

PFL Historical Background

- House Bill 1476 enacted 2007
- · Standards available
 - 35 modules
 - Student modules/assignments
 - Teacher manuals & Power points
- 2014 satisfactory complete all 14 standards

HB 1268 Updates

- Instruction in all 14 standards for all students
- Students with most significant cognitive disabilities (MSCD)
- English Language Learners (ELL)
- PFL instructors



Special Education Requirements December 2013 May 2015 PERSONAL FINANCIAL LITERACY for STUDENT with DISABILITIES and ENGLISH LANGUAGE LEARNERS engage **Special Education Requirements** Must Be: Requirements: Instruction in all 14 standards On an IEP Received instruction using alternative standards Receives life skills instruction Demonstrates knowledge through Assessed by the alternative alternative measures assessment Supported by documentation engage **Special Education Requirements IEP Determination**

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The student requires:

Alternative standards
 Alternative assessment
 Documentation on IEP

		Doc	ume	nta	tion
Comprehensive Personal Financ Literacy as defined by the Princety Act of instruction and in which all 14 ores	ademir Stoo	ry: Use this table to lost Skills (PASS) in	o document student which the student sa	progress of satis	efactorily completing a comprehensive course in Personal Financia sted and demonstrated uninfactory knowledge in such of the 14 seas
Course Title	Course Code	Dated Satisfactorily Completed	Grade Level of Instruction (Grades 7-12)		School Official's Signature School Official's Signature that the student has mastered of instruction of Personal Financial Literacy in a single course or irregarted into one or more courses.
Personal Financial Literacy	1451			_	
Integrated Personal Financial Li	teracy: Us	this table to docum	ent each the 14 area	s of instruction fo	or Personal Financial Literacy as defined by the Priority Academic
Student Skills (PASS) when the area of	instruction	Course Title/Onli			
Personal Financial Literacy : Instruction and Priority Aca Student Skitts	trea of demic	Module (title of course in which the near of instruction was integrated)	Date	Grade Level of Instruction (Grade 7-12)	School Official's Signature The school official's signature provides an assurance that the student has mastered the 14 neess of instruction of Personal Financial Literacy in a single course or integrated into one or more courses.
1. Earning an Income					
2. State and Federal Income T	axes				
3. Banking and Financial Serv	ices				
4. Balancing a Checkbook					
5. Savings and Investing					_
6. Planning for Retirement					
7. Borrowing Money					
8. Interest, Credit Cards, and Commerce	Ouline				
9. Identity Fraud and Theft					_
10. Renting/Buying a Home					
11. Understanding Insurance					_
12. Impact & Consequences of 6	Sambling				
13. Bankruptcy					
14. Charitable Giving					_
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PFL Guide for Students with Disabilities & English Language Learners
Standard 1
The student will describe the importance of earning an income and explain how to manage personal income through the use of a budget.
esources
http://bankruptcy.findlaw.com/debt-relief/making-a-budget.html http://www.betterbudgeting.com/budgetformsfree.htm
http://www.betterbudgeting.com/pudgettornsnee.html http://ok.gov/sde/personal-financial-literacy-teacher-and-student-materials
standard 1.1
valuate how career choices, educational/vocational preparation, skills, and entrepreneurship affect scome and standard of living (e.g., postsecondary degree/certification, needs versus wants, and ability live on less than you earn).

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Extended Academic Goals 4.2.1 Demonstrate how to write, endorse, and deposit a check. • Identify a check. 4.2.2 Demonstrate an understanding of account management (e.g., balancing a checking account, savings account interest and fees). • Identify the interest earned on a savings account. **Classroom Activities:** • Endorse and deposit classroom checks into classroom bank accounts. • Participate in the process of writing a check. • Discuss the importance of saving money. • Label the different parts of a check. • Identify a check (e.g., compared to cash, a deposit slip, or forms of payment). • Using a token economy system to reinforce concepts of skills.

s	tudent Nar		I GI	uide 1	nr	Swl) <i>R</i>	FII		
	PERSONAL FINANCIAL LITERACY									
Г	Module #1 – Earning an Income									
Г	Date	Attempts	Date	Attempts	Date	Attempts	Date	Attempts	Date	Attempts
Г				Module	#2	- Taxe	S			
	Date	Attempts	Date	Attempts	Date	Attempts	Date	Attempts	Date	Attempts
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PFL Guide for SwD & ELL

Personal Budget – Activity 1.2

Using the amount indicated in your budget below, cut and past the bills and other items you need to purchase. Next you will need to determine how much each one costs and subtract it from the balance. Make sure you do not go over your beginning balance and don't forget to save some money.

