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# Pre-Service Teachers' Perception of Financial Literacy Curriculum: National Standards, Universal Design, and Cultural Responsiveness

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**Abstract:** For youth with disabilities, the economic challenges of adulthood pose substantial risks. While the need for financial skills to navigate the economic climate is critical, access to financial education presents many challenges. High school is the optimal time for students with disabilities to access financial education; however, contact is limited. One factor in this limited access may be linked to special educators' lack of knowledge of financial literacy curricula as such resources are typically not part of their teacher preparation. Using a rubric developed by Henning and Johnston-Rodriguez, preservice teachers evaluated five examples of relevant financial literacy curricula: *Financial Fitness for Life*, *Practical Money Skills*, *Finance in the Classroom*, *Money Talks 4 Teens*, and *Money Smart for Young Adults*. Preservice teachers found one curriculum to be most comprehensive in teaching standards-based financial literacy concepts relevant to students with special needs as well as principles of universal design and cultural responsiveness. Each of the other curricula was found to have merit in some respects, suggesting an eclectic approach of mixing some of the curricula depending on teacher and student goals.

**Keywords:** curricula; financial literacy; students with disabilities; teacher education; Universal Design for Learning; culturally responsive curriculum; economic education; preservice teachers; curriculum evaluation

## 1. Introduction

As youth navigate the transition from school to adulthood, they make a wide variety of complex financial decisions. Given the harsh economic conditions of recent years, millennial youth encounter a complex economic climate. Recent reports from the National Longitudinal Survey characterize these economic challenges as “high levels of credit access, and debt, slower income growth and high economic inequalities” (Hodson and Dwyer 2014, [1] p. 1). Yet, the majority of secondary students fail financial literacy tests (Mandell 2008 [2]; Lusardi and Mitchell 2014 [3]).

For youth with disabilities, the economic challenges of adulthood pose high risks. Many students with disabilities come from economically challenged households with median incomes under \$22,000 (U.S) annually (Kraus 2017 [4]; Newman et al. 2011 [5]). In the United States, individuals with disabilities experience an overall poverty rate of 21% (Kraus 2017 [4]). Youth with disabilities are more likely to experience segregated education, dropping out of school, unemployment, poverty, and lack of postsecondary training (Newman et al. 2011 [5]). Generally, young adults who received special education services find employment in entry-level jobs with low wages and little opportunity for advancement (Phelps and Hanley-Maxwell 1997 [6]; NCD 2000 [7]). Earning income and managing that income are crucial for the integration of people with special needs into the economy and community.

Under federal special education law (Individuals with Disabilities Act, IDEA 2004 [8]), all students identified with a qualifying disability are entitled to an Individual Education Plan (IEP). Typically, students with disabilities are taught together with their non-disabled peers in public school classrooms. The expectation for general education teachers is to include students with special needs into their “regular” classes while addressing any unique learning needs noted in a student’s Individual Educational Plan (IEP). Under IDEA (2004 [8]), the IEP for students ages 16–21 focuses on the “transition to adulthood,” including preparation for life after graduation. As mandated by IDEA, the transition segment of the IEPs should be focused on goals and skills related to three post-graduation environments: employment, education, and independent living skills. Embedded in these three environments are critical life skills in vocational and social areas as well as in recreation, independent living, and postsecondary education including financial education. Recent investigations into evidence-based practices reveal that curricular activities involving career awareness and exploration are key predictors of positive postgraduation outcomes for students with disabilities (Test et al. 2013 [9]). Many studies by economists have shown how increasing financial literacy can improve financial decision making and individual well-being (Lusardi and Mitchell 2014 [3]).

However, individuals with disabilities encounter unique difficulties in the process of acquiring financial literacy (Gargia-Iriarte et al. 2007 [10]; Hartnett 2006 [11]; Lehmann et al. 2000 [12]; Lombe et al. 2008 [13]; Mittapalli et al. 2009 [14]). Most financial literacy curricula available to youth do not specifically address students with special needs (Henning and Johnston-Rodriguez, 2018b [15]).

It is imperative that special educators, the professionals primarily responsible for implementing Individual Education Plans and providing instruction to students with disabilities in the classroom, be skilled in teaching financial literacy. Typically, however, instruction in financial literacy is not embedded in preservice special education teacher preparation programs (Bay and Parker-Katz 2009 [16]). Developing financial literacy IEP goals and providing relevant instruction that is culturally responsive to their students’ needs is a critical issue for preservice educators. Yet, many will not have the training nor access to relevant and appropriate financial literacy curriculum materials. The need to address this gap in preservice preparation is critical, not only for the future special educators, but also for current and future students with disabilities (Brownell et al. 2004 [17]).

This article will explore the perceptions of preservice teachers as they examine and evaluate five different curricula that show promise for educating students with disabilities. The preservice teachers’ perceptions of the rubric that they used to evaluate financial literacy curricula will also be summarized. While there are numerous Internet-based financial literacy curricula, four recommended by Caniglia and Courtney [18] (2013) were examined by preservice teachers. One curriculum, *Financial Fitness for Life*, is the best available printed financial literacy instruction, published by the premier organization for teachers of economics: The Council for Economic Education. All the curricula discussed in this review were evaluated on their conceptual integrity, applicability to learners with high incidence disabilities and cultural responsiveness. While the preservice teachers found one of the curricula to be most comprehensive, they found particular elements of each curricula to be commendable. Each of the curricula has advantages and disadvantages.

