

# Characteristics of a High-Quality Financial Education Curriculum

To help educators evaluate the merits of the myriad of financial education programs that are available, the UChicago Financial Education Initiative developed a list of characteristics, supported by academic research, that make a curriculum high-quality.

The UChicago Financial Education Initiative was launched in July 2016 to develop the tools, resources, and capacity to spread robust financial education across America. The Initiative taps into the group's expertise in learning science, curriculum design, digital tool development, and assessment, as well as its experience with schools and districts.



## Content

- ✓ **Research Based.** Curriculum is built on a deep research base including what should be taught (content), how it should be taught (pedagogy).
- ✓ **Cohesive.** Curriculum is based on clearly articulated goals, allowing students to acquire and construct new knowledge, skills, and attitudes through authentic, carefully-designed learning experiences.
- ✓ **Timely.** Curriculum addresses students' fundamental attitudes and skills, including critical research skills, preparing students to navigate a complex, ever-changing marketplace.
- ✓ **Relevant.** Curriculum acknowledges individual differences, systemic inequities, and diversity of financial experiences so students are able to systematically relate the content to their own personal, social context.



## Design

- ✓ **Field Tested.** Curriculum has been field tested with diverse groups of students and teachers to ensure quality and efficacy.
- ✓ **Proven.** Curriculum has been evaluated by an independent external evaluator to guarantee high-caliber materials. Widely available analysis should include impact on both students and teachers.
- ✓ **Comprehensive.** Curriculum provides all the necessary tools (assessment, projects, differentiation) aligned with the course's objectives and sufficient for a full semester of instruction and learning.



## Instruction

- ✓ **Differentiated.** Curriculum is accessible to students of different backgrounds. Lessons include multiple entry points so all students can engage with the content.
- ✓ **Supportive.** Curriculum provides opportunities for students to discuss financial topics learned in class with parents or trusted adults.
- ✓ **Educative for Teachers.** Curriculum supports strong classroom implementation by building the content knowledge and confidence of teachers.
- ✓ **Applicable.** Curriculum provides activities such as projects, scenarios, and games that extend the learning beyond the classroom, encouraging students to apply content knowledge and practice making financial decisions in realistic, non-personal contexts.
- ✓ **Measurable.** Curriculum includes embedded assessments that provide a complete picture of students' understanding and growth over time.
- ✓ **Manageable.** Curriculum provides all of the easy- to-use tools and materials teachers need to teach and students need to learn.

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