PFL Update

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**

**Personal Financial Literacy**

**Guide for Students with Disabilities**

**May 2015**

**Special Education Requirements**

**Must Be:**
- On an IEP
- Received instruction using alternative standards
- Assessed by the alternative assessment

**Requirements:**
- Instruction in all 14 standards
- Receives life skills instruction
- Demonstrates knowledge through alternative measures

Supported by documentation

**Special Education Requirements**

**IEP Determination**

The student requires:

- Alternative standards
- Alternative assessment
- Documentation on IEP
Documentation

<table>
<thead>
<tr>
<th>Course Title</th>
<th>Core Area</th>
<th>Grade Level</th>
<th>Students Served</th>
<th>Special Education Teacher-Recommended</th>
<th>English Language Learner</th>
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<tbody>
<tr>
<td>Personal Financial Literacy</td>
<td>1405</td>
<td>7th grade</td>
<td>Students with Disabilities</td>
<td>Identified by Special Ed Teacher</td>
<td>Identified by ELL Teacher</td>
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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.

Resources:

- [http://www.betterbudgeting.com/budgetformfree.htm](http://www.betterbudgeting.com/budgetformfree.htm)

Standard 1.1
Evaluate how career choices, educational/vocational preparation, skills, and entrepreneurship affect income and standard of living (e.g., postsecondary degree/certification, needs versus wants, and ability to live on less than you earn).

PFL Guide for SwD & ELL

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.
### PERSONAL FINANCIAL LITERACY

#### Module #1 – Earning an Income

<table>
<thead>
<tr>
<th>Date</th>
<th>Attempts</th>
<th>Date</th>
<th>Attempts</th>
<th>Date</th>
<th>Attempts</th>
<th>Date</th>
<th>Attempts</th>
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#### Module #2 – Taxes

<table>
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<tr>
<th>Date</th>
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<th>Date</th>
<th>Attempts</th>
<th>Date</th>
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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.

<table>
<thead>
<tr>
<th>Bill/items to purchase</th>
<th>Amount</th>
<th>Balance</th>
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<tbody>
<tr>
<td>Beginning balance from paycheck</td>
<td>$450.50</td>
<td></td>
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<tr>
<td>$</td>
<td>$</td>
<td>$5</td>
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### PFL Guide for SwD & ELL

#### Personal Budget – Activity 1.2

You have been designated to plan a party for the class. The class has a budget of $150. Plan the party and list the cost of each item below to see if you can plan the party using only $150.

<table>
<thead>
<tr>
<th>Theme of Party</th>
<th>Number of Guests</th>
<th>Item</th>
<th>Cost of each item</th>
<th>$150</th>
</tr>
</thead>
</table>
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 students take vocabulary quizzes using word banks and pictures.
• Have students watch brief videos with native-language 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 Descriptors 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
Contact Information
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