

PROPOSAL TO ADOPT A TEXTBOOK

Proposal Request Information

Prior to filling out this form, please read the [Textbook Adoption Proposal Checklist](#) with pertinent policies regarding textbook adoption.

FOR DISTRICT USE ONLY FINAL COMMITTEE RECOMMENDED APPROVAL GRADE LEVELS:	9-12
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Section I

To be filled out by requesting educator:

Ia. REQUESTOR AND REVIEW TEAM INFORMATION

School	Legend High School	
Date	8/21/2024	
Requesting Educator	Carrie Corley	
Email address	ccorley@dcsdk12.org	
Phone number	303-387-4601 (LHS Library Media Center)	
Proposal Review Team Member	Reviewer's Name	Contact Information - email
District Coordinator	Tyson Emborg	temborg@dcsdk12.org
IT Representative	Joel Boeckmann	jnboeckmann@dcsdk12.org
Colleague	Lisa Henkel	lhenkel@dcsdk12.org
Parent	Katie Mudd	katie_mudd@yahoo.com

Ib. BOOK INFORMATION

Title of proposed text	Foundations in Personal Finance
Author (s)	Dave Ramsey
Publisher	Lampo Group Inc
Edition	4th
ISBN number	978-1-936948-54-3
Copyright date	2022

Course and/or subject area in which textbook will be used	Consumer Math/Math
Grade level(s)	9-12
Total cost for purchasing the textbooks? <u>See Checklist for Required Process</u>	25 copies @ 29.99 = \$749.75
Dates the textbook information was displayed at the school and posted on the school's website (2 week min.)	8/20/2024 - 9/20/2024
Date the textbook was communicated to the School Accountability Committee?	9/11/2024

Ic. RATIONALE

Please provide a brief rationale explaining your decision to include this text in the curriculum.

Consumer Math is a class offered to students who need real-world experience with personal finance. This curriculum provides topics such as budgeting, saving money, how to avoid debt, consumer awareness around financial security, how to use a bank, what the role of insurance is in life, how to file taxes and where do tax dollars go, as well as investing and saving for retirement. The curriculum includes chapters and activities to engage students in life applications that are relevant to gaining personal financial freedom as an adult.

Id. ALIGNMENT WITH DCSD'S GUARANTEED AND VIABLE CURRICULUM

Please write a detailed description of how the textbook **aligns to DCSD's Curriculum - Colorado Academic Standards (CAS) and Essential Skills:**

CAS 8. Apply economic reasoning skills to make informed personal financial decisions.

Earning capability is addressed through this text, when students analyze the impact of economic conditions and cost of living factors. The text allows for analysis of income and purchasing power as well as calculating a sustainable household income. Students will also address this state standard through investigating factors that impact take-home pay and personal income tax liability.

Personal investment objectives are met when students learn about financial investments that align with financial goals and their risk.

Additionally, much of this text addresses the standard of consumer skills and how they apply to spending, saving, and borrowing decisions. Students are able to design a budget that covers financial obligations and integrates saving for future goals. Students practice creating a budget for various income scenarios and discuss needs vs. wants in their financial plan.

Financial risk through investments is taught in Chapter 12 of the textbook. Chapter 9 teaches the purpose of insurance and how insurance works. Categories include: property insurance, health insurance, and car insurance. Students are also tasked with analyzing the cost of insurance as a method to offset the financial risk of a situation.

SECTION II: Review Team Information

Each review team member will complete an individual section for a formal review of the textbook based on your stakeholder perspective. All members of the review team **MUST review** the proposed textbook prior submission to the Curriculum, Instruction and Assessment Director.

