

Framework for Teaching Personal Finance

A Framework for Evaluating and Improving Financial Education Practice

National Financial Educators Council®

Third Iteration

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Foreword

The purpose of financial education is to support individuals' financial well-being by developing applied financial capability. Learners should become more capable to make informed decisions, complete practical financial tasks, develop functional plans and systems, and take appropriate action as their circumstances evolve. The Framework for Teaching Personal Finance℠ provides criteria for evaluating and improving the teaching practices that support this learning, while recognizing that financial outcomes also depend on circumstances beyond instruction.

Originally developed through the NFEC's collaboration with consultants from the Danielson Group, the Framework brings an established approach to professional teaching practice into financial education. This third iteration strengthens expectations for relevant instruction, meaningful practice, and assessment of demonstrated capability. The Framework supports educators to maintain high expectations while responding to participants' different starting points, needs, and choices.

I thank the educators, financial professionals, Danielson Group consultants, and other contributors who have supported the Framework's development. I encourage educators and organizations to use it as more than an evaluation instrument: as a guide for professional growth and for improving the learning experiences that prepare people to address real financial responsibilities.

Vince Shorb
Founder & CEO
National Financial Educators Council
LinkedIn

About the National Financial Educators Council

Founded in 2006, the National Financial Educators Council (NFEC) is a social enterprise dedicated to supporting financial well-being through financial education. An IACET Accredited Provider and Certified B Corporation, the NFEC provides educator training, professional standards, curriculum, assessments, and program support for schools, workplaces, and communities. As the developer and publisher of the Framework for Teaching Personal Finance℠, the organization advances clear professional expectations, responsible instructional practice, and continuous improvement, with an emphasis on financial capabilities learners can demonstrate and apply.





Purpose, Audience, and Intended Uses

The Framework for Teaching Personal Finance provides criteria for describing, evaluating, and improving financial education practice. The Framework establishes a common professional language for examining educator responsibilities, identifying instructional strengths and areas for development, and guiding feedback and professional learning. Its intended uses include instructional planning, educator preparation, self-assessment, observation, and performance evaluation.

The Framework is intended to guide individuals who teach personal finance and organizations responsible for preparing, supporting, or evaluating those educators. Its guidelines apply across school, postsecondary, workplace, nonprofit, community, and virtual learning settings. Throughout this publication, the term "participant" encompasses students and adult learners receiving financial instruction.

Application should reflect the educator's actual assignment, including the topics taught, intended learning outcomes, participant needs, and instructional conditions. Subject matter expectations should correspond to the depth and complexity of the assigned instruction rather than require mastery of unrelated financial subjects. Professional background and credentials inform judgments about preparation but do not replace evidence of relevant competence and teaching practice.

The Framework complements the National Financial Educator Standards℠ by providing performance descriptions for examining the quality of related teaching practices.

History and Danielson Group Foundation

The NFEC's early work on learner frameworks and pilot guidelines dates to approximately 2009. The organization first released the Framework for Teaching Personal Finance in 2014. This publication represents its third iteration.

The original Framework was developed in collaboration with consultants from the Danielson Group, adapting Charlotte Danielson's Framework for Teaching to the specific demands of financial education. This collaboration connected the NFEC's financial education expertise with an established structure for describing professional teaching responsibilities and examining instructional practice.

The Danielson Group is a nationally recognized leader in teacher professional learning and instructional improvement. Its work extends beyond publishing a teaching framework to include instructional coaching, mentoring, collaborative inquiry, and training in observation and evaluation. Danielson's Framework for Teaching is used in public education systems, including New York City, to support teacher development and

evaluation. This foundation places the NFEC Framework within an established tradition of professional teaching practice rather than treating financial instruction solely as the presentation of subject matter expertise.

This third iteration is an NFEC revision of the original adaptation. It retains the Framework's organizational structure and four-level rubric approach while updating domain and component terminology. Revisions clarify expectations for applied financial learning, assignment-specific subject knowledge, assessment, participant protection, and professional judgment. They also replace requirements to use particular named instructional or behavioral models with expectations for selecting methods appropriate to the learning purpose and participants.

Instructional Considerations in Personal Finance

Financial education requires the integration of accurate financial content, appropriate teaching methods, and practical application. Educators should connect concepts to relevant decisions and responsibilities, anticipate misunderstandings, and provide sufficient opportunities for explanation, practice, and feedback.

Participants bring different financial experiences, beliefs, values, and emotional responses to instruction. Teaching should recognize these differences without stereotyping participants or treating financial circumstances as evidence of motivation or ability. Readiness to consider a financial action is also distinct from the capacity to complete it. Limited resources, competing responsibilities, and access barriers may constrain application even when a participant understands the material.

Applied financial capability extends beyond information recall. Depending on the intended outcomes, participants should have opportunities to compare alternatives, explain their reasoning, complete practical tasks, construct usable plans, establish financial systems, and prepare for appropriate action. Instructional rigor should reflect the complexity of those responsibilities, with supports that make learning accessible without unnecessarily reducing the expected capability.

Instruction should preserve participants' ownership of financial decisions. Educators should present information impartially, recognize and acknowledge the limits of their expertise, and distinguish education from individualized professional advice. Practical activities should support meaningful learning without requiring unnecessary disclosure of personal financial information or directing participants toward a particular commercial product or provider.

Framework Organization and Performance Levels

The Framework contains 22 components organized into four domains: Planning and Preparation, Learning Environments, Learning Experiences, and Principled Teaching. The current domain titles align with the terminology of the Danielson Group's updated Framework for Teaching. Earlier NFEC editions used Classroom Environment, Instruction, and Professional Responsibilities for Domains 2, 3, and 4.

Each domain identifies a broad area of professional practice. A domain's components describe specific responsibilities; supporting elements clarify their focus; and performance descriptors provide criteria for evaluating the quality of practice.

The four performance levels are Unsatisfactory, Basic, Proficient, and Distinguished. These levels describe differences in the effectiveness, consistency, and responsiveness of teaching practice. They support identification of strengths and development needs within particular components rather than serve as permanent labels for individual educators.

Performance judgments should be grounded in relevant evidence and interpreted in relation to the instructional assignment. An educator may demonstrate different levels of practice across components, and evidence from one component should not automatically determine judgments about another.

Relationship to the National Financial Educator Standards℠

The Framework for Teaching Personal Finance and the National Financial Educator Standards℠ are complementary resources with distinct primary purposes. The Framework describes and evaluates the quality of teaching practice. The National Standards establish the professional competencies educators must demonstrate to carry out their assigned responsibilities.

The resources necessarily overlap. The Framework addresses preparation and professional capabilities, while the National Standards require practical demonstrations of competence. Their distinction concerns primary purpose and application, not an absolute separation between knowledge and practice.



How the Two NFEC Resources Differ

Comparison Area	Framework for Teaching Personal Finance℠	NFEC National Financial Educator Standards℠
Primary Purpose	Describe and evaluate the quality of instructional practice.	Establish the professional competencies required for responsible and effective financial education.
Central Question	How effectively does the educator apply relevant capabilities in professional teaching practice?	What professional capabilities must an educator demonstrate for their assigned responsibilities?
Scope	Teaching practices organized across Planning and Preparation, Learning Environments, Learning Experiences, and Principled Teaching.	Competencies covering financial subject expertise, financial psychology, teaching methods, instructional design and delivery, assessment, outcome evaluation, learner protection, and professional accountability.
Evaluation Approach	Four-level performance rubrics describing the quality of instructional practice.	Competency Indicators assessed through appropriate demonstrations and professional evidence.
Primary Uses	Instructional observation, performance evaluation, feedback, professional reflection, and teaching improvement.	Educator preparation, qualification expectations, competency evaluation, and professional development.

How the Resources Work Together

As an example of how these resources work together, the National Standards may require an educator to demonstrate accurate knowledge of assigned financial topics, design applied learning activities, and construct performance-based assessments. The Framework can support examination of how effectively that educator explains the content, facilitates participant reasoning, provides feedback, and adjusts instruction in response to learning evidence. Together, the resources help distinguish a need for additional professional preparation from a need to improve the application of existing capabilities.

Organizations may use either resource independently or apply them together for educator preparation, qualification, evaluation, and continuous improvement. The National Standards do not replace the Framework or establish a competing teaching performance rating system.

Applying the Framework to Professional Practice

Effective use begins by identifying the component being examined and selecting evidence appropriate to that responsibility. Lesson plans and instructional materials can inform judgments about preparation. Observations, participant work, and assessment responses can inform judgments about learning experiences. Reflective analyses, records, and professional communications can inform judgments about professional responsibilities. No single source should be assumed to establish performance across every component.

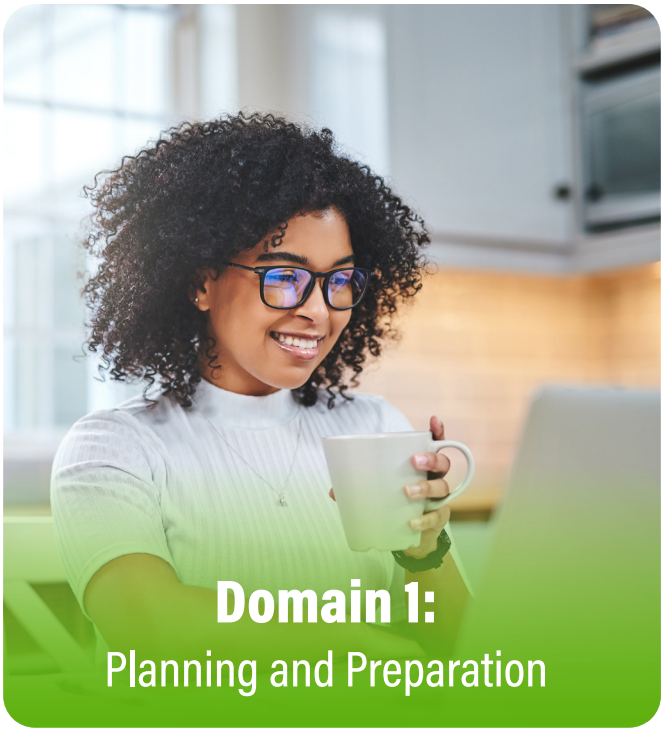
Evidence should be interpreted according to what it demonstrates. Financial knowledge, practical capability, intended action, completed action, and longer-term financial outcomes are distinct constructs. A participant's performance on a learning task can demonstrate a capability under specified conditions, but it does not establish subsequent action or a particular financial result. Claims about longer-term outcomes require appropriate evidence and consideration of circumstances beyond instruction.

Professional feedback should connect specific evidence to relevant performance descriptors and practical improvement priorities. Educators and reviewers should identify what to maintain, what to change, what support is needed, and how improvement will be examined. Reflection should lead to concrete adjustments rather than remain a general impression of whether instruction was successful.

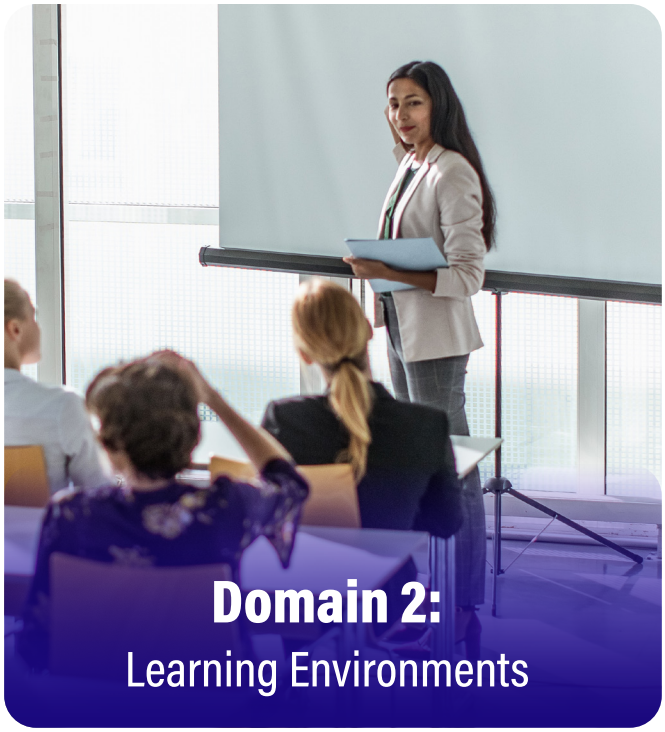
Organizations using the Framework for formal evaluation or qualification decisions should establish clear procedures for collecting evidence, assigning ratings, providing feedback, and reviewing judgments. Those procedures should account for the educator's assignment and instructional context, protect participant information, and distinguish insufficient evidence from demonstrated weaknesses in practice.

The Framework's purpose is to make professional expectations clear and instructional improvement actionable. Its value lies in connecting evidence, professional judgment, and focused development to the continuing improvement of financial education.

