

[Arizona Seal of Personal Finance Board Rule](#)

[Arizona Seal of Personal Finance Informational Slides](#) (PDF)

[Written Reflection PDF](#)

[Seal of Personal Finance Program Rubric](#) (PDF)

School/District Eligibility:

1. Any **PUBLIC** school, charter, or district may choose to participate but they must complete the **INTENT TO PARTICIPATE FORM** by September 1 of the participating year.
2. Schools/districts must develop their own process for collecting student data and distributing the seals. Public school districts and charters must designate at least one individual to serve as the Coordinator of the Program.
3. Participating school districts and charters must make information regarding the Seal of Personal Finance program available to parents and students.
4. Schools/Districts must report seal data through the **REPORTING FORM** no later than 90 days after the school year or by September 1.

Participant/Student Eligibility:

1. Students must complete all requirements during grades 9-12. Previous experience will not be counted.
2. Students must complete all social studies courses with an overall grade point average (GPA) of 3.0 out of a 4.0 scale.
3. Students must complete 1 activity from each of the 4 categories.
 - a. Completion of an approved personal finance program (Curriculum)
 - b. Participation in a co-curricular or extracurricular program (Outside of School)
 - c. Completion of a college and/or career readiness (Readiness Plan and Written Reflection)
 - d. Passage of an assessment of personal finance (Test)

Category One: Curriculum or Personal Finance Program

- Curriculum must meet the requirements shown in the rubric in order to be considered as an approved Category 1.
- The curriculum listed below will note if it includes a personal finance assessment meeting category four's criterion. It will also note if the program includes additional topics.
- The Rubric used to determine eligibility is listed below.

Program	Assessment	Additional Topics	Notes
NextGen Personal Finance	YES	YES	FREE – WITH LOGIN
Take Charge Today from University of Arizona	YES	YES	FREE – WITH LOGIN
Financial Literacy for High School from EVERFI	YES	YES	FREE – WITH LOGIN
Edmentum Personal and Family Finance	YES	YES	PURCHASE FOR SITE/DISTRICT

Center for Financial Responsibility Personal Finance Literacy Certification Preparation Materials	YES	YES	FREE – WITH REQUEST INFORMATION
ACEE High School Economics Curriculum on Canvas	NO	YES	FREE – AZ STANDARDS ALIGNED
Virtual Business Personal Finance from Knowledge Matters	NO	YES	SIMULATION PURCHASED FOR SITE/DISTRICT
Money Vehicle Program	YES	YES	BUY THE COURSE \$100
Foundations of Personal Finance	YES	YES	PURCHASE FOR SITE/DISTRICT SELF-PACED OPTION \$89.99
Financial Planning for Young Adults with University of Illinois through coursera	NO	YES	CERTIFICATION \$49.99 (Subscription)
The Fundamental of Personal Finance Specialization with SoFi through coursera	NO	YES	CERTIFICATION \$49.99 (Subscription)
Personal Finance 101 - Personal Finance for Regular People from Udemy	NO	YES	CERTIFICATION \$49.99 (Course)
BYU Financial Literacy for High School	YES	YES	Cost: \$199
Pathways to Financial Success from Discover	NO	YES	FREE - STUDENT SELF-PACED + TEACHER GUIDE
MoneyMoments from MidFirst Bank	NO	YES	FREE – STUDENT ACTIVITIES + TEACHER GUIDE
360 Degrees of Financial Literacy	NO	YES	FREE - READINGS + SELF EXPLORATION
Better Money Habits from Bank of America	NO	YES	FREE - READINGS + SELF EXPLORATION
Hands on Banking from Wells Fargo	NO	YES	FREE - READINGS + SELF EXPLORATION
<i>Curriculum and programs not on this list must be approved by the Arizona Department of Education. Contact K12Standards@azed.gov or the Director of K-12 Social Studies and World and Native Languages.</i>			

Category Two: Co-Curricular/Extra-Curricular

- Must be completed outside of required economics class or afterschool
- Professional program that is personal finance related (fits within one or more of the above topics)

- Students must have at least 10 hours of commitment. Students may need to complete more than one program or activity to meet this requirement.
- Must be approved by ADE and the State Board of Education

