

Youth financial education curriculum review tool

Table of contents

Getting started	1
Content for elementary school	3
Content for middle school	9
Content for high school	17
Utility	26
Quality	37
Efficacy	44
Summary findings	49

There is additional information about this tool. To learn more, go to

www.consumerfinance.gov/f/201509_cfpb_youth-financialeducation-curriculum-review.pdf

Getting started

Selecting a review committee

To review multiple curricula, begin by assembling a committee of experts, including those with expertise in financial education, curriculum development, and research methodology (to review the evidence of efficacy). Practitioners – teachers who are actively teaching financial education – are especially valuable in determining the practical feasibility of curricula.

Once selected, committee members should review materials using this Curriculum Review Tool, in advance. Then, the committee should assemble to discuss and address discrepancies in their review. At the close of the review process, some organizers may wish to publicize or share the review findings.

Preparing for the review

Begin preparing for the review by gathering all the materials that compose the curriculum. Consider consulting websites such as the [Jump\\$tart Clearinghouse](#), [edutopia](#) or [mymoney.gov](#) to find financial education resources.

The materials you will need to conduct the review include the following:

- Scope and sequence
- Lesson plans for each lesson, with objectives, activities, supporting materials (such as handout masters), and directions for teachers
- Student assessments
- Guidance for teachers, such as suggestions for tailoring lessons, additional resources, and glossaries

These materials may be provided in a number of different formats and packages. For example, some materials may be online, some may be on a DVD or flash drive, and some may be on paper. Reviewers are likely to need, at minimum, a teacher workbook and a student workbook.

To review a curriculum's efficacy, reviewers should be familiar with basic research design and be prepared to commit time to finding and reviewing studies. The review committee should assemble research on the effects of the curriculum, aiming to collect strong, independent studies.

The committee can get much of this information quickly by:

1. **Using an online search engine.** Reviewers can search the curriculum name and the terms "effects," "impact," or "evaluation." The What Works Clearinghouse (WWC; whatworks.ed.gov) might have some studies already reviewed. Financial education is not a focus topic for the WWC, but if the WWC reviews a study on financial education curricula, it will be conducted by trained and certified coders using a protocol vetted by methodological and substantive experts.
2. **Looking at the curriculum provider's website.** Keep in mind that anecdotes, such as a teacher's story of how well some students responded to the curriculum, are not considered studies. In addition, stand-alone statistics such as pre- and post-test scores generally are not considered studies because they do not provide the context for determining whether the curriculum or

some other factor caused the findings, unless the information about the treatment, samples, methods, and analysis are also provided alongside the statistics.

Conducting the review

We recommend reviewing the dimensions in this order: content, utility, quality, and efficacy. This allows the reviewers to manage and absorb the vast amount of information about the curriculum at a reasonable pace.

The financial education Curriculum Review

Tool includes:

- Criteria for each dimension which are broad concepts
- Indicators to further specify these criteria (listed in the left column)
- Questions to help evaluate each indicator (listed in the right column)

The Curriculum Review Tool also provides decision rules for evaluating each criterion and each overall dimension (content, utility, quality, and efficacy).

Each reviewer should read the relevant curriculum materials and answer the questions in the Curriculum Review Tool. Then, using the decision rules at the end of each section, come up with summary statements about each criterion and, ultimately, about the utility, quality, content, and efficacy of the curriculum.

Keep in mind it will be necessary to use different documents to evaluate the different dimensions of the curriculum, as shown in Table 1.

TABLE 1: GUIDANCE ON WHAT DOCUMENTS TO REVIEW FOR EACH DIMENSION

Dimension	Necessary documents
Content	Read: Scope and sequence Skim: Lesson plans and supporting materials
Utility	Read: Lesson plans and supporting materials
Quality	Read: Lesson plans and supporting materials
Efficacy	Read: Outcomes studies Skim: Provider’s claims of effects

Summarizing the findings

Use the summary findings form provided to document your results.



Content for elementary school

Curriculum content refers to the knowledge and skills covered by the curriculum. The content dimension is based on our analysis of existing national and select state financial education standards.

Instructions

Read through the scope and sequence of the curriculum, skim the lesson plans, and answer the following questions.

Reviewer name: _____ Review date: _____

Curriculum name: _____

Grade focus: _____ Publication date: _____

Content criterion 1

Does the curriculum address grade-level appropriate topics for saving and investing? *Select yes if the following components are addressed.*

1.1	People save for the future, and might have different goals for saving and make different choices about how to save.	One can save money in various ways, including at home in a piggy bank or at a commercial bank, credit union, or savings and loan institution.	YES	NO
		Saving helps individuals act on future opportunities, meet short-term and long-term goals, and address financial emergencies.	YES	NO
1.2	Compound interest affects the value of savings.	Saving money in a bank or credit union allows the money to earn interest.	YES	NO
1.3	Investments involve purchase of financial assets to increase wealth.	The goal of savings is to set aside income for future spending, whereas the goal of investing is to increase wealth over time.	YES	NO
Score: Content criterion 1		Add up total number of components:	__ YES __ NO	

Content criterion 2

Does the curriculum address grade-level appropriate topics for earning, income, and careers? *Select yes if the following components are addressed.*

2.1	Sources of income include wages, salaries, and benefits, as well as interest, rent, and profits.	Income is money earned from employment and investments.	YES	NO
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2.2	People can change their income by acquiring more education, work experience, and skills.	Various jobs and careers provide different levels of income and require different kinds of skills.	YES	NO
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Score: Content criterion 2	Add up total number of components:	__ YES __ NO
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Content criterion 3 Does the curriculum address grade-level appropriate topics for spending? *Select yes if the following components are addressed.*

3.1	People choose to buy some goods or services over others.	People must make choices about and prioritize the goods and services they buy because they can't have everything they want.	YES	NO
		Individual spending choices can be affected by a variety of factors, including family circumstances, price of goods and services, advertising, preferences, peer pressure, product quality, impact of purchase on self and others, etc.	YES	NO
3.2	Individuals who are active and aware consumers can make more informed choices.	Individuals should know the numbers essential to count money.	YES	NO
		Individuals should understand and be able to use the different values of coins.	YES	NO
		Making good spending choices involves systematic decision-making and planning, including comparing the benefits and costs of spending, asking questions, and comparison shopping.	YES	NO
		A budget is a plan for using income productively, including spending, sharing, and saving.	YES	NO

Score: Content criterion 3	Add up total number of components:	__ YES __ NO
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Content criterion 4

Does the curriculum address grade-level appropriate topics for borrowing and credit?

Select yes if the following components are addressed.

