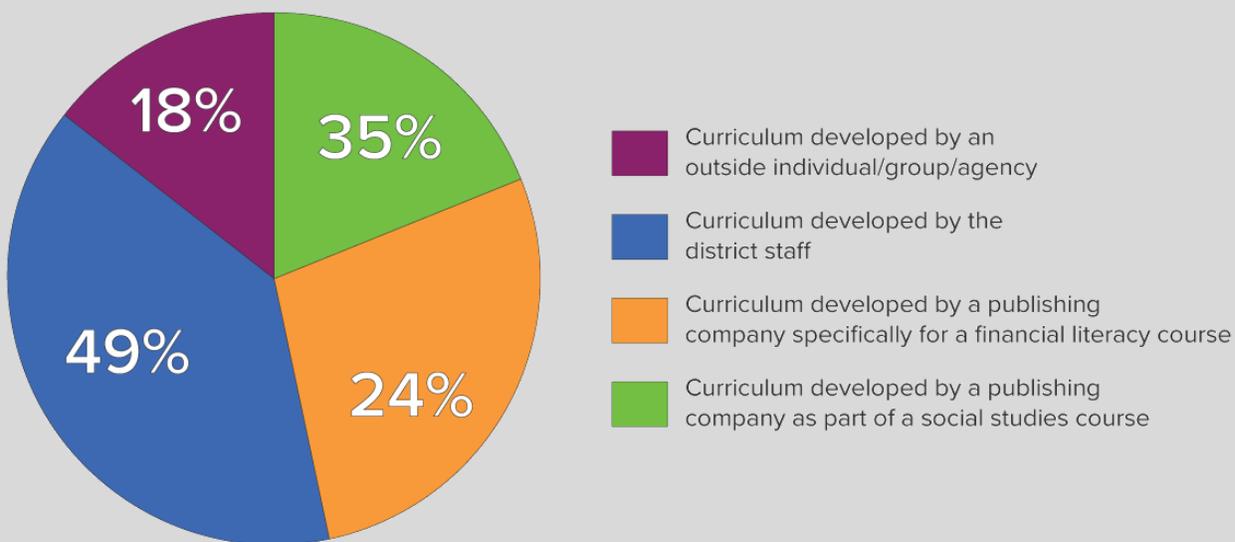


# Ohio High School Financial Literacy Education Survey - Fall 2015 Results

Marsha Lewis, Ph.D.

Type of Curriculum Used to Meet the Financial Literacy Graduation Requirement across Ohio







# OHIO EDUCATION RESEARCH CENTER

The Ohio Education Research Center (OERC) is a collaboration of seven universities and four research organizations that conduct education and workforce research, provide access to research data, and seek to share research findings with policymakers and practitioners. The OERC provides access to research data through the Ohio Longitudinal Data Archive. The OLDA creates linkages between longitudinal workforce and educational records to measure the experiences of individuals from childhood through the workforce. The OERC is headquartered at The Ohio State University and is coordinated by the John Glenn College of Public Affairs.

The **MISSION** of the OERC is to develop and implement a statewide, preschool-through-workforce research agenda addressing critical issues of education practice and policy. The OERC identifies and shares successful practices, responds to the needs of Ohio's educators and policymakers, and signals emerging trends. The OERC communicates its findings broadly, through multiple platforms and networks, producing materials, products and tools to improve educational practice, policy and outcomes.

The **VISION** of the OERC is to be the source for cutting edge knowledge and resources regarding education and training for Ohio's educators, policymakers and community leaders creating a dynamic cycle of research and practice where the needs of practitioners drive the research agenda and high-quality research has a rapid impact upon practice in the field.

## ACKNOWLEDGEMENTS

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The Ohio Education Research Center would like to thank the following individuals who helped make this research possible:

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## PROJECT DESCRIPTION

At the request of the Ohio Department of Education (ODE), the Ohio Education Research Center conducted a survey of Ohio high schools' implementation of financial literacy education, as required by Ohio Revised Code Section 3313.603(C)(7). The survey was developed to address the following questions:

- 1) Are districts integrating the study of financial literacy into their high school curriculum?
- 2) What types of financial literacy curriculum and instruction are Ohio's school districts providing in order to meet the state requirements?
- 3) What subjects and grades have financial literacy content standards embedded in the curriculum?
- 4) How long is the financial literacy content taught?
- 5) What type(s) of licensure do teachers who are teaching financial literacy hold?
- 6) Are Ohio school districts partnering with other entities (e.g. banks) to deliver financial literacy content?
- 7) Are there any differences in the financial literacy content and/or delivery methods by district type?
- 8) What are some exemplary financial literacy education programs in Ohio?