Programs or Activity
ACEE The Stock Market Game (Semester/Year)
ACEE Money Minutes
Financial Fitness in Action (1.5-2 Hours)
The Mayors' Challenge for Economic Education (Semester/Year Prep)
EconBowl with Youth Economics Initiative
HowtheMarketWorks.com (Stock Market Simulation)
EconOlympiad from Youth Economics Initiative
JA AZ Finance Park (Lessons and Visit)
Junior Achievement USA Financial Literacy or Entrepreneurship Programs
Young Finance Scholar from New York Institute of Finance (NYIF)
Young Equity Analyst from NYIF
Young Sustainability Scholar from NYIF
BETA Camp (10 Week Virtual Entrepreneurship Program)
Attend AAED Committee Meeting or Event
Attend a Committee on Finance Meeting
Attend a Committee on Commerce Meeting
Create or Join an EconClub
The Personal Financial Literacy Event through DECA (exam and role-play)
School-Based Enterprise (SBE) through DECA
Competitive Events through DECA (Role-Play and Case-Studies, Prepared Events, Online Simulations)
The Financial Literacy Project through DECA (Written entry and interview)
Join or Create a LifeSmarts Varsity Competition Team
LifeSmarts FBLA Challenge
FBLA Virtual Business Scholarship Challenge – Personal Finance
Hands on Banking® Experience
Invest in Girls from CEE
National Economics Challenge from CEE
The National Personal Finance Challenge from CEE
Urban Plan for High School through ULI
Leadership, Civics, and You Program from Flinn Foundation
Summer Programs
Economics for Leaders Programs
Entrepreneurship in the Global Economy
Environment & the Economy
Teach Me Wall Street (3-Week-Virtual)
Boston College Experience for High School Students (Economics, Business, Business Leadership)

Intern/Volunteer at an Economics focused organization/government agency/business
<i>Programs, institutes, and initiatives not on this list must be approved by the Arizona Department of Education. Contact K12Standards@azed.gov or the Director of K-12 Social Studies and World and Native Languages.</i>

Category Three: College and Career Readiness with Written Reflection

- Student must complete one or more of the approved college readiness plans:
 - o ECAP
 - o FAFSA
 - o CTE Certification
- Submit a written reflection as adopted by the State Board of Education for the purposes of demonstrating financial literacy proficiency.
- [Suggested Rubric](#)

Category Four: Assessment

Obtain a 60% passing score of an end of course exam from approved curriculum or one of the following:

- Personal Finance-related Career and Technical Student Organization (CTSO) Objective Test
 - o [FBLA Personal Finance](#)
 - o [DECA Personal Financial Literacy Exam](#)
- [NextGen Personal Finance Curriculum Assessment](#)
- [EverFi Cumulative Financial Literacy Exam](#)
- [Center for Financial Responsibility Personal Financial Literacy Certification](#)
- [The Arizona Personal Finance Challenge](#)
- Council for Economic Education Ready Assessments
 - o Topics: Personal Finance, Financial Literacy, Financial Fitness
 - o [Financial Fitness for Life High School](#)
 - o [Basic Finance Test \(Post-Test\)](#)
 - o Create your own exam using the Ready Assessment
 - Must contain questions on the following topics:
 - Banking, Investing, Credit, Paying for College, Insurance, Taxes, Budgeting
 - Assessment must be approved by the Arizona Department of Education.
- Create an exam using the above curricular and materials. *Must be approved by the Arizona Department of Education.*

Student Check List

Task	Completed
Social Studies courses GPA at least a 3.0	

Category One: Curriculum or Personal Finance Program 1.	
Category Two: Co-Curricular/Extra-Curricular (10 hours) 1.	
Category Three: College and Career Readiness 1. Complete Approved College Readiness Plan 2. Complete Written Reflection	
Category Four: Assessment 1.	

Personal Finance Curriculum Review Rubric

Curriculum/Program Being Reviewed:		
Topic	Subtopics (not complete list)	Included/Notes:
Banking	Checking, savings, fees, strategies to save, challenged to save, mobile/online banking	
Investing	Benefits/risks, stock market, sock/bonds, index funds, retirement	
Credit	Types of credit, credit cards, loan fundamentals, auto loans, mortgages, predatory lending, student s loans, managing credit, credit report, building credit, credit score	
Paying for College	FAFSA, student loans, scholarships and grants, what student loans mean – public/private, deferment, how to pay for college	
Insurance	How insurance programs work, auto, home, renters, health, and others – cell phone, pets, etc.	
Taxes	Federal/state, filing, 1040, sales taxes, types of taxes – property, inheritance, tolls, etc.	
Budgeting	Personal budgeting, process and skills	
Curriculum Assessment Included		
Curriculum includes additional topics such as Behavior Economics, Consumer Skills, or others.		