## 2. Why Consider These Particular Curricula?

We asked preservice teachers to evaluate five examples of promising financial literacy curricula from the United States: *Financial Fitness for Life* (Gellman and Laux 2011 [19]), *Practical Money Skills* (Visa 2000–2016 [20]), *Finance in the Classroom* (Utah, n.d. [21]), *Money Talks 4 Teens* (University of California Cooperative Extension 2008 [22]), and *Money Smart for Young Adults* (Federal Deposit Insurance Corporation, FDIC 2011 [23]). These five curricula were previously evaluated by the authors, a professor of curriculum and instruction, and a professor of special education (Henning and Johnston-Rodriguez, 2018a [24]). The professors developed the rubric based on their shared beliefs in the importance of meeting national content standards, universal design, and cultural responsiveness. The professors found that all five curricula have merit and are worth recommending to teachers.

This article builds on that work to gather the perceptions of preservice special educators regarding the same five curricula and the rubric as a tool for evaluating financial literacy curricula.

Although financial literacy can and should be taught throughout the lifespan, this review examines the curricula and instruction for secondary students with high-incidence disabilities who are of transition-age: 14–21 years old by federal definition (IDEA, 2004 [8]). As youth face transition plans (required as part of a student's IEP), this time for financial education is non-negotiable. Some of the curricula include activities Kindergarten through 12th grade (K–12), and we encouraged the preservice teachers to consider all materials that could be relevant to 14–21 years old, often finding that the activities for middle school embedded within the curricula might be helpful for the student population of interest.

The rubric did not examine the curricula specifically for their applicability to lower incidence disabilities such as visual or hearing impairment. Instead, the review of curricula was for students with the four most common categories among special education services: those who have specific learning disabilities (LD), speech and language impairments (SLI), intellectual disabilities (ID), and emotional and behavioral disabilities (EBD) (Minarik and Lintner 2016 [25]). Individuals with these four disabilities make up over 75% of students receiving special education services in the United States (Minarik and Lintner 2016 [25]).

### 3. Materials and Methodology

#### *Components of the Curriculum Evaluation Rubric: Key Financial Literacy Concepts from National Standards*

*National Standards for Financial Literacy* (CEE 2013 [26]) recommends key concepts, topics, and benchmarking progressions for financial literacy. These voluntary recommended standards are meant to guide states in their development of financial literacy benchmarks for K–12 students across the United States. Many states have based their standards on these recommendations. The standards include fundamental concepts and skills that all students should learn for basic financial literacy. The following concepts seem most relevant to youth with special needs: earning income, budgeting, saving, banking, and insuring. Thus, those concepts were the ones examined by the preservice teachers as they evaluated each curriculum. The two main concepts (which were included in the national standards) that we omitted from our review of curricula are credit and financial investing. Credit is a more advanced topic in financial literacy; Mansfield and Pinto's (2008) [27] study suggests that it must be approached extremely carefully with students who are intellectually disabled. Financial investing is also a more advanced topic, which we assumed would come after all the other concepts were learned. We thought that earning income, budgeting, saving, banking, and insuring are the more fundamental concepts which must be addressed immediately in ways that are specific to youth with special needs. These five concepts all provide context for students to develop personal goals, engage in decision-making, participate in problem-solving, and take actions that will serve their best interests. They are crucial to transition planning as students prepare for adulthood (Wehmeyer et al. 2012 [28]).

In evaluating the conceptual content of the curricula, preservice teachers used the criteria “not present”, “evident”, or “strongly evident” in order to judge the quality of the curricula's conceptual breadth and depth.

**Earning Income.** In our review of financial literacy curricula, we found that they generally promote paid employment. Employment is a key area of emphasis for most youth with disabilities as not only does paid work give individuals with disabilities opportunities for integration into the community, but it is the basis for budgeting, saving, banking, and insuring. Low employment expectations and confusing government programs with conflicting eligibility criteria have prevented many young people with disabilities from making successful transitions from school to employment (National Collaborative on Workforce and Disability 2012 [29]).

**Budgeting.** Assuming that youth with special needs will have some income, they need to understand that they need a spending and saving plan (budget). Budgeting is a skill that can be

incorporated into IEPs. Tom Nerney, of the Center for Self-Determination, explains that a highly personalized individual budget is integrated within a student- and family-directed Individual Education Program (IEP). The youth with a disability or disabilities and his or her family get together with supportive people in their community to develop a vision for the youth's future. This vision becomes the basis for an implementation plan and budget for achieving the goals. This implementation plan and budget are then incorporated into the IEP to reflect the transition plans. (Mittapalli 2015 [30] p. 110).

Not only should budgeting be defined, but an excellent financial literacy curriculum should offer students practice in making a budget and considering ways of changing the budget to meet different goals and circumstances.

**Saving.** Saving for emergency expenses like car repair or medical bills strains many American budgets (Bell, 2015 [31]; Board of Governors of the Federal Reserve System, 2015 [32]). Especially for students with disabilities managing government benefits, accumulating savings and assets is a challenge (Mittapalli et al. 2009 [14]). One strategy that promotes asset accumulation is the Individual Development Account (IDA) (Leydorf and Kaplan 2001 [33]; Lombe et al. 2008 [13]). IDAs allow lower-income families and persons with disabilities who receive financial assistance, such as Supplemental Security Income (SSI), to save a portion of their earned income without losing benefits. These savings must be earmarked for specific purposes such as education (AFI 2016 [34]; CSD 2005 [35]). Financial literacy instruction should introduce students with disabilities to savings options such as IDAs.