## METHODOLOGY

The survey instrument was developed jointly by the Ohio Department of Education and Ohio University's Voinovich School of Leadership and Public Affairs. Once finalized, Ohio University loaded the survey questions into Qualtrics (a widely-used commercial online survey software package), tested for functionality, and deployed via a URL embedded in invitation emails sent directly to principals of Ohio's public high schools, as well as community high school superintendents and career center superintendents. The invitation email text and the survey instrument are included in Appendix B. The email contact lists were provided by the Ohio Department of Education and included 714 public high school principals, 182 community school superintendents, and 49 career center superintendents for a total of 945 recipients.

The survey was deployed on October 20, 2015 and closed on November 20, 2015. The Ohio Department of Education sent a communication regarding the survey purpose and deployment date to all Ohio high school administrators via the October 20, 2015 the *EdConnection* web-based newsletter. The content of the ODE communication included the following:

Financial Literacy Survey Coming To Principals Today: High school principals will receive a request from the Ohio Education Research Center today on behalf of the Ohio Department of Education to complete a survey about how the financial literacy graduation requirement is addressed in their high schools. The survey is short, but principals may need input from the counseling staff or teachers assigned to teach financial literacy in their schools to complete the survey. Please watch for the survey to arrive in your email inbox and take a few moments to complete the survey.

One week after initial survey deployment, a reminder email invitation and another link to the survey instrument was sent by Ohio University to all high school principals/superintendents who had not yet completed the survey.

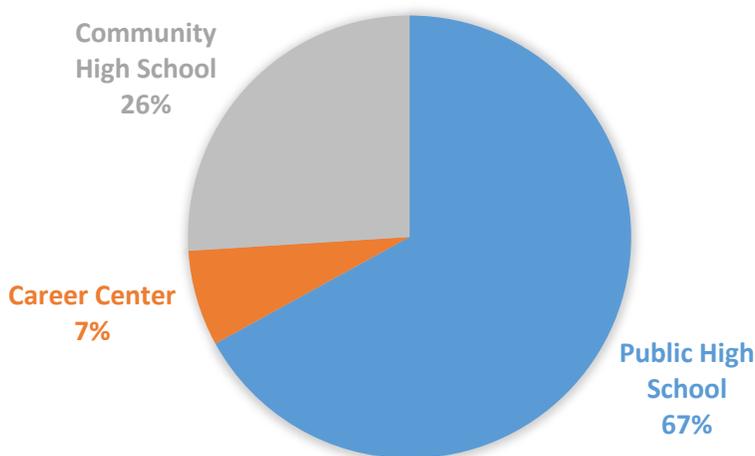
### Description of Responding High Schools

The survey yielded 311 valid responses representing 311 unique high schools. The 311 responses out of a pool of 945 resulted in a 33 percent overall response rate.

- The response rate for public high schools was 209/714 or 29 percent.
- The response rate for community high schools was 80/182 or 44 percent.
- The response rate for career centers was 22/49 or 45 percent.

Figure 1 illustrates the distribution of the 311 respondents by type of high school (public high school, community high school, or career center).

**Figure 1. Respondents by High School Type**



In the response set from the public high schools (n=209), Ohio's district typologies were represented (see Table 1). For research purposes, the Ohio Department of Education classifies 609 public school districts (excludes the Lake Erie island districts and College Corner) into classifications based on demographic and geographic indicators such as median income of the district, population density, Average Daily Membership and other factors (see Appendix A for full description of ODE's District Typology classifications). As indicated in Table 1, the eight typologies include two rural, two small town, two suburban and two urban classifications. Where appropriate, the survey data are disaggregated based on district typology in order to examine any differences in the content and delivery of the required high school financial literacy curriculum by type of public school district. For interpretation and reporting purposes, the 8 district typologies are collapsed into four typology categories (rural, small town, suburban, urban). It is important to note that ODE's typology classification is not computed at the building level; it is a district-level classification. However, the similar distributions of responding high schools' district typology as compared to all surveyed public schools' district typology is indicative that the survey findings represent all types of public school districts in Ohio.