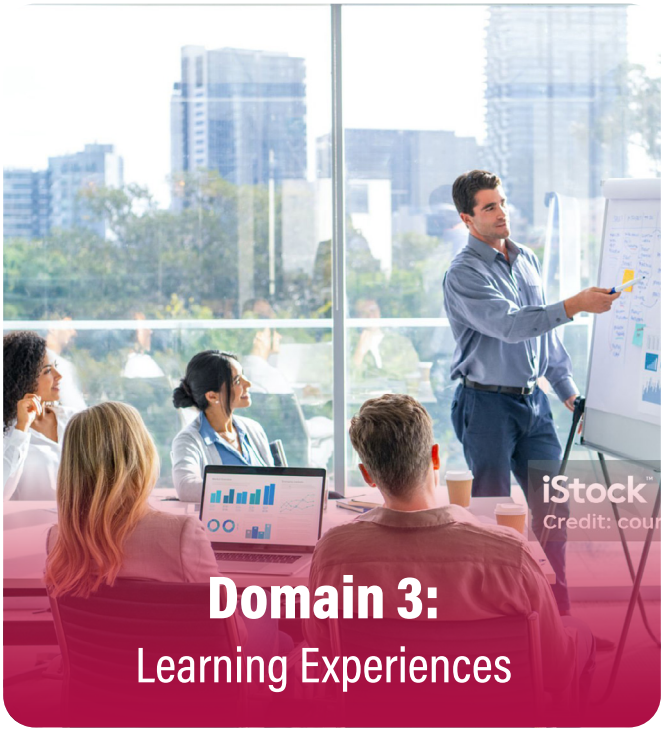
Framework for Teaching Personal Finance Overview



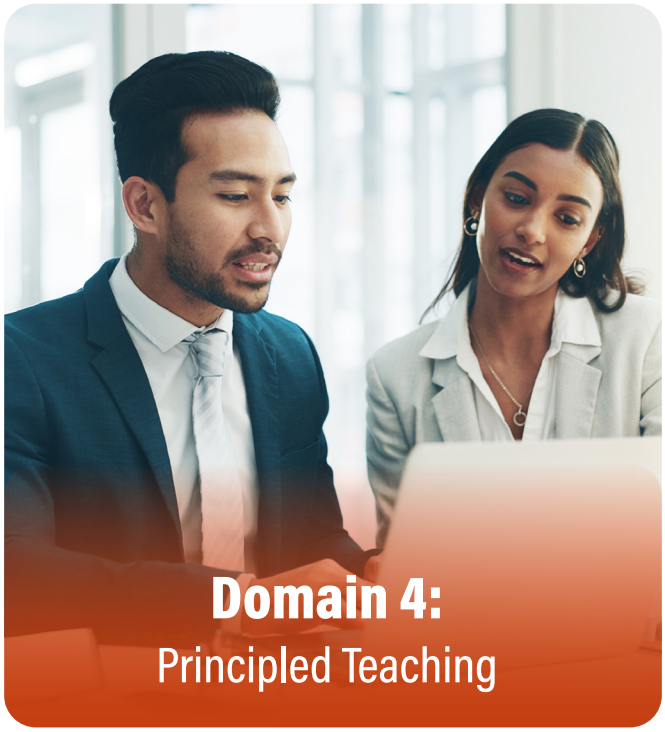
Domain 1:
Planning and Preparation



Domain 2:
Learning Environments



Domain 3:
Learning Experiences



Domain 4:
Principled Teaching



Domain 1: Planning and Preparation

Instructional planning requires accurate, current knowledge of assigned financial content, appropriate teaching methods, and an appreciation of participants' strengths and experiences. Content must be translated into a sequence of activities that makes concepts and practical tasks accessible. Required subject matter depth matches the assigned outcomes; unrelated financial topics are not requirements of every teaching assignment.

Learning activities, materials, and strategies must fit the content and participants and align with intended outcomes. Assessments document progress in knowledge, reasoning, and applied capability. For high school and transition-age youth within their intended scope, the NFEC Applied Financial Capability Standards℠ can inform relevant learner outcomes.

Formative assessments give participants opportunities to demonstrate understanding and practical skills while instructional adjustments are still possible. Knowledge, intended action, demonstrated capability, and longer-term financial results are distinct types of evidence. Practice and assessment can use realistic fictional information rather than requiring private financial records.

DOMAIN 01

Planning and Preparation

- **1a: Applying Knowledge of Content and Pedagogy**
- **1b: Knowing and Valuing Participants**
- **1c: Setting Instructional Outcomes**
- **1d: Using Resources Effectively**
- **1e: Planning Coherent Instruction**
- **1f: Designing and Analyzing Assessments**



Domain 2: Learning Environments

Financial Education Instructors cultivate respectful, affirming environments through positive relationships, a shared commitment to learning, purposeful routines, and appropriate support for behavior. Physical and virtual spaces should be safe, accessible, and organized to support the learning purposes.

Participants should experience belonging and confidence that their contributions will be treated fairly. Instructors communicate high expectations while responding respectfully to financial experiences, beliefs, and circumstances. Participants are supported to take responsibility for their own learning, effort, and quality of work.

Domain 2 establishes conditions supporting learning across financial topics. Routines protect instructional time; shared expectations encourage collaboration and self-regulation. Participants can ask questions, make mistakes, and discuss decisions without ridicule or required disclosure. Space, materials, and technology support access and appropriate privacy.

DOMAIN 02

Learning Environments

- **2a: Cultivating Respectful and Affirming Environments**
- **2b: Fostering a Culture for Learning**
- **2c: Maintaining Purposeful Environments**
- **2d: Supporting Positive Participant Behavior**
- **2e: Organizing Spaces for Learning**



Domain 3: Learning Experiences

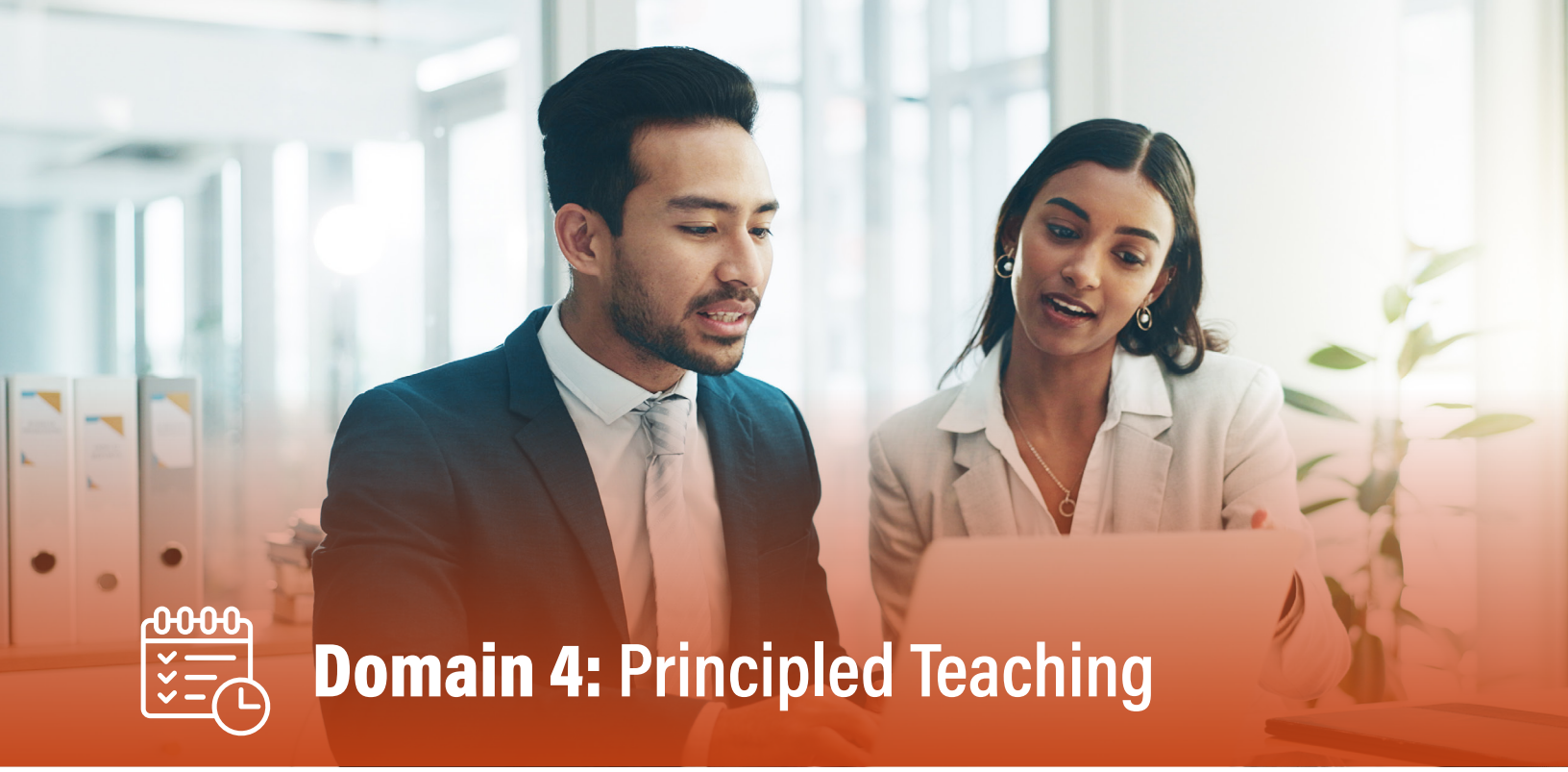
Domain 3 addresses the central work of teaching: engaging participants in meaningful experiences that develop understanding, reasoning, and applied financial capability. Learning extends beyond the next test and connects to relevant financial decisions, tasks, and responsibilities.

Financial Education Instructors who excel in this domain communicate purpose and content clearly, facilitate thoughtful questions and discussion, and provide opportunities for purposeful practice and reflection. They use evidence of understanding and practical performance to give actionable feedback and adjust instruction while preserving essential outcomes.

DOMAIN 03

Learning Experiences

- **3a: Communicating About Purpose and Content**
- **3b: Using Questioning and Discussion Techniques**
- **3c: Engaging Participants in Learning**
- **3d: Using Assessment for Learning**
- **3e: Responding Flexibly to Participant Needs**



Domain 4: Principled Teaching

Domain 4 addresses the professional responsibilities supporting trustworthy and effective financial education: reflection, documentation of learning, appropriate engagement of families and communities, collaboration, and continued development.

Principled teaching requires integrity, sound judgment, respect for dignity, and decisions that prioritize educational needs. Instructors maintain accurate confidential records, manage conflicts of interest, stay within professional boundaries, and maintain competence for assigned topics. Engagement respects participants' circumstances and authorization. Reflection and development use evidence to improve practice without overstating financial results.

DOMAIN 04

Principled Teaching

- **4a: Engaging in Reflective Practice**
- **4b: Documenting Participant Progress**
- **4c: Engaging Families and Communities**
- **4d: Contributing to Educational Community and Culture**
- **4e: Growing and Developing Professionally**
- **4f: Acting in Service of Participants**

Proficiency Levels for Financial Education Instructors

Unsatisfactory Financial Education Instructors demonstrate practice that does not meet the component's essential expectations and may hinder learning or expose participants to avoidable harm. This is a teaching performance description, not a licensing determination.

- Evidence of little or no understanding and/or implementation of the Framework for Teaching Personal Finance.
- Detrimental to participant learning. Inadequate and inappropriate instructional and/ or unprofessional behaviors persist even after intervention(s) and support(s) have been provided.
- A Financial Education Instructor at the Unsatisfactory level must successfully implement specific steps to improve his/her professional practice to the Proficient or Distinguished level.

Basic Financial Education Instructors represent teaching that is sporadic, intermittent, or otherwise not entirely successful but where the Financial Education Instructor shows some understanding of the concepts underlying the component.

- Characterized by evidence of minimal understanding and/or implementation of the Framework for Teaching Personal Finance.
- Practice at the Basic level is inconsistent. Understanding and implementation of instructional and/ or professional behaviors demonstrate limited effectiveness with uneven results.
- A Financial Education Instructor at the Basic level needs specific feedback, support, and development activities to progress toward Proficient practice.

Proficient Financial Education Instructors demonstrate accurate knowledge of assigned financial content, knowledge of participants and intended outcomes, and effective instructional practices. Their preparation and delivery support meaningful financial learning and application.

- Consistently characterized by evidence of a solid knowledge of effective instructional practices, purposeful teaching preparation, and use of a broad repertoire of strategies and activities supported by the Framework for Teaching Personal Finance.
- Practice is consistent and includes high expectations for learning, accurate financial content, and appropriate use of knowledge about participants and resources.
- A Financial Education Instructor at the Proficient level works independently and collaboratively to improve his/her professional practice to support and promote high levels of participant learning and demonstrate ethical and reflective professional practice.

Distinguished Financial Education Instructors demonstrate highly responsive practice that strengthens participant ownership, reasoning, and independent application. They use evidence to refine instruction and make appropriate contributions to professional learning and the educational community.

- Consistently characterized by evidence of extensive knowledge and expertise in understanding and implementing the components of the Framework for Teaching Personal Finance.
- Characterized by exceptional commitment to flexible, differentiated, and responsive instructional practice as evidenced by effective instructor modeling, high levels of participant engagement, participant-directed learning, and participant growth. There is evidence of extensive and rigorous individualized instruction that is developmentally and culturally appropriate.
- A Financial Education Instructor at the Distinguished level takes initiative to improve practice and support participant ownership. Judgments use relevant evidence and context rather than public recognition, universal behavior change, or attendance at every professional event.





Domain 1: Planning and Preparation

Instructional planning requires accurate, current knowledge of assigned financial content, appropriate teaching methods, and an appreciation of participants' strengths and experiences. Content must be translated into a sequence of activities that makes concepts and practical tasks accessible. Required subject matter depth matches the assigned outcomes; unrelated financial topics are not requirements of every teaching assignment.

Learning activities, materials, and strategies must fit the content and participants and align with intended outcomes. Assessments document progress in knowledge, reasoning, and applied capability. For high school and transition-age youth within their intended scope, the NFEC Applied Financial Capability Standards℠ can inform relevant learner outcomes.

Formative assessments give participants opportunities to demonstrate understanding and practical skills while instructional adjustments are still possible. Knowledge, intended action, demonstrated capability, and longer-term financial results are distinct types of evidence. Practice and assessment can use realistic fictional information rather than requiring private financial records.