4.1	Borrowing allows people to purchase goods and services now that must be paid for in the future.	Borrowing from others is often referred to as obtaining credit. Credit is the use of someone else's money for a fee; interest is the fee one pays for borrowing money through credit.	YES	NO
		When people use credit, they receive something of value now and agree to repay the lender over time, or at some date in the future, with interest.	YES	NO

Score: Content criterion 4

Add up total number of components:

__ YES __ NO

Content criterion 5

Does the curriculum address grade-level appropriate topics for managing potential financial risk, including insurance?

Select yes if the following components are addressed.

5.1	People make choices to protect themselves from financial risks.	Risk is the chance of loss or harm and is an unavoidable part of daily life.	YES	NO
		Individuals can choose to accept risk or protect themselves by avoiding risks or taking out insurance.	YES	NO

Score: Content criterion 5

Add up total number of components:

__ YES __ NO

Content criterion 6

Does the curriculum address grade-level appropriate topics for financial responsibility, money management, and financial decisions? Select yes if the following components are addressed.

6.1	Financial responsibility involves planning for the future.	Individuals could have various short- or long-term goals that could require them to save money.	YES	NO
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Score: Content criterion 6

Add up total number of components:

__ YES __ NO

Summary: Content for elementary school

Instructions: Use your answers from the content section of the Curriculum Review Tool to summarize the scores.

Criterion 1 The curriculum addresses grade-level appropriate topics for saving and investing.

Total number of components:

YES NO

Exceeds

All 4 components were addressed

Meets

3 components were addressed

Does not meet

Less than 3 components were addressed

Criterion 2 The curriculum addresses grade-level appropriate topics for earning, income, and careers.

Total number of components:

YES NO

Exceeds

Both of the components were addressed

Meets

1 component was addressed

Does not meet

0 components were addressed

Criterion 3 The curriculum addresses grade-level appropriate topics for spending.

Total number of components:

YES NO

Exceeds

5 or more components were addressed

Meets

4 components were addressed

Does not meet

Less than 4 components were addressed

Criterion 4 The curriculum addresses grade-level appropriate topics for borrowing and credit.

Total number of components:

YES NO

Exceeds

Both of the components were addressed

Meets

1 component was addressed

Does not meet

0 components were addressed

Criterion 5 The curriculum addresses grade-level appropriate topics for managing potential financial risk, including insurance.

Total number of components:

YES NO

Exceeds

Both of the components were addressed

Meets

1 component was addressed

Does not meet

0 components were addressed

Criterion 6 The curriculum addresses grade-level appropriate topics for financial responsibility, money management, and financial decisions?

Total number of components:

YES NO

Exceeds

1 component was addressed

Does not meet

0 components were addressed

Overall score: Elementary school content

Select how this curriculum meets all the content criteria:

Strong content: All 6 criteria were met, and at least one was exceeded

Moderate content: All 6 criteria were met

Limited content: At least one of the criteria was not met

You have reviewed the content dimension for elementary school. If you are reviewing curriculum for elementary school grades only, go to [page 26](#) to continue the review.



Content for middle school

Curriculum content refers to the knowledge and skills covered by the curriculum. The content dimension is based on our analysis of existing national and select state financial education standards.

Instructions:

Read through the scope and sequence of the curriculum, skim the lesson plans, and answer the following questions.

Reviewer name: _____ Review date: _____

Curriculum name: _____

Grade focus: _____ Publication date: _____

Content criterion 1

Does the curriculum address grade-level appropriate topics for earning, income, and careers?

Select yes if the following components are addressed.

1.1	Sources of income include wages, salaries, and benefits, as well as interest, rent, and profits.	Income can be acquired in a variety of ways, including through wages; salaries; commissions; interest, dividends, and capital appreciation on investments; money gifts; profits; and rental property.	YES	NO
1.2	People can change their income by acquiring more education, work experience, and skills.	Building human capital through various types of education and training can have differing opportunity costs.	YES	NO
		Changes in the labor market or economic conditions can cause changes in worker's income or unemployment.	YES	NO
Score: Content criterion 1		Add up total number of components:	__ YES __ NO	

Content criterion 2

Does the curriculum address grade-level appropriate topics for saving and investing?

Select yes if the following components are addressed.

2.1	People save for the future, and might have different goals for saving and make different choices about how to save.	Different people save money for different reasons, including large purchases (such as higher education, autos, and homes), retirement, and unexpected events.	YES	NO
		Peoples' choices about how much to save and for what to save are based on their preferences.	YES	NO

2.2	Time, interest rates, and inflation all affect the value of savings.	The value of savings is affected by interest and compounding over time.	YES	NO
		Interest can be calculated by multiplying the principal amount, the interest rate, and time of loan/investment.	YES	NO
2.3	Investments involve purchase of financial assets to increase wealth.	Financial assets in which one might invest include stocks, bonds, mutual funds, real estate, and commodities.	YES	NO
		The rate of return on a financial investment consists of interest payments, dividends, and capital appreciation expressed as a percentage of the amount invested.	YES	NO
2.4	Some investment strategies have greater or less risk and corresponding expected rate of return.	Federal agencies guarantee depositors' savings in most commercial banks, savings banks, savings associations, and credit unions.	YES	NO
		Increases or decreases in the rate of return from an investment vary according to the amount of risk. In general, a trade-off exists between the security of an investment and its expected rate of return.	YES	NO
Score: Content criterion 2		Add up total number of components:	__ YES __ NO	

Content criterion 3

Does the curriculum address grade-level appropriate topics for spending? *Select yes if the following components are addressed.*

3.1	People choose to buy some goods or services over others.	Individuals must make choices about and prioritize the goods and services they buy because they can't have everything they want.	YES	NO
3.2	Individuals who are active and aware consumers can make more informed choices.	A consumer should rely on sources beyond advertising claims to gather information about goods and services.	YES	NO

	Consumers can use a variety of payment methods to make a purchase, and some payment methods are better than others.	YES	NO
	A budget helps one make good spending choices, and a good budget accounts for expenses, income, savings, and taxes.	YES	NO
	Individual spending goals and priorities can inform the creation of a budget.	YES	NO
Score: Content criterion 3	Add up total number of components:	__ YES __ NO	

Content criterion 4

Does the curriculum address grade-level appropriate topics for borrowing and credit?

Select yes if the following components are addressed.