**Table 1. Distribution of Responding Public High Schools by Ohio Public School District Typology**

Ohio Public School District Typology	Responding High Schools (n=209)	All Surveyed High Schools (n=714)
Rural - High Student Poverty & Small Student Population	21%	18%
Rural - Average Student Poverty & Very Small Student Population	16%	13%
Small Town - Low Student Poverty & Small Student Population	18%	16%
Small Town - High Student Poverty & Average Student Population Size	15%	12%
Suburban - Low Student Poverty & Average Student Population Size	13%	12%
Suburban - Very Low Student Poverty & Large Student Population	8%	8%
Urban - High Student Poverty & Average Student Population	5%	8%
Urban - Very High Student Poverty & Very Large Student Population	5%	13%

## SURVEY RESULTS

Responses to all survey items are presented in this section. Any notable differences in responses based on high school type or public school district typology are also indicated. For most survey items, respondents could select more than one response, so percentages will not sum to 100 percent.

### Content Standards

High school principals/superintendents were asked to identify the content standards used to develop the curriculum for the required high school financial literacy coursework. As Table 2 indicates, the majority of respondents indicated that their high school references the Ohio Department of Education's economics and financial literacy standards and model curriculum for Social Studies.

**Table 2. Which set(s) of content standards are referenced in determining the curriculum that will be used within your school or district to meet the financial literacy graduation requirement? (check all that apply\*)**

Content Standards	%
The Ohio Department of Education's economics and financial literacy standards and model curriculum (Social Studies).	65%
The Ohio Department of Education's economics and financial literacy standards and model curriculum (Standalone).	35%
The Ohio Department of Education's financial literacy standards (Family & Consumer Science.	14%
Other	4%

Number of respondents = 311

Percentages do not sum to 100% because respondents could select multiple responses

The four percent that indicated "other" listed content standards such as mathematics and National Business Education standards. Career centers and urban high schools were less likely to report using the standalone economics and financial literacy standards and model curriculum than other school/district types.

## Curriculum

**Table 3. Which of the following best describes the curriculum used within your school or district to meet the financial literacy graduation requirement? (check all that apply)**

Curriculum Type	%
Curriculum developed by a publishing company as part of a social studies course	24%
Curriculum developed by a publishing company specifically for a financial literacy course	35%
Curriculum developed by the district staff	49%
Curriculum developed by an outside individual/group/agency	18%

Number of respondents = 311

Percentages do not sum to 100% because respondents could select multiple responses

If respondents indicated they used curriculum developed by an outside group or agency, they were asked to identify the group or agency. Most respondents indicated banks, Dave Ramsey materials, EverFi, and OSU Extension as sources for curriculum. Career centers reported using curriculum developed by a publishing company as part of a social studies course at a much higher rate than public high schools or community high schools. For the public high schools, suburban and small town high schools were more likely to report using a curriculum developed by the district staff than rural or urban high schools.

## Grades Offering Financial Literacy at the High School Level

Survey results indicate that the required financial literacy coursework is offered most frequently in the upper high school grades (grades 11 and 12), although approximately one-third of responding high schools indicated that students may take a course that includes financial literacy at any time during high school (see Table 4). Rural school districts were less likely than other district typologies to report that financial literacy can be taken at any time during high school. Only 16 percent of rural districts reported that the course could be taken at any high school grade, compared to approximately 30 percent of small town, suburban, and urban high schools.

**Table 4. In which grade(s) is financial literacy offered at the high school level? (check all that apply)**

Grade Level	%
9th Grade	11%
10th Grade	21%
11th Grade	45%
12th Grade	43%
Grades 9-12 (student can take course at any time throughout high school prior to graduation)	32%

Number of respondents = 311  
Percentages do not sum to 100% because respondents could select multiple responses

## Teacher Licensure

Responses regarding the licensure of teachers currently teaching financial literacy are congruent with the responses regarding the content standards used. As Table 5 indicates, most high schools (76%) report that their financial literacy teachers are licensed to teach social studies.

