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ABSTRACT

The purpose of this study was to determine the extent to which personal and family financial planning (PFFP) is taught and/or included in the teacher education programs of institutions affiliated with the American Association of Colleges for Teacher Education. Information was sought on the reasons for offering PFFP, where it was located in the teacher education program, and how it was included. Of the 436 member institutions responding, 76 indicated that PFFP was part of the program. This report is limited to information provided by these institutions. Results are reported in clusters to give a picture of the way these institutions offer PFFP, and provide data on: (1) extent of inclusion of PFFP; (2) reasons for including PFFP; (3) location of PFFP in the program; and (4) PFFP as a separate course or unit within a course. A profile is drawn of programs that require PFFP. It is concluded that little PFFP is included in teacher preparation programs other than in home economics education, and that the majority of PFFP programs are offered in the state of Oregon. The second most likely location of PFFP in a teacher education program was in business education, followed by elementary education. The survey instrument and cover letter are appended. (JD)

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Personal and Family Financial Planning
and the
Teacher Education Program

for the
American Association of Colleges for Teacher Educators
and the
American Council of Life Insurance

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This study was commissioned by the American Association of Colleges for Teacher Education (AACTE) and funded by the American Council of Life Insurance (ACLI). The American Council of Life Insurance has long demonstrated commitment to personal and family financial planning. They have responded to requests from educators for teacher workshops and for student materials. They have also been involved in inservice education for teacher educators. Many professionals argue that today's youth need to know how to deal with issues related to personal and family financial education. Young people face such issues as threats to their financial security, conflicts in priorities, and increased wants and needs (Anderson, 1982). Where in our teacher education programs do we prepare the teachers to teach young people to deal with these problems?

The Problem

The purpose of this study was to determine the extent to which financial planning education and/or personal and family financial education is taught and/or included in teacher education programs. The general question being asked was "Do AACTE institutions prepare teachers to teach personal and family financial planning?" And if yes, which teachers, why, where, and how?

Meaning of Personal and Family Financial Planning Education

For the purposes of this study, personal and family financial planning (PFFP) was defined as those activities involving the practical application of financial planning principles to the management of individual and family resources at various life stages. It is a personal or family decision-making process that uses available information to make effective decisions about obtaining, protecting, and using financial resources.

Anderson (1982, pp. 2-3) has identified six competencies or terminal goals from ACLI as the content area of personal and family financial education:

"The learner should be able to--

1. analyze personal and family values, goals, and priorities and their relation to decisions in financial planning.
2. provide an income base that draws upon a wide range of financial resources that can be anticipated to change throughout the life span.
3. design a comprehensive personal or family financial plan, using that base, to reflect defined values, goals, and priorities.
4. implement the plan to meet short- and long-term goals by applying principles of effective spending, borrowing, investing, saving, and sharing.
5. evaluate and modify the plan to meet changes in the household situation (family) and in relation to social and economic conditions.
6. assess all aspects of the plan in terms of potential financial risk in order to provide for protection of resources and wealth."

Personal and Family Financial Planning in the Schools

Some type of consumer education for students is recommended by at least 37 states and the District of Columbia (ACLI, 1980). The content is said to be included in social studies, language arts, home economics, business education, mathematics, and economics (ACLI, 1980). In some schools an interdisciplinary approach to PFFP is used from kindergarten through the twelfth grade (Anderson, 1982). Other schools offer specific courses, usually one semester in length, and variously titled consumer education, consumer economics, or personal finance. These courses may appear in junior or senior high school programs and are usually offered by business or home economics departments. In some social studies or civics courses, a unit of study may be devoted to consumer education or money management (Anderson, 1982). Some state legislatures have mandated or suggested such courses in the school program. A strong argument can be made for why all individuals need these skills.

"There is abundant evidence of the need for personal and family financial education. One concept of a free enterprise economic system in a democratic form of government is an educated people who make the economic system function by the way in which their money votes in the marketplace and make the political system function by the way in which they vote at the ballot box. . . [W]e need educated consumers who know the right questions to ask about finances and who have an informed basis for their personal economic decision" (Anderson, 1982; pp. 8-9).

Burdin (1982, p. 109) argued that personal and family financial education is "essential for all."