DOMAIN 01

Planning and Preparation

- **1a: Applying Knowledge of Content and Pedagogy**
- **1b: Knowing and Valuing Participants**
- **1c: Setting Instructional Outcomes**
- **1d: Using Resources Effectively**
- **1e: Planning Coherent Instruction**
- **1f: Designing and Analyzing Assessments**

Framework Overview:
Planning and Preparation

1a Applying Knowledge of Content and Pedagogy

- **1.a.1.** Accurate, current knowledge of assigned financial topics
- **1.a.2.** Understanding of financial concepts, prerequisite knowledge, and their relationships
- **1.a.3.** Financial psychology and factors influencing financial decisions and behaviors
- **1.a.4.** Effective teaching approaches for developing applied financial capability

1b Knowing and Valuing Participants

- **1.b.1.** Participants' prior financial knowledge, skills, and experiences
- **1.b.2.** Financial beliefs, values, goals, interests, and motivations
- **1.b.3.** Current and near-term financial responsibilities and circumstances
- **1.b.4.** Developmental differences, learning needs, and individual strengths

1c Setting Instructional Outcomes

- **1.c.1.** Clear, observable, and measurable learning outcomes
- **1.c.2.** Appropriate cognitive rigor and progression of learning
- **1.c.3.** Real-world financial decisions, practical tasks, plans, and systems
- **1.c.4.** Outcomes aligned with participants' needs, abilities, and circumstances

Framework Overview:
Planning and Preparation

1d Using Resources Effectively

1.d.1. Reliable, current, and unbiased financial information

1.d.2. High-quality instructional materials, tools, and technologies

1.d.3. Qualified professional, institutional, and community resources

1.d.4. Resources that support participant learning and extend educator expertise

1e Planning Coherent Instruction

1.e.1. Logical sequencing of lessons from foundational knowledge to practical application

1.e.2. Engaging, relevant learning activities aligned with instructional outcomes

1.e.3. Appropriate instructional strategies, materials, and participant groupings

1.e.4. Differentiated learning supports, pacing, and opportunities for applied practice

1f Designing and Analyzing Assessments

1.f.1. Clear assessment criteria aligned with instructional outcomes

1.f.2. Formative and summative assessments to measure learning and guide instruction

1.f.3. Performance-based assessments of financial decisions, tasks, plans, and systems

1.f.4. Distinct measures of financial knowledge, intended action, and demonstrated capability

1.f.5. Analysis of assessment results to improve instruction and evaluate longer-term application when feasible

1a Applying Knowledge of Content and Pedagogy

Distinguished

The Financial Education Instructor demonstrates deep, accurate command of the assigned financial topics and relevant connections to other disciplines. The instructor anticipates misconceptions, explains assumptions and limitations, and verifies information that may change. Planning and practice use well-chosen approaches to develop applied capability. The required depth is proportionate to the teaching assignment, not a requirement to master unrelated financial subjects.

Proficient

The Financial Education Instructor demonstrates accurate, current knowledge of the assigned financial topics and the concepts, calculations, procedures, and prerequisite relationships required by the intended outcomes.

Planning and practice apply effective teaching approaches and an understanding of financial psychology to develop participants' financial reasoning and practical capabilities.

Basic

The Financial Education Instructor is familiar with important concepts in the assigned financial topics but shows limited understanding of their relationships. Awareness of prerequisite knowledge is incomplete or occasionally inaccurate. Planning and practice use a limited range of teaching approaches, with inconsistent attention to financial psychology and practical application.

Unsatisfactory

In planning and practice, the Financial Education Instructor makes material content errors or leaves participant misconceptions uncorrected. The instructor shows little understanding of prerequisite knowledge required for the assigned financial topics. Teaching approaches are poorly suited to the content or participants and do not support accurate understanding or application.

Distinguished 1a

- The Financial Education Instructor develops plans with the end goal of lessons in mind.
- The Financial Education Instructor ensures that participants know how the content relates to their personal lives.
- The Financial Education Instructor provides clear and exemplary explanations of behavioral development and change.
- The Financial Education Instructor recognizes participants' starting knowledge and readiness and prepares activities that progressively deepen understanding and application.
- The Financial Education Instructor cites intra- and inter-disciplinary content relationships.
- Participants demonstrate how strategies can be applied to realistic financial situations and, where appropriate, their own lives.
- The Financial Education Instructor demonstrates awareness of possible participant misconceptions and how they can be addressed.
- Instructional strategies in unit and lesson plans are diverse and extensive and demonstrate extended understanding of the key content.
- The instructor accurately demonstrates calculations required by the assigned outcomes and helps participants interpret results in financial decisions.
- The instructor uses clear explanations, meaningful examples, practice, and feedback to develop financial vocabulary.
- The instructor selects activities that engage, reinforce, and assess participants' grasp of near-term personal finance needs.
- Participants are able to make suggestions to rectify money mistakes and explain criteria for finding knowledgeable financial mentors/advisors.
- Participants not only are able to identify economic trends and policies, but can explain and act upon the effects those trends may have on one's own personal finances.

Proficient 1a

- The instructor develops lesson plans that demonstrate accurate, current knowledge of the financial topics assigned, at the depth required by intended learner outcomes.
- Lesson plans account for emotions, beliefs, social influences, decision-making biases, and the development of financial habits.
- The instructor matches instruction to participants' readiness and capacity for the financial action being considered.
- The Financial Education Instructor can identify important concepts of the discipline and their relationships to one another.
- The instructor illustrates common decision-making biases and practical ways to check assumptions, compare options, and reduce avoidable errors.
- The Financial Education Instructor provides clear explanations of the content.
- Instructional strategies in unit and lesson plans are entirely suitable to the content.
- The instructor accurately demonstrates calculations required by the assigned topics, checks assumptions and results, and connects calculations to decisions. Mathematical complexity matches the intended outcomes.
- Instructor introduces practical, relevant personal finance terms, especially concepts of behavioral literacy and conscious spending.
- Participants are able to identify the common money mistakes that people make.
- Participants are able to identify economic trends and policies and their impact on their personal financial situations.

Basic 1a

- The instructor avoids product promotion but demonstrates incomplete knowledge of concepts or tasks required by the assigned outcomes.
- The Financial Education Instructor's plans touch on financial psychology; however, the scope covered is limited.
- The Financial Education Instructor's understanding of the discipline is rudimentary.
- The Financial Education Instructor's knowledge of prerequisite relationships is inaccurate or incomplete.
- Lesson and unit plans use limited instructional strategies, and some are not suitable to the content.

Unsatisfactory 1a

- The instructor substitutes product promotion for education or omits essential concepts and tasks within the assigned scope.
- The Financial Education Instructor ignores or plays down the financial psychology aspects of financial capability.
- The Financial Education Instructor makes content errors.
- The Financial Education Instructor does not consider prerequisite relationships when planning.
- The Financial Education Instructor's plans use inappropriate strategies for the discipline.

1b Knowing and Valuing Participants

Distinguished

The Financial Education Instructor systematically develops and updates an understanding of individual participants' strengths, financial experiences, goals, and learning needs. Participant input and evidence of learning inform individualized supports and relevant examples. Planning respects beliefs and circumstances, distinguishes readiness from barriers to action, and does not require disclosure of private financial or medical information.

Proficient

The Financial Education Instructor purposefully gathers relevant information about participants' existing knowledge, skills, experiences, goals, and learning needs. Planning values their strengths and responds to current and near-term financial responsibilities, developmental differences, and circumstances without relying on stereotypes.

Basic

The Financial Education Instructor has a generally accurate but limited understanding of participants' knowledge, experiences, interests, and learning needs. This information is applied mainly to the class as a whole, with limited recognition of individual strengths, motivations, and circumstances.

Unsatisfactory

The Financial Education Instructor shows little knowledge of participants' prior financial knowledge, experiences, strengths, interests, or learning needs. The instructor does not seek relevant information about current or near-term responsibilities and makes little use of participants' perspectives in planning.

Distinguished 1b

- Participants may reflect on family and cultural influences on financial beliefs and values through private reflection or fictional examples when preferred.
- The Financial Education Instructor facilitates data collection and reflection.
- The instructor incorporates varied interests and evidence of learning needs into plans rather than assigning fixed intelligence or learning-style categories.
- The Financial Education Instructor incorporates advanced and corrective material into lesson plans to accommodate different ability levels in the class.
- The Financial Education Instructor uses ongoing methods to assess participants' skill levels and design instruction accordingly.
- The instructor keeps relevant learning information current and incorporates approved accommodations without collecting unnecessary personal or medical details.

Proficient 1b

- The instructor uses appropriate participant input about experiences and circumstances without requiring private family information.
- The instructor uses knowledge of interests and strengths to plan relevant activities and participation options.
- The Financial Education Instructor has identified groups of participants within the class based on their learning needs.
- The Financial Education Instructor understands differing levels of participant cognitive development.
- The Financial Education Instructor is aware of the special needs represented by participants in the class.
- Suitable learning tasks and questions establish starting knowledge and skills rather than attempting to diagnose cognitive ability.

Basic 1b

- The Financial Education Instructor recognizes that children and adults have different cultural and family backgrounds but rarely draws on their contributions or differentiates materials to accommodate differences.
- The Financial Education Instructor is aware of different interests among the class but tends to teach to the whole group.
- The Financial Education Instructor is aware of the different ability levels in the class but tends to teach to the whole group.
- The instructor recognizes developmental differences but seldom uses that knowledge to adapt lesson planning.
- The instructor is aware of learning or accessibility needs but inconsistently incorporates approved supports.

Unsatisfactory 1b

- The Financial Education Instructor is unaware of participants' cultural and family heritage and its effect on financial beliefs and values.
- The Financial Education Instructor does not try to ascertain varied participant interests.
- The Financial Education Instructor does not try to determine varied ability levels among participants in the class.
- The instructor does not account for how participants learn or the developmental demands of planned activities.
- The instructor disregards known learning and accessibility needs or fails to seek appropriate support.

1c Setting Instructional Outcomes

Distinguished

Outcomes consistently define important financial learning with an appropriate progression of cognitive challenge. They specify observable, measurable performance and allow meaningful assessment of the intended capability.

Outcomes connect relevant concepts, decisions, tasks, plans, and systems and are adapted to individual starting points without unnecessarily reducing rigor. Immediate learning expectations are distinguished from later actions that depend on opportunity, resources, or personal choice.

Proficient

Outcomes represent rigorous and important learning within the assigned financial topics. They are clear, observable, measurable, and written in terms of what participants will understand and demonstrate, with viable assessment methods.

Outcomes connect financial knowledge with relevant decisions, practical tasks, plans, or systems and are differentiated as necessary for participant needs and circumstances.

Basic

Outcomes reflect some appropriate expectations and cognitive challenges.

Some outcomes describe important learning, but others remain statements of activities or content coverage. Connections among financial knowledge, decisions, and practical application are only partly developed.

Outcomes are based on broad impressions of participant needs and are suitable for much of the class but insufficiently adapted for differing starting points.

Unsatisfactory

Outcomes reflect low expectations or inappropriate rigor and do not address important learning within the assigned financial topics. They describe activities or content exposure rather than observable learning and practical capability.

Outcomes are poorly aligned with participants' needs and circumstances and omit essential reasoning or application.

Distinguished 1c

- Program outcomes define applied financial capability through developmentally appropriate knowledge, reasoned decisions, practical tasks, usable plans or systems, and preparation for appropriate action.
- The outcomes of the financial education program are written in terms of what participants will learn and do – both today and in the future – and are scaffolded for different learning needs.
- Outcomes represent a range of types of learning and are differentiated throughout the lesson to encourage individual participants to take educational risks.
- Outcomes prepare participants to continue learning and apply relevant skills without requiring participation in advocacy or outreach.

Proficient 1c

- Outcomes represent high expectations of financial capability.
- The outcomes of the financial education program are written in terms of what participants will learn and do both today and in the future; and are suitable for all participants in class.
- Outcomes represent a range of types: factual knowledge, conceptual understanding, reasoning, social interaction, management, and communication.
- Participants in the class express a desire to continue their financial education.

Basic 1c

- Outcomes include some financial knowledge and application, but the intended capability is not consistently clear or measurable.
- Outcomes are focused on learning that is suitable for most of the participants in the class.
- Outcomes represent only one or a limited range of knowledge types.
- Outcomes make only general connections to future responsibilities or continued learning.

Unsatisfactory 1c

- Outcomes reflect low expectations or inappropriate rigor.
- Outcomes are unclear or are stated solely as activities.
- Outcomes are not suitable for many participants in the class.
- Outcomes lack meaningful connections to financial responsibilities or opportunities to apply learning.

1d Using Resources Effectively

Distinguished

The Financial Education Instructor critically evaluates and adapts resources, verifies financial information and tool assumptions, and addresses individual learning needs. Useful professional and community connections help participants evaluate and access credible resources beyond the lesson. Resource choices preserve accuracy, accessibility, and impartiality.

Proficient

The Financial Education Instructor selects and uses reliable, current, and unbiased information and high-quality instructional resources suited to the intended outcomes. Appropriate professional, institutional, and community resources support participants and extend subject knowledge and teaching expertise.

Basic

The Financial Education Instructor uses some resources beyond provided materials but evaluates their quality and relevance inconsistently. Available tools, professional contacts, and learning resources are only partly matched to participant needs or the instructor's development needs.

Unsatisfactory

The Financial Education Instructor relies on resources without considering their accuracy, currency, educational value, or suitability for participants. The instructor does not seek alternatives when materials are inadequate or use available resources to address gaps in professional knowledge.

Distinguished 1d

- A distinguished Financial Education Instructor seeks out diverse materials available through a wide variety of academic and financial channels.
- The Financial Education Instructor uses exemplary financial materials and curriculum from professional sources and maintains a log of resources for participant reference.
- The Financial Education instructor facilitates participants' contact with resources outside the classroom/technology-based forum.
- The instructor selects guest experts with relevant qualifications and establishes educational, privacy, and non-promotional boundaries.
- The Financial Education Instructor has ongoing relationships with academic and professional organizations to access various resources to support participant learning.

Proficient 1d

- The instructor selects suitable resources from textbooks, reading materials, digital tools, games, speakers, and field experiences rather than using variety for its own sake.
- The Financial Education Instructor is well-versed in age-appropriate literature and materials for a variety of different types of learners and consults print, multidisciplinary, and technology-based resources addressing current trends in practice and information technology.
- The Financial Education Instructor supplements selected texts with guest speakers and field experiences.
- Relevant professional learning, specialist consultation, and institutional resources strengthen assigned financial knowledge and teaching skills.

Basic 1d

- The Financial Education Instructor uses academic resources, rather than just relying on sales material provided by purveyors of financial products or materials provided by the district or sponsoring organization.
- The Financial Education Instructor consults some print and/or electronic resources addressing current trends in practice and information technology.
- The Financial Education Instructor participates in content-area workshops offered by the school or sponsoring organization, but does not pursue other professional development.