**Table 5. In which teaching fields do the teachers who are currently teaching the required high school financial literacy coursework hold licensure? (check all that apply)**

<b>Teacher Licensure Field</b>	<b>%</b>
Social Studies	76%
Language Arts	3%
Mathematics	19%
Career/Technical (Accounting, Business Administration & Management, Family & Consumer Sciences, Integrated Business)	41%
Non-Career/Technical (Accounting, Business Administration & Management, Family & Consumer Sciences, Integrated Business)	17%
Other	2%

Number of respondents = 311  
 Percentages do not sum to 100% because respondents could select multiple responses

Almost all career centers and 86 percent of community high schools reported that their teachers who are currently teaching financial literacy hold licensure in social studies, compared to 70 percent of public high schools. Within the public high schools, the responses regarding licensure of financial literacy instructors were similar across all typologies.

## Subjects with Financial Literacy Content and Length of Instruction

Respondents were asked to identify the subject(s) in which financial literacy curriculum is offered at the high school level as well as the length of the course (quarter, semester, year-long, or other length). Table 6 summarizes the responses regarding the subjects that include financial literacy coursework. Eighty percent of respondents indicated that financial literacy is offered within the Social Studies. The second-highest response was financial literacy as a standalone course (59% indicated that their high schools offered this). Close to half of all respondents indicated that financial literacy is imbedded in Family & Consumer Science and Business Education coursework.

**Table 6. Is financial literacy offered within this subject at the high school level? (check all that apply\*)**

Subject	%
	<b>Yes</b>
English	2%
Math	28%
Social Studies	80%
Family and Consumer Science	48%
Business Education	44%
Financial Literacy as standalone course	59%
Other	26%

Number of respondents = 311

\*Percentages do not sum to 100% because respondents could select multiple responses

There were some differences in the subjects offering financial literacy content based on high school type and public school district typology. Community schools were more likely (74%) to report financial literacy offered as a standalone course than public high schools (56%). Relatively few career centers (18%) reported offering financial literacy as a standalone course. Within public high schools, rural and small town districts were somewhat more likely to offer financial literacy as a standalone course than suburban districts or urban districts. Approximately 60 percent of rural and small town districts reported a standalone course, as compared to 40 percent of suburban districts and 50 percent of urban districts.

Regarding the length of the course(s) that offer the financial literacy curriculum, most administrators indicated the courses were semester-long offerings. Slightly fewer than half of all respondents indicated that the Social Studies courses containing financial literacy were semester courses, while 35 percent indicated they were year-long courses. Those offering financial literacy as a standalone course almost exclusively (86%) indicated it as a semester-long course. Fewer than 10 percent offer a standalone financial literacy course as a year-long course. The Business Education and Family & Consumer Science course offerings were also listed by approximately three-quarters of all respondents as semester courses.

## Outside Partners for Financial Literacy Instruction Delivery

Respondents were asked if their school or district partners with another organization such as a financial institution to deliver the required financial literacy content. Overall, 31 percent of

respondents indicated that they partnered with an outside entity to provide the required instruction in financial literacy.

High school administrators who indicated that they partner with other organizations most often partner with private sector entities such as financial institutions. Of the 90 respondents listing a partner organization, 50 of them (56%) listed a bank or credit union as the partner organization. Fifth Third Bank was the most frequent partnering organization, with 22 of the respondents indicating a partnership with this banking company. The partnering banks most often provide funding for the school to obtain the necessary resources such as curriculum materials, as well as support such as presentations by bank employees.