4.1	Credit allows people to purchase goods and services now that must be paid for in the future.	People can use credit to finance long-term purchases. The benefits of using credit in this way are spread out over a period of time, whereas the benefits of using credit to make daily purchases are short-lived and do not accumulate over time.	YES	NO
4.2	Different credit options have different costs.	People who apply for loans are told what the interest rate on the loan will be. An interest rate is the price of using someone else's money, often expressed as an annual percentage rate.	YES	NO
		Interest rates for loans fluctuate based on changes in the market for loans as well as the risk of non-repayment.	YES	NO
		Consumers can choose from a variety of credit sources.	YES	NO
		Borrowers who use credit cards and do not pay the full balance when it is due pay much higher costs for their purchases; they can avoid interest charges by paying the entire balance within the grace period specified by the financial institution.	YES	NO

4.3	Lenders and others can access your credit history to make decisions about lending or extending lines of credit, accepting applications for rental housing, and determining if you are a good candidate for a job.	Your credit score is a number based on information from your credit history and assesses your credit risk.	YES	NO
		Lenders make credit decisions based in part on consumer payment history. Credit bureaus record borrowers' credit and payment histories and provide that information to lenders in credit reports.	YES	NO

Score: Content criterion 4	Add up total number of components:	__ YES __ NO
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Content criterion 5 Does the curriculum address grade-level appropriate topics for managing potential financial risk, including insurance? *Select yes if the following components are addressed.*

5.1	People make choices to protect themselves from financial risks.	Risk management strategies include risk avoidance, risk control, risk transfer through insurance, and risk mitigation through savings.	YES	NO
5.2	Insurance allows people to pay a fee now in order to avoid the possibility of later risk.	Individuals can choose to accept some risk, avoid or reduce risk, or transfer some risk by purchasing insurance. Each option has different costs and benefits.	YES	NO
		Insurance is a product that allows people to pay a fee (called a premium) now to transfer the costs of potential loss to a third party.	YES	NO
5.3	The cost of insurance is influenced by individual behavior and a range of other factors.	Insurance premiums might vary based on the level of protection, insurer's assessment of individual risk, deductible, and copayment.	YES	NO

Score: Content criterion 5	Add up total number of components:	__ YES __ NO
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Content criterion 6

Does the curriculum address grade-level appropriate topics for financial responsibility, money management, and financial decisions?
Select yes if the following components are addressed.

6.1	Financial responsibility involves planning for the future.	People perform basic financial tasks to manage money.	YES	NO
		Financial choices that people make have benefits, costs, and future consequences.	YES	NO
Score: Content criterion 6		Add up total number of components:	__ YES __ NO	

Summary: Content for middle school

Instructions: Use your answers from the content section of the Curriculum Review Tool to summarize the scores.

Criterion 1 The curriculum addresses grade-level appropriate topics for earning, income, and careers.

Total number of components:

___ YES ___ NO

Exceeds

All 3 of the components were addressed

Meets

2 of the components were addressed

Does not meet

Less than 2 components were addressed

Criterion 2 The curriculum addresses grade-level appropriate topics for saving and investing.

Total number of components:

___ YES ___ NO

Exceeds

7 or more components were addressed

Meets

5 or 6 components were addressed

Does not meet

Less than 5 components were addressed

Criterion 3 The curriculum addresses grade-level appropriate topics for spending.

Total number of components:

___ YES ___ NO

Exceeds

All 5 components were addressed

Meets

4 components were addressed

Does not meet

Less than 4 components were addressed

Criterion 4 The curriculum addresses grade-level appropriate topics for borrowing and credit.

Total number of components:

___ YES ___ NO

Exceeds

6 or more of the components were addressed

Meets

5 of the components were addressed

Does not meet

less than 5 components were addressed

Criterion 5 The curriculum addresses grade-level appropriate topics for managing potential financial risk, including insurance.

Total number of components:

___ YES ___ NO

Exceeds

All 4 of the components were addressed

Meets

3 of the components were addressed

Does not meet

less than 3 components were addressed

Criterion 6 The curriculum addresses grade-level appropriate topics for financial responsibility, money management, and financial decisions?

Total number of components:

___ YES ___ NO

Exceeds

1 component was addressed

Does not meet

0 components were addressed

Overall score: Middle school content

Select how this curriculum meets all the content criteria:

Strong content: All 6 criteria were met, and at least one was exceeded

Moderate content: All 6 criteria were met

Limited content: At least one of the criteria was not met

You have reviewed the content dimension for middle school. If you are reviewing curriculum for middle school grades only, go to [page 26](#) to continue the review.



Content for high school

Curriculum content refers to the knowledge and skills covered by the curriculum. The content dimension is based on our analysis of existing national and select state financial education standards.

Instructions

Read through the scope and sequence of the curriculum, skim the lesson plans, and answer the following questions.

Reviewer name: _____ Review date: _____

Curriculum name: _____

Grade focus: _____ Publication date: _____

Content criterion 1

Does the curriculum address grade-level appropriate topics for earning, income, and careers? *Select yes if the following components are addressed.*

1.1	Sources of income include wages, salaries, and benefits, as well as interest, rent, and profits.	Many workers receive benefits, including health and retirement benefits, in addition to their pay.	YES	NO
		People can change their income by acquiring more education, work experience, and skills.	YES	NO
1.2	People can change their income by acquiring more education, work experience, and skills.	The wages paid for a given job depend on a worker's skills and education, as well as the importance of the work to society and the supply of and demand for qualified workers.	YES	NO
		The income that an individual receives is determined in part by the informed decisions that individual makes regarding work, investments, and asset accumulation.	YES	NO
		Entrepreneurs, who work for themselves by starting a new business, hope to earn a profit, but accept the risk of a loss.	YES	NO
		Whether and where to go to college are important financial decisions and should be based on information about the future economic opportunities that a college education can bring, as well as on the tuition and fees for types of college choices.	YES	NO
		Taxes affect income.	YES	NO

Score: Content criterion 1

Add up total number of components:

__ YES __ NO

Content criterion 2

Does the curriculum address grade-level appropriate topics for saving and investing? *Select yes if the following components are addressed.*

2.1	People save for the future and might have different goals for saving and make different choices about how to save.	Different people save money for different reasons, including large purchases (such as higher education, autos, and homes), retirement, and unexpected events.	YES	NO
		The decision about where to save money depends on various factors, including savings goal and interest rates.	YES	NO
		Employee benefit programs create incentives and disincentives to save and invest, including tax-exempt and tax-deferred accounts.	YES	NO
		Banks and credit unions are places where people can invest money and earn interest.	YES	NO
		People should check transactions on bank statements and note any irregularities.	YES	NO
2.2	Time, interest rates, and inflation all affect the value of savings.	The calculation for the end value of an investment depends on investment amount, time, rate of return, and frequency of compounding.	YES	NO
2.3	Investments involve purchase of financial assets to increase wealth.	People can design how to invest their savings so it can grow over time.	YES	NO
2.4	Some investment strategies have greater or less risk and corresponding expected rate of return.	Government agencies, such as the U.S. Securities and Exchange Commission, Federal Deposit Insurance Corporation, the Consumer Financial Protection Bureau, and state regulators, oversee the securities or banking industries and combat fraud.	YES	NO
		The risk of investments depends on various factors, including diversification of the investment, economic conditions, monetary and fiscal policies, and market prices.	YES	NO
Score: Content criterion 2		Add up total number of components:	__ YES	__ NO