Unsatisfactory 1d

- The instructor relies on promotional, inaccurate, outdated, or otherwise unsuitable resources without addressing their limitations.
- Although aware of some participant needs, Financial Education Instructor does not inquire about possible resources.
- The Financial Education Instructor does not seek out resources available to expand their own skills.

1e Planning Coherent Instruction

Distinguished

Instruction is coherently sequenced around important financial decisions and tasks, with appropriate cognitive challenges and clear connections to intended outcomes. Activities, supports, and pacing respond to individual starting points while preserving essential rigor. Practice and reflection build increasing independence, and purposeful grouping and participant choice strengthen learning.

Proficient

Planned learning activities align with instructional outcomes and progress logically from prerequisites to financial reasoning and practical application. Appropriate strategies, materials, and groupings support engagement. Realistic pacing provides time for demonstration, practice, feedback, and differentiation to meet participant needs.

Basic

Some planned activities and materials align with instructional outcomes and provide moderate cognitive challenge, but connections from foundational knowledge to practical application are uneven.

The lesson or unit has a recognizable structure, but sequencing, time allocations, groupings, and supports only partly address participants' learning needs.

Unsatisfactory

Learning activities are poorly aligned with instructional outcomes, lack an organized progression, and provide little opportunity for meaningful financial reasoning or application. Time allocations are unrealistic, and instructional strategies or groups are unsuitable to participants' needs.

Distinguished 1e

- The instructional plan offers meaningful participant choices while addressing outcomes within the assigned financial scope.
- The instructor uses instructional maps, varied methods, purposeful groupings, and resources differentiated based on learning needs.
- Learning experiences connect to other disciplines and are organized to maximize learning and build on participant strengths.
- Activities progress toward greater independence in decisions and tasks relevant to participants' current or near-term responsibilities.

Proficient 1e

- The Financial Education Instructor uses lessons that support the instructional outcomes and reflect the important concepts of financial capability.
- The Financial Education Instructor provides a variety of appropriately challenging materials and resources.
- The plan for the lesson or unit is well-structured, with reasonable time allocations and activities that provide opportunity for higher-level thinking.
- The instructor considers immediate financial concerns, existing skills, and realistic opportunities to apply learning.
- The instructor designs activities and supports around identified participant needs and relevant financial responsibilities.
- Selected activities address current learning needs and prepare participants for appropriate next steps.

Basic 1e

- Some of the important concepts of financial capability are reflected in the lessons.
- Learning activities are moderately challenging and suitable, but variety is limited.
- Lesson structure is uneven and/or may be unrealistic in terms of time expectations.

Unsatisfactory 1e

- Lessons do not reflect the important concepts of financial capability.
- Learning activities are boring and/or poorly aligned to the instructional goals. Instructional groups do not support learning.
- Lesson plans are not structured or sequenced and reflect unrealistic expectations.

1f Designing and Analyzing Assessments

Distinguished

The assessment plan provides clear criteria and well-designed evidence for all intended outcomes. Participants contribute appropriately to understanding or refining criteria. Assessments accommodate individual learning needs without undermining the intended capability. The instructor and participants use results to identify next steps. Longer-term follow-up is appropriate and feasible and is interpreted separately from classroom performance.

Proficient

The assessment plan addresses all intended outcomes using clear criteria and suitable formative, summative, and performance-based tasks. Appropriate adaptations preserve the capability being assessed. The instructor plans how to analyze results and guide instruction while distinguishing knowledge, intended action, and demonstrated capability.

Basic

Assessment procedures are partially aligned with instructional outcomes.

Criteria are unclear, and formative assessment addresses only some intended outcomes. Planned measures provide limited evidence of practical financial capability or a clear basis for instructional decisions.

Unsatisfactory

Assessment procedures do not align with instructional outcomes and provide no clear criteria for judging participant performance.

The Financial Education Instructor has no plan to use formative evidence to guide instruction or assess the intended practical capabilities.

Distinguished 1f

- Baseline and end-of-program measures assess financial knowledge and applied capability; optional reflection on beliefs or confidence is interpreted separately.
- The post-test is designed to allow comparison of learning outcomes between pre- and post-test.
- The Financial Education Instructor-designed assessments are authentic, with real-world application as appropriate.
- Participants are actively involved in collecting information from summative and formative assessments and providing input to the Financial Education Instructor.
- Lesson plans are immediately modified by the Financial Education Instructor as required by the formative assessments.
- Assessment evidence is analyzed by outcome to identify limitations, plan individual support, and improve instruction.
- When appropriate and feasible, follow-up examines later application through privacy-respecting methods and distinguishes reported actions from verified evidence.

Proficient 1f

- The instructor selects distinct measures of financial knowledge, reasoning, intended action, and demonstrated capability appropriate to the program.
- Every intended outcome has an appropriate assessment method and a clear collection point.
- The types of assessment used by the Financial Education Instructor is suitable to the goal of achieving financial capability by each participant.
- The Financial Education Instructor provides modified assessments for individual participants as needed.
- The formative assessments are designed by the Financial Education Instructor to allow them to make shifts in the instructional plan during the course if necessary.
- External or national assessments are used when suitable for the intended outcomes, audience, and evaluation purpose.
- Appropriate longer-term evaluation is planned when feasible, with clear limits on immediate evidence and self-reported application.

Basic 1f

- The Financial Education Instructor assesses level of financial capability in terms of content knowledge only.
- Only some of the instructional outcomes are addressed in the pre- and post-tests.
- Assessment criteria are vague.
- Assessment results are used to design lesson plans for the whole class, not individual participants.
- Very modest modification of instructional plans during course is undertaken based on assessment results.
- External assessments, when used, are selected without adequately checking their alignment or suitability.
- Planning gives limited attention to appropriate follow-up or to the limits of immediate results.

Unsatisfactory 1f

- The Financial Education Instructor does not assess financial capability.
- No use of a pre-test to address instructional outcomes.
- Assessments have no criteria.
- Assessment results do not affect future plans.
- No modification of instructional plans during course is undertaken based on assessment results.
- Assessment choices are not justified in relation to intended learning outcomes.
- Immediate test results or intentions are treated as proof of longer-term financial behavior or outcomes.



Domain 2: Learning Environments

Financial Education Instructors cultivate respectful, affirming environments through positive relationships, a shared commitment to learning, purposeful routines, and appropriate support for behavior. Physical and virtual spaces should be safe, accessible, and organized to support the learning purposes.

Participants should experience belonging and confidence that their contributions will be treated fairly. Instructors communicate high expectations while responding respectfully to financial experiences, beliefs, and circumstances. Participants are supported to take responsibility for their own learning, effort, and quality of work.

Domain 2 establishes conditions supporting learning across financial topics. Routines protect instructional time; shared expectations encourage collaboration and self-regulation. Participants can ask questions, make mistakes, and discuss decisions without ridicule or required disclosure. Space, materials, and technology support access and appropriate privacy.

DOMAIN 02

Learning Environments

- **2a: Cultivating Respectful and Affirming Environments**
- **2b: Fostering a Culture for Learning**
- **2c: Maintaining Purposeful Environments**
- **2d: Supporting Positive Participant Behavior**
- **2e: Organizing Spaces for Learning**

Framework Overview: Learning Environments

2a Cultivating Respectful and Affirming Environments

- **2.a.1.** Positive, respectful relationships between instructors and participants
- **2.a.2.** Sense of belonging and mutual respect among participants
- **2.a.3.** Sensitivity to individual financial experiences, beliefs, and circumstances
- **2.a.4.** Inclusive, supportive environments and constructive conflict resolution

2b Fostering a Culture for Learning

- **2.b.1.** Importance and real-world relevance of financial capability
- **2.b.2.** High expectations for learning, effort, and achievement
- **2.b.3.** Participant motivation, ownership, and pride in learning
- **2.b.4.** Commitment to applying financial knowledge and skills

2c Maintaining Purposeful Environments

- **2.c.1.** Effective routines and procedures for in-person and virtual learning
- **2.c.2.** Efficient transitions and productive use of instructional time
- **2.c.3.** Purposeful management of individual and group activities
- **2.c.4.** Participant responsibility for learning routines and collaboration

Framework Overview:
Learning Environments

2d Supporting Positive Participant Behavior

- **2.d.1.** Clear, shared expectations for positive conduct
- **2.d.2.** Encouragement of participant responsibility and self-regulation
- **2.d.3.** Proactive monitoring and reinforcement of positive behavior
- **2.d.4.** Respectful and constructive responses to behavioral challenges

2e Organizing Spaces for Learning

- **2.e.1.** Safe, accessible, and inclusive physical and virtual environments
- **2.e.2.** Organization of spaces to support instructional activities and collaboration
- **2.e.3.** Effective use of learning materials, resources, and technology
- **2.e.4.** Privacy and appropriate safeguards during financial learning activities

2a Cultivating Respectful and Affirming Environments

Distinguished

Interactions consistently affirm the dignity and contributions of individual participants. The instructor and participants share responsibility for an inclusive environment marked by belonging, mutual respect, and sensitivity to financial circumstances. Participants can question ideas and discuss financial situations without ridicule or forced disclosure. Conflict is addressed constructively to repair relationships and restore trust.

Proficient

Interactions demonstrate caring and respect and are generally supportive. The Financial Education Instructor values different identities, financial experiences, beliefs, and circumstances and protects personal boundaries. Respectful participation and constructive responses to conflict support belonging and willingness to ask questions, make mistakes, and learn.

Basic

Interactions are generally appropriate but may include inconsistencies, favoritism, or limited sensitivity to participants' experiences and circumstances.

Some participants experience respectful connections, but a shared sense of belonging is not consistently established.

The Financial Education Instructor attempts to address disrespect or conflict, but with uneven results; and provides limited support for constructive resolution.

Unsatisfactory

Interactions between the instructor and participants, or among participants, are negative, disrespectful, or insensitive to individual experiences and circumstances. Sarcasm, put-downs, exclusion, or harmful conflict interfere with belonging. The instructor does not respond appropriately or pressures participants to disclose private financial information.

Distinguished 2a

- The instructor demonstrates care for participants' experiences and circumstances while respecting personal boundaries.
- The instructor and participants sustain respectful interactions and address exclusion or disrespect when it occurs.
- Participants use agreed-upon approaches to resolve disagreements respectfully and seek support when appropriate.
- Participants engage without fear of put-downs or ridicule either from the Financial Education Instructor or from other participants.
- The Financial Education Instructor respects and encourages participants' efforts and supports the development of clear financial plans.
- The instructor acknowledges money-related emotions with empathy and offers constructive participation options.

Proficient 2a

- Talk between Financial Education Instructor and participants and among participants is uniformly respectful.
- The Financial Education Instructor successfully responds to disrespectful behavior among participants.
- Participants have varied ways to contribute, ask questions, and discuss learning without disclosing personal finances.
- The Financial Education Instructor builds rapport and connection with individual participants by sharing personal stories and experiences (as appropriate), using positive language and tone, and communicating in a benefit-oriented manner.
- Participants and the Financial Education Instructor exhibit respect for one another. Financial Education Instructor addresses stressful financial topics tactfully.

Basic 2a

- The quality of interactions between Financial Education Instructor and participants, or among participants, is uneven, with occasional disrespect or insensitivity.
- The Financial Education Instructor attempts to respond to disrespectful behavior among participants, with uneven results.
- The Financial Education Instructor attempts to make connections with individual participants, but participant reactions indicate that these attempts are not entirely successful.

Unsatisfactory 2a

- The Financial Education Instructor is disrespectful toward participants or insensitive to participants' ages, cultural backgrounds, and developmental levels.
- Feedback or observed interactions indicate that disrespect, exclusion, or pressure to disclose is undermining safety or belonging.
- The Financial Education Instructor displays no familiarity with, or caring about, individual participants.
- The Financial Education Instructor disregards disrespectful interactions among participants.

2b Fostering a Culture for Learning

Distinguished

The learning culture reflects a shared commitment to financial capability, meaningful challenge, and improvement. Participants initiate questions, revise work, seek feedback, and support one another's learning. The instructor sustains high expectations and realistic encouragement while participants increasingly select relevant opportunities to apply knowledge and skills.

Proficient

Financial learning and its real-world relevance are valued. The Financial Education Instructor communicates high expectations for all participants, supports effort and improvement, and encourages accurate reasoning and quality of work. Participants take increasing ownership and practice applying financial knowledge and skills to meaningful situations.

Basic

The learning environment shows moderate commitment to learning, but task completion is valued more consistently than understanding or quality. Expectations and connections to meaningful financial responsibilities are uneven. Participant initiative and commitment to application are only partly supported.

Unsatisfactory

The learning environment conveys little value for financial learning or real-world application. Expectations for effort and achievement are low or limited to selected participants. The instructor provides little encouragement for curiosity, improvement, or ownership of learning.

Distinguished 2b

- The Financial Education Instructor communicates passion for the subject and confidence in participants' ability to master the content.
- The Financial Education Instructor conveys the satisfaction that accompanies a deep understanding of complex content.
- Participants indicate, through their questions and comments, a desire to understand the content.
- Participants assist their classmates to understand the content.
- Participants take initiative to improve the quality of their work.
- Participants actively seek new, positive influencers to guide their financial decisions.
- Participants respectfully correct one another in their use of financial concepts and language.
- Participants take increasing ownership of learning, identify realistic next steps, and seek qualified support when needed.

Proficient 2b

- The Financial Education Instructor communicates the impact and benefits of mastering financial capability skills.
- The instructor communicates confidence in participants' capacity to learn and supports progress from their actual starting points.
- The Financial Education Instructor conveys an expectation of high levels of participant ability to change and grow in financial skills.
- Participants expend good effort to complete high-quality work.
- The Financial Education Instructor insists on precise use of language by participants.
- Qualified Financial Education Instructor demonstrates the effect of influencers (family, education, role models, environment, and advertising) in financial decision-making.
- Learning is connected to meaningful participant goals and values without imposing personal priorities.
- The instructor encourages responsibility for learning and informed choices without implying that circumstances are entirely under one's personal control.
- The instructor normalizes seeking qualified support and distinguishes educational coaching from specialized advice.