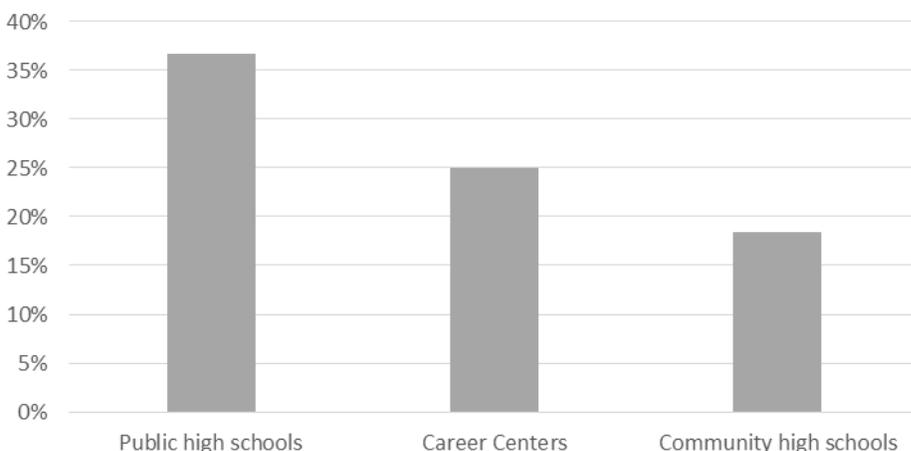
Other partnering organizations are financial literacy curriculum developers such as EverFi (listed by 9 of the 90 respondents to this question) and Junior Achievement (listed by 7 of the 90 respondents). Twenty-two (25%) of the 90 respondents to this question listed partnerships with more than one outside entity to support their delivery of the required financial literacy instruction.

The percentage of respondents indicating a partnership for financial literacy instruction differed by both high school type (public high school, community high school, career center high school), and within the subset of public high schools responses differed by district typology (rural, small town, suburban, urban).

### High School Type and Outside Partnerships for Financial Literacy Instruction

Public high schools were more likely to list partnerships with outside entities such as financial institutions to deliver financial literacy instruction than were career centers and community schools. Figure 2 illustrates the percentage of high schools partnering with outside entities by type of high school.

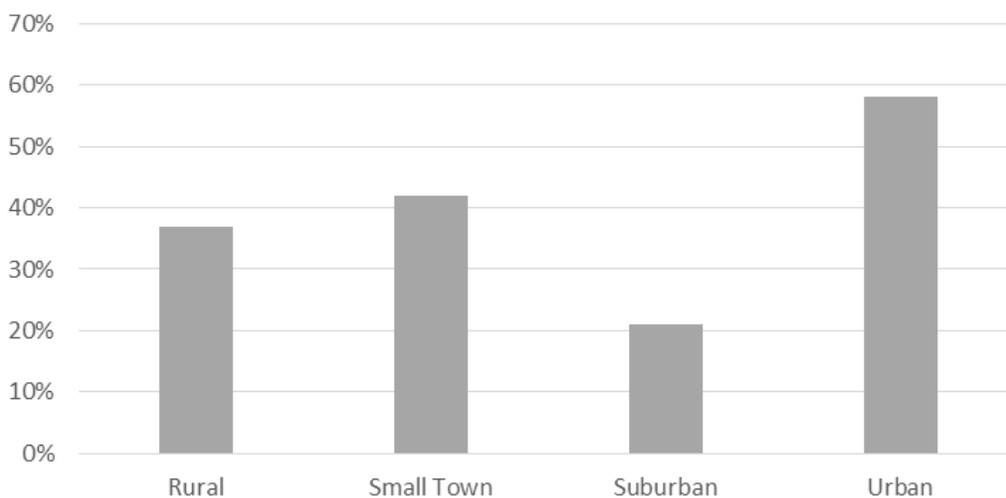
**Figure 2. Partnerships with Other Organizations to Deliver Financial Literacy Content by High School Type**



## Public School District Typology and Outside Partnerships for Financial Literacy Instruction

Within the subset of public high schools, urban high schools were more likely to partner with outside entities to support financial literacy instruction than were other district typologies. Suburban districts were the least likely to report partnering with outside entities for financial literacy instruction (see Figure 3).

**Figure 3. Partnerships with Other Organizations to Deliver Financial Literacy Content by Public High School Typology**



## Description of Financial Literacy Instruction

High schools were asked to describe the content and delivery of the required high school financial literacy coursework in their school or district, including topics covered, whether the course delivery was primarily lecture, project-based, or other. There was a total of 261 responses to this open-ended question. Only 14 percent of the respondents indicated that lecture is the primary means of delivering the content. Most respondents (86%) described multiple delivery methods such as projects, simulations, web-based content, guest speakers, and blended learning. Seventeen of these respondents reported using exclusively project-based learning to teach the content.

Respondents listed the following topics covered in the financial literacy coursework in their high schools. The topics closely align with topics covered in Ohio's Learning Standards for Financial Literacy.

