analyzing evidence from the instructional materials and scoring indicators tied to each criterion.

❑ **Materials must receive a score of Exemplifies Quality or Approaching Quality in Gateway 2 to be reviewed in Gateway 3.**

Gateway 3: Overview	Indicators	Available Points
<b>Criterion 3.1: Access</b> Materials are easily accessible to all learners, offering clear pathways for engagement and supporting diverse needs and abilities.	<b>3a-3d</b>	<b>10</b>
<b>Criterion 3.2: Technology</b> Materials integrate digital technology and interactive tools, when appropriate, to support student engagement and enhance learning.	<b>3e-3g</b>	<b>6</b>
<b>Total Points</b>		<b>16</b>

Criterion 3.1 Access		Materials are easily accessible to all learners, offering clear pathways for engagement and supporting diverse needs and abilities.		
Indicators	Guiding/Key Questions	Score	Comments	
*3a. Materials integrate technology such as interactive tools and/or virtual manipulatives/objects in ways that engage students in the grade-level content and skills, when applicable.	Do the materials integrate digital technology and interactive tools in ways that support student engagement in content?	0 2 4 _ / 4		
3b. The visual design (whether in print or digital) supports students in engaging thoughtfully with the subject and is neither distracting nor chaotic.	Does the visual design support student learning and engagement without being visually distracting?	0 1 2 _ / 2		
3c. Materials provide teacher guidance for using embedded technology to support and enhance student learning when applicable.	Do the materials guide teachers in using embedded technology to support and enhance student learning?	0 1 2 _ / 2		
3d. Materials are available on a digital platform and support remote learning opportunities.	Do the materials support virtual/remote or blended learning?	0 1 2 _ / 2		
Criterion 3.1 Summary		Subtotal	Rating Levels	Rating
		_ / 10	Exemplifies Quality: 8-10 Approaching Quality: 6-7 Not Represent Quality: 0-5	

Criterion 3.2 Technology		Materials integrate digital technology and interactive tools, when appropriate, to support student engagement and enhance learning.		
Indicators	Guiding/Key Questions	Score	Comments	
3e. Materials are responsive to student input, adapting based on interactions or providing flexibility and control to create a personalized learning experience.	Do materials promote individualized learning experiences?	0 1 2 _ / 2		
3f. Interactive material is purposeful and directly related to learning.	Is the interactive material directly related to learning?	0 1 2 _ / 2		
3g. Based on the information provided, the materials meet all public schools' privacy and data security requirements, including compliance with federal laws like FERPA and COPPA, Oklahoma's Student Data Accessibility, Transparency, and Accountability Act, and other relevant state regulations.	Do materials provide privacy and data security protocols for usage?	0 1 2 _ / 2		
Criterion 3.2 Summary		Subtotal	Rating Levels	Rating
		_ / 6	Exemplifies Quality: 6 Approaching Quality: 4-5 Not Represent Quality: 0-3	

Gateway 3 Points Available	Rating Levels	Gateway 3 Points Achieved	Gateway 3 Rating
16	Exemplifies Quality: 13-16	_ / 16	
	Approaching Quality: 9-12		
	Does Not Represent Quality: 0-8		
Gateway 3 Comments			



## Gateway 4: Statutory and Regulatory Fidelity

**Gateway 4 examines the statutory and regulatory fidelity of the program.**

Educators use evidence from the instructional materials to score indicators for each criterion to determine the gateway rating. **If the reviewer's response is Yes, then score 0 points. If the reviewer's response is No, then score 1 point.**

Gateway 4 Overview	Indicators	Available Points
<b>Criterion 4.1:</b> Materials align with Oklahoma statute 70 O.S. § 24-157.	<b>4a-4h</b>	<b>8</b>
<b>Criterion 4.2:</b> Materials align with Oklahoma Administrative Code 720:10-5-3.	<b>4i-4u</b>	<b>13</b>
<b>Total Points</b>		<b>21</b>