Bill/items to purchase	Amount	Balance
Beginning balance from paycheck		\$ 451.50
	\$	\$



PFL Guide for SwD & ELL

· Year-long instructional model

As the students are earning money for their positive behavior they are earning a paycheck (Standard 2). The student can develop a personal income budget (Standard 1).

Vocabulary



HB 1268 ELL Requirements

- Requires SDE to provide resources, including on-line modules, and materials designed to enable students identified as English language learners to understand and use the personal financial literacy information presented.
- Allows for demonstration of knowledge through alternative measures.
- Requires instruction in all 14 standards.



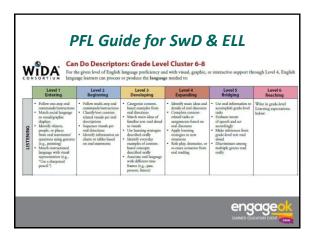
ELL Resources

- Classroom Activities, Language Acquisition Guidance, and Vocabulary within Personal Financial Literacy for Students with Disabilities and English Language Learners Guide (2015)
- Pinterest board containing 100+ resources: www.pinterest.com/federalprograms/personal-financial-literacy-for-ells/



WIDA and the CAN DO Descriptors for ELLs

- Oklahoma is a member of the WIDA Consortium, which supplies language proficiency testing and standards.
- They publish CAN DO Descriptors, which provide educators with a visual framework for understanding ELL students' language proficiency scores, as well as what ELLs may be capable of doing based on their proficiency levels in each language domain.



Interpreting the WIDA CAN DO Descriptors for ELLs: Level 1-Entering

 The first of WIDA's 6 proficiency levels, Level 1-Entering, is for newcomers to the English language. Level 1 students will need to rely heavily on native language and visual supports, single word answers, and set phrases or chunks of memorized language.

Examples of ELL Level 1 Lesson Adaptations

- Allow students to cut, sort, and paste pictures by categories, i.e., "needs vs. wants".
- Provide new vocabulary words in English AND native language and pair with pictures. Have student take vocabulary quizzes using word banks and pictures.
- Have students watch brief videos with nativelanguage subtitles to help absorb key concepts while still being exposed to the target language (English).

Interpreting the WIDA CAN DO
Descriptors for ELLs: Level 2-Emerging

 Level 2-Emerging ELLs have learned the basics of general, social language in English, but will still mostly communicate in phrases and short oral sentences. They frequently grope for words and lack English vocabulary, especially academic language. They are most comfortable with familiar, practiced language.

Examples of ELL Level 2 Lesson Adaptations

- Allow ELLs to provide oral answers on a class writing assignment.
- Provide students with brief, bullet-pointed summaries of long and/or complex reading assignments, or help them highlight main ideas in the longer text.
- Pair new concepts and vocabulary with pictures and/or summary videos whenever possible.

Interpreting the WIDA CAN DO Descriptor
for ELLs: Level 3-Developing

 Level 3-Developing ELLs are at an intermediate level of English development. While they may still grope for higher level/academic English vocabulary, they are able to use both simple and expanded sentences, though errors are still present, particularly when attempting complex discussions. Errors or invented language may still impede communication.

Examples of ELL Level 3 Lesson Adaptations

- Provide ELLs with supplementary texts, either at a lower lexile level in English, and/or in student's native language.
- Break tasks and assignments into chunks and allow extra time for completion.
- Simplify language of tests, and/or allow for additional time or take-home testing.

Interpreting the WIDA CAN DO Descriptors for ELLs: Level 4-Expanding

 Level 4-Expanding ELLs are beginning to approach proficiency in English. They have begun using some technical language related to content areas, but still need explicit, ongoing vocabulary instruction and development. While they still make errors, the mistakes don't often impede communication, and these ELLs are generally comprehensible and fluent.

Examples of ELL Level 4 Lesson Adaptations

- Break writing assignments into chunks, and/or consider limiting task expectations. Allow extra time for completion.
- Provide supplementary texts at a lower lexile level particularly for complex, extended reading assignments.
- Allow ELLs an opportunity to correct any errors, grammatical, phonological, syntactical or otherwise, before counting off for them on any assignment.

A Wrap Up of CAN DO Descriptors

- While we encourage teachers of any ELL who is experiencing difficulties to consult the WIDA CAN Dos, ELLs scoring in the Level 5 and 6 range are considered proficient, and have tested out of the active portion of the ELL program.
- With this in mind, modifications and accommodations for these ELLs would be at the teacher's discretion.

HB 1268 Consistent Instructional Staff Requirements

To provide high-quality consistent PFL instruction, it is recommended:

Provide consistent instructors with PFL experience



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