Content criterion 3

Does the curriculum address grade-level appropriate topics for spending? *Select yes if the following components are addressed.*

3.1	People choose to buy some goods or services over others.	People make choices about what goods and services to buy. Doing so requires individuals to prioritize their wants.	YES	NO
3.2	Individuals who are active and aware consumers can make more informed choices.	The quality and usefulness of information about goods and services can vary greatly among sources; wise consumers compare information across a variety of sources before determining what they will buy.	YES	NO
		When people consume goods and services, their consumption can have positive and negative effects on the community (eg., consumption of cigarettes).	YES	NO
		Governments establish laws and institutions to provide consumers with information about goods and services being purchased and to protect consumers from fraud.	YES	NO
Score: Content criterion 3		Add up total number of components:	__ YES __ NO	

Content criterion 4

Does the curriculum address grade-level appropriate topics for borrowing and credit? *Select yes if the following components are addressed.*

4.1	Credit allows people to purchase goods and services now that must be paid for in the future.	Using credit to buy durable goods, such as cars, houses, and appliances, enables people to use goods while paying for them.	YES	NO
4.2	Different credit options have different costs.	The costs of credit from various sources can be compared by utilizing information about the annual percentage rate (APR), initial fees, late fees, nonpayment fees, and other relevant information.	YES	NO

	Leasing, borrowing to buy, and rent-to-own options have different contract terms and costs.	YES	NO	
	Laws in place to protect consumers who use credit include requirements to provide full disclosure of credit terms, such as the APR and fees, as well as protection against discrimination and limits on abusive marketing or collection practices.	YES	NO	
	There are important considerations in taking financial aid for education, including underlying mechanics such as grants versus loans, amount of loans necessary to complete one's education, loan forgiveness, and repayment schedules, and expected future income.	YES	NO	
4.3	Lenders and others can access your credit history to make decisions about lending or extending lines of credit, accepting applications for rental housing, and determining if you are a good candidate for a job.	Consumers' prior payment history can affect interest rates on future loans. Consumers can influence interest rates that are offered by providing collateral and down payments.	YES	NO
		Your credit score is a number based on information from your credit history and assesses your credit risk.	YES	NO
		Factors that could cause a lender to deny credit to someone include credit score, income, aspects of credit history, etc. These factors are influenced by a number of things including having high levels of debt, not paying bills on time, or limited credit history.	YES	NO
		One can have a positive impact on one's credit score by using credit effectively, including engaging in good spending choices and credit repayment practices.	YES	NO
		Consumers with excessive debt have a number of options, including loan consolidation, renegotiation of repayment schedules, and even declaring bankruptcy as a last resort.	YES	NO
Score: Content criterion 4	Add up total number of components:	___ YES	___ NO	

Content criterion 5

Does the curriculum address grade-level appropriate topics for managing potential financial risk, including insurance? *Select yes if the following components are addressed.*

5.1	People make choices to protect themselves from financial risks.	Risk management strategies include risk avoidance, risk control, risk transfer through insurance, and risk mitigation through savings.	YES	NO
		Probability quantifies the likelihood that a specific event will occur, usually expressed as the ratio of the number of actual occurrences to the number of possible occurrences.	YES	NO
		Laws and regulations exist to protect consumers from abuses by a variety of sellers, lenders, and others, including those arising from privacy infringement and identity theft.	YES	NO
5.2	Insurance allows people to pay a fee now in order to avoid the possibility of later risk.	Insurance is a product that allows people to pay a fee (called a premium) now to transfer the costs of potential loss to a third party; insurers do this by pooling premiums to create a fund for individuals who experience a large loss.	YES	NO
		Some types of insurance contracts can increase risk because having the insurance may result in the person taking more risks. Policy features such as deductibles and copayments are cost-sharing features that encourage the policyholder to take steps to reduce the potential size of loss (claim).	YES	NO
		Types of insurance include health, disability, property, life, and auto insurance. Each type of insurance includes differing rules and benefits.	YES	NO
5.3	The cost of insurance is influenced by individual behavior and a range of other factors.	Insurance companies charge higher premiums to cover higher-risk individuals and events because the risk of monetary loss is greater.	YES	NO

Score: Content criterion 5

Add up total number of components:

___ YES ___ NO

Content criterion 6

Does the curriculum address grade-level appropriate topics for financial responsibility, money management, and financial decisions?
Select yes if the following components are addressed.

6.1	Financial responsibility involves planning for the future.	Financially responsible individuals accept the fact that they are accountable for their financial future, and their attitudes and values affect their financial decisions.	YES	NO
		To responsibly manage finances, a person should have a personal financial plan, which should include the following components: financial goals, a net worth statement, an income and expense record, an insurance plan, a saving and investing plan, and a budget.	YES	NO
6.2	Financial advice is available from a variety of sources.	Financial advice is available from a variety of sources, such as professional financial advisors, books, and the internet.	YES	NO
Score: Content criterion 6		Add up total number of components:	___ YES ___ NO	

Summary: Content for high school

Instructions: Use your answers from the content section of the Curriculum Review Tool to summarize the scores.

Criterion 1 The curriculum addresses grade-level appropriate topics for earning, income, and careers.

Total number of components:

YES NO

Exceeds

5 or more components were addressed

Meets

4 components were addressed

Does not meet

Less than 4 components were addressed

Criterion 2 The curriculum addresses grade-level appropriate topics for saving and investing.

Total number of components:

YES NO

Exceeds

8 or more components were addressed

Meets

6 or 7 components were addressed

Does not meet

Less than 6 components were addressed

Criterion 3 The curriculum addresses grade-level appropriate topics for spending.

Total number of components:

YES NO

Exceeds

All 4 of the components were addressed

Meets

3 of the components were addressed

Does not meet

less than 3 components were addressed

Criterion 4 The curriculum addresses grade-level appropriate topics for borrowing and credit.

Total number of components:

YES NO

Exceeds

9 or more components were addressed

Meets

7 or 8 components were addressed

Does not meet

Less than 7 components were addressed

Criterion 5 The curriculum addresses grade-level appropriate topics for managing potential financial risk, including insurance.

Total number of components:

YES NO

Exceeds

6 or more of the components were addressed

Meets

5 of the components were addressed

Does not meet

less than 5 components were addressed

Criterion 6 The curriculum addresses grade-level appropriate topics for financial responsibility, money management, and financial decisions?

Total number of components:

YES NO

Exceeds

3 of the components were addressed

Meets

2 of the components were addressed

Does not meet

less than 2 components were addressed

Overall score: Content for high school

Select how this curriculum meets all the content criteria:

Strong content: All 6 criteria were met, and at least one was exceeded

Moderate content: All 6 criteria were met

Limited content: At least one of the criteria was not met



Utility

Utility is defined as the supports for using the curriculum, including pedagogical guidance designed to promote strong and effective instruction.