Where does this area of study belong in the schools? Niemeyer has argued that "a strong and dynamic interaction exists between personal and family financial planning and social studies education" (1982, p. 35). Since citizenship is a commonly recognized goal for the social studies, the argument is made that rational inquiry, examination of values, and decision making are a part of citizenship education and are also a part of personal and family financial planning.

Garman has documented the strong philosophical agreement between home economics and personal and family financial planning, e.g., role of values and valuing, planning to achieve goals, consumer education, decision-making, and the life-cycle approach (1982). The Vocational Education Amendments of 1968 mandated study of consumer education in all vocationally approved home economics programs.

Since there is general agreement that financial planning education is important for young people and they are expected to learn it in schools, and one would assume, from teachers, where do the teachers acquire this information? This study was planned to address this question.

Procedure

A questionnaire was developed to find out if personal and family financial planning is included in the teacher preparation program. If included, is it required or optional, and for which teachers? In addition, information was sought to identify the reasons for offering it, where it is located in the program (general studies, teaching specialty, or professional education), and how it is included (e.g., a separate course, unit in a broader course, or unit in a methods course). The survey form was tested with several administrators of teacher education programs; with curriculum and program specialists in state

education agencies; and with secondary teachers of business, home economics, and social studies, and elementary teachers to assure that the questions had applicability for all areas. (The questionnaire is reproduced as page 19 in the appendix.)

A cover letter from Dr. David Imig, Executive Director, American Association of Colleges for Teacher Education, explained the purpose of the study and defined personal and family financial management planning (PFFP) (appendix, p. 20). The questionnaire and cover letter were sent to the head of the school, college, or department of education of AACTE member institutions (n=723). Responses were received from 436 institutions (60.3%). Data were tabulated. Verification of any confusing responses was made by telephone calls to the respondents. Tabulations across questions and responses were done with a computer.

Results

Of the 436 member institutions responding, 360 (82.6%) replied they did not have preparation for PFFP as a part of their entry level program while 76 respondents (17.4%) indicated that PFFP was part of their program (Table 1).

Table 1. Is Preparation for PFFP Part of the Program?

<u>Surveys sent</u>	<u>Institutions responding</u>	<u>Included in Program</u>	
		<u>No</u>	<u>Yes</u>
723	436 (60.3%)	360 (82.6%)	76 (17.4%)

The remainder of this section is thus limited to information provided by the 76 institutional respondents indicating that PFFP was a part of the program. The results are reported in clusters to give a picture of the way these institutions offer PFFP.

Extent of Inclusion of PFFP

An overall picture of the extent of the inclusion of PFFP can be seen from Table 2. (Responses are from question 2.)

Table 2. Extent of Inclusion of PFFP in Program
(76 institutions)

<u>Required</u>	<u>No. institutions</u>
all teachers	10
all elementary	6 ^a
all secondary	0 ^a
all special education	(1) ^b
all K-12	(1) ^b
specific majors	55 ^c
home economics	50
business	12
social studies	2
economics	1
Health	1
physical education	1
<u>Optional only</u>	5 ^d
for elementary	2
for anyone	3

^aIn two programs, PFFP required of some secondary teachers where PFFP is also required of all elementary teachers.

^bIn combination with being required for all elementary teachers.

^cPFFP is required in more than one major in 9 institutions.

^dOptional only in five programs but cited as optional in 15 institutions where PFFP was required in one or more programs.

Reasons for Including PFFP

The reasons given for including PFFP vary. In Table 3 the reasons cited are reported. Institutional respondents could cite more than one reason for including PFFP. (Responses are from question 3.)

Table 3. Reasons for Including PFFP
(76 institutions)

<u>Reason</u>	<u>No. Institutions</u>
mandated by state	29
federal mandate	18
national accreditation	22
state program approval	31
response to LEA	5
faculty interest/initiative	41
concern for student needs	11

Location of PFFP in the Program

PFFP is offered in general education courses, in content for the teaching specialty, in professional education courses, and in combinations (Table 4). It is most often offered as part of the teaching specialty and least often as part of general education.