Basic 2b

- The Financial Education Instructor's energy for the work is neutral, neither indicating a high level of commitment nor ascribing the need to do the work to external forces.
- The Financial Education Instructor conveys high expectations for only some participants.
- Participants exhibit a limited commitment to complete the work on their own; many participants indicate that they are looking for an easy path.
- The Financial Education Instructor's primary concern appears to be to complete the task at hand.
- The Financial Education Instructor urges, but does not insist, that participants use precise language.

Unsatisfactory 2b

- The Financial Education Instructor conveys that there is little or no purpose for the work, or that the reasons for doing it are driven by external factors.
- The Financial Education Instructor conveys to at least some participants that the work is too challenging for them.
- Participants exhibit little or no pride in their work.
- Participants use language incorrectly; Financial Education Instructor does not correct them.

2c Maintaining Purposeful Environments

Distinguished

Routines and procedures function efficiently and adapt smoothly to learning needs. Participants take appropriate initiative in managing group roles, transitions, materials, and technology while the instructor maintains responsibility for access, safety, and instructional time.

Participants contribute to improving routines and collaboration, with support suited to their age, experience, and learning needs.

Proficient

Purposeful routines and procedures preserve instructional time and support productive in-person or virtual learning.

The instructor manages transitions, group procedures, and access to materials and technology effectively. Participants understand their roles, follow routines with appropriate support, and share responsibility for productive collaboration.

Basic

Some instructional time is lost because in-person or virtual routines are only partly effective.

Management of groups, transitions, materials, and technology is inconsistent. Participants need frequent clarification or prompting to follow routines, and opportunities to share responsibility are limited.

Unsatisfactory

Instructional time is frequently lost because in-person or virtual routines are unclear or ineffective. The instructor does not adequately manage transitions, group procedures, materials, or technology access. Participants lack the direction or support needed to work productively.

Distinguished 2c

- With minimal prompting by the Financial Education Instructor, participants ensure that their time is used productively.
- Participants take initiative in distributing and collecting materials efficiently.
- Participants themselves ensure that transitions and other routines are accomplished smoothly.
- Classroom routines function seamlessly; Financial Education Instructor demonstrates ability to shift smoothly between individual, paired, cooperative, and whole-class methods.
- The instructor and participants use feedback to improve routines and prepare alternatives for resource or technology interruptions.
- The Financial Education Instructor involves participants in developing procedures for accessing text-on-screen, audio/video lectures, and game-based learning.

Proficient 2c

- Participants are productively engaged during small group or independent work.
- Transitions between large and small group activities are smooth.
- Routines for distribution and collection of materials and supplies work efficiently.
- Classroom routines function smoothly; Financial Education Instructor adjusts course format/length to meet participant needs.
- The instructor consistently teaches and reinforces routines for participation, collaboration, and use of materials.
- Transitions between in-class and web-based instruction are smooth.
- The Financial Education Instructor implements procedures for accessing text-on-screen, audio/video lectures, and game-based learning.

Basic 2c

- Participants who are not working directly with the Financial Education Instructor are only partially engaged.
- Procedures for transitions seem to have been established, but their operation is not smooth.
- There appear to be established routines for distribution and collection of materials, but participants are confused about how to carry them out.
- Classroom routines function unevenly.

Unsatisfactory 2c

- Participants who are not working with the Financial Education Instructor are not productively engaged.
- Transitions are disorganized, with much loss of instructional time.
- There appear to be no established procedures for distributing and collecting materials.
- A considerable amount of time is spent off-task because procedures are unclear.

2d Supporting Positive Participant Behavior

Distinguished

Participants take an active, developmentally appropriate role in sustaining shared expectations and regulating their own behavior. The instructor anticipates challenges, reinforces positive conduct, and adapts supports to individual needs. Constructive responses preserve dignity, restore participation, and support continued learning.

Proficient

The instructor and participants share clear expectations for positive conduct. The instructor models and reinforces respectful participation, monitors proactively, and supports responsibility and self-regulation. Responses to behavioral challenges are consistent, proportionate, constructive, and sensitive to individual needs.

Basic

Expectations for conduct are established but inconsistently explained or reinforced. The instructor attempts to monitor behavior and respond to challenges, with uneven results. Participants receive limited support for managing their own behavior.

Unsatisfactory

Expectations for conduct are absent, unclear, or inconsistent with participant dignity. The instructor provides little guidance or constructive monitoring and ignores harmful behavior or responds disrespectfully. Appropriate self-regulation and respectful participation are not supported.

Distinguished 2d

- Participants sustain positive conduct and use agreed-upon supports to address challenges and return to learning.
- The Financial Education Instructor silently and subtly monitors participant behavior.
- Participants model respectful conduct and seek help appropriately; they are not expected to police peers or disclose private concerns.
- The instructor helps participants reflect on behavior and select constructive ways to participate and collaborate.

Proficient 2d

- Standards of conduct appear to have been established and implemented successfully.
- Overall, participant behavior is generally appropriate.
- The instructor monitors observable conduct and participation barriers without treating quiet participation or limited eye contact as misbehavior.
- The Financial Education Instructor's response to participant misbehavior is effective.
- Individual learning needs and circumstances inform behavioral supports.

Basic 2d

- The Financial Education Instructor attempts to maintain order in the classroom/web-based environment, referring to rules, but with uneven success.
- The Financial Education Instructor attempts to keep track of participant behavior, but with no apparent system.
- The Financial Education Instructor's response to participant misbehavior is inconsistent: sometimes harsh, other times lenient.

Unsatisfactory 2d

- The classroom/web-based environment is chaotic, with no standards of conduct evident.
- The Financial Education Instructor does not monitor participant behavior.
- Some participants disrupt the classroom, without apparent Financial Education Instructor awareness or with an ineffective response.

2e Organizing Spaces for Learning

Distinguished

The instructor anticipates and addresses individual access needs and organizes physical or virtual spaces to support purposeful learning, collaboration, and independence. Participants contribute appropriately to adjustments. Materials and technology are used effectively, and privacy safeguards are checked before and during activities. Alternative arrangements preserve meaningful participation when a resource or platform is unsuitable.

Proficient

The physical or virtual environment is safe, accessible, and inclusive, with appropriate arrangements for participation and privacy.

The instructor organizes spaces, resources, and technology to support activities and collaboration. Approved accommodations and safeguards are in place. Financial practice uses fictional or appropriately sanitized information rather than required personal disclosure.

Basic

The environment provides basic access for most participants, but some barriers remain. Adjustments to space, resources, and/or technology have limited effectiveness. Arrangements only partly support the activities, and privacy safeguards are incomplete or inconsistently applied.

Unsatisfactory

The physical or virtual environment presents avoidable safety, accessibility, or privacy risks. The arrangement of space, resources, or technology does not support learning activities, and known barriers are left unaddressed.

Distinguished 2e

- Modifications are made to the physical or web-based learning environment to accommodate participants with special needs.
- There is total alignment between the learning activities and the classroom or web-based environment.
- Participants take the initiative to adjust the physical environment or web-based learning environment to better suit their learning.
- The Financial Education Instructor and participants make extensive and imaginative use of available technology.

Proficient 2e

- Participants access content and contribute through appropriate formats and accommodations, including alternatives to visual or audio-only presentation.
- The classroom or web-based environment is arranged to support the instructional goals and learning activities.
- The Financial Education Instructor makes appropriate use of available technology to enhance learning.
- The instructor uses privacy-safe sample materials and appropriate access, screen-sharing, and recording arrangements.

Basic 2e

- The physical environment is safe or web-based learning environment is accessible, and most participants can see and hear.
- The classroom or web-based environment is not an impediment to learning but does not enhance it.
- The Financial Education Instructor makes limited use of available technology and other resources.

Unsatisfactory 2e

- Unaddressed physical hazards, access barriers, or unsafe digital arrangements interfere with safety, privacy, and/or learning.
- Participants cannot access essential content or activities, and appropriate alternatives are not provided.
- Appropriate technology is not being used, even if it is available and its use would enhance the lesson.



Domain 3: Learning Experiences

Domain 3 addresses the central work of teaching: engaging participants in meaningful experiences that develop understanding, reasoning, and applied financial capability. Learning extends beyond the next test and connects to relevant financial decisions, tasks, and responsibilities.

Financial Education Instructors who excel in this domain communicate purpose and content clearly, facilitate thoughtful questions and discussion, and provide opportunities for purposeful practice and reflection. They use evidence of understanding and practical performance to give actionable feedback and adjust instruction while preserving essential outcomes.

DOMAIN 03

Learning Experiences

- **3a: Communicating About Purpose and Content**
- **3b: Using Questioning and Discussion Techniques**
- **3c: Engaging Participants in Learning**
- **3d: Using Assessment for Learning**
- **3e: Responding Flexibly to Participant Needs**

Framework Overview: Learning Experiences

3a Communicating About Purpose and Content

- **3.a.1.** Clear learning purpose and relevance to real-world financial responsibilities
- **3.a.2.** Accurate explanations and demonstrations of financial concepts and practical tasks
- **3.a.3.** Clear directions, expectations, and criteria for successful learning
- **3.a.4.** Effective oral, written, and visual communication using appropriate financial terminology

3b Using Questioning and Discussion Techniques

- **3.b.1.** Thought-provoking questions about financial decisions, consequences, and trade-offs
- **3.b.2.** Purposeful discussions that develop reasoning and challenge assumptions
- **3.b.3.** Active participant involvement and respectful exchange of perspectives
- **3.b.4.** Participant-generated questions, explanations, and justification of financial decisions

3c Engaging Participants in Learning

- **3.c.1.** Meaningful activities involving real-world financial decisions, tasks, and plans
- **3.c.2.** Active participation, collaboration, and appropriate learner choice
- **3.c.3.** Effective use of financial instructional materials, tools, and resources
- **3.c.4.** Purposeful structure and pacing with opportunities for practice and reflection

Framework Overview: Learning Experiences

3d Using Assessment for Learning

3.d.1. Clear criteria for successful learning and applied financial performance

3.d.2. Ongoing assessment of participant understanding and practical skills

3.d.3. Specific, timely, and actionable feedback to improve learning and performance

3.d.4. Participant self-assessment and appropriate peer feedback to support improvement

3e Responding Flexibly to Participant Needs

3.e.1. Recognition of participant misunderstandings, learning difficulties, and changing needs

3.e.2. Timely adjustments to instructional methods, activities, supports, and pacing

3.e.3. Responsiveness to participant questions, interests, and teachable moments

3.e.4. Persistence in using alternative approaches to support individual learning and progress

3a Communicating About Purpose and Content

Distinguished

The instructor connects the learning purpose to the broader curriculum and meaningful financial decisions, anticipating possible misunderstandings. Clear explanations, demonstrations, and accessible communication deepen conceptual understanding and practical application. Participants help explain concepts, use financial terminology accurately, and suggest appropriate strategies. The instructor checks understanding and clarifies assumptions, limitations, and alternative approaches when needed.

Participants can explain the purpose of their learning and describe appropriate ways to apply it within the circumstances of the task.

Proficient

The instructor clearly communicates the learning purpose, its place in the broader instruction, and its relevance to participants' financial responsibilities. Directions, expectations, and criteria for successful work are clear. Explanations and demonstrations are accurate, logically sequenced, and connected to participants' knowledge and experience. Oral, written, and visual communication uses appropriate financial terminology and makes important assumptions explicit. Participants explain their understanding and use concepts or procedures with increasing independence.

Basic

The instructor explains the instructional purpose with limited success. Directions require clarification after confusion, and explanations are uneven or contain minor inaccuracies. Connections to participants' knowledge and practical financial responsibilities are limited.

Communication does not consistently explain terminology, demonstrate procedures, or help participants reason independently. The language or presentation is only partly suited to participants' starting knowledge and learning needs.

Unsatisfactory

The instructional purpose is unclear, and directions and procedures are confusing. Explanations contain material errors or omit information needed to understand the financial task. Oral, written, or visual communication uses inaccurate or unsuitable terminology. Participants are uncertain about what they are learning, why it matters, or how to proceed.

Distinguished 3a

- If asked, participants are able to explain what they are learning and where it fits into the larger curriculum context.
- The Financial Education Instructor explains content clearly and imaginatively, using metaphors and analogies to bring content to life.
- The Financial Education Instructor points out possible areas for misunderstanding.
- The Financial Education Instructor invites participants to explain the content to their classmates.
- Participants suggest other strategies they might use when approaching a challenge or analysis.
- The Financial Education Instructor uses rich language, offering brief vocabulary lessons where appropriate, both for general vocabulary and for the discipline.
- Participants use academic language correctly.
- Participants are able to effectively utilize and/or implement vocabulary terms provided by the Financial Education Instructor.
- Participants explain benefits, limitations, and practical implications of a financial action without required disclosure of private circumstances.
- The participants are empowered to support their peers because the Financial Education Instructor has established a clear instructional framework.
- Peer learning uses respectful examples and voluntary contributions, without requiring personal stories or financial disclosures.
- Participants understand the reasons why they want to take action on the financial education lessons and begin applying what they learned into their lives.

Proficient 3a

- The Financial Education Instructor states clearly, at some point during the lesson, what the participants will be learning.
- If appropriate, Financial Education Instructor models the process to be followed in the task.
- Participants engage with the learning task, indicating that they understand what they are to do.
- The instructor communicates accurate content, acknowledges uncertainty, and corrects errors promptly.
- The Financial Education Instructor's explanation of content is clear and invites participation and thinking.
- The Financial Education Instructor describes specific strategies participants might use, inviting participants to interpret them in the context of what they're learning.
- The Financial Education Instructor's vocabulary and usage are correct and entirely suited to the lesson, including, where appropriate, explanations of academic vocabulary.
- The Financial Education Instructor's vocabulary is appropriate to participants' ages and developmental levels.
- Practical financial terms are introduced through clear explanations, along with relevant examples and opportunities to use them.
- The instructor connects the learning purpose, explanation, demonstration, and application through a clear instructional sequence.
- The Financial Education Instructor builds rapport with participants through active listening and sharing personal stories that can help build trust with the audience.
- The instructor uses appropriate oral, written, and visual explanations and accessible formats to address learning needs.
- Meaningful options and reasons for action are explained without sales pressure, manipulation, or imposition of personal financial choices.
- The Financial Education Instructor helps participants understand the impact of their finances on other areas of their lives: health, happiness, productivity, relationships, security, and lifestyle.