Instructions

Read through the lesson plans and supporting materials thoroughly. Using these materials as reference, reviewers can then complete the utility section of the Curriculum Review Tool.

Questions representing **essential** criteria are highlighted with dark green. Essential criteria are factors to consider because there is strong evidence that they have a positive impact on student learning.

Questions representing **beneficial** criteria are highlighted with light green to reflect areas that hold promise but may be more relevant and useful for some reviewers.

Utility criterion 1

Do the materials provide instructional suggestions designed to support the cognitive development of students' financial capability?

1.1	Materials include a balanced focus on concepts, procedures, and application.	Are there multiple activities for:		
		procedural learning: memorizing content or practicing processes accurately and quickly? (e.g., knowing how to calculate interest or define a student loan)	YES	NO
		conceptual learning: describing underlying ideas in written and spoken activities? (e.g., being an informed consumer)	YES	NO
		application: independently using knowledge and skills in simulated or real situations, choosing a strategy to solve problems with persistence? (e.g., making a budget)	YES	NO
1.2	Requires higher-order skills like analysis, synthesis, and evaluation.	Are students expected to:		
		engage in discussion around financial constructs?	YES	NO
		explain their reasoning for responses?	YES	NO
		connect constructs from different lessons within and beyond the financial education curriculum?	YES	NO
		reflect on their financial knowledge?	YES	NO
1.3	Promotes development of executive functioning.	Are there activities:		
		designed to help students conceptualize their financial future? (e.g., making financial plans for a meaningful future event, such as a birthday, and organizing their finances over time, such as making a savings calendar)	YES	NO
		requiring students to consciously organize their learning strategies? (e.g., figure out the best way to solve a financial problem)	YES	NO

1.4	Encourages students to use specialized financial vocabulary.	Are important financial terms , needed for understanding and communicating about important financial topics, introduced, defined, and used in lessons?	YES NO
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Score: Utility criterion 1	Add up the total number of essential components:	__ YES __ NO
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Utility criterion 2

Do materials support engagement among a diverse population of students by providing suggestions to differentiate instruction, exercises, and activities? Consider students' race, ethnicity, gender, socioeconomic circumstances, special education needs, and English language proficiency.

2.1	Attends to a diversity of students' needs.	<p>Do the materials:</p> <p>focus on age-appropriate content that relate to financial activities that the student might be doing immediately or in the near future? (e.g., <i>introducing credit cards in high school and savings in elementary school</i>)</p> <p>help teachers recognize when students are struggling and provide strategies to adapt lessons to those students' needs? (e.g., <i>alternative pacing recommendations and suggestions for addressing common student difficulties</i>)</p> <p>provide strategies to adapt lessons to the needs of advanced students? (e.g., <i>extension activities and worksheets</i>)</p> <p>provide supports for students with reading or math skills below grade level?</p> <p>provide strategies to adapt lessons to the needs of students with cognitive or intellectual disabilities?</p> <p>provide direction for adapting lessons to the needs of students who are not fluent in English?</p> <p>delineate which resources are appropriate for specific subgroups of students? (e.g., <i>different achievement levels</i>)</p>	<p>YES NO</p>
-----	--	--	---

	provide a variety of instructional modes and guidance for teachers on how to facilitate activities? <i>(e.g., modeling; using a range of questions; checking for understanding; interactive, pair, and group tasks; role playing; hands-on activities)</i>	YES	NO
	Are materials available to students in a variety of media types ? <i>(e.g., print, audio, online)</i>	YES	NO
	Is the text appropriate for the student's grade level ?	YES	NO

2.2

Addresses the needs of students with limited exposure to financial institutions.

Do the materials:

introduce financial constructs *(e.g., banking)* in a way that does not assume **prior knowledge** of those institutions?

YES NO

provide strategies for introducing new financial constructs in a way that is **sensitive to differences** in students' experiences?

YES NO

discuss various **student situations** that may affect the relevance of certain financial institutions or constructs? *(e.g., access to job options may be more limited in some contexts than others)*

YES NO

2.3

Includes application activities that connect financial concepts to relevant, real-life contexts for students.

Do the examples show a level of complexity that reflects real-world situations?
(e.g., not reduced or oversimplified in an effort to make the text more readable to struggling students)

YES NO

Do the materials ask students to role play, analyze case studies, or otherwise deal with real-world problems?

YES NO

Is the content (including, but not limited to, examples) connected to experiences that are **meaningful** to students? *(e.g., after-school jobs rather than day trading)*

YES NO

Do activities allow students to practice financial education skills as part of their **everyday class experience**? *(e.g., paying for desk rental)*

YES NO

Do the materials make connections to daily home life, careers, vocations, community events, and recreation?

YES NO

Do pictures appear current or recent?

YES NO
N/A

2.4	Integrates technology in ways that deepen student engagement.	If technology is used, does the use of technology add value? (e.g., <i>online assessments that direct students to questions at the correct level</i>)	YES N/A	NO
2.5	Provides opportunities for hands-on, experiential learning.	Do student activities and supporting materials provide opportunities for students to practice their learning in real-world contexts?	YES	NO
Score: Utility criterion 2		Add up the total number of essential components:	<input type="checkbox"/> YES <input type="checkbox"/> NO	
		Add up the total number of beneficial components:	<input type="checkbox"/> YES <input type="checkbox"/> NO	

Utility criterion 3

Do materials allow teachers to easily plan and deliver financial education instruction to students and integrate lessons into other subjects?

3.1	Connects objectives with lesson plans, activities, assessments, teacher notes, and resources and identifies target settings and users.	Is there a clear guide to the organization of the materials and is it sufficient for quickly finding materials? (e.g., <i>table of contents, content scope and sequence chart, menu, content map, index</i>)	YES	NO
		Does each lesson include the following: <ul style="list-style-type: none"> ▪ objective ▪ description of required prior knowledge (if applicable) ▪ list of necessary materials ▪ lesson plans/teacher notes/recommendations for instruction ▪ multiple student activities ▪ assessments and/or performance tasks ▪ statement of time anticipated for the lesson 	YES	NO
		Are additional resources identified? (e.g., <i>bibliography, online resources</i>)	YES	NO
		Are the materials comprehensive enough to carry out instruction? (e.g., <i>no additional materials or resources needed in order to teach toward learning objectives</i>)	YES	NO