Saving is an area in which there is documented need for improved financial literacy for youth with disabilities. Parents in one study reported that the large majority (84%) of youth with disabilities receives an allowance or other personal spending money, yet only 45% have a savings account (Cameto et al. 2004 [36]).

**Banking.** Because youth with disabilities are more likely to be in families that use alternative banking services (like pre-paid debit cards or pay day loan establishments) financial literacy curricula should introduce youth to the benefits and accessibility of banks and credit unions (FDIC 2014 [23]). Fees are generally lower at banks and credit unions than at check-cashing and pay day loan establishments. Not only do teachers need specific resources to teach about banks to youth with disabilities, but they must have the local contextual knowledge to share with students which financial institutions will be accessible to them (Johnson and Sherraden, 2007 [37]). Financial literacy curricula should introduce how to use check registers and debit cards. While some students with disabilities may have personal agents (either a family member, guardian, or appointed agent) who act on their behalf in terms of making purchases, banking, or other financial transactions, most students with disabilities can learn to make purchases or bank with the use of debit cards, prepaid credit cards, or electronic banking (Mittapalli et al. 2009 [14]).

**Insuring.** Students with disabilities need to understand the importance of insuring their health, place of residence, and vehicle (if applicable). While earning income allows more flexibility in budgeting and saving, it also offers the opportunity for different kinds of health and life insurance. Students transitioning to independence need to know the relative merits of Medicaid, the Health Insurance Exchange of the Affordable Medical Care Act, and private insurance.

As many youth with disabilities may come from families with fewer resources, the need to have insurance seems contraindicated. However, having insurance, especially health insurance, provides an individual with autonomy and opportunities for choice-making in terms of selecting health care and health care providers. Additionally, insurance can be viewed as part of asset management and can promote an individual's financial independence by protecting personal assets, such as a car, against liability claims.

#### 4. Universal Design for Learning

The second section of the rubric for evaluating financial literacy curricula includes principles of Universal Design for Learning (UDL). UDL provides a framework that allows students with differing

learning needs to access the curriculum and instruction (CAST, 2011 [38]; Fowler et al. 2014 [39]). By adapting a UDL framework, teachers can meet the diverse learning needs of all students through varying teaching methods and assessment techniques.

Universal Design for Learning is characterized by presenting information in a variety of manners (representation), allowing students to demonstrate their learning in different ways (expression), and stimulating students' interests and motivation using varied and resourceful methods (HEOA 2008 [40]). The intention of UDL is to minimize barriers in teaching while embedding needed accommodations, supports while upholding expectations, and challenges for all students (HEOA, 2008 [40]).

**Multiple Means of Representation.** The more diverse formats and modalities included in the curriculum, the more likely that all students will understand the curriculum (Courey et al. 2013 [41]). Rather than just read about financial literacy or hear about it, students should experience multiple examples of the concept illustrated in different ways.

For example, if teaching *how to earn income*, the learner could access information through a variety of modalities such as sound, enlarged text, pictures, or graphs. *Earning income* could be presented via a field trip to different job sites, listening to diverse employment stories, or by interviewing a guest in the classroom (Henning and Johnston-Rodriguez 2018b [15]).

**Multiple Means of Expression.** A curriculum that includes multiple means of expression provides students with different avenues to convey their knowledge. This UDL principle suggests that excellent curriculum would allow students to create posters, oral presentations, brochures, or letters. Besides typical paper and pencil tests or essays, students could demonstrate knowledge about *budgets* by designing a budget, creating a budget online using a template or interactive simulation, conducting an interview, or by developing a video to teach others how to budget (Henning and Johnston-Rodriguez 2018b [15]).

**Multiple Means of Engagement.** For many students with special needs, promoting learning through relevant instructional examples that encourage students' active participation is a critical goal (Courey et al. 2013 [41]; NCUDL, 2014 [42]). The curriculum should activate learners' interests and motivation using diverse and creative methods. The curriculum should provide different instructional choices that connect to student interests or that encourage peer collaboration. In contrast to typical options such as only reading articles or finishing worksheets, an engaging curriculum should alter the physical environment by including such options as classroom simulations or inviting business and financial service providers to an informational interview session (Henning and Johnston-Rodriguez 2018b [15]).

## 5. A Culturally Responsive Curriculum

The final section of the evaluation rubric guided preservice teachers to look for elements of cultural responsiveness in the curriculum. Many have written about the importance of culturally responsive instruction and even provided rubrics to evaluate culturally responsive teaching (Abdal-Haqq 1994 [43]; Banks 1997 [44]; Gay 2002 [45], 2010 [46]; Lucas and Villegas 2013 [47]; Villegas and Lucas 2002 [48], 2007 [49]). Few provide concrete examples of culturally responsive curricula; more common are descriptions of instruction.

Given the persistent issue of disproportionate enrollment of culturally and linguistically diverse (CLD) students in special education, a culturally responsive curriculum is especially relevant (Hosp and Reschly 2004 [50]; U.S. Department of Education (DOE) 2015 [51]). National reports document four decades of overrepresentation of Latino, American Indians, and African American students in categories such as learning disabilities, cognitive disabilities, and emotional/behavioral disabilities (Hosp and Reschly 2004 [50]; US DOE 2016 [52]). To address the disproportionate presence of CLD students within special education, curriculum design should reflect and respond to the unique facets of culture and community.