- State specified standards
- Financial literacy/responsibility
- Personal budgeting/finance (individual and family)
- Microeconomics
- Government's role in the economy
- Accounting and bookkeeping (balancing checkbook, payroll)
- Saving and investing (financial portfolios)
- Risk management
- Retirement planning (mutual funds, 401k)
- Interest & interest rates
- Debt
- Credit, credit card management and loans (credit rating/scores, mortgage)
- Fraud and identity theft
- Insurance & consumer protection
- Home & car ownership (major life purchases)
- Taxes & Deductions (paying income taxes)
- Banking (checking and savings accounts, debit cards)
- Sources of income; net vs. gross income
- Career planning (preparation of mock applications to college, interviewing)
- Entrepreneurship
- Stock Market
- Paying bills
- Supply and Demand
- Post-secondary planning
- Fiscal and monetary policy
- Comparison shopping
- Employment benefits

## Exemplary Financial Literacy Instruction

Respondents were provided an opportunity to self-report any exemplary or unique financial literacy course content and/or teaching methods used by their school or district. Slightly more than 40 percent of the respondents (n=128/311) addressed this optional item. There were two major recurring themes in the open-ended responses regarding unique course content and/or teaching methods for financial literacy instruction. These themes included: 1) the utilization of finance games and other real world project applications; 2) using guest speakers, events, and local bank resources.

Forty-one percent, or 53 of the 128 respondents to this optional item indicated that they used simulated finance games and projects that provide students a real world financial planning experience in an interactive fashion. Examples of these simulations included stock market and portfolio simulations that provide real world financial experience with the stock market. Other

examples included researching price levels of housing and goods and services, preparing a budget, maintaining a checkbook balance, preparing an overall individualized household budget or financial plan, and/or setting up their own business.

Another 22 percent (28 out of the 128 respondents to this item) noted that their exemplary practices included guest speakers and local bank resources to help inform students about financial literacy. A large group of these respondents replied that they have specific financial literacy fair days where they have local bank representatives and other local businesses come in and encourage students to make responsible financial decisions as well as provide financial simulations of life after high school. Some also noted that they have local bank representatives come to their class and give financial literacy presentations.

### District-identified Examples of Exemplary Financial Literacy Instruction

- “The students engage in a virtual economic community game where students buy and sell products and services. The students must maintain a budget and interact with other students through virtual transactions.”
- “In Economics, I work with Junior Achievement to bring in speakers. My students love these experts in the field and I am so thankful for the help from Junior Achievement in arranging speakers and for the time my speakers offer up to my students.”
- “Our school allows the student to set up mortgages and leases for homes and cars and figure out compound interest on the loans they use to acquire these goods. The book work along with the EverFi program puts kids in the real world of economics.”
- “Students build and run their own businesses and run a mock stock exchange.”
- “Students have demonstrated business acumen by creating, presenting and analyzing business plans in a Shark Tank style simulation. Students have also engaged in a mock stock portfolio in order to analyze for risk management and tolerance.”
- “For the last 5 years personal finance students have participated in the Budget Challenge Simulation as part of the course. Last year, H&R Block sponsored the Budget Challenge and awarded scholarships to the top participants.”
- “Stock Market Game is used, along with a Project Based Simulation called On Your Own where students have to live for a 9 month period without going bankrupt. They are given a career and salary and have to choose an apartment, a vehicle, etc. and live on a budget.”
- “Using the class as a checkbook. Students had regular pay days and bills to pay based on their assigned economic status. Any tardies or missing assignments counted as a late fee so students understood the impact of their actions. All students kept a checkbook.”
- “We use a stock trader simulation that is based on the daily market numbers. This is pretty engaging, students enjoy choosing what to invest in, and watching how those stocks perform.”

- “Have embedded with everyday statistics, giving both areas a real-world application.”
- “5/3rd Bank Financial Peace School is top notch and very real for the students. As a teacher I began implementing the content into my own life and we have seen our already stable financial situation improve. All teachers in Ohio should have access to this.”
- “Our school has an event that we call "Reality Fair" annually in our gymnasium. Students are encouraged to make financial decisions that promote responsibility.”

## SUMMARY

This first survey of Ohio's high schools' implementation of the required financial literacy education yielded a good response rate from all district/school types and provides an overview of how financial literacy instruction is being delivered. Approximately one-third of respondents are partnering with private sector entities to deliver the content, indicating a commitment on the part of the private sector to work with Ohio's high school students and support financial literacy instruction. Most respondents reported some kind of project-based learning or real world simulations as part of the instruction, indicating a high level of student engagement in the content.