Table 4. Location of PFFP
(76 institutions)

<u>Place</u>	<u>No. Institutions</u>
general education	6
+ teaching specialty	2
+ professional education	2
teaching specialty	52
professional education	12
non-credit courses by student services	1
"free" electives	1

PFFP as Separate Course or Unit Within a Course

The most frequent way of offering PFFP is as a separate course or courses although units in broader courses and units in methods courses are also offered as well as combinations of these ways (Table 5). One institution reported PFFP as "infused" throughout the program. This was interpreted to mean "included everywhere" so it was coded as "separate courses and unit and in methods course."

Table 5. PFFP as Separate Course or Unit
(76 institutions)

<u>How offered</u>	<u>No. Institutions</u>
Separate course only	50
+ unit	5
+ in methods course	3
+ in methods course	1
Unit(s) in broader course only	3
+ in methods course	1
Methods course only	13

Profile of PFFP Programs

Different patterns of reasons for offering PFFP, where it is located in the program, and how the preparation is provided seem to be related to the teacher

preparation program concerned. For example, the response pattern is different for those institutions in which PFFP is required for all preparing to teach than it is for those institutions where PFFP is required only for certain majors. To facilitate this analysis, respondents were categorized on the basis of their response to question 2, i.e., the extent of inclusion of PFFP in the program.

The following categories were developed:

1. required for all preparing to teach
2. required for all elementary teachers
3. required for specific majors
4. optional; only.

Each category was then examined as a group for their responses to question 3 (reasons for including PFFP), question 4 (where included), and question 5 (how included).

Programs Requiring PFFP for All Preparing to Teach

There were 10 institutions in which PFFP is required for all preparing to teach. For these 10 institutions, their responses to reasons for inclusion (question 3), where included (question 4), and how included (question 5) are examined.

Reasons for requiring PFFP. Of these 10 institutions, 4 cited state mandated guidelines as the reason for the requirement. These four institutions are all located in the state of Oregon. Oregon certification requirements include work in the "study of consumer education/economics/personal finance." State requirements for graduation from high school include one credit in "personal finance-economics." The Oregon Teacher Standards and Practices Commission (TSPC), the certification agency, has not defined consumer education/economics/personal finance. In practice the TSPC accepts any college course in economics, at least for out-of-state prepared teachers. Institutions in Oregon appear to be meeting the TSPC requirement in a wide variety of ways. Only the Oregon

institutions cited mandated state certification guidelines as the sole reason for requiring PFFP for all preparing to teach. Of the non-Oregon institutions (six), five cited faculty initiative as a reason for requiring PFFP with three also citing student need. One institution also cited local education agency expectations. Federal guidelines and national accreditation standards were not cited by any of the ten institutions. One institution cited "religious stewardship" as the sole reason for requiring PFFP. (See summary of responses in Table 6.)

Location of PFFP. In institutions where PFFP was required for all preparing to teach, the instruction in PFFP is offered as frequently in general education courses as it is in professional education courses. In two institutions, PFFP is offered in teaching specialty courses as well as in general education courses. (Frequencies are reported in Table 6.)

Separate course or unit. All the institutions requiring PFFP for all preparing to teach offer PFFP as separate courses. One institution also offers units in broader courses and five institutions offer separate courses, units in broader courses, and units in methods courses (Table 6).

Programs Requiring PFFP for All Elementary Teachers

Two institutions require PFFP for all elementary teachers, one institution requires PFFP for all elementary teachers and all special education teachers, one for all elementary and all K-12 teachers, and two institutions require PFFP for all elementary teachers and some specific majors (one is business and social studies, the other health and physical education). These six institutions have a pattern of responses that is similar to the institutions in which PFFP is required for all those preparing to teach.

Reasons for requiring PFFP. Three institutions require PFFP solely because of faculty initiative. The other three institutions cited state mandated

Table 6. Response Summary for Reasons for Offering PFFP,
Location of PFFP, and How Offered by Category of
Institution Requirement of PFFP
(76 institutions)