A culturally responsive curriculum should identify the differences between the school and the student's cultural background, and as the nature of the term "responsiveness" suggests, attend to distinctive cultural backgrounds by actively addressing those needs, and adjusting instruction in response to such needs (Espinosa 2005 [53]; Klump and McNeir 2005 [54]). A culturally responsive curriculum explicitly bridges the gap between a student's home and community culture. That means that the curriculum would incorporate information relevant to the student's family and community (Villegas and Lucas 2002 [48]). A financial literacy curriculum that is culturally responsive would include content on home insurance as well as renter's insurance and validate that renting a home is sometimes a better choice than buying a home (Henning and Johnston-Rodriguez 2018b [15]). When working with budgets, a culturally responsive curriculum might include different examples of family structures in creating budgets (Henning and Johnston-Rodriguez 2018b [15]).

Content and materials should acknowledge and embrace who students are and where they come from. For example, the curriculum should be presented in multiple languages. It should reflect different cultures and incorporate students' personal stories and experiences as they learn about financial literacy. A culturally responsive curriculum encourages CLD students to discover who they are, as opposed to being forced into the mainstream curricular dialogue (Henning and Johnston-Rodriguez 2018a [24]).

A culturally responsive curriculum recognizes students' need to encounter connections among themselves, the topics, and the instruction that is presented within the classroom (Montgomery 2001 [55]). Culturally diverse examples of different occupations that provide income should be affirmed in culturally responsive curricula. Migrant labor, manufacturing, and entrepreneurship should all be acknowledged and affirmed. Reasons for earning income such as helping with family expenses, paying for a trip to an amusement park, or buying fashionable shoes would all be culturally responsive examples which might be included in a curriculum (Henning and Johnston-Rodriguez 2018a [24]).

A culturally responsive curriculum should help students achieve higher-order knowledge and skills (Gay 2010 [46]; Klump and McNeir 2005 [54]; Pewewardy and Hammer 2003 [56]). That means curricula must scaffold content and resources so that students can proceed through the materials regardless of their starting point. Scaffolding is good for all learners, but especially CLD students and youth with disabilities (Villegas and Lucas 2002 [48]). Students need scaffolds to develop critical thinking skills to make complex decisions. Examples of scaffolds that might be found in a culturally responsive curriculum would be graphic organizers to help learners organize their ideas, sequenced directions for varying levels of challenging tasks, and providing multiple options to students for discovering concepts or applying skills. Youth with special needs deserve a curriculum that includes more supports than just fill-in-the-blank worksheets. An example of a financial literacy topic that requires critical thinking and scaffolding for CLD students is choosing health insurance. This life skill takes practice and guidance in order for youth to eventually be able to complete this task independently. Navigating the Healthcare Exchange requires the ability to compare and contrast, and students would benefit from graphic organizers to help with this task.

## 6. Methods

Qualitative and quantitative techniques were employed in this study. The goal of this study was to investigate how preservice special education teachers perceive five different curricula for teaching financial literacy to youth with special needs and to obtain the preservice teachers' perceptions of a rubric developed to evaluate such curricula.

### *Participants and Setting*

The setting for this study was a large Midwestern university with an accredited K-12 cross-categorical certification program, graduate and undergraduate, for special education teacher preparation. Approximately 70–80 candidates graduate on a yearly basis. A total of 38 undergraduate

candidates enrolled in a special education cross-categorical teacher preparation program participated in this study (i.e., 33 females, 5 males). Twenty nine were Caucasian, 4 were Latino, 3 Asian, 1 Pacific Islander and 1 Other. Table 1 summarizes the distribution of racial/ethnic demographics of the participants in the study compared to the national distribution of students with disabilities in the United States (Department of Education Civil Rights Data Collection, 2014 [57]). The preservice teachers are much less diverse than the special education population in the nation, particularly lacking any representation of African-Americans. At the time of the study, all were undergraduates enrolled in a course entitled *Transition to Adulthood and Community*. The course was connected to clinical experience in secondary classrooms. After hearing a presentation about the research project from a faculty member who was not grading their work, all 38 participants signed informed consent documents before completing the research activities as part of their regularly scheduled class time.

**Table 1.** Demographic comparisons of preservice teacher participants and all students receiving special education in the United States.

Race/Ethnicity	% of Preservice Teachers in Sample	% of Public School Students with Disabilities served under IDEA *
White	76	51
Latino	11	23
Asian	8	2
Pacific Islander	3	0.3
Other/Mixed Race	3	3
Black	0	18.5

Note: \* Data retrieved from Department of Education Civil Rights Data Collection (2014). Not all rows total 100% due to rounding.

## 7. Procedures

We developed a three-part survey instrument in which participants evaluated the five selected curricula using a rubric (Part 1), answered two open-ended questions about the rubric (Part 2) and completed four demographic questions (Part 3). The rubric used in Part 1 was the same rubric developed by the authors and used to evaluate the five financial literacy curricula in an earlier study (see Henning and Johnston-Rodriguez 2018a [24]). The rubric and complete survey instrument may be viewed in Appendix A.