Basic 3a

- The Financial Education Instructor provides little elaboration or explanation about what the participants will be learning.
- The Financial Education Instructor must clarify the learning task so participants can complete it.
- The Financial Education Instructor makes no serious content errors but may make minor ones.
- The Financial Education Instructor's explanation of the content consists of a monologue, with minimal participation or intellectual engagement by participants.
- The Financial Education Instructor's explanations of content are purely procedural, with no indication of how participants can think strategically.
- The Financial Education Instructor's vocabulary and usage are correct but unimaginative.
- When Financial Education Instructor attempts to explain academic vocabulary, the effort is only partially successful.
- The Financial Education Instructor's vocabulary is too advanced, or too juvenile, for participants.

Unsatisfactory 3a

- At no time during the lesson does Financial Education Instructor convey to participants what they will be learning.
- Participants indicate through their questions that they are confused about the learning task.
- The Financial Education Instructor makes a serious content error that will affect participants' understanding of the lesson.
- Participants indicate through body language or questions that they don't understand the content being presented.
- The Financial Education Instructor's communications include errors in vocabulary or imprecise use of academic language.
- The Financial Education Instructor's vocabulary is inappropriate to participants' ages or cultures.

3b Using Questioning and Discussion Techniques

Distinguished

A purposeful sequence of questions deepens financial reasoning and reflection. Participants formulate questions, examine assumptions, compare alternatives, and challenge reasoning respectfully. They support explanations with relevant evidence and consider how circumstances change a decision. The instructor builds on contributions and provides appropriate ways for all participants to contribute without disclosing private information.

Proficient

The instructor uses purposeful questions that develop financial understanding, reasoning, and consideration of consequences and trade-offs. Discussion invites participants to explain their evidence and examine assumptions. Adequate thinking time and varied participation strategies enable most participants to contribute. The instructor facilitates respectful exchanges, welcomes questions, and allows justified alternatives without requiring personal financial disclosure.

Basic

Questions generally lead participants along a single path, with limited exploration of assumptions, alternatives, or financial consequences.

Some questions invite thinking, but only a few participants respond in depth. The instructor attempts to encourage explanations and exchanges, with uneven results. Opportunities to formulate questions and justify decisions are limited.

Unsatisfactory

The instructor relies on rapid questions and recall when the intended learning requires reasoning or application. Questions do not meaningfully explore understanding of financial decisions or invite consideration of consequences and trade-offs.

Discussion is predominantly recitation, with the instructor mediating every exchange and accepting answers without examining reasoning. Only a few participants contribute, and other perspectives or participant-generated questions receive little attention.

Distinguished 3b

- Participants initiate higher-order questions.
- The Financial Education Instructor builds on and uses participant responses to questions in order to deepen participant understanding.
- Participants extend the discussion, enriching it.
- Participants invite comments from their classmates during a discussion and challenge one another's thinking.
- Virtually all participants are engaged in the discussion.
- Participants reflect on how emotions, experiences, and beliefs may influence choices without being told which personal values to adopt.
- Participants take the questions posed by the Financial Education Instructor to gain insight into their personal finance goals and behaviors needed to attain those objectives.
- Participants ask questions that help them become aware of the personal finance areas they need to address.
- Participants are able to ask clear questions on project-based learning assignments and other participant-led projects.
- Questions clarify relevant needs and constraints and connect discussion to appropriate financial decisions.

Proficient 3b

- The Financial Education Instructor uses open-ended questions, inviting participants to think and/or offer multiple possible answers.
- The Financial Education Instructor makes effective use of wait time.
- Discussions enable participants to talk to one another without ongoing mediation by the Financial Education Instructor.
- Varied opportunities to contribute do not require public answers to personal financial questions.
- Many participants actively engage in the discussion.
- The Financial Education Instructor asks participants to explain their reasoning, and most attempt to do so.
- The Financial Education Instructor asks clear questions that help identify the participants' financial goals, dreams, and motivators and then incorporates these into the instruction.
- The Financial Education Instructor gains deeper understanding of the participants' financial challenges.
- The Financial Education Instructor asks questions that help participants identify their current relationships with money; and the emotions surrounding their personal finances and relationships with money.
- The Financial Education Instructor asks questions that help participants understand the influence of emotions, experiences, and personal beliefs placed on the coursework and participants' strategic questions to lead them toward financial wellness.
- Questions clarify immediate needs, competing priorities, and realistic next steps rather than rank participants within a fixed hierarchy.
- Questions distinguish awareness, preparation, action, and ongoing practice while recognizing barriers that may limit capacity to act.
- The instructor responds sensitively to stressful topics, offers participation choices, and refers concerns beyond the educational role to qualified support.
- Reflective questions clarify goals and decision processes without intrusive questioning or personal counseling.
- Questions progress appropriately from understanding concepts to analyzing options, justifying decisions, and applying learning.
- The Financial Education Instructor does not ask personal questions that may embarrass participants in class.

Basic 3b

- The Financial Education Instructor frames some questions designed to promote participant thinking, but many have a single correct answer.
- The Financial Education Instructor calls on participants quickly.
- The Financial Education Instructor invites participants to respond directly to one another's ideas, but few participants respond.
- The Financial Education Instructor calls on many participants, but only a small number actually participate in the discussion.
- The Financial Education Instructor asks participants to justify their reasoning, but only some participants attempt to do so.

Unsatisfactory 3b

- Questions are rapid-fire and convergent, with a single correct answer.
- Questions do not invite participant thinking.
- All discussion is between Financial Education Instructor and participants; participants are not invited to speak directly to one another.
- The Financial Education Instructor does not ask participants to explain their thinking.
- A very small number of participants dominate the discussion.

3c Engaging Participants in Learning

Distinguished

Participants are actively engaged in appropriately challenging financial decisions and practical tasks. They contribute questions, approaches, or adaptations that make learning more meaningful while preserving the intended outcomes.

Responsive support and opportunities for independent application help participants explain reasoning, collaborate appropriately, and use resources purposefully. Practice, revision, and reflection consolidate understanding and prepare for transfer to relevant situations. Real-world action remains appropriate to participants' circumstances, eligibility, and choices.

Proficient

Tasks are aligned with outcomes and relevant to current or anticipated financial responsibilities. Participants analyze meaningful decisions, complete practical tasks, and explain reasoning. The instructor provides appropriate support and uses materials and tools to promote active learning rather than passive content exposure.

Groupings and opportunities for choice support the activities. Purposeful structure and pacing allow sufficient time for practice, collaboration, feedback, and reflection.

Basic

Tasks require limited thinking or explanation and provide few opportunities to practice meaningful financial decisions. Participants remain largely passive or focus primarily on task completion.

Some activities are relevant, but connections to real-world financial tasks are inconsistent. Groupings only partly support learning. The lesson has a recognizable structure, but uneven pacing limits practice, reflection, or productive participation.

Unsatisfactory

Learning tasks, materials, and resources are poorly aligned with outcomes or provide only rote responses when application is required. Groupings do not support the activities. The lesson lacks clear structure, meaningful financial relevance, or sufficient time for learning.

Distinguished 3c

- Virtually all participants are intellectually engaged in the lesson.
- Lesson activities require high-level participant thinking and explanations of their thinking.
- Participants take initiative to improve the lesson by (1) modifying a learning task to make it more meaningful or relevant to their needs, (2) suggesting modifications to the grouping patterns used, and/or (3) suggesting modifications or additions to the materials being used.
- Participants have an opportunity for reflection and closure on the lesson to consolidate their understanding.
- Participants understand that personal finance lessons are relevant to them and have impact on many areas of their lives.
- Participants explain relationships among concepts relevant to the assigned financial learning task.
- Participants reflect upon the different financial trends when planning for their financial futures.
- Completed tasks, plans, or decision tools prepare participants for appropriate application beyond the lesson.
- Participants connect the financial decisions they make with emotions involved in the decision-making process.

Proficient 3c

- Most participants are intellectually engaged in the lesson.
- Most learning tasks have multiple correct responses or approaches and/or encourage higher-order thinking.
- Participants are invited to explain their thinking as part of completing tasks.
- The Financial Education Instructor uses groupings that are suitable to the lesson activities.
- Materials and resources require intellectual engagement as appropriate.
- The pacing of the lesson provides participants the time they need to be intellectually engaged.
- The Financial Education Instructor leverages internet and web-based resources to get timely financial information.
- The Financial Education Instructor uses evidence-based resources that include practical, timely, and relevant financial education lessons.
- Assigned topics are connected to practical decisions and capabilities participants need, without requiring unrelated topic coverage.
- Realistic challenges help participants evaluate responses, recognize constraints, and locate appropriate assistance.
- The Financial Education Instructor helps participants understand the financial trends that may affect them.
- The Financial Education Instructor delivers material that is educational and does not promote financial products or services.
- Participants complete practical activities that prepare them to make decisions, produce usable plans, or carry out relevant financial tasks.
- The Financial Education Instructor helps participants develop personal criteria for finding knowledgeable financial mentors, advisors, and educators.
- The Financial Education Instructor helps participants understand the impact of their finances on other areas of their lives: health, happiness, productivity, relationships, security, lifestyle.
- The Financial Education Instructor delivers timely lessons on financial topics relevant to participants' lives.
- The Financial Education Instructor provides tools for effective financial decision-making.
- The Financial Education Instructor selects activities that demonstrate the impact of emotions on decision-making.
- The Financial Education Instructor demonstrates the relationship between values and financial goals.

Basic 3c

- Some participants are intellectually engaged in the lesson.
- Learning tasks are a mix of those requiring thinking and those requiring recall.
- Participant engagement with the content is largely passive, and the learning consists primarily of facts or procedures.
- The instructional groupings used are moderately appropriate to the activities.
- Few of the materials and resources require participant thinking or ask participants to explain their thinking.
- The pacing of the lesson is uneven – suitable in parts but rushed or dragging in others.

Unsatisfactory 3c

- Few participants are intellectually engaged in the lesson.
- Learning tasks/activities and materials require only recall or have a single correct response or method.
- Only one type of instructional group is used (whole group, small groups) when variety would promote more participant engagement.
- Instructional materials used are unsuitable to the lesson and/or the participants.
- The lesson drags or is rushed.

3d Using Assessment for Learning

Distinguished

Assessment is integrated into instruction and actively used by participants and the instructor. Participants understand and, when appropriate, help clarify criteria for high-quality work. Purposeful checks reveal individual reasoning and practical skills. Feedback supports specific revisions, and participants monitor progress and select further practice based on evidence.

The instructor adapts instruction to the evidence, checks whether corrections are effective, and supports increasingly independent use of feedback. Understanding and task performance are not inferred solely from confidence, participation, or stated intentions.

Proficient

Participants understand criteria for successful learning and applied financial performance. The instructor regularly examines explanations, decisions, and practical work to identify strengths and misunderstandings. Feedback is accurate, specific, timely, and actionable. Participants use self-assessment and appropriate peer feedback to improve work, and the instructor checks progress after feedback.

Basic

Participants are only partly aware of criteria for successful work. The instructor checks learning mainly at the whole-group level and gathers limited evidence of individual understanding or skill.

Feedback is general or delayed, and opportunities to revise work or check whether misunderstandings have been resolved are limited.

Unsatisfactory

Assessment criteria are unclear or unavailable, and the instructor makes little effort to examine understanding or practical performance. Feedback is absent, inaccurate, or unhelpful.

Participants receive little guidance for assessing their own work or using appropriate peer feedback to improve it.

Distinguished 3d

- Participants indicate that they clearly understand the characteristics of high-quality work, and there is evidence that participants have helped establish the evaluation criteria.
- The Financial Education Instructor is constantly "taking the pulse" of the class; monitoring of participant understanding is sophisticated and continuous and makes use of strategies to elicit evidence of individual participant understanding.
- Participants monitor their own understanding, either at their own initiative or as a result of tasks set by Financial Education Instructor.
- High-quality feedback comes from many sources, including participants; it is specific and focused on improvement.
- Participants recognize areas where they may need further study.
- Participants use assessment information to select further practice, revise work, and judge their progress.
- Task-focused peer feedback uses approved sample work without exposing private information or confidential progress records.
- Participants leverage assessments as learning tools to improve their financial capabilities.

Proficient 3d

- The Financial Education Instructor makes the standards of high-quality work clear to participants.
- The Financial Education Instructor elicits evidence of participant understanding.
- Participants are invited to assess their own work and make improvements; most of them do so.
- Feedback includes specific and timely guidance, at least for groups of participants.
- The Financial Education Instructor uses participant feedback and in-class assessments – which can include pre- and post-tests, surveys, consultation, and general feedback – to modify lessons and teaching style.
- Subsequent practice checks whether participants retain and can apply corrected understanding.
- The Financial Education Instructor uses formative and summative assessments.
- Participants act on feedback and demonstrate improvement through a revised or comparable task.
- Understanding is checked at the level of reasoning and application required by the learning outcome.
- The Financial Education Instructor uses appropriate measurements to quantify results in terms of both knowledge and application.
- Participant explanations and work provide evidence of comprehension; it is not established through raised hands, body language, and expressed confidence alone.
- The Financial Education Instructor recognizes elements of well-written goals (specific, measurable, achievable, realistic, time-based) to create measurable learning objectives.
- The Financial Education Instructor uses measurement tools to determine participants' level of financial knowledge and to identify participant challenges, needs, and motivators.
- The instructor distinguishes intention to act from demonstrated financial capability and uses each appropriately to guide learning.

Basic 3d

- There is little evidence that participants understand how their work will be evaluated.
- The Financial Education Instructor monitors understanding through a single method, or without eliciting evidence of understanding from participants.
- Feedback to participants is vague and not oriented toward future improvement of work.
- The Financial Education Instructor makes only minor attempts to engage participants in self- or peer assessment.