		Are the materials manageable ? (e.g., not so dense that it is overwhelming to the teacher or difficult to find important materials)	YES	NO
		Are resources to use in the classroom included? (e.g., copy masters)	YES	NO
		Are resources to connect with families about financial education included?	YES	NO
3.2	Clearly specifies learning goals.	Do the materials provide instructional goals for each lesson?	YES	NO
3.3	Logically sequences content, with content deepening over time.	Do the materials: provide a progression in which concepts or skills deepen, and students become more independent in developing their understanding over the course of the lesson/module? place new content in the context of earlier and subsequent content? specify prerequisite skills and knowledge needed for each new content area?	YES	NO
3.4	Aligns with existing standards integrating financial education lessons.	Do the materials explicitly demonstrate how they are aligned to state standards ?	YES	NO
3.5	Helps teachers integrate financial education into other subjects as appropriate.	If the curriculum is designed to be taught as part of a course on another subject, do the materials provide guidance for teachers on how to integrate financial education into other subjects?	YES N/A	NO
Score: Utility criterion 3		Add up the total number of essential components:	__ YES __ NO	
		Add up the total number of beneficial components:	__ YES __ NO	

Utility criterion 4

Do materials include a range of formative and summative assessments to support teaching and help teachers assess mastery?

4.1	Includes formative assessments that measure students' progress, produce data to inform instruction, and align to the summative assessments measuring students' final performance.	Do the materials include: assessment tools for measuring students' progress toward objectives ?	YES	NO
		assessment tools for measuring students' attainment of content ?	YES	NO
		tools to help teachers interpret the results of formative assessments and use these data in differentiating instruction?	YES	NO
4.2	Assesses tools evaluate knowledge, higher-order and analytic skills, and application.	Do the assessments test: financial knowledge and skills?	YES	NO
		applying skills and concepts, strategic thinking or metacognition (e.g., <i>monitoring one's own thinking</i>), and extended thinking (e.g., <i>cause and effect, hypotheses</i>)?	YES	NO
4.3	Provides clear performance descriptors and scoring rubrics to assist teachers in evaluating performance	Do materials include examples to help teachers respond to student work? (e.g., <i>examples of strong student work or examples of less-strong student work with model teacher comments</i>)	YES	NO
4.4	Includes a variety of assessment tools.	Do the materials include a variety of assessment tools , including guidance for oral questioning, examples of performance tasks, closed-ended tests, and rubrics for evaluating student work?	YES	NO
		Are assessments based on information that can be directly observed?	YES	NO

4.5

Documents assessment methods are accessible, unbiased, and valid.

Are assessment tools:

free of **bias**?

(e.g., age, race, ethnicity, gender, socioeconomic circumstances, or other characteristics)

YES NO

accessible to students with cognitive or intellectual disabilities, limited English proficiency, and limited reading ability?

YES NO

Do the materials document the **validity and reliability** of the assessment tools?

YES NO

4.6

Includes activities that encourage students to summarize and synthesize their learning.

Do the materials provide activities at the end of lessons that encourage students to **summarize or synthesize** their learning?

YES NO

Score: Utility criterion 4

Add up the total number of **essential** components:

YES NO

Add up the total number of **beneficial** components:

YES NO

Utility criterion 5

Are curriculum materials instructional for teachers, in terms of helping them provide clear and accurate financial education instruction to students?

5.1	Includes tools to help teachers grasp the content communicated within lessons.	Do the materials:		
		include tools to help teachers deepen their content knowledge (e.g., glossaries, teacher notes, pointers to additional resources)	YES	NO
		specify recommended prior knowledge that teachers need to deliver lessons?	YES N/A	NO
5.2	Includes notes to guide instructional delivery and support for activities requiring higher-order thinking.	Do the materials:		
		differentiate “big ideas” from less critical content, and provide guidance on prioritizing content if necessary?	YES	NO
		provide guidance for teachers to identify, anticipate, and address challenges in the lessons? (e.g., notes on how to anticipate student responses, misunderstandings, problems applying ideas)	YES	NO
		provide examples of instructional strategies?	YES	NO
Score: Utility criterion 5		Add up the total number of essential components:	__ YES __ NO	
		Add up the total number of beneficial components:	__ YES __ NO	

Summary: Utility

Instructions: Use your answers from the utility section of the Curriculum Review Tool to summarize the scores.

Criterion 1 Materials provide instructional suggestions designed to support the cognitive development of students' financial capability.

Total number of **essential** components:

___ YES ___ NO

Meets

All **essential** components scored "yes"

Does not meet

One or more **essential** components scored "no"

Criterion 2 Materials support engagement among a diverse population of students by providing suggestions to differentiate instruction, exercises, and activities. Consider students' race, ethnicity, gender, income, special education status, and English language proficiency.

Total number of **essential** components:

___ YES ___ NO

Total number of **beneficial** components:

___ YES ___ NO

Exceeds

All **essential** components scored "yes"

At least one **beneficial** components scored "yes"

Meets

All **essential** components scored "yes"

None of the **beneficial** components scored "yes"

Does not meet

One or more **essential** components scored "no"

Criterion 3 Materials allow teachers to easily plan and deliver financial education instruction to students and integrate lessons into other subjects.

Total number of **essential** components:

___ YES ___ NO

Total number of **beneficial** components:

___ YES ___ NO

Exceeds

All **essential** components scored "yes"

At least one **beneficial** components scored "yes"

Meets

All **essential** components scored "yes"

None of the **beneficial** components scored "yes"

Does not meet

One or more **essential** components scored "no"

Criterion 4 Materials include a range of formative and summative assessments to support teaching and help teachers assess mastery.

Total number of **essential** components:

___ YES ___ NO

Total number of **beneficial** components:

___ YES ___ NO

Exceeds

All **essential** components scored "yes"
At least one **beneficial** components scored "yes"

Meets

All **essential** components scored "yes"
None of the **beneficial** components scored "yes"

Does not meet

One or more **essential** components scored "no"

Criterion 5 Curriculum materials are instructional for teachers, in terms of helping them provide clear and accurate financial education instruction to students.

Total number of **essential** components:

___ YES ___ NO

Total number of **beneficial** components:

___ YES ___ NO

Exceeds

All **essential** components scored "yes"
At least one **beneficial** components scored "yes"

Meets

All **essential** components scored "yes"
None of the **beneficial** components scored "yes"

Does not meet

One or more **essential** components scored "no"

Overall score: Utility

1. How many Utility criteria were exceeded? _____

2. How many Utility criteria were met? _____

3. How many Utility criteria were not met? _____

4. Select how it meets all 5 utility criteria:

Strong utility: All 5 criteria were met, and at least one was exceeded

Moderate utility: All 5 criteria were met

Limited utility: At least one of the criteria was not met

Quality

Curriculum quality refers to the accessibility, accuracy, objectivity, and visual appeal of the curriculum.

Instructions

Read through the lesson plans and supporting materials thoroughly. Using these materials as reference, reviewers can then complete the quality section of the Curriculum Review Tool.