Response Categories	Required of all n=10	Required elementary n=6	Optional only n=5	Home Economics n=45	HE & Business n=10
Reasons for Offering					
State mandate	4*	1		5	1
+ federal & accred. & program approval				9**	1
+ faculty initiative		1			1
+ program approval		1		1	1
+ accreditation				2	1
Federal mandate				6	
+ faculty initiative				2	
Accreditation standards				2	
+ faculty initiative				4	
State program approval				6	
+ faculty initiative				4	
Faculty initiative	1	3	3	4	5
+ student need	3				
+ LEA expectations	1		1		
Student need			1		
Religious stewardship	1				
Location					
General education	2		1		1
+ teaching specialty	2				
+ professional educ.	1		1		1
Teaching specialty		3	2	40	7
+ professional educ.		1		1	1
Professional education	5	2	1	4	
How Offered					
Separate course	4	2	2	37	5
+ unit	1	1		2	1
+ in methods course	5		1	1	1
+ professional educ.				1	
Unit in broader course		2	1	3	3
+ in methods course			1		
Unit in methods course		1		1	

*All in Oregon.

**Additional combinations of reasons cited (see Table A in appendix).

guidelines. Two of these institutions also cited faculty initiative and one also cited state program approval guidelines (Table 6).

Location of PFFP. Three of the six institutions include PFFP in the teaching specialty content courses. Two institutions include PFFP in the professional education courses while one institution includes PFFP in both the professional education courses and in teaching specialty courses (Table 6).

Separate course or unit. Two institutions offer one or more courses with a PFFP focus, and two offer it as units within courses while one institution does both. One institution offers PFFP as a unit in a methods course (Table 6).

Programs Requiring PFFP for Specified Majors

Of the 55 institutions requiring PFFP in specified majors, 44 are in home economics, 6 in home economics and business education, 4 in business education, and 1 in home economics and social studies. The predominate teaching area is home economics. However, the pattern of responses is different in institutions that require PFFP in both home economics and business education than it is in programs requiring PFFP in home economics only. Since responses of the four institutions requiring PFFP only in business education were more like the institutions having both home economics and business education (6) programs, these two groups were combined and labelled "home economics and business." The one institution requiring PFFP in both home economics and social studies had a response pattern like the institutions requiring PFFP only in home economics. This institution was added to the "home economics" group.

Reasons for requiring PFFP. Institutions with home economics programs cited more reasons and more combinations of reasons for requiring PFFP than institutions did for any other program. (A complete tabulation of reasons appears in Table A in the appendix; summary data are reported in Table 6.) Respondents were instructed to "mark all that apply." In the area of home economics, more than one reason does apply for requiring PFFP for those preparing to teach.

With respect to home economics, some states do have mandated state guidelines (response "a") which may be in addition to or in place of state program approval guidelines (response "d"). All states have state program approval guidelines for vocational home economics teacher preparation programs which may be in addition to or in place of state certification guidelines. The Vocational Education Amendments (response "c") do require consumer education in all consumer and homemaking programs (U.S. Congress, 1968, P.L. 90-576, Part F).

A project carried out by Griffin and Clayton (1981) established a set of guidelines for vocational home economics education. These standards reaffirm the role of PFFP in consumer education in secondary home economics programs (p. S-86). Bertha King, home economics program specialist in the U.S. Department of Education, confirmed that PFFP is required in all vocationally approved home economics teacher education programs. No State Plan for Vocational Education omits PFFP from its home economics teacher preparation requirements (King, 1983). While national accreditation (response "c") by the American Home Economics Association is voluntary, their standards do require PFFP (1983, Standard 5.13, p. 13). The American Home Economics Association also has published statements (1967, 1974) which include the content of PFFP in the home economics teacher preparation program as well as in the secondary school program. These four response choices (a. state mandated guidelines, b. mandated federal guidelines, c. national accreditation standards, d. state program approval guidelines) were combined into one "mandate" response category. Of the 45 institutions reporting PFFP in home economics programs, 41 (91%) cited one or more of the "mandate" responses. The four institutions (9%) which did not cite any of the "mandate" responses all cited faculty initiative (response "f") as their sole reason for requiring PFFP. However, faculty initiative was cited by 18 additional institutions which also cited one or more of the "mandate" reasons. With so many "mandate" reasons at the state and federal

level, response to local education agency expectations was cited by only three institutions and, in all instances, this was in addition to "mandate" reasons.

The response pattern of reasons for requiring PFFP was different for home economics/business programs. For those 10 institutions, half require PFFP for one or more of the "mandate" reasons. The other 50% (5) cited faculty initiative as the sole reason for requiring PFFP. In addition, three of the five institutions citing "mandate" reasons also cited faculty initiative.

