

TIFFIN CITY SCHOOLS

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Proposal for New High School Curriculum: Financial Literacy Summary:

This proposal introduces a new high school curriculum for Financial Literacy using *Next Gen Personal Finance*, a free, digital resource designed to empower students with essential money management skills. Aimed at students in grades 9-12, this semester-long course covers key financial topics such as budgeting, banking, credit, investing