Questions representing **essential** criteria are highlighted with dark green. Essential criteria are factors to consider because there is strong evidence that they have a positive impact on student learning.

Questions representing **beneficial** criteria are highlighted with light green to reflect areas that hold promise but may be more relevant and useful for some reviewers.

Quality criterion 1

Are curriculum materials physically accessible to teachers and students in a typical school setting?

1.1	Web-based materials can be accessed using typical school technology and software; links are viewable and work. Paper-based materials are available for a moderate and clearly stated price.	If there are paper-based materials : Are paper-based materials available at no cost or for a clearly stated price? <i>Cost of materials per student: \$_____</i>	YES	NO
		If there are links : Do the links take the user to the appropriate, live website?	YES N/A	NO
		If there are web-based materials : Can web-based material be accessed without purchasing specialized software? <i>Specialized software:_____</i>	YES N/A	NO
1.2	Copyright limitations on use are minimal and clearly stated.	If there are limitations on use, are limitations clearly specified? <i>(e.g., materials are copyrighted or must be purchased)</i>	YES N/A	NO
		Are the materials free from limitations on use that might interfere with delivery in a classroom setting?	YES	NO
1.3	Materials are available in alternate languages and include special needs formats <i>(e.g., Braille)</i>	Do the materials include any special needs formats? <i>(e.g., Braille)</i> <i>Special needs formats include:_____</i>	YES	NO
		Are the materials available in languages other than English? <i>Languages included: _____</i>	YES	NO
1.4	Written materials and physical products are durable and reusable or easy to replace	Are written materials and physical products durable and reusable or easy to replace? <i>(e.g., continued electronic access to materials at no additional cost)</i>	YES	NO
Score: Quality criterion 1		Add up the total number of essential components:	<input type="checkbox"/> YES	<input type="checkbox"/> NO
		Add up the total number of beneficial components:	<input type="checkbox"/> YES	<input type="checkbox"/> NO

Quality criterion 2

Are curriculum materials current and free of error?

2.1	Materials are revised regularly and the date of publication or revision is clearly stated.	Have some or all of the materials been published or updated within the last three years ?	YES	NO
2.2	Materials do not contain factual errors or internal inconsistencies.	Are the materials free of factual errors?	YES	NO
		Are the materials internally consistent such that none of the material contradicts another part of the material?	YES	NO
2.3	Materials do not contain errors.	Are the materials free of spelling, punctuation, formatting, grammatical, and layout errors?	YES	NO
Score: Quality criterion 2		Add up the total number of essential components:	__ YES __ NO	

Quality criterion 3

Are curriculum materials objective?

3.1	Materials differentiate between fact and interpretation, and discuss differing viewpoints.	Are interpretations or opinions clearly identified as such, rather than presented as facts?	YES	NO
		Do the materials often present differing viewpoints? <i>(e.g., preferences for modes of savings)</i>	YES	NO
3.2	Materials show diversity. Text, illustrations, and activities are culturally sensitive.	Do the materials reflect diversity in areas such as age, race/ethnicity, gender, and household income?	YES	NO
		Is the content culturally sensitive? <i>(e.g., examples are culturally relevant, free from stereotypes and derogatory terms)</i>	YES	NO
3.3	Materials do not promote branded products, and do explicitly identify funders and authors.	Are the authors and funders of development and dissemination clearly disclosed?	YES	NO
		Do the materials abstain from promoting particular branded products or specific financial service providers? <i>(e.g., free of slogans, logos, and statements promoting specific branded products or providers)</i>	YES	NO
		Are the authors' credentials presented and do the credentials demonstrate financial education expertise?	YES	NO
Score: Quality criterion 3		Add up the total number of essential components:	<input type="text"/> YES	<input type="text"/> NO
		Add up the total number of beneficial components:	<input type="text"/> YES	<input type="text"/> NO

Quality criterion 4

Is the visual appearance of the student materials conducive to learning?

4.1	The design supports learning rather than distracts <i>(e.g., visuals reinforce main points, consistent formatting throughout).</i>	Are the visuals informative and related to the text ?	YES	NO
		Do the visuals focus on core concepts ? <i>(e.g., not prioritizing unimportant information because it is easier to display)</i>	YES	NO
		Are visual displays clearly labeled and in close proximity to related text ?	YES	NO
		Is the content organized logically and consistently ?	YES	NO
4.2	The formatting is clear and easy to read <i>(e.g., serif font of sufficient size, appropriate spacing, limited use of capitals).</i>	Is the text easy to read ? <i>(e.g., simple fonts, serif, large enough type, normal spacing, unjustified paragraphs, white spaces between columns, capitalization consistent with normal use)</i>	YES	NO
		Are web-based materials organized in logical and manageable sections ?	YES	NO
		Is the web-based presentation readable ? <i>(e.g., maximum of 60 characters per line, use of full screen)</i>	YES	NO
		Are web-based materials easy to navigate ? <i>(e.g., organized with a menu, easy to switch between lessons/sections, able to resume where last left off)</i>	YES	NO
Score: Quality criterion 4		Add up the total number of essential components:	__ YES __ NO	

Summary: Quality

Instructions: Use your answers from the quality section of the Curriculum Review Tool to summarize the scores.

Criterion 1 Curriculum materials are physically accessible to teachers and students in a typical school setting.

Total number of **essential** components:

___ YES ___ NO

Total number of **beneficial** components:

___ YES ___ NO

Exceeds

All **essential** components scored "yes"

At least one **beneficial** components scored "yes"

Meets

All **essential** components scored "yes"

None of the **beneficial** components scored "yes"

Does not meet

One or more **essential** components scored "no"

Criterion 2 Curriculum materials are current and free of error.

Total number of **essential** components:

___ YES ___ NO

Meets

All **essential** components scored "yes"

Does not meet

One or more **essential** components scored "no"

Criterion 3 Curriculum materials are objective.

Total number of **essential** components:

___ YES ___ NO

Total number of **beneficial** components:

___ YES ___ NO

Exceeds

All **essential** components scored "yes"

At least one **beneficial** components scored "yes"

Meets

All **essential** components scored "yes"

None of the **beneficial** components scored "yes"

Does not meet

One or more **essential** components scored "no"

Criterion 4 The visual appearance of the student materials is conducive to learning.

Total number of **essential** components:

____ YES ____ NO

Meets

All **essential** components scored "yes"

Does not meet

One or more **essential** components scored "no"

Overall score: Quality

1. How many quality criteria were exceeded? _____

2. How many quality criteria were met? _____

3. How many quality criteria were not met? _____

4. Select how it meets all 4 quality criteria:

Strong quality: All 4 criteria were met, and at least one was exceeded

Moderate quality: All 4 criteria were met

Limited quality: At least one of the criteria was not met

Efficacy

The efficacy of the curriculum refers to the impact of the curriculum on students, as measured in high-quality research studies.