IIa. EVALUATION of textbook (to be completed by requesting educator)

The proposed textbook...	Y/N	Examples/Justification Please be specific and provide examples if applicable
is appropriate for the following grade level(s)	Y	The textbook is targeted at high school students. The topics are relevant and attainable for high school students.
develops essential knowledge and skills	Y	Each one of the state standards for personal finance is addressed throughout the chapters in the text.
provides breadth and depth of content	Y	The text covers everything from budgeting to car insurance and paying taxes. Students will learn how to fill out a W2 for a job and practice calculating net income.
allows students to create meaning and make relevant connections to other knowledge and experience	Y	Students are tasked with making connections to everyday life and their personal spending habits. They also think about the future and how they want to handle their finances as an adult.
the information in the text includes a variety of cultural perspectives.	Y	Chapter 10 discusses federal taxes. Perspectives are offered from a variety of viewpoints in regards to government spending. Students make decisions about and discuss their views on taxes. Chapter 13 covers Global Economics. Students learn about different economies and how the US economy interacts with others.
the text has been reviewed in regard to respecting gender, ethnic and racial uniqueness, similarities and interdependence.	Y	The text offers views that include everyone and do not endorse gender bias. Various viewpoints are shared regarding uniqueness and societies depend on one another.
the text reflects the current research in the content area.	Y	The text is up to date and includes ideas as recent as the effects of the COVID-19 pandemic on personal finances. Graphs representing interest rates and consumer surveys are recent and relevant.
Recommend textbook for adoption	Yes ▾	

Iib. EVALUATION of Book (to be completed by District Coordinator)

The proposed textbook...	Y/N	Examples/Justification Please be specific and provide examples if applicable
is appropriate for the following grade level(s)	Y	This textbook is targeted appropriately for High School students.
develops essential knowledge and skills	Y	This text provides instruction on the essential knowledge and skill associated with Personal Financial Literacy as overlapped with the Colorado Academic Standards.
provides breadth and depth of content	Y	This text provides breadth and depth on content specific topics by breaking topics into individual chapters and expanding information pertinent to instruction on topical areas.
allows students to create meaning and make relevant connections to other knowledge and experience	Y	This text provides students ways to create meaning and make relevant connections to other knowledge and experience. For example, each chapter allows opportunity for students to journal and reflect before proceeding to additional materials.
the information in the text includes a variety of cultural perspectives.	Y	This text includes a variety of cultural perspectives and experiences. This text also allows students the opportunity to discuss and reflect to deepen their connection with real world experiences that reflect societal realities.
the text has been reviewed in regard to respecting gender, ethnic and racial uniqueness, similarities and interdependence.	Y	This text has been reviewed in regard to viewpoints and representations.
the text reflects the current research in the content area.	Y	This text is an updated copyright and appropriate and relevant materials that reflect current research.
aligns with proposed connections to DCSD curriculum (Colorado Academic Standards, Essential Skills)	Y	This text aligns with Colorado Academic Standards and Essential Skills. This includes materials aligned with the expectations found in standards which highlight Personal Financial Literacy.
Recommend textbook for adoption	Yes ▾	

Iic. EVALUATION of textbook (to be completed by a colleague)

The proposed textbook...	Y/N	Examples/Justification Please be specific and provide examples if applicable
is appropriate for the following grade level(s)	Y	The textbook indicates that it is targeted to high school students.
develops essential knowledge and skills	Y	Chapters in the book include budgeting, taxes, and insurance. All of these ideas are part of the essential skills for high school students.
provides breadth and depth of content	Y	Each lesson has an adjoining video and activity to expand learning and provide extensions to the textbook.
allows students to create meaning and make relevant connections to other knowledge and experience	Y	Discussion questions throughout the text allow for students to connect their new learning to existing knowledge and to share relevant life experiences.
the information in the text includes a variety of cultural perspectives.	Y	Accompanying videos include people from all walks of life. They share their financial perspectives in relation to the textbook topics.
the text has been reviewed in regard to respecting gender, ethnic and racial uniqueness, similarities and interdependence.	Y	There does not seem to be any implicit bias in regards to race, gender, or ethnicity.
the text reflects the current research in the content area.	Y	The textbook includes current data in graphs with recent dates provided. Perspectives are offered regarding the stock market and everyday spending.
aligns with proposed connections to DCSD curriculum (Colorado Academic Standards, Essential Skills)	Y	Current Colorado Academic Standards are present in each topic addressed in the textbook.
Recommend for adoption	Yes ▾	