Most high schools teach financial literacy as part of the social studies curriculum, although more than half reported offering a financial literacy course as a standalone course. The majority of administrators reported financial literacy content imbedded in a semester-long course.

The required financial literacy coursework is offered most frequently in the upper high school grades (grades 11 and 12), although approximately one-third of responding high schools indicated that students may take a course that includes financial literacy at any time during high school. Rural school districts were less likely to report that financial literacy can be taken at any time during high school than other district typologies.

Public high schools were more likely to list partnerships with outside entities such as financial institutions to deliver financial literacy instruction than were career centers and community schools. Within public high schools, a higher percentage of urban high schools reported outside partnerships than did rural, small town, or suburban high schools. Banks were listed most frequently as the partner organization that helps deliver financial literacy content, both directly through guest speakers and specific curriculum and by helping the district fund curriculum and materials. Administrators who reported partnerships with outside entities spoke positively about the value these partnerships add to the instruction of financial literacy.

## APPENDIX A

### 2013 School District Typology Overview

The Ohio Department of Education classifies public school districts by typology for research purposes based on a statistical analysis of shared demographic and geographic characteristics. In 2013, the department took advantage of new data and created a new typology for districts to replace the typology created in 2007.

There are four major groupings in the 2013 typology: Rural, Small Town, Urban and Suburban. There are two classifications within each major grouping for further differentiation. This makes for a total of eight typology classifications, one more than in the 2007 version. A new typology classification was created to accommodate the outlying towns and county seats that share many characteristics of Urban districts despite their rural locations. As a result, the typology codes and descriptors have been modified.

The statistical method used to create the classifications is similar to the previous typology versions and is aligned to the “similar districts” used for comparisons on the Local Report Card. It is important to note that while a district may differ than its typology in some ways. However, on the whole, that district is more similar to its typology classification than any other typology classification.

2013 School Districts Typology				
2013 Typology Code	Major Grouping	Full Descriptor	Districts Within Typology	Students Within Typology
1	Rural	Rural - High Student Poverty & Small Student Population	124	170,000
2	Rural	Rural - Average Student Poverty & Very Small Student Population	107	110,000
3	Small Town	Small Town - Low Student Poverty & Small Student Population	111	185,000
4	Small Town	Small Town - High Student Poverty & Average Student Population Size	89	200,000
5	Suburban	Suburban - Low Student Poverty & Average Student Population Size	77	320,000
6	Suburban	Suburban - Very Low Student Poverty & Large Student Population	46	240,000
7	Urban	Urban - High Student Poverty & Average Student Population	47	210,000
8	Urban	Urban - Very High Student Poverty & Very Large Student Population	8	200,000

Source: Ohio Department of Education. <http://education.ohio.gov/Topics/Data/Accountability-Resources/Ohio-Report-Cards/Typology-of-Ohio-School-Districts>. Retrieved on December 20, 2015.

## APPENDIX B

### Survey Instrument

#### Invitation E-mail Text:

The State Board of Education has requested that the Ohio Department of Education survey Ohio high schools to learn more about how high schools are meeting the Financial Literacy requirement for their students to graduate. Attached is a short survey about the teaching of Financial Literacy in your high school and you may need the input of the guidance counselor(s) or the teacher(s) of Financial Literacy to accurately complete this survey.

Please take the time to fill out the survey and submit it by November 3, 2015. Your input is greatly valued and appreciated.

Sincerely,

**Stephanie K. Siddens, Ph.D.**

*Senior Executive Director*

Center for Curriculum and Assessment

Ohio Department of Education

## Financial Literacy Survey Text:

Q1 Ohio Department of Education Fall 2015 Financial Literacy Instruction Survey

Q2 Which set(s) of content standards are referenced in determining the curriculum that will be used within your school or district to meet the financial literacy graduation requirement? (Check all that apply.)