Instructions

Before answering the following questions, familiarize yourself with the research studies on the impact of the curriculum. You may also skim the provider's claims of effects (often on the provider's website) to determine if any studies were missed earlier. In some cases, there may be few or no rigorous research studies to analyze.

The sections to read especially closely are:

- **Citation**, which indicates whether the study was recent
- **Abstract**, which indicates which curriculum was being reviewed, the study design, and the findings
- **Study design**, which indicates whether the study format included a comparison group and the outcome measures; this information might also be in the sample and measures sections
- **Results**, which provides the findings

Answer the first set of questions (Inclusion Criterion) for each study. These questions will help you determine if it's a strong study. Answer the remaining questions for all of the strong studies.

Questions representing **essential** criteria are highlighted with dark green. Essential criteria are factors to consider because there is strong evidence that they have a positive impact on student learning.

Questions representing **beneficial** criteria are highlighted with light green to reflect areas that hold promise but may be more relevant and useful for some reviewers.

Inclusion criterion

Is the study strong?

These questions should be answered for each study.

1.1	The study uses a rigorous design, such as a randomized controlled trial (RCT) or quasi-experimental design, with a comparison group.	Does the study use a comparison group? <i>(e.g., state averages, students not participating in the intervention)</i>	YES	NO
		Does the study use an RCT design or a quasi-experimental design with a comparison group shown to be similar on observable characteristics?	YES	NO
1.2	Study procedures and implementation are thoroughly described, including the practices or curricula the treatment and comparison groups receive.	Does the study adequately describe the intervention received by the treated students and (if applicable) the materials/practices delivered to the comparison students?	YES	NO
1.3	Study is carried out well, with minimal overall and differential attrition, and there were no viable alternative explanations for the findings other than possible initial differences between groups.	Is the study free of possible alternative explanations other than possible initial differences between groups?	YES	NO
		Are the levels of attrition low, as defined by the What Works Clearinghouse? <i>(e.g., differential attrition below 11%)</i>	YES	NO

1.4	The study outcome measures are valid and reliable, and outcome data are collected the same way across subjects.	Is there at least one student-level outcome?	YES	NO
		Is the student outcome measure clearly defined and a measure of the intended construct?	YES	NO
		Are the student outcome measures collected in the same manner for all study participants?	YES	NO
		Does the study measure student financial knowledge, attitudes, or behavior?	YES	NO
		Does the study measure student financial behavior?	YES	NO
		Does the study measure student outcomes immediately after the curriculum has been completed and at least three months later?	YES	NO
		Does the study collect student outcome data from a source other than (or in addition to) the students?	YES	NO
1.5	The data are analyzed using appropriate statistical techniques.	Is the analysis performed using appropriate statistical techniques? <i>(e.g., correct test of significance correct level of analysis)</i>	YES	NO
1.6	Evidence of impact is recent enough to be relevant.	Was the study performed in the last 10 years?	YES	NO
Score: Efficacy inclusion criterion		Add up the total number of essential components:	<input type="checkbox"/> YES	<input type="checkbox"/> NO
		Add up the total number of beneficial components:	<input type="checkbox"/> YES	<input type="checkbox"/> NO
<p>If all essential components scored "yes," complete criteria 2 and 3.</p> <p>If one or more beneficial components scored "no," do not complete criteria 2 and 3.</p>				

Scope of evidence

Is the body of evidence strong? *These questions should be answered for all studies that meet the inclusion criterion.*

2.1	There is sufficient research to judge efficacy.	Are there at least two evaluations of the curriculum?	YES	NO
		Do the evaluations, collectively or individually, include at least 350 students or 14 classrooms?	YES	NO
2.2	The studies examine the range of participants and settings for which the curriculum was designed.	Do the evaluations, collectively or individually, span the range of participants (e.g., grade levels) and settings (e.g., in class instruction) for which the curriculum was designed?	YES	NO
Score: Scope of evidence		Add up the total number of essential components:	<input type="checkbox"/> YES	<input type="checkbox"/> NO
		Add up the total number of beneficial components:	<input type="checkbox"/> YES	<input type="checkbox"/> NO
<p>Large body of evidence The essential component scored "yes" At least one beneficial components scored "yes"</p> <p>Moderate body of evidence The essential component scored "yes" None of the beneficial components scored "yes"</p> <p>Small body of evidence The essential component scored "no"</p>				

Efficacy criterion

Does the body of evidence support conclusions of consistent, strong, positive impact? *These questions should be answered for all studies that meet the inclusion criterion.*

3.1	Positive impacts are statistically significant and substantively important	Does at least one evaluation indicate positive effects significant at the 10% level?	YES	NO
3.2	The studies examine the range of participants and settings for which the curriculum was designed.	Do all evaluations indicate either a positive effect or no effect? <i>(i.e., not a statistically significant negative effect)</i>	YES	NO
		Do at least two evaluations indicate statistically significant positive effects with no evaluation indicating statistically significant negative effects?	YES	NO
Score: Efficacy criterion		Add up the total number of essential components: Add up the total number of beneficial components:	__ YES	__ NO
		<p>Strong evidence of efficacy Large or moderate body of evidence Both essential efficacy components scored "yes" The beneficial efficacy component scored "yes"</p>		
		<p>Moderate evidence of efficacy Large or moderate body of evidence Both essential components scored "yes" The beneficial component scored "no"</p>		
		<p>Mixed evidence of efficacy Mixed body of evidence Essential efficacy component 3.1 scored "yes" Essential efficacy component 3.2 scored "no"</p>		
		<p>Limited evidence of efficacy Small body of evidence Both essential efficacy components scored "no"</p>		
		Not enough information		

Summary findings

Summarize and describe what you found in your review. For each curriculum, transfer the overall score for each dimension in the Curriculum Review Tool, and summarize the assets and gaps for each dimension.

Reviewer name: _____ Review date: _____

Curriculum name: _____

Grade focus: _____ Publication date: _____

Content score (pages 8, 16, 25)

The overall score: **Strong** **Moderate** **Limited**

Assets: List the assets for curriculum content

Gaps: List the gaps for curriculum content

Utility score (page 36)

The overall score: **Strong** **Moderate** **Limited**

Assets: List the assets for curriculum utility

Gaps: List the gaps for curriculum utility

Quality score (page 43)

The overall score: **Strong** **Moderate** **Limited**

Assets: List the assets for curriculum quality

Gaps: List the gaps for curriculum quality

Efficacy score (page 48)

The overall score: **Strong** **Moderate** **Mixed** **Limited** **Not enough information**

Assets: List the assets for curriculum efficacy

Gaps: List the gaps for curriculum efficacy