Learning List has reviewed each of the seven materials submitted for Texas state adoption for **Money Matters** (Subchapter F: Finance) and **Dollars and Sense** (Subchapter J: Human Services) Career and Technical Education (CTE) courses.

The Texas Education Code (TEC) designates that Money Matters courses should allow students to “investigate money management from a personal finance perspective” and address topics such as “investing, tax planning, asset allocating, risk management, retirement planning, and estate planning.” Similarly, TEC states that Dollars and Sense courses address “consumer practices and responsibilities, money-management processes, decision-making skills, impact of technology, and preparation for human services careers.”

Not surprisingly, there is considerable overlap in the products submitted for each course. For example, Cengage Learning, Goodheart-Willcox, and Red & Black Books submitted similar products for adoption in both **Money Matters** and **Dollars and Sense** courses. Many of the modules in CEV Media’s online products for each course are the same. Below please find a brief overview of each course:

**Cengage Learning’s Personal Financial Literacy** (submitted for **Money Matters** and **Dollars and Sense**) emphasizes individual responsibility for personal financial planning and incorporates relevant real-world examples (e.g., college costs). The text provides many opportunities to develop critical thinking skills. The instructional narrative is structured to facilitate comprehension and provides strong support for struggling readers. A Spanish-language glossary is available on the course’s companion website and on the Instructor’s Resource CD.

The **Goodheart-Willcox Company’s Foundations of Financial Literacy, 10th Edition**, (submitted for **Money Matters** and **Dollars and Sense**) focuses on developing competent consumers. Content is structured using the 5E instructional model (i.e., engage, explore, explain, elaborate/extend, evaluate) and emphasizes student preparation for college and careers. The instructional narrative is written at a level that should be accessible for 11th- and 12th-grade students reading at grade level. Each chapter integrates active reading skills.

**Red & Black Books’ Red & Black Approach to Money Matters** and **Red & Black Approach to Dollars and Sense** (**Money Matters** and **Dollars and Sense**) present content in three separate print resources: (1) “What I Learned About Life When My Husband Got Fired!,” (2) “The Red & Black Approach to Dollars and Sense” or “The Red & Black Approach to Money Matters” workbooks, and (3) “The Book Club Approach to Personal Finance & Life 101.” Both programs provide an unconventional account of one woman’s journey to greater financial literacy as presented in “What I Learned About Life When My Husband Got Fired!” where content is presented in a humorous narrative that includes exchanges between two very different, real-life, adult sisters. The text is written using a conversational tone and includes text message, telephone, and email exchanges.
between the sisters. Some conversations, however, are beyond the scope of either course and contain some language that may be inappropriate for high school readers.

“The Red & Black Approach to ...” is the accompanying workbook for “What I Learned About Life When My Husband Got Fired!” Instruction is loosely organized using a “Socratic Dialogue” approach structured as a three-step “Q-I-D” process: (1) “Question: Ask questions,” (2) “Information: Gather information,” and (3) “Decisions: Make smart, conscious decisions.” For various topics, the workbook contains a dialogue between the two sisters addressing the topic, a set of “Leading Questions” (e.g., “How does this topic apply to your personal life?”), followed by discussion questions, and worksheets. “The Book Club Approach to Personal Finance & Life 101” is the course’s teacher resource with additional information to support the “book club approach.”

CEV Multimedia submitted separate Money Matters and Dollars & Sense courses, though there is considerable overlap in the courses’ content. Both courses are presented using PowerPoint presentations and videos, with accompanying print materials. Resources support instruction in teacher-led and/or self-paced learning environments and facilitate the attainment of professional certifications (e.g., Southwest Airlines Professional Communications Certification). Most lessons include video interviews with professionals working in related fields (e.g., director of finance). When students have completed the recommended prerequisite lessons for a professional certification, they may access and complete the certification exam from their course dashboard.

The Lampo Group’s Foundations in Personal Finance: High School Edition, (submitted for Money Matters) focuses on five “Foundations”: (1) “Have a $500 emergency fund,” (2) “Get out of debt,” (3) “Pay cash for your car,” (4) “Pay cash for college,” and (5) “Build wealth and give.” Instruction is presented in video-based lectures provided by financial experts (e.g., the author, Dave Ramsey). The course’s student workbook is designed to accompany the videos and is written using simple language that most high school students will understand. The workbook cues students when to watch the video and includes pages with fill-in-the blank sentences that students complete as they watch.

Pearson’s Dollars & Sense: Texas Edition (Dollars and Sense) teaches students the skills needed to be adept consumers, competent employees, and effective managers of their own money. Instruction emphasizes step-by-step processes in making decisions, setting goals, and solving problems, and stresses the role of personal responsibility in work, school, community, family, and social relationships. The instructional narrative is written in a conversational tone and organized to support comprehension. Teacher resources support customized instruction for advanced and struggling learners, and a “Stay in School” feature identifies the risk factors for dropping out and suggests intervention strategies.

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