Unsatisfactory 3d

- The Financial Education Instructor gives no indication of what high-quality work looks like.
- The Financial Education Instructor makes no effort to determine whether participants understand the lesson.
- Participants receive no feedback, feedback is global, or feedback is directed to only one participant.
- The Financial Education Instructor does not ask participants to evaluate their own or classmates' work.

3e Responding Flexibly to Participant Needs

Distinguished

The instructor anticipates likely questions and barriers and responds skillfully to individual evidence during instruction. Adjustments build on interests and strengths, preserve essential financial learning, and balance support with challenge. The instructor uses an extensive repertoire of approaches and seeks additional resources or qualified assistance when needed.

Persistence is demonstrated through alternative explanations, practice, and follow-up checks rather than a promise that everyone will achieve mastery within one lesson. Questions beyond the instructor's expertise are acknowledged and referred or verified responsibly.

Proficient

The instructor makes timely adjustments in response to questions, demonstrated understanding, and changing needs. Methods, examples, supports, activities, and pacing are adapted while preserving essential outcomes.

The instructor draws on a range of approaches, uses relevant teachable moments, and persists in finding support for participants experiencing difficulty. Follow-up checks determine whether adjustments worked.

Basic

The instructor attempts to respond to questions, interests, and learning difficulties, with mixed results and a limited range of alternative approaches.

Adjustments are only partly connected to evidence of need and do not consistently preserve the essential outcome or check whether participants have progressed.

Unsatisfactory

The instructor follows the plan rigidly despite evidence of misunderstanding, unmet needs, or avoidable barriers. Questions are ignored, and difficulties are blamed on participants or their circumstances rather than addressed through instructional support.

Distinguished 3e

- The Financial Education Instructor's adjustments to the lesson, when needed, are designed to assist individual participants.
- The Financial Education Instructor seizes on teachable moments to enhance lessons.
- The instructor provides alternative approaches and appropriate follow-up support when participants need additional time or practice.
- In reflecting on practice, Financial Education Instructor can cite others in the school and beyond whom the instructor has contacted for assistance in reaching some participants.
- Participants feel valued and exhibit trust that the Financial Education Instructor will help them understand the lessons.
- The Financial Education Instructor modifies coursework as needed to drive education to higher levels and ensure that all participants are on pace.
- The Financial Education Instructor modifies lesson plans to teach lessons that are timely and with which participants can relate.

Proficient 3e

- When improvisation becomes necessary, Financial Education Instructor makes adjustments to the lesson.
- The Financial Education Instructor incorporates participant interests and questions into the heart of the lesson.
- The Financial Education Instructor conveys to participants that the instructor has other approaches to try when participants experience difficulty.
- In reflecting on practice, Financial Education Instructor cites multiple approaches undertaken to reach participants having difficulty.
- Instruction responds to actual circumstances and resource constraints without assuming needs from socioeconomic background alone.
- Support and challenge are adjusted using evidence of understanding and practical skills.
- Alternative teaching approaches are selected according to the content, learning need, and available evidence.
- The Financial Education Instructor adjusts lessons as the instructor gains understanding of the participants' goals, dreams, challenges, and motivators.
- Participant feedback and demonstrated learning needs guide adjustments to explanations, formats, and practice opportunities.
- The Financial Education Instructor adjusts course format and length as the instructor receives feedback, monitors participant engagement, measures comprehension, and observes participant behavior.

Basic 3e

- The Financial Education Instructor's efforts to modify the lesson are only partially successful.
- The Financial Education Instructor makes perfunctory attempts to incorporate participant questions and interests into the lesson.
- The Financial Education Instructor conveys to participants a level of responsibility for their learning but also the instructor's uncertainty about how to assist them.
- In reflecting on practice, Financial Education Instructor indicates the desire to reach all participants but does not suggest strategies for doing so.

Unsatisfactory 3e

- The Financial Education Instructor ignores indications of participant boredom or lack of understanding.
- The Financial Education Instructor brushes aside participant questions.
- The Financial Education Instructor conveys to participants that when they have difficulty learning, it is their fault.
- In reflecting on practice, Financial Education Instructor does not indicate that it is important to reach all participants.
- Despite evident participant confusion, Financial Education Instructor makes no attempt to adjust the lesson.



Domain 4: Principled Teaching

Domain 4 addresses the professional responsibilities supporting trustworthy and effective financial education: reflection, documentation of learning, appropriate engagement of families and communities, collaboration, and continued development.

Principled teaching requires integrity, sound judgment, respect for dignity, and decisions that prioritize educational needs. Instructors maintain accurate confidential records, manage conflicts of interest, stay within professional boundaries, and maintain competence for assigned topics. Engagement respects participants' circumstances and authorization. Reflection and development use evidence to improve practice without overstating financial results.

DOMAIN 04

Principled Teaching

- **4a: Engaging in Reflective Practice**
- **4b: Documenting Participant Progress**
- **4c: Engaging Families and Communities**
- **4d: Contributing to Educational Community and Culture**
- **4e: Growing and Developing Professionally**
- **4f: Acting in Service of Participants**

Framework Overview:
Principled Teaching

4a Engaging in Reflective Practice

- **4.a.1.** Evidence-based evaluation of instructional effectiveness and participant learning
- **4.a.2.** Analysis of teaching strengths, challenges, and opportunities for improvement
- **4.a.3.** Consideration of participant feedback and alternative instructional approaches
- **4.a.4.** Specific adjustments to strengthen future instruction and learning outcomes

4b Documenting Participant Progress

- **4.b.1.** Accurate records of participant work, learning progress, and achievement
- **4.b.2.** Documentation of demonstrated financial knowledge, skills, and applied capability
- **4.b.3.** Appropriate communication of participant progress and learning outcomes
- **4.b.4.** Secure, confidential, and organized management of instructional records

4c Engaging Families and Communities

- **4.c.1.** Clear communication of financial education program objectives and learning opportunities
- **4.c.2.** Appropriate engagement of families and participant support networks
- **4.c.3.** Collaboration with community organizations and resources to support financial learning
- **4.c.4.** Use of participant and community feedback to strengthen educational engagement

Framework Overview:
Principled Teaching

4d Contributing to Educational Community and Culture

- **4.d.1.** Supportive and collaborative relationships with colleagues and educational partners
- **4.d.2.** Participation in professional inquiry and shared instructional improvement
- **4.d.3.** Contributions to school, organizational, and educational community initiatives
- **4.d.4.** Sharing effective instructional practices, resources, and professional expertise

4e Growing and Developing Professionally

- **4.e.1.** Continuous development of assigned financial subject matter knowledge and instructional expertise
- **4.e.2.** Awareness of relevant financial developments, educational methods, and technologies
- **4.e.3.** Active solicitation and application of professional feedback
- **4.e.4.** Professional development guided by identified needs and evidence of improvement

4f Acting in Service of Participants

- **4.f.1.** Integrity, ethical conduct, and sound professional judgment
- **4.f.2.** Commitment to participant well-being, dignity, and equitable learning opportunities
- **4.f.3.** Impartial financial education and appropriate management of conflicts of interest
- **4.f.4.** Clear professional boundaries and recognition of limitations in qualifications and expertise
- **4.f.5.** Decisions and actions that prioritize participants' educational needs and best interests

4a Engaging in Reflective Practice

Distinguished

The instructor critically examines multiple sources of evidence to evaluate instructional effectiveness and learning. Reflection distinguishes teaching weaknesses from assessment limitations, missing prerequisites, or external barriers. Alternative approaches are compared, justified changes are implemented, and their effects are checked in subsequent instruction. Conclusions remain proportionate to the evidence.

Proficient

The instructor evaluates the lesson using relevant participant work, assessment results, observations, and feedback. Reflection identifies strengths and challenges, considers alternative explanations, and proposes specific adjustments linked to the intended outcomes.

Basic

The instructor has a generally accurate impression of lesson effectiveness but relies mainly on broad observations. Suggestions for improvement are general and only partly connected to participant work, feedback, or intended outcomes.

Unsatisfactory

The instructor does not accurately determine whether the lesson achieved its outcomes or disregards learning evidence. Reflection provides no useful explanation of weaknesses or specific way to improve instruction.

Distinguished 4a

- The instructor uses specific evidence of knowledge, reasoning, task performance, and feedback to evaluate lesson effectiveness.
- Improvements are linked to outcomes and evidence rather than inferred from marketing reach, enrollment, satisfaction, or retention alone.
- Participant needs, motivation, readiness, and capacity to act inform the interpretation of learning evidence.
- Reflection distinguishes demonstrated learning, intended or self-reported action, and longer-term results, recognizing limits on causal conclusions.
- The Financial Education Instructor incorporates lessons learned from participants into lessons for future teaching.
- The Financial Education Instructor modifies lessons to more effectively enhance participant learning.
- The Financial Education Instructor consistently reviews current learning techniques and resources, including web-based tools.

Proficient 4a

- Instruction is evaluated using assessment evidence, work, and feedback appropriate to the lesson's purpose and duration.
- The Financial Education Instructor identifies specific ways in which a lesson might be improved or further enhanced by comparing various types of pre- and post-test surveys and consultation; and uses appropriate measures to quantify results in terms of both knowledge and application.
- Conclusions reflect what available evidence can establish and acknowledge missing or uncertain information.
- The Financial Education Instructor assesses participants' level of knowledge and motivation and modifies instruction accordingly.
- The Financial Education Instructor reviews current learning techniques and resources that support financial capability instruction.

Basic 4a

- The Financial Education Instructor has a generally accurate impression of a lesson's effectiveness and the extent to which instructional outcomes were met. Financial Education Instructor makes general suggestions about how a lesson could be improved.
- The Financial Education Instructor has a general sense of whether or not instructional practices were effective in teaching financial principles.
- The Financial Education Instructor offers general modifications for future instruction.

Unsatisfactory 4a

- The Financial Education Instructor does not know whether a lesson was effective or achieved its instructional outcomes, or Financial Education Instructor profoundly misjudges the success of a lesson. Financial Education Instructor has no suggestions for how a lesson could be improved.
- The Financial Education Instructor considers the lesson but draws incorrect conclusions about its effectiveness.
- The Financial Education Instructor makes no suggestions for improvement.

4b Documenting Participant Progress

Distinguished

The instructor maintains an accurate, accessible, confidential record of learning over time. Participants appropriately contribute to and use their own progress information. The instructor checks accuracy, explains evidence and limitations clearly, and improves documentation while minimizing personal information and limiting access to authorized parties.

Proficient

The instructor maintains accurate, organized records of participant work, progress, and demonstrated financial capability. Progress is communicated clearly to participants and authorized parties. Records distinguish evidence types and are managed securely through approved access, retention, and disposal procedures. Unnecessary personal financial information is not collected.

Basic

Basic records are maintained, but information is incomplete, outdated, or only partly useful for tracking achievement.

Communication or organization of records is inconsistent. Approved access, confidentiality, and information handling procedures require closer attention.

Unsatisfactory

Records of participant work, progress, and achievement are absent, inaccurate, or disorganized. The instructor cannot provide a reliable account of learning and fails to protect instructional records appropriately.

Distinguished 4b

- Participants contribute to and maintain records indicating completed and outstanding work assignments.
- Participants contribute to and maintain data files indicating their own learning progress.
- Participants recognize and set measurable goals to more effectively accomplish learning and program objectives.
- Evidence over time distinguishes demonstrated capability from intentions or unverified reports of action.

Proficient 4b

- The Financial Education Instructor's process for recording completion of participant work is efficient and effective; participants have access to information about completed and/or missing assignments.
- The Financial Education Instructor has an efficient and effective process for recording participant attainment of learning goals; participants are able to track their own progress.
- Necessary instructional and administrative records remain organized, confidential, and secure; unnecessary financial documents or identifiers are not collected.

Basic 4b

- The Financial Education Instructor has a process for recording participant work progress. However, it may be out-of-date or may not permit participants to access the information.
- The Financial Education Instructor's process for tracking participant progress is inefficient or ineffective.
- The Financial Education Instructor has a process for tracking some, but not all, noninstructional information, and it may contain some errors.

Unsatisfactory 4b

- There is no system for either instructional or noninstructional records.
- Record-keeping systems are in disarray and provide incorrect or confusing information.

4c Engaging Families and Communities

Distinguished

The instructor develops responsive, reciprocal relationships with appropriate families, support networks, and community partners. Participants help shape opportunities to extend financial learning. Accessible, culturally responsive communication and feedback lead to meaningful improvements. Engagement supports educational needs without requiring family involvement, public disclosure, or promotional activity as a condition of learning.

Proficient

The instructor clearly communicates program objectives and learning opportunities and appropriately engages relevant families or support networks. Communication is respectful, accessible, and responsive to circumstances. Individual progress is shared only through authorized processes.

The instructor collaborates with suitable community organizations and uses feedback to strengthen participation and extend learning. Adult participants' choices and authorization guide family involvement.

Basic

The instructor communicates sporadically about objectives and learning opportunities. Engagement of families, support networks, or community resources is limited or poorly matched to the audience.

Communication does not consistently account for language, cultural context, access needs, or appropriate authorization.

Unsatisfactory

The instructor provides little useful information about learning opportunities to relevant families or support networks when communication is appropriate. Concerns are ignored or handled insensitively. Engagement disregards participant circumstances, privacy, or choices.

Distinguished 4c

- Participants regularly develop materials to inform their families and/or the support audience about the instructional program and garner feedback on how to further enhance options for more effective delivery and instruction of financial education programming.
- Participants may share their own progress with chosen support people through appropriate, authorized processes; public sharing is not required.
- Participants contribute to regular and ongoing projects designed to engage families and/or the community in the learning process.
- Support network engagement keeps identifiable participant information separate from sponsor or community reporting.
- All Financial Education Instructor's communications are highly sensitive to families' and/or the community's cultural norms.
- Appropriate community partners extend access to relevant learning opportunities and support resources.
- The instructor utilizes feedback from participants and their support groups to plan instructional and outreach activities.
- The instructor examines whether engagement supports learning without claiming unverified community-wide financial improvement.