Criterion 4.1 Statutory and Regulatory Fidelity		Oklahoma statute 70 O.S. § 24-157	
Indicators	Score	Comments	
4a. Do the instructional materials teach or promote the idea that one race or sex is inherently superior to another race or sex?	0 1 __ / 1		
4b. Do the instructional materials teach or promote the idea that an individual, by virtue of his or her race or sex, is inherently racist, sexist, or oppressive, whether consciously or unconsciously?	0 1 __ / 1		
4c. Do the instructional materials teach or promote the idea that an individual should be discriminated against or receive adverse treatment solely or partly because of his or her race or sex?	0 1 __ / 1		
4d. Do the instructional materials teach or promote the idea that members of one race or sex cannot and should not attempt to treat others without respect to race or sex?	0 1 __ / 1		
4e. Do the instructional materials teach or promote the idea that an individual's moral character is necessarily determined by his or her race or sex?	0 1 __ / 1		
4f. Do the instructional materials teach or promote the idea that an individual, by virtue of his or her race or sex, bears responsibility for actions committed in the past by other members of the same race or sex?	0 1 __ / 1		
4g. Do the instructional materials teach or promote the idea that any individual should feel discomfort, guilt, anguish, or any other form of psychological distress on account of his or her race or sex?	0 1 __ / 1		
4h. Do the instructional materials teach or promote the idea that meritocracy or traits such as a hard work ethic are racist or sexist or were created by members of a particular race to oppress members of another race?	0 1 __ / 1		
Criterion 4.1 Summary	Subtotal	Rating Levels	Rating
	__ / 8	Exemplifies Quality: 7-8 Approaching Quality: 5-6 Representing Quality: 0-4	

Criterion 4.2 Statutory and Regulatory Fidelity		Oklahoma Administrative Code 720:10-5-3
Indicator	Score	Comments
4i. Are the instructional materials subjective in content and partial in interpretation?	0 1 __ / 1	
4j. Do the instructional materials encourage or condone civil disorder, social strife, or disregard for the law?	0 1 __ / 1	
4k. Do the instructional materials degrade or avoid teaching, where appropriate, high moral standards, including: <ul style="list-style-type: none"> <li>▪ Honesty?</li> <li>▪ Respect for parents, teachers, and those properly in authority?</li> <li>▪ The importance of the work ethic in achieving personal goals?</li> <li>▪ The existence of absolute values of right and wrong?</li> </ul>	0 1 __ / 1	
4l. Do the instructional materials de-emphasize or play down the importance of the family as the core of American society, and do they degrade traditional roles of men and women, boys and girls?	0 1 __ / 1	
4m. Do the instructional materials exclude or undermine the principles of the free enterprise system and the effectiveness of the free enterprise system?	0 1 __ / 1	
4n. Do the instructional materials include extraneous material unrelated to the subject of the textbook, negatively impacting the intellectual development of the child's instruction in reading, writing, and arithmetic?	0 1 __ / 1	
4o. Are the instructional materials designed to neglect or suppress awareness of the religious and classical culture of the Western world and its significance to the preservation of the liberties of the American people?	0 1 __ / 1	
4p. Do the instructional materials present imbalanced and nonfactual treatments of controversial, political, and social movements with biased editorial judgments?	0 1 __ / 1	
4q. Do the instructional materials promote illegal lifestyles or sexual behavior or promote sadistic or degrading behavior?	0 1 __ / 1	
4r. Do the instructional materials include blatantly offensive language or illustrations?	0 1 __ / 1	

4s. Do the instructional materials include violence for reasons of excitement, sensationalism, or as an excuse for relevance? If violence does appear in instructional materials, do the instructional materials treat the violence without the context of cause or consequence?	0 1 __ / 1		
4t. Do the instructional materials treat the subject of the historical origins of humankind in a subjective and biased manner?	0 1 __ / 1		
4u. Do the instructional materials invade the privacy of the pupils or the pupils' parents?	0 1 __ / 1		
<b>Criterion 4.2 Summary</b>	<b>Subtotal</b>	<b>Rating Levels</b>	<b>Rating</b>
	__ / 13	Exemplifies Quality: 10-13 Approaching Quality: 7-9 Representing Quality: 0-6	

Gateway 4 Points Available	Rating Levels	Gateway 4 Points Achieved	Gateway 4 Rating
21	Exemplifies Quality: 16-21	___ / 21	
	Approaching Quality: 11-15		
	Not Representing Quality: 0-10		
Gateway 4 Comments			