- The Ohio Department of Education's economics and financial literacy standards and model curriculum (Social Studies). For more information on these standards, click here. (1)
- The Ohio Department of Education's economics and financial literacy standards and model curriculum (Standalone). For more information on these standards, click here. (2)
- The Ohio Department of Education's financial literacy standards from career-tech district-developed standards. For more information on these standards, click here. (3)
- Other (Please specify below.) (4) \_\_\_\_\_

Q3 Which of the following best describes the curriculum used within your school or district to meet the financial literacy graduation requirement? (Check all that apply.)

- Curriculum developed by a publishing company as part of a social studies course (1)
- Curriculum developed by a publishing company specifically for a financial literacy course (2)
- Curriculum developed by the district staff (3)
- Curriculum developed by an outside individual/group/agency (Please specify:) (4)  
\_\_\_\_\_

Q4 In which grade(s) is financial literacy offered at the high school level? (Check all that apply.)

- 9th grade (1)
- 10th grade (2)
- 11th grade (3)
- 12th grade (4)
- All grades (student can take course at any time before graduation) (5)

Q5 Please answer the following questions about the subject areas in which financial literacy is offered.

	Is financial literacy offered within this subject at the high school level?		If yes, what is the length of the course?			
	Yes (1)	No (2)	Quarter (1)	Semester (2)	Year-long (3)	Other (4)
English (4)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Math (5)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Social Studies (6)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Family and Consumer Sciences (7)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Business Education (8)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Financial Literacy as standalone course (9)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Other (Please specify below.) (10)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Answer If Please answer the following questions about the subject areas in which financial literacy is offered. English - If yes, what is the length of the course? - Other Is Selected

Q6 What is the length of time financial literacy is taught within the English course?

Answer If Please answer the following questions about the subject areas in which financial literacy is offered. Math - If yes, what is the length of the course? - Other Is Selected

Q7 What is the length of time financial literacy is taught within the Math course?

Answer If Please answer the following questions about the subject areas in which financial literacy is offered. Social Studies - If yes, what is the length of the course? - Other Is Selected

Q8 What is the length of time financial literacy is taught within the Social Studies course?

Answer If Please answer the following questions about the subject areas in which financial literacy is offered. Family and Consumer Sciences - If yes, what is the length of the course? - Other Is Selected

Q9 What is the length of time financial literacy is taught within the Family and Consumer Sciences course?

Answer If Please answer the following questions about the subject areas in which financial literacy is offered. Business Education - If yes, what is the length of the course? - Other Is Selected

Q10 What is the length of time financial literacy is taught within the Business Education course?

Answer If Please answer the following questions about the subject areas in which financial literacy is offered. Financial Literacy as standalone course - If yes, what is the length of the course? - Other Is Selected

Q11 What is the length of time financial literacy is taught as a standalone course?

Answer If Please answer the following questions about the subject areas in which financial literacy is offered. Other (Please specify below.) - If yes, what is the length of the course? - Other Is Selected

Q12 What is the length of time financial literacy is taught within the course?

Q13 In which teaching fields do the teachers who are currently teaching the required high school financial literacy coursework hold licensure? (Check all that apply.)

- Social Studies (1)
- Language Arts (2)
- Mathematics (3)
- Career/Technical (Accounting, Business Administration & Management, Family & Consumer Sciences, Integrated Business) (4)
- Non-Career/Technical (Accounting, Business Administration & Management, Family & Consumer Sciences, Integrated Business) (6)
- Other (Please specify below.) (5) \_\_\_\_\_

Q14 Does your school/district partner with another organization such as a financial institution to deliver the required financial literacy content?

- Yes (1)
- No (2)

Answer If Does your school/district partner with another organization such as a financial institution to deliver the required financial literacy content? Yes Is Selected

Q15 What is the name of the partner organization?

Answer If Describe the content and delivery of the required high school financial literacy coursework in your school or district. What topics are covered? Is the course primarily lecture, project-based, or o... Click to write Choice 1 Is Selected

Q16 Please describe the partner organization's role in delivering the required financial literacy content.

Q17 Describe the content and delivery of the required high school financial literacy coursework in your school or district. What topics are covered? Is the course primarily lecture, project-based, or other?

Q18 Describe any exemplary or unique financial literacy course content and/or teaching methods used by your school or district (if any).

Please note: Once you submit the survey, you will not be able to return and edit your responses. You are able to save and continue working in the survey from the link you received in your email as long as you do not submit the survey.



# OHIO EDUCATION RESEARCH CENTER

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