IId. EVALUATION of textbook (to be completed by Parent)

The proposed textbook...	Y/N	Examples/Justification Please be specific and provide examples if applicable
is appropriate for the following grade level(s)	Y	The book says High School on the front and is partially written by Dave Ramsey who is a well-known financial expert.
develops essential knowledge and skills	Y	Yes the book talks about important details like saving money, credit and debt and taxes among other important topics that high schoolers will need to learn about.
provides breadth and depth of content	Y	Each lesson has a guided notes section and a personal journal relating to their own life
allows students to create meaning and make relevant connections to other knowledge and experience	Y	The book uses graphs and tips on how to stay out of debt so that they can enter adulthood without debt and have a successful adulthood financially
the information in the text includes a variety of cultural perspectives.	Y	The videos include people of many different cultures and walks of life
the text has been reviewed in regard to respecting gender, ethnic and racial uniqueness, similarities and interdependence.	Y	The textbook does not cater to any one gender or race, teaching everyone equally on how to be financially independent
Recommend for adoption	Yes ▾	

IIe. EVALUATION of textbook (to be completed by IT Representative)

The proposed textbook...	Y	
meets privacy act requirements	Y	
vendor has signed <i>Data Protection Addendum</i>	N	
Recommend for adoption		Yes ▾

SECTION V: Signatures/Approvals

Va.

Does the evaluating Educator recommend adoption of this textbook?	YES	NO
Date <u>Oct 28 2024</u>	<input checked="" type="checkbox"/>	
Evaluating Educator Signature <u>Carrie Corley</u>		

Vb.

Does the evaluating Colleague recommend adoption of this textbook?	YES	NO
Date <u>Oct 28 2024</u>	<input checked="" type="checkbox"/>	
Evaluating Colleague Signature <u>Lisa Henkel</u>		

Vc.

Does the evaluating Parent #1 recommend adoption of this textbook?	YES	NO
Date <u>Oct 28 2024</u>	<input checked="" type="checkbox"/>	
Evaluating Parent (#1) Signature <u>Katie Mudd</u>		

Vd.

Does the evaluating IT Representative recommend adoption of this textbook?	YES	NO
Date <u>Oct 29 2024</u>	<input checked="" type="checkbox"/>	
Evaluating IT Representative Signature <u>Joel Boeckmann</u>		

Ve.

Does the evaluating Requesting Educator's Administrator recommend adoption of this textbook?	YES	NO
Date <u>Oct 28 2024</u>	<input checked="" type="checkbox"/>	
Administrator Signature <u>Nicholas Rider</u>		

Vf.

Does the District Coordinator certify that the information on this form accurately reflects the process followed at the site.	YES	NO
Date <u>Oct 28 2024</u>	<input checked="" type="checkbox"/>	
District Coordinator Signature <u>Tyson Euborg</u>		

Vg.

Does the Curriculum, Instruction and Assessment Director support adoption of this textbook?	YES	NO
Date <u>Oct 28 2024</u>	<input checked="" type="checkbox"/>	
CIA Director Signature <u>Erica Mason</u>		

Vh.

Does the DCSD Cabinet Member support adoption of this textbook?	YES	NO
Date <u>Oct 28 2024</u>	<input checked="" type="checkbox"/>	
DCSD Cabinet Member Signature <u>Matt Reynolds</u>		

SECTION VI: Superintendent’s Approval

SUPERINTENDENT’S APPROVAL

Does the <i>Superintendent</i> approve adoption of this textbook?	YES	NO
Date _____		
Superintendent Signature _____		

SECTION VII: Board of Education Approval

BOARD OF EDUCATION APPROVAL

Does the <i>Board of Education</i> approve adoption of this textbook?	YES	NO
Date _____		
Board of Education Signature _____		

OFFICE USE

	DATE	INITIALS
Approved textbook list updated (including recommended grade level)		
Approved form with BOE signatures scanned to CIPG folder on District server		