Open-ended questions in Part 2 centered on how helpful the preservice teachers found the Rubric for Financial Literacy Curriculum Evaluation and any changes or additions they would recommend. Prior to completion of the survey, pre-service students received training during a 45-minute period from the authors of the study about financial literacy concepts. Although most of the instruction centered on financial literacy concepts, some review of Universal Design principles and elements of cultural responsiveness in curricula was also provided using PowerPoint, lecture, and illustrative examples. All participants had been introduced to UDL in previous coursework. Preservice teachers were offered the opportunity to work with a partner of their choice to evaluate at least two different financial literacy curricula. Curricula were assigned to each paired group of preservice students so that each curriculum received 10–17 reviews. Participants completed the reviews during a 60 minute session in a university computer lab, with each group working to examine the materials online or in the case of *Financial Fitness for Life*, in print.

## 8. Data Analysis

Qualitative data from Part 1 and Part 2 of the survey was analyzed separately by the two authors using an open-coding methods (Elo and Kyngas 2008 [58]) and triangulated for agreement on emerging themes. The two researchers independently analyzed all the rubrics completed by the preservice teachers and the responses to the open questions. The two authors then quickly came to agreement on

themes in the participants' written responses. Notes reported in the tables below are only included when more than three preservice teachers made the same comment about an element of the rubric.

Frequency counts and percentages of each element of the rubric were then calculated and verified by both authors in order to provide quantitative analysis. Demographic data were summarized quantitatively from Part 3 of the survey in the participants' section above. Quantitative and qualitative analysis supported the outcomes reported below.

## 9. Results

### 9.1. Limitations

This exploratory study included relatively few participants, and the preservice teachers participating were overwhelmingly white and traditionally aged full-time college students. Although the preservice teachers offer interesting insights into the curriculum and use of the rubric, their evaluations cannot be generalized to all preservice teachers.

### 9.2. Quantitative and Qualitative Results of Preservice Teachers' Evaluations of the Curricula

Of the five curricula reviewed, *Practical Money Skills for Life* was the favorite of the preservice teachers. A summary of the preservice teachers' evaluation of *Practical Money Skills for Life* is presented in Table 2.

**Table 2.** Rubric for *Practical Money Skills for Life* (Visa 2000–2016 [20]).

Practical Money Skills for Life	Not Present	Evident	Strongly Evident	Notes
Earning income	59%	29.4%	11.8%	Although there were some activities about finding a job, it was hard to find lessons on earning income
Budgeting	0%	0%	100%	In-depth, with five sub-sections
Saving	0%	0%	100%	In-depth, with five sub-sections
Banking	0%	52.9%	47.1%	Focus on on-line and mobile banking
Insuring	0%	70.6%	29.4%	Difficult to find, not comprehensive
Multiple forms of Representation	0%	0%	100%	Sophisticated games, videos, comics, infographics, YouTube, social media, apps
Multiple forms of Expression	0%	41.2%	59%	Some activities could be assessments
Multiple forms of Engagement	0%	0%	100%	Abundance of impressive games and links
Connected to students' family, culture, language	0%	0%	100%	Multiple languages, pictures, international website links, and formats, options for special needs included
Culturally relevant skill-building	0%	11.8%	88.2%	

Note:  $N = 17$ . Not all rows total 100% due to rounding.

The 17 preservice teachers evaluating *Practical Money Skills for Life* found this Internet-based curriculum to be easiest to navigate. They were engaged by the wide variety of on-line games included within this website. The games, such as financial football and soccer, could be customized by ability level and language. The international connections within the website intrigued the preservice teachers enough that they found this curriculum to be the most culturally relevant of all that they reviewed. Preservice teachers noted ten lesson plans that are on this website, especially designed for students with special needs.



When ranking the curricula overall for strong evidence in multiple areas of the rubric, the preservice teachers found their second favorite curriculum in *Finance in the Classroom*. Table 3 summarizes the preservice teachers' evaluations of the Internet-based *Finance in the Classroom*.

**Table 3.** Rubric for *Finance in the Classroom* (Utah State Board of Education n.d. [21]).

Finance in the Classroom	Not Present	Evident	Strongly Evident	Notes
Earning income	17.6%	29.4%	52.9%	Lots of resources, requires some searching
Budgeting	11.8%	52.9%	35.3%	Like budgeting bean game
Saving	0%	41.2%	52.9%	Lots of vocabulary work and calculators
Banking	11.8%	52.9%	35.3%	
Insuring	0%	64.7%	35.3%	Somewhat difficult to find, but interesting matchmaker activity and spoon activity for insurance
Multiple forms of representation	23.5%	23.5%	52.9%	Online games, tools, printable worksheets, videos, books, and apps
Multiple forms of expression	11.8%	70.6%	17.6%	Mostly worksheets
Multiple forms of engagement	0%	23.5%	76.5%	Many games
Connected to students' family, culture, language	35.3%	52.9%	11.8%	Parent resource tab is notable
Culturally relevant skill-building		50%	50%	

Note:  $N = 16$ . Not all rows total 100% due to missing data from preservice teachers or rounding.

Games and music for different ages impressed the preservice teachers the most about Finance in the Classroom. They also liked that this curriculum included apps and expansive information about W-2 forms and taxes related to earning income. Numerous PowerPoint presentations are provided for most of the concepts. Preservice teachers complained that *Finance in the Classroom* was tough to navigate and needed more cultural connections and culturally relevant skill-building. Several described the home page as "unwelcoming." While this curriculum is not obviously targeted to students with special needs, it's universal design makes it more accessible and engaging for all students than many other curricula.