Location of PFFP. In home economics programs, PFFP is in the teaching specialty courses for almost all of the institutions (41 or 91%). The other four programs offer PFFP in professional education courses. In the institutions with home economics/business programs, most offer PFFP in the teaching specialty while one institution offers it as general education (Table 6).

Separate courses or unit. The separate course is the most frequently occurring mode for offering PFFP in home economics programs. Forty-one institutions offer a separate course. Of these, four also offer units in broader courses, units in methods courses, or in professional education courses. Three home economics programs offer PFFP only in units in broader courses and one institution offers it only in a unit in a methods course. In the home economics/business programs, three offer PFFP only as units in methods courses while the other seven offer separate courses or separate courses and units.

Optional for specific majors. The institutions requiring PFFP for specific majors listed PFFP as being available as an option or elective for preservice teachers more often than any other group. Six institutions responded that PFFP was available to any student and four listed business education, while elementary programs were listed by three institutions, any secondary major by two institutions; and economics, social studies, and distributive education were each listed once.

Programs Citing PFFP as Optional Only

There were five institutions which indicated that PFFP was available as an option but not required in any teacher education program. Where PFFP was optional, the majors listed were all education areas by two institutions, elementary by two institutions, and elementary and secondary by one institution.

Reasons for offering PFFP. Four of the five institutions cited faculty initiative as the reason for offering PFFP. One institution cited student need. In addition to faculty initiative, one institution also cited local education agency expectations.

Location of PFFP. In these institutions where PFFP is optional only, two institutions offer it in the teaching specialty courses. One institution offers it as general education. In one institution it is offered as general education and in professional education courses. One institution offers PFFP only in professional education courses.

Separate course or unit. Two institutions offer PFFP as a separate course while one institution offers it as a separate course and in a methods course. One institution offers a unit in a broader course and one institution offers a unit in a broader course plus a unit in a methods course.

Profile Summary

Institutions require PFFP in teacher preparation programs ranging from required for all preparing to teach to optional only. As would be expected these institutions give different reasons for requiring PFFP, locate PFFP in varying parts of the program, and offer it in different ways.

Reasons. About half of the institutions requiring PFFP for all preparing to teach do so because of state mandated requirements. In the other institutions it is required because of faculty initiative. The same split was observed in the institutions requiring PFFP for all elementary teachers and for the home economics/business combination. The reason for PFFP in home economics education

programs is "mandate" whether perceived as state certification requirements, federal mandate, national accreditation, or program approval. No "mandate" reason was cited by only 4 (8%) of the 45 institutions with home economics programs; their reason given was faculty interest.

Location. PFFP is heavily concentrated in courses in the teaching specialty in home economics programs. In the other categories, PFFP is distributed over the range of optional (general education, teaching specialty, and professional education).

Separate course or unit. Again, the pattern of responses was quite different for home economics programs. Almost all home economics programs offer PFFP as separate courses. In the other program categories, the offering of PFFP was spread fairly evenly across the responses.

Conclusion

Little PFFP is included in teacher preparation programs other than in home economics education. The competence to deal with PFFP has not been widely taught. If PFFP is required of all preparing to teach, the program is probably located in an Oregon institution. When PFFP is required, it is most likely to be in the home economics program. The second most likely place is in business education followed by elementary education. In Financial Planning Education (ACLI, 1982), it was asserted that PFFP is included in social studies in secondary schools. However, only two institutions in this study cited PFFP as required for social studies teachers. Also in this study, three institutions reported that PFFP can no longer be counted as general education in their institutions. Proponents of PFFP would argue that PFFP is also needed by the teachers themselves.

If one were interested in increasing the amount of PFFP in the teacher education programs, an effective way is to require the PFFP competencies for high school graduation as is the case in Oregon. If the ultimate goal is to increase

the PFFP competencies of young people, a beginning could be made by requiring of secondary students courses offered by home economics teachers.

