



PFL Update

PFL Historical Background

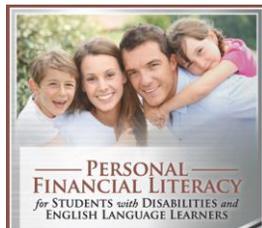
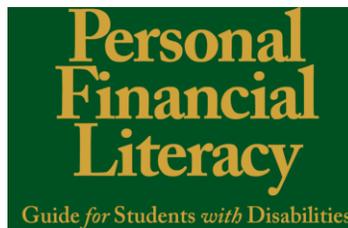
- House Bill 1476 enacted 2007
- Standards available
 - 35 modules
 - Student modules/assignments
 - Teacher manuals & Power points
- 2014 satisfactory complete all 14 standards

HB 1268 Updates

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

Special Education Requirements

December 2013



May 2015

Special Education Requirements

Must Be:

- On an IEP
- Received instruction using alternative standards
- Assessed by the alternative assessment

Requirements:

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

Supported by documentation

Special Education Requirements

IEP Determination

The student requires:

- Alternative standards
- Alternative assessment
- Documentation on IEP

Documentation

Comprehensive Personal Financial Literacy: Use this table to document student progress of satisfactorily completing a comprehensive course in Personal Financial Literacy as defined by the *Priority Academic Student Skills (PASS)* in which the student satisfactorily completed and demonstrated satisfactory knowledge in each of the 14 areas of instruction and in which all 14 areas of instruction were provided. Oklahoma Administrative Code 210:35-9-31.F.1.

Course Title	Course Code	Dated Satisfactorily Completed	Grade Level of Instruction (Grades 7-12)	School Official's Signature
Personal Financial Literacy	1451			The school official's signature provides an assurance that the student has mastered the 14 areas of instruction of Personal Financial Literacy in a single course or integrated into one or more courses.

Integrated Personal Financial Literacy: Use this table to document each the 14 areas of instruction for Personal Financial Literacy as defined by the *Priority Academic Student Skills (PASS)* when the area of instruction was integrated into one or more courses.

Personal Financial Literacy Area of Instruction and <i>Priority Academic Student Skills</i>	Course Title/Online Module (title of course in which the area of instruction was integrated)	Date Satisfactorily Completed	Grade Level of Instruction (Grade 7-12)	School Official's Signature
1. Earning an Income				
2. State and Federal Income Taxes				
3. Banking and Financial Services				
4. Balancing a Checkbook				
5. Savings and Investing				
6. Planning for Retirement				
7. Borrowing Money				
8. Interest, Credit Cards, and Online Commerce				
9. Identity Fraud and Theft				
10. Renting/Buying a Home				
11. Understanding Insurance				
12. Impact & Consequences of Gambling				
13. Bankruptcy				
14. Charitable Giving				



PFL Guide for Students with Disabilities & English Language Learners

Standard 1

The student will describe the importance of earning an income and explain how to manage personal income through the use of a budget.

Resources

- <http://bankruptcy.findlaw.com/debt-relief/making-a-budget.html>
- <http://www.betterbudgeting.com/budgetformsfree.htm>
- <http://ok.gov/sde/personal-financial-literacy-teacher-and-student-materials>

Standard 1.1

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



PFL Guide for SwD & ELL

Extended Academic Goals

- 4.2.1 Demonstrate how to write, endorse, and deposit a check.
 - Identify a check.
- 4.2.2 Demonstrate an understanding of account management (e.g., balancing a checking account, savings account interest and fees).
 - Identify the interest earned on a savings account.

Classroom Activities:

- Endorse and deposit classroom checks into classroom bank accounts.
- Participate in the process of writing a check.
- Discuss the importance of saving money.
- Label the different parts of a check.
- Identify a check (e.g., compared to cash, a deposit slip, or forms of payment).
- Using a token economy system to reinforce concepts of skills.



PFL Guide for SwD & FII

Student Name: _____

PERSONAL FINANCIAL LITERACY

Module #1 – Earning an Income

Date	Attempts								

Module #2 – Taxes

Date	Attempts								



PFL Guide for SwD & ELL

Personal Budget – Activity 1.2

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

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



PFL Guide for SwD & ELL

Personal Budget – Activity 1.2

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

Theme of Party _____ Number of Guests _____

Item:	Cost of each item:	\$150
 Plates		
 Cups		
 Decorations		



PFL Guide for SwD & ELL

- Year-long instructional model

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

- Vocabulary

HB 1268 ELL Requirements

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

ELL Resources

- **Classroom Activities, Language Acquisition Guidance, and Vocabulary within Personal Financial Literacy for Students with Disabilities and English Language Learners Guide (2015)**
- **Pinterest board containing 70+ resources:**
www.pinterest.com/federalprograms/personal-financial-literacy-for-ells/

WIDA and the CAN DO Descriptors for ELLs

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

PFL Guide for SwD & ELL



Can Do Descriptors: Grade Level Cluster 6-8

For the given level of English language proficiency and with visual, graphic, or interactive support through Level 4, English language learners can process or produce the language needed to:

	Level 1 Entering	Level 2 Beginning	Level 3 Developing	Level 4 Expanding	Level 5 Bridging	Level 6 Reaching
LISTENING	<ul style="list-style-type: none"> Follow one-step oral commands/instructions Match social language to visual/graphic displays Identify objects, people, or places from oral statements/questions using gestures (e.g., pointing) Match instructional language with visual representation (e.g., "Use a sharpened pencil.") 	<ul style="list-style-type: none"> Follow multi-step oral commands/instructions Classify/sort content-related visuals per oral descriptions Sequence visuals per oral directions Identify information on charts or tables based on oral statements 	<ul style="list-style-type: none"> Categorize content-based examples from oral directions Match main ideas of familiar text read aloud to visuals Use learning strategies described orally Identify everyday examples of content-based concepts described orally Associate oral language with different time frames (e.g., past, present, future) 	<ul style="list-style-type: none"> Identify main ideas and details of oral discourse Complete content-related tasks or assignments based on oral discourse Apply learning strategies to new situations Role play, dramatize, or re-enact scenarios from oral reading 	<ul style="list-style-type: none"> Use oral information to accomplish grade-level tasks Evaluate intent of speech and act accordingly Make inferences from grade-level text read aloud Discriminate among multiple genres read orally 	Write in grade-level Listening expectations below:

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

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

Examples of ELL Level 1 Lesson Adaptations

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

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

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

Examples of ELL Level 2 Lesson Adaptations

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

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

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

Examples of ELL Level 3 Lesson Adaptations

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

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

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

Examples of ELL Level 4 Lesson Adaptations

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

A Wrap Up of CAN DO Descriptors

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

HB 1268 Consistent Instructional Staff Requirements

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

**Provide consistent instructors
with PFL experience**



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