The preservice teachers found *Financial Fitness for Life*, with its differentiated workbooks and teachers guides for different grade bands, to be their third favorite of the curricula. Table 4 summarizes their evaluation of *Financial Fitness for Life*.

The preservice teachers were most impressed with the units on earning income and budgeting in the *Financial Fitness for Life* curriculum. They loved all the "real life" examples of budgets and the focus on comparing income from different careers. The preservice teachers appreciated the explicit instruction provided on writing a resume, completing a job application, and actually interviewing for a job. These skills are particularly important for students with special needs.

*Financial Fitness for Life* was weakest in teaching about insurance and making cultural connections to students' financial lives. Several preservice teachers noted that students who come from families with no earned income or students from low-income urban areas might not find this curriculum relevant to them.

In terms of how many of the rubric criteria were overwhelming found to be evident, *Money Smart* was the fourth favorite curriculum of the preservice teachers. This curriculum is available on CD or as a download from the Federal Deposit Insurance Corporation. Table 5 summarizes their findings on the rubric for *Money Smart for Young Adults*.

**Table 4.** Rubric for *Financial Fitness for Life* (Gellman and Laux, 2011 [19]).

<i>Financial Fitness for Life</i>	Not Present	Evident	Strongly Evident	Notes
Earning income	0%	25%	75%	Lacks information on trade schools/certifications Good examples of resumes and applications Good comparisons of incomes for different careers
Budgeting	0%	37.5%	62.5%	Numerous good examples and lessons
Saving	0%	50%	43.8%	Liked the savings game and some attention to saving vs. investing
Banking	12.5%	43.8%	43.8%	
Insuring	62.5%	37.5%	0%	Not a strength of this curriculum, difficult to find
Multiple forms of Representation	12.5%	68.8%	12.5%	Pictures, graphs, charts
Multiple forms of Expression	25%	37.5%	37.5%	
Multiple forms of Engagement	6.3%	50%	37.5%	
Connected to students' family, culture, language	62.5	31.3%	0%	Would like to see more culture incorporated and more examples for urban families and families with no earned income
Culturally relevant skill-building	25%	56.3%	12.5%	

Note:  $N = 17$  Not all rows total 100% due to missing data from preservice teachers or rounding.

**Table 5.** Rubric for *Money Smart for Young Adults* (FDIC 2011 [32]).

<i>Money Smart for Young Adults</i>	Not Present	Evident	Strongly Evident	Notes
Earning income	57.1%	21.4%	21.4%	More about managing money, not really how to earn it
Budgeting	14.3%	28.6%	57.1%	Like paying yourself first idea
Saving	0%	14.3%	85.7%	Very thorough module
Banking	0%	28.6%	71.4%	
Insuring	57.1%	21.4%	21.4%	Search to find information about renters insurance and mortgage insurance
Multiple forms of representation	28.6%	35.7%	35.7%	Textbook, pictures, scenarios
Multiple forms of expression	42.9%	35.7%	14.3%	Mostly multiple choice assessments
Multiple forms of engagement	28.6%	42.9%	28.6%	Some good questions for students
Connected to students' family, culture, language	57.1%	21.4%	21.4%	
Culturally relevant skill-building	42.9%	35.7%	21.4%	

Note:  $N = 14$ . Not all rows total 100% due to missing data from preservice teachers or rounding.

The preservice teachers appreciated the explicit modules that aligned with the key concepts from the national economics standards. Especially the budgeting, saving, and banking modules were strong in *Money Smart for Young Adults*. For special educators who are drawn to direct instruction, this curriculum offers the most scripted of lesson plans and assessments.

Like most of the curricula evaluated, *Money Smart for Young Adults* came up short in making connections to students' families, culture, language, and particularly important skills in their cultures.

One preservice teacher summed up, “This curriculum focuses on the individual student, not their families or culture”.

Finally, preservice teachers evaluated *Money Talks*. The summary of their rubrics is presented in Table 6.

**Table 6.** Rubric for *Money Talks 4 Teens* (University of California Cooperative Extension 2008 [22]).

<i>Money Talks for Teens</i>	Not Present	Evident	Strongly Evident	Notes
Earning income	20%	60%	20%	Job searching resources, but not strong enough in understanding why earning income is important
Budgeting	80%	0%	20%	
Saving	0%	60%	40%	Look carefully to find articles and worksheets
Banking	0%	10%	90%	Up-to-date
Insuring	20%	60%	20%	Automobile insurance only
Multiple forms of representation	40%	40%	20%	Worksheets, pdfs., graphics, PowerPoints, and videos
Multiple forms of expression	70%	0%	20%	
Multiple forms of engagement	60%	0%	30%	Relies on a lot of reading
Connected to students’ family, culture, language	10%	70%	20%	PDFs available in Spanish, does not connect to low-income families
Culturally relevant skill-building	10%	70%	20%	Some scaffolding, some skills taught in videos

Note:  $N = 10$ . Not all rows total 100% due to missing data from preservice teachers.

The preservice teachers most appreciated the resources on banking that were provided by *Money Talks 4 Teens*. They also liked that the written materials were provided in Spanish as well as English. However, this curriculum was not strong in its universal design for learning. The curriculum did not give young adults enough ways to show their learning or become engaged. The curriculum tends to rely on reading (other than some notable videos) and closed questions to assess the students’ knowledge. The preservice teachers felt that more links to relevant and engaging games and activities needed to be included. Several also noted that the website looked much better in Google Chrome compared to Internet Explorer. While this curriculum is not especially targeted to students with special needs, some of the videos and current information on banking were noteworthy for reaching all young adults.