In 1982, Ted Andrews surveyed members of the National Association of State Directors of Teacher Education and Certification (NASDTEC) regarding the inclusion of concepts relating to personal and family financial planning (PFFP). Andrews used the same definition of PFFP as was used in this study. Andrews found that in 27 states one or more of the PFFP concepts were required for certification. Thirteen states reported PFFP as required in the public school curriculum. Five states indicated high commitment to the PFFP concepts while thirteen states indicated average commitment. Home economics was indicated as a field requiring PFFP for certification by 58 respondents while social studies was cited as a field requiring PFFP by 19 respondents (Andrews, 1983).

Apparently the need exists for young people to learn about PFFP and to develop the competencies cited earlier. However, outside of home economics teacher preparation, little is being done to prepare teachers to teach this content area. Without one specific model for personal and family financial planning education at the high school level, there is no natural "home" for it at the college/university level (Anderson, 1982). Only home economics education accepts PFFP as its responsibility in the preparation of teachers. With the present emphasis at the national level on increased science, mathematics, and foreign language in the high school curriculum, it does not appear likely that there will be increased emphasis on PFFP. It, therefore, seems safe to conclude that there will not be any increased evidence on PFFP in teacher preparation programs. As Niemeyer (1982, p. 35) stated, "The area of personal and family financial planning is much like making New Year's resolutions: Almost everyone thinks personal and family financial planning is important and a great thing to do, but not many people follow through on their plans."

Special Note

Reference was made earlier in this paper to the various "mandates" affecting home economics teacher preparation programs. It is very clear that all vocational home economics education programs are required to have (Griffin & Clayton, 1981; Vocational Education Act, 1968) and do have (King, 1983) PFFP in their programs.

The 360 AACTE institutions who responded they did not offer PFFP were checked against a listing of all vocational home economics teacher preparation programs (National Association of Teacher Educators for Vocational Home Economics, 1982). Of these 360 institutions, 106 do have a vocational home economics program so they do offer PFFP at least for home economics teacher preparation programs. From this it can safely be assumed that more PFFP is being taught than was indicated here. At least 106 additional programs in home economics are offering PFFP. There is no reason to believe their pattern of responses as to reasons, where offered, and how offered would differ from the responses of the home economics programs included in this study.

However, this finding provides evidence of a problem that should be of concern to AACTE and to the National Council for Accreditation of Teacher Education (NCATE). Telephone calls were made to some of the 106 institutions who had vocational home economics programs but failed to report them. The investigator spoke to the head of the school, college, or department of education. Uniformly, their response was, "But home economics is not in my college (or school or department)." In these same institutions, the argument is made to NCATE under Standard 1.1 and 1.4 that there is a single unit responsible for all teacher education programs on the campus and that the Dean (department chair) speaks for all of teacher education. A contradiction appears to exist regarding the governance of teacher education.

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APPENDIXES

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1	2	3	4

Institution
Code Number

AACTE SURVEY

Personal and Family Financial Planning

Introduction: The purpose of this questionnaire is to gather information regarding the extent to which personal and family financial planning education (PFFP) is included in your teacher education program.

Definition of Personal and Family Financial Planning (PFFP): PFFP involves the practical application of financial planning principles to the management of individual and family resources at various life stages. It is a personal or family decision-making process that uses available information in order to make effective decisions about obtaining, protecting and using financial resources. Although many of the concepts of PFFP are related to the study of economics or consumer education, the focus in PFFP is on the individual or family, not program budgeting or education related to the macroeconomic system.

Directions: Please respond to each item by marking (X) for the appropriate responses. PLEASE DO NOT MARK IN BOXES AT THE LEFT.

1. Is preparation for prospective teachers in the area of personal and family financial planning a part of your entry level teacher preparation program?

- 5 _____ a. Yes. If so, please continue with the remainder of this survey.
 _____ b. No. Thank you for your cooperation. Please return the survey.

2. To what extent is personal and family financial planning included in your entry level teacher education program? (Mark X all that apply.)

