Vermont

State-Level Standards Alignment

Summative Score: 0.0 out of 100
Overall Classification: F
Evaluation Scope: 12 criteria

Standards Alignment Distribution:

Failing: 12 criteria
Below Par: 0 criteria
At Par: 0 criteria

This distribution indicates misalignment between Vermont's financial education program and minimum academic standards.

Summary

This summary presents a consolidated view of Vermont's performance across twelve evaluative criteria representing the minimum structural and instructional standards routinely applied to required core high school academic subjects. The analysis examines whether state-governed financial education policies are designed, implemented, and supported at levels comparable to other foundational disciplines.

Ratings reflect the degree to which these policies align with baseline expectations for instructional rigor, governance and administrative oversight, curriculum integrity and vetting, educator qualification and capacity, assessment and outcome measurement, and sustained program funding and support. Collectively, the criteria provide a standardized framework for assessing alignment with the academic safeguards that underpin quality, consistency, and accountability in required coursework.

Program Structure, Academic Rigor, and Continuity Framework

☑	☐	☐	**Instructional Time and Academic Rigor:** Instructional time and cognitive demand to ensure measurable development of applied financial competencies.
☑	☐	☐	**Stand-Alone with Interdisciplinary Integration:** Dedicated instructional delivery reinforced by intentional cross-curricular integration for relevance and depth.
☑	☐	☐	**Continuum of Learning and Post-Graduate Reinforcement:** Structured progression and postsecondary reinforcement supporting sustained financial capability development

Professional Capacity, Governance, and Outcomes Framework

☑	☐	☐	**Educator Qualification Standards:** Subject-specific competencies that verify educator expertise and instructional effectiveness in financial education.
☑	☐	☐	**Leadership and Administrative Oversight:** Led by people with experience in ensuring standards alignment, educator support, and implementation accountability.
☑	☐	☐	**Assessments and Outcome Measurements:** Required, embedded formative, summative, and performance-based assessments emphasizing higher-order thinking, real-world application, and demonstrated mastery.

Curriculum Integrity, Relevance, and Learner Responsiveness Framework

☑	☐	☐	**Curriculum Review and Approval Process:** Formal, standards-aligned vetting processes ensuring instructional quality and curricular coherence.
☑	☐	☐	**Real-World Relevance and Applied Learning:** Instruction anchored in authentic, near-term financial decisions students will encounter.
☑	☐	☐	**Needs-Based Instructional Adaptation:** Differentiated pathways adjusting content, depth, and pacing to students' diverse financial contexts and goals.

Program Investment, Developmental Sequencing, and Family Partnership Framework

☑	☐	☐	**Program Funding and Resource Allocation:** Dedicated financial and structural resources supporting sustained program implementation.
☑	☐	☐	**Sequenced Instruction Starting in Primary Grades:** Vertically aligned instruction beginning in early grades with scaffolded progression over time.
☑	☐	☐	**Structured Family Engagement Integration:** Systematic family engagement practices reinforcing financial learning beyond the classroom.

Methodological Reference

Detailed scoring definitions, criterion-level rubrics, and the full Standards Parity crosswalk are documented in National Evaluation of State Financial Literacy Mandates and Academic Standards Alignment, which defines the benchmarks used to assign Failing, Below Par, and At Par ratings across all twelve criteria.