A comparison of the preservice evaluations of all five curricula is presented in Table 7. The table summarizes the overall ranking and assessment of each element of the rubric for each of the curricula.

Overall, the preservice teachers appreciated all five curricula. They saw the advantages of mixing and matching different resources in order to meet the voluntary content standards in financial literacy. They also stated that finding culturally responsive elements in the curriculum was difficult. The preservice teachers kept returning to their notes and the PowerPoint slides presented to them about culturally responsive curricula as they were reviewing the different curricula for financial literacy. Even with instruction from their professor about what a culturally responsive curriculum looks like, they found it difficult to identify culturally responsive elements in the curriculum. Given that participants were second year preservice teachers with limited exposure to students from diverse backgrounds, their proficiency as culturally responsive teachers is still developing. As noted by Villegas and Lucas (2002 [48]), an educator who is culturally proficient is “socioculturally conscious” and knows about their students’ lives and how to construct learning examples to reflect students’ experiences.

**Table 7.** Preservice teachers comparisons of the five promising curricula for financial literacy for young adults with special needs.

	<i>Practical Money Skills for Life</i>	<i>Finance in the Classroom</i>	<i>Financial Fitness for Life</i>	<i>Money Smarts for Young Adults</i>	<i>Money Talks for Teens</i>
Earning income	Not present	Strong	Strong	Not present	Evident
Budgeting	Strong	Evident	Strong	Strong	Not present
Saving	Strong	Strong	Evident	Strong	Evident
Banking	Evident	Strong	Evident/Strong	Strong	Not present
Insuring	Evident	Evident	Not present	Not present	Evident
Multiple forms of representation	Strong	Strong	Evident	Evident/Strong	Not present/Present
Multiple forms of expression	Evident	Evident	Evident/Strong	Not present	Not present
Multiple forms of engagement	Strong	Strong	Evident	Evident	Not present
Connected to students' family, culture, language	Strong	Evident	Evident	Not present	Evident
Culturally relevant skill-building	Strong	Evident/Strong	Evident	Not present	Evident

### 9.3. Preservice Teachers Evaluation of the Rubric Tool

The preservice teachers overwhelmingly liked the rubric. They described the rubric as “purposeful,” “systematic,” and “thorough.” Most students had not had the experience of reviewing curricula with a rubric of this nature. Themes from the preservice teachers’ suggestions for improving the rubric include (1) including an item on the rubric specifically rating how useful the curriculum would be to students with disabilities, (2) providing more space for written comments for each element of the rubric, and (3) including ease of navigation as an element on the rubric.

A few preservice teachers noted that they would like the criteria for evaluating UDL and cultural responsiveness operationalized more. Many preservice teachers were observed referring to their notes on UDL and culturally responsive curricula in order to complete the rubric. Universal Design for Learning and cultural responsiveness are areas which the preservice teachers agreed were important, but sometimes hard for them to remember what they meant.

## 10. Discussion and Implications

The results of this study connect to the literature on culturally responsive teaching. Currently, preparing all teachers to provide culturally relevant instruction to students of diverse racial, ethnic, social class, and language backgrounds is a vital issue in teacher education (Villegas and Lucas 2002 [48]). As noted by Mittapalli et al. (2009) [14], there is a dearth of culturally responsive curricula for financial literacy. Al-Bahrani et al. (2018) [59] found that financial literacy education actually appears to widen the financial knowledge gap between whites and minorities. Literature suggests that those with special needs especially need better financial education (Mansfield and Pinto 2008 [27]). Our study responds to a call to examine the content of financial literacy curricula to ascertain what may be lacking in reaching minorities (Al-Bahrani et al. (2018) [59]). This study fills a gap in the literature by identifying one specific curriculum for financial literacy that does have many culturally responsive elements: *Practical Money Skills for Life*. Not only does this study apply to teachers of students with special needs, it is also relevant to all educators concerned with underrepresented groups. *Practical Money Skills for Life* was recognized by a majority of the preservice teachers in this study as noteworthy for its attention to UDL and culture. For teachers searching for financial literacy resources to teach

culturally and linguistically diverse students with special needs, *Practical Money Skills for Life* has much to recommend it.

While preparation of preservice teachers remains critical to helping youth with special needs and is viewed as a contributing factor in young adults' successful post school outcomes, more information is needed regarding how special educators are prepared (Conderman et al. 2013 [60]; Morningstar, et al. 2018 [61]). Many special educators feel unprepared to support students in accessing the general education curriculum or implementing applicable curricula, especially at the secondary level (Conderman and Johnston-Rodriguez 2009 [62]; Morningstar and Benitez 2013 [63]). In terms of special educators' exposure to financial literacy curricula, topics such as financial education are not embedded in current teacher preparation standards for special education (CEC, 2012 [64]). Thus, while some have noted that financial literacy is crucial to transition preparation for youth with disabilities (Mittapalli et al. 2009 [14]), those who are critical sources of instruction for youth with disabilities generally knowledge of financial literacy curricula and resources.

Along with *Practical Money Skills for Life*, *Finance in the Classroom* is also noteworthy for its incorporation of UDL. For teachers looking for multiples means of representation of content and a variety of engaging activities about financial literacy, *Finance in the Classroom* is a good place to start.