- 6 _____ a. required for all preparing to teach at any level
 7 _____ b. required for all elementary teachers
 8 _____ c. required for all secondary teachers
 9 _____ d. required for all special education teachers
 10 _____ e. required for all teachers certified to teach K-12
 11 _____ f. required for specific major(s), please list

12	<input type="checkbox"/>	_____
13	<input type="checkbox"/>	_____
14	<input type="checkbox"/>	_____
15	<input type="checkbox"/>	_____

16 _____ g. optional for specific majors, please list

17	<input type="checkbox"/>	_____
18	<input type="checkbox"/>	_____
19	<input type="checkbox"/>	_____
20	<input type="checkbox"/>	_____

OVER, PLEASE

3. If preparation in personal and family financial planning is offered in your program, for what reason(s) do you offer it? (Mark X all that apply.)

- 21 a. mandated guidelines for teacher certification by state
- 22 b. mandated federal guidelines (e.g., Vocational Education Act)
- 23 c. national accreditation standards (e.g., American Home Economics Association)
- 24 d. state program approval guidelines (e.g., NASDTEC, State Plan for Vocational Education)
- 25 e. response to Local Education Agency expectations
- 26 f. faculty initiative/interest in the area
- 27 g. other, please specify _____

4. If you offer preparation in personal and family financial planning, where is it taught? (Mark X all that apply.)

- 28 a. in general education courses
- 29 b. in content for teaching specialty courses
- 30 c. in professional education courses
- 31 d. other, please specify _____

5. How is the preparation in personal and family financial planning included? (Mark X all that apply.)

- 32 a. one or more courses with specific focus on personal and family financial planning
- 33 b. unit within broader course(s)
- 34 c. unit within methods course(s)
- 35 d. other, please specify _____

Return questionnaire by September 20, 1983 to: Dr. Patricia D. Murphy
Institute of Teacher Education
North Dakota State University
Fargo, North Dakota 58105

Name of person responding: _____

Position _____ Phone: _____

(Your name is requested in case we need to do some follow-up questioning. It will not be used to identify responses.)



AMERICAN ASSOCIATION OF COLLEGES FOR TEACHER EDUCATION
One Dupont Circle, Washington, D.C. 20036 (202) 493-2450

Office of the Executive Director

August 10, 1983

Dear Colleague:

Over the past few years, AACTE has been working with a small grant from the American Council of Life Insurance in a series of teacher center related activities having to do with the teaching of personal and family financial planning education. As a follow-up activity we are attempting to determine the extent to which personal and family financial planning education is taught and/or included in teacher education programs.

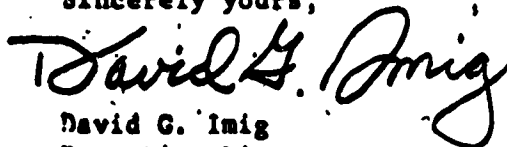
Since the concepts in personal and family financial planning education are derived primarily from home economics education (as well as social studies and business education), Dr. Patricia Murphy, Director, Institute of Teacher Education at North Dakota State University has agreed to complete this project.

We are asking your help in gathering data to find out what is included in your teacher education program in the area of personal and family financial planning. Please complete the enclosed survey form. It is planned to take no more than 10-15 minutes of your time. The results will be reported at the AACTE annual meeting in San Antonio in February.

Please return the survey form directly to Dr. Patricia Murphy, Institute of Teacher Education, North Dakota State University, Fargo, North Dakota 58105 by September 20.

Thank you for taking time to add to our knowledge of your teacher preparation program.

Sincerely yours,



David G. Imig
Executive Director

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Table A. Pattern of Reasons for Offering PFFP
in Home Economics Programs
and in Home Economics and Business Programs

Reasons*	Home Economics n=45	Home Economics and Business n=10
a	5	1
abcd	2	1
abcdef	2	
abcdf	2	
abcdf + student	1	
abf	1	
abd	1	
ac	1	
acdf	1	1
adf	1	1
af		1
bc	1	
bcd	4	
bcdf	1	
bcf	1	
bd	1	
c	1	
cd	1	
cdf	2	
cf	2	
d	6	
def	1	
df	3	
f	4	5

*Question 3 on PFFP Survey:

- a = mandated guidelines for teacher certification by state.
- b = mandated federal guidelines (e.g., Vocational Education Act).
- c = national accreditation standards (e.g., American Home Economics Association).
- d = state program approval guidelines (e.g., NASDTEC, State Plan for Vocational Education).
- e = response to Local Education Agency expectations.
- f = faculty initiative/interest in the area.
- g = other, please specify _____