Proficient 4c

- The Financial Education Instructor regularly makes information about the instructional program available.
- Individual progress is communicated to participants and authorized parties through appropriate institutional procedures.
- The Financial Education Instructor develops activities designed to engage families and/or the community successfully and appropriately in participants' learning.
- Most of the Financial Education Instructor's communications are appropriate to families' cultural norms.
- Community resources support relevant learning while educational needs take priority over promotional or business interests.
- Community collaboration extends learning opportunities without requiring marketing activities or advocacy participation.
- The Financial Education Instructor gathers feedback from participants and their support groups.

Basic 4c

- The Financial Education Instructor sends home infrequent or incomplete information about the instructional program.
- The Financial Education Instructor maintains required information but does little else to inform families about participant progress.
- Family engagement activities are provided periodically.
- Some of the Financial Education Instructor's communications are inappropriate to families' cultural norms.

Unsatisfactory 4c

- Little or no information regarding the instructional program is available to participants' families or established networks.
- Necessary, authorized communication about learning is absent or inaccurate.
- Family engagement activities are lacking.
- There is some culturally inappropriate communication.

4d Contributing to Educational Community and Culture

Distinguished

The instructor takes initiative to strengthen a collaborative educational culture, helping colleagues examine evidence, test improvements, and share effective practices. Contributions support collective instructional improvement. Leadership is demonstrated through useful contributions rather than attendance at every event or pursuit of a formal title.

Proficient

The instructor develops supportive relationships with colleagues and educational partners, participates in professional inquiry, and contributes to relevant initiatives. Effective practices, resources, and expertise are shared to strengthen financial learning and the educational community.

Basic

The instructor maintains cordial relationships and participates in inquiry or educational initiatives when asked. Contributions are limited and seldom connected to shared improvement of financial instruction.

Unsatisfactory

Professional relationships undermine collaboration or respectful exchange. The instructor resists inquiry into practice and avoids reasonable opportunities to contribute to the educational community within the assigned role.

Distinguished 4d

- The Financial Education Instructor takes a leadership role in promoting activities related to professional inquiry.
- The Financial Education Instructor regularly contributes to or leads significant school or community events/projects that positively increase financial capability; and creates memorable kick-off events.
- The Financial Education Instructor incorporates networks of professionals to serve as guest speakers and contribute to the lesson plans.
- The Financial Education Instructor supports a culture of professional inquiry within the community.
- The Financial Education Instructor promotes community and professional resources that are available for other organizations to review to help improve programs.
- The instructor selects meaningful opportunities to contribute to shared educational priorities within the professional role.
- The instructor develops supportive working relationships with community members to enhance programming and form productive collaborative connections and networks.

Proficient 4d

- The Financial Education Instructor has supportive and collaborative relationships with colleagues.
- The Financial Education Instructor regularly participates in activities related to professional inquiry.
- The Financial Education Instructor frequently volunteers to participate in school events and school district and community projects.
- The Financial Education Instructor develops networks of collaborative partners that contribute to the development of participants' financial capabilities.
- The Financial Education Instructor supports a culture of professional inquiry within their organizations.
- The instructor participates in relevant collaborative activities and follows through on agreed-upon responsibilities.
- The instructor develops supportive working relationships with colleagues to enhance programming and form productive collaborative connections and networks.

Basic 4d

- The Financial Education Instructor has cordial relationships with colleagues.
- When invited, Financial Education Instructor participates in activities related to professional inquiry.
- When asked, Financial Education Instructor participates in school activities, district and community projects.

Unsatisfactory 4d

- The Financial Education Instructor's relationships with colleagues are characterized by negativity or combativeness.
- The Financial Education Instructor purposefully avoids contributing to activities promoting professional inquiry.
- The Financial Education Instructor avoids involvement in school activities and district and community projects.

4e Growing and Developing Professionally

Distinguished

The instructor systematically evaluates professional learning needs, prioritizes gaps affecting accuracy or participant learning, and pursues focused development. New learning is applied, evaluated, and refined through evidence from practice.

The instructor seeks qualified feedback, checks the effect of changes, and updates the development plan as assignments and financial practices change. Additional preparation or specialist support is obtained before teaching beyond demonstrated competence.

Proficient

The instructor pursues ongoing development of the financial knowledge and instructional skills required by assigned topics and learner needs.

The instructor seeks and applies relevant feedback and keeps current with financial developments, educational methods, and appropriate technologies.

A practical development plan identifies priorities, learning or practice activities, and evidence that professional performance has improved.

Basic

The instructor participates in some professional learning and receives feedback, but development is irregular or weakly connected to identified needs.

There is limited evidence that new learning or feedback has improved financial accuracy or teaching practice.

Unsatisfactory

The instructor does not address relevant gaps in financial knowledge or instructional skill and resists professional feedback.

There is no meaningful effort to maintain competence for assigned teaching responsibilities.

Distinguished 4e

- The Financial Education Instructor seeks regular opportunities for continued professional development, including initiating action research and identifying why financial education programs may fail and how to implement corrective methods.
- The Financial Education Instructor actively seeks feedback from supervisors and colleagues, continually researches and identifies effective teaching methods and relevant content, and actively pursues continued learning opportunities (i.e. conferences, seminars).
- Subject matter gaps are addressed before delivering new or more complex financial topics.
- The Financial Education Instructor pursues continued learning of content and pedagogical skills.
- Professional learning goals include practical application steps and realistic review dates.
- The Financial Education Instructor consistently keeps abreast of current learning/resources and technologies that will more effectively support financial capability instruction.
- Professional feedback is evaluated, justified changes are applied, and improvement is checked.

Proficient 4e

- The Financial Education Instructor seeks regular opportunities for continued professional development.
- The Financial Education Instructor welcomes colleagues and supervisors into the instructional environment for the purposes of gaining insight and feedback.
- The Financial Education Instructor actively participates in organizations that contribute to professional growth opportunities.
- The instructor pursues continued learning of content and pedagogical skills and modifies instructional outcomes accordingly.

Basic 4e

- The Financial Education Instructor participates in professional activities when required.
- The Financial Education Instructor reluctantly accepts feedback from supervisors and colleagues.
- The Financial Education Instructor contributes in a limited fashion to professional organizations.

Unsatisfactory 4e

- The Financial Education Instructor is not involved in any activity that might enhance financial knowledge or skill.
- The Financial Education Instructor purposely resists discussing performance with supervisors or colleagues.
- Identified development needs and appropriate opportunities to address them are disregarded.

4f Acting in Service of Participants

Distinguished

The instructor anticipates and resolves ethical conflicts, including pressures that could compromise impartial instruction or well-being. Practices that disadvantage participants are challenged through appropriate channels. Decisions consistently respect educational needs, circumstances, and agency. Clear professional boundaries, honest treatment of uncertainty, and qualified support guide responses beyond demonstrated competence.

Proficient

The instructor demonstrates integrity, confidentiality, impartiality, and sound judgment. Decisions prioritize educational needs, dignity, and equitable opportunities to learn. Potential conflicts are disclosed and managed appropriately. Financial education remains separate from product promotion or individualized advice outside the instructional role.

The instructor recognizes limits in qualifications and expertise, verifies uncertain information, and seeks qualified assistance or referral when necessary. Organizational requirements are followed, and material mistakes are addressed promptly.

Basic

The instructor is honest, but responses to participant needs and ethical concerns are inconsistent. Professional judgment considers only some relevant circumstances or interests. Conflicts and limits of expertise are not consistently recognized or managed.

The instructor needs reminders or support to apply professional boundaries and relevant organizational requirements.

Unsatisfactory

The instructor acts dishonestly, disregards participant dignity or well-being, or allows self-serving interests to shape instruction. Professional boundaries or limits of expertise are ignored.

Decisions expose participants to misleading information, inappropriate pressure, or avoidable disadvantage.

The instructor fails to follow applicable organizational requirements or seek guidance when concerns arise.

Distinguished 4f

- The Financial Education Instructor is considered a leader in terms of honesty, integrity, and confidentiality with participants, colleagues, and the community.
- The Financial Education Instructor is highly proactive in serving participants and/or colleagues.
- The Financial Education Instructor makes a concerted effort to ensure that opportunities are available for all participants to be successful. Those opportunities support participants' best interests, even in the face of difficult or conflicting policies.
- The Financial Education Instructor takes a leadership role in team and organizational decision-making and organizational guidelines/requirements.
- Competing organizational or commercial interests are resolved without compromising impartial financial education.
- The Financial Education Instructor focuses heavily on serving participants and assisting them to make positive changes in their financial behaviors.
- The instructor obtains specialist review or referral when a question exceeds the educational role or demonstrated expertise.
- The instructor helps colleagues recognize inaccurate claims, boundary concerns, and conflicts of interest.

Proficient 4f

- The Financial Education Instructor is honest and known for having high standards of integrity.
- The Financial Education Instructor actively addresses participants' and/or colleagues' needs.
- The Financial Education Instructor actively works to provide opportunities for participant success.
- The Financial Education Instructor willingly participates in team and organizational decision-making and complies completely with organizational guidelines/requirements.
- Sponsorships, referrals, and other potential conflicts are disclosed and appropriately managed.
- The instructor demonstrates integrity and professional ethics in interactions with participants, colleagues, and the public.
- Informed participant decisions are supported without sales pressure, coercion, or promises of financial results.
- The instructor stays within the assigned educational role and demonstrated financial expertise.
- The instructor acknowledges uncertainty, verifies material information, corrects errors, and refers out-of-scope needs to qualified support.

Basic 4f

- The Financial Education Instructor is honest.
- The Financial Education Instructor notices the needs of participants and/or colleagues but addresses them inconsistently.
- The Financial Education Instructor does not notice that some instructional practices result in poor conditions for participants.
- The Financial Education Instructor makes professional decisions on a limited basis.
- The Financial Education Instructor complies with organizational guidelines/requirements.

Unsatisfactory 4f

- The Financial Education Instructor is dishonest.
- The Financial Education Instructor does not notice the needs of participants and/or colleagues.
- The Financial Education Instructor engages in practices that are self-serving.
- The Financial Education Instructor willfully rejects organizational guidelines/requirements.

Development Team

The NFEC's Framework for Teaching Personal Finance was developed through expert think tanks and collaboration with its Curriculum Advisory Board. Contributors brought expertise in education, instructional design, curriculum development, behavioral psychology, personal finance, and financial services. Their combined experience helped shape a framework focused on effective teaching practices and improved learner outcomes.

Vince Shorb

Vince Shorb is CEO and co-founder of the National Financial Educators Council (NFEC). He led the organization through IACET accreditation and spearheaded the development of the Framework for Teaching Personal Finance, National Financial Educator Standards, and Applied Financial Capability Standards℠. His expertise combines 15+ years in financial services serving more than 10,000 clients, teaching over 1,200 financial education classes, and contributing to more than 500 hours of financial education lesson plans.

Dr. Pamela Rosa

Dr. Pamela Rosa is an educational consultant with the Danielson Group and Senior Consultant for Effective Professional Practices. She has supported schools nationwide in implementing Charlotte Danielson's Framework for Teaching, specializing in educator evaluation, professional development, instructional improvement, and teacher mentoring.

Dr. Ann Johnson

Dr. Ann Johnson is an education consultant specializing in curriculum development, assessment reform, instructional alignment, and leadership development. Her experience spans classroom teaching, school administration, district leadership, and higher education. She has guided organizations internationally in implementing curriculum improvement initiatives and professional training programs.

Diane Larsen

Diane Larsen is an award-winning economics educator and NFEC instructor. Recognized as a Jump$tart Coalition Outstanding Educator, she was also selected by the Council for Economic Education and U.S. Department of State for an international economics teacher exchange in South Africa. Her students earned multiple first-place finishes in the California State Stock Market Simulation.

Gary Jaeckel

Gary Jaeckel is the author of Teaching Personal Financial Education and an NFEC instructor. His background in securities, financial services, and corporate finance brings practical industry experience to financial education. He advocates for comprehensive personal finance instruction and its inclusion as a standalone course in schools nationwide.

Erica Jackson

Erica Jackson is a Certified Financial Education Instructor (CFEI®) and former Director of the Center for Financial and Consumer Outreach at Penn State Erie, The Behrend College. She also served as the inaugural Executive Director of Junior Achievement's Northwest Pennsylvania Regional Office. Her work includes partnerships with state agencies, educational organizations, and national financial literacy initiatives to expand financial education access.

Helen Graves

Helen Graves brings expertise in education, instructional design, psychology, and communication. She has taught learners across age groups through classroom instruction, workshops, conferences, and online programs. Her work focuses on how people learn and how effective content design and communication can improve educational experiences.

Dr. Pamela Enders

Dr. Pamela Enders is a psychologist and performance coach with experience as a faculty member at Harvard Medical School and as a teacher and supervisor at Massachusetts General Hospital. Her expertise includes behavioral psychology, confidence-building, communication, and performance in high-pressure situations.

Steve Repak

Steve Repak is a Certified Financial Planner™ professional, author of Dollars & Uncommon Sense: Basic Training for Your Money, and financial literacy advocate. His financial services background and experience delivering personal finance education help connect financial concepts with practical decisions and everyday money management.

Ellen Smith

Ellen Smith holds a master's degree in Early Childhood Special Education and has substantial classroom teaching experience. She contributes to the development and editing of NFEC educational resources, with expertise in adapting instructional materials to meet diverse learner needs and improving curriculum accessibility and usability.

Stan T. Webb

Stan T. Webb is a financial services professional with securities industry experience and designations including Certified Fund Specialist and Certified Senior Advisor. He contributed to the NFEC's Curriculum Advisory Board, applying his experience in helping clients pursue financial goals to the development of practical financial education resources.

Kristina McCormick

Kristina McCormick specializes in curriculum development, instructional design, and educational program implementation. She played an instrumental role in developing the NFEC's project-based financial education programs for teens and young adults, incorporating classroom teaching methods, active learning strategies, and technology to support diverse student needs.

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NFEC

The National Financial Educators Council is dedicated to creating a world where people are informed to make qualified financial decisions that improve their lives, the lives of their loved ones, and the lives of people they reach around the globe.

Through demand- and supply-side surveys, research, and think tanks, the NFEC shares best practices with others in the industry so they can develop or improve their financial education programs.

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