This study suggests that if teachers want resources for specific financial literacy topics, there are some better places to find that content than others. For example, if teachers want to address earning income, *Finance in the Classroom* and *Financial Fitness for Life* are excellent resources. To teach budgeting, the preservice teachers found the best materials in *Practical Money Skills*, *Financial Fitness for Life*, and *Money Smart for Young Adults*. Preservice teachers evaluated the resources to teach saving as best in *Practical Money Skills for Life*, *Finance in the Classroom*, and *Money Smart for Young Adults*. The preservice teachers in this study found the best resources for teaching banking in *Money Smart for Young Adults* and *Money Talks for Teens*. There were not abundant lessons easily accessed about all forms of insurance in any of the curricula that the preservice teachers reviewed for this study. Materials to teach about renters insurance and mortgage insurance were in *Money Smart for Young Adults* and automobile insurance was presented well in *Money Talks for Teens*. However, the results of this study imply that more comprehensive and relevant curriculum materials need to be developed to teach the concept of insurance to young adults with special needs.

Based on the feedback from the participants in this study, we would recommend that others try using the rubric to evaluate the same five curricula for financial literacy or other curricula that appears promising to teach financial literacy. The rubric can be used to evaluate the financial literacy curriculum for students of other ages, and other populations besides those with special needs. It would be interesting to see if other professionals and pre-professionals have the same results in using the rubric.

## 11. Conclusions

While existing legal mandates (IDEA, 2004 [8]) and current research findings on postsecondary success (Test et al. 2013 [8]) focus on the need for preparation for adulthood for students with disabilities, this gap in preparation for future special educators poses a substantial challenge. As this study indicates, relevant resources are available and specific curricula contain materials that can be used in preparing future special educators.

Given the current financial vulnerability of youth and young adults, their rising level of indebtedness, vulnerability to fraud, and increasing tendency to assume larger amounts of debt earlier in life, early access to financial literacy education is critical (Hodson and Dwyer 2014 [1]). With levels of financial literacy among all high school youth below 50% (Mandell, 2008 [2]), waiting for youth to acquire financial literacy skills post-graduation is too late. The critical time for such instruction is in high school (Hodson and Dwyer 2014 [1]).

Given the transition to adulthood for youth with special needs is characterized by less than optimal postgraduation outcomes and high rates of poverty (Newman, et al. 2011 [5]), the need for

financial literacy skills becomes even more pressing. Although exposure to financial literacy curricula is currently limited (Mittapalli et al. 2009 [14]), evidence from this study suggests that special educators can find curricula characterized by uncomplicated navigation, engaging activities, and culturally relevant materials.

This study highlights how preservice teachers can use a rubric to successfully evaluate curricula to teach financial literacy to students with disabilities. Although the preservice teachers struggled to operationalize universal design for learning and cultural responsiveness, they were able to find elements of UDL and cultural responsiveness in a variety of financial literacy curricula.

This study suggests that certain financial literacy curricula are better to address instructional needs of youth with disabilities such as UDL and culturally responsive curricula. The perceptions of preservice teachers in this study recommend starting with *Practical Money Skills for Life* and then supplementing to teach earning income with *Finance in the Classroom* or *Financial Fitness for Life*. To teach banking, the preservice teachers perceived *Money Talks for Teens* and *Money Smart for Young Adults* as excellent resources. The preservice teachers’ perceptions suggest that curriculum developers need to spend more resources creating curricula to teach about insurance and culturally relevant skill-building.

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## Appendix A

### Rubric for Financial Literacy Curriculum Evaluation

Your Name: \_\_\_\_\_

Name of Financial Literacy Curriculum \_\_\_\_\_

You will be provided with books or information (URL’s) needed to locate three assigned Financial Literacy Curriculum. In the time allotted, please examine each of the designated curriculum in terms of the concepts discussed in class and complete the rubric below for each curriculum. Please note the scoring code listed below. In the Notes column, provide evidence or examples from the curriculum which you find to support your rating of that element.

Score: 1 = Not present; 2 = Evident; 3 = Strongly evident

<i>Name of Curriculum</i>	<b>Not Present</b>	<b>Evident</b>	<b>Strongly Evident</b>	<b>Notes regarding evidence of each element</b>
<b>Financial Literacy Content</b>				
Earning Income				
Budgeting				
Saving				
Banking				
Insuring				
<b>Universal Design Principles</b>				
Multiple forms of Representation				
Multiple forms of Expression				
Multiple forms of Engagement				
<b>Culturally Responsiveness</b>				
Connected to students’ family, culture, language				
Culturally relevant skill-building				

In the space below, please describe, in your own words, how helpful was the rubric in assessing the financial literacy curriculum. Did you like the rubric as an evaluation tool? What would you add to it or change?

Comments:

For the purposes of our study, if you are willing, please answer the following demographic questions (Check the box or write in your answer):

1. What is your current role as a teacher:  Pre-service  In-service, if **in-service, how many years** have you been teaching? \_\_\_\_\_
  2. What is your area of certification (e.g. Elementary Education, Special Education, etc.)? \_\_\_\_\_
  3. What is your race/ethnicity?  White  Black (African American)  American Indian  Asian  Latino/Hispanic  Pacific Islander  Other
  4. Are you a student between ages 18–23?  Yes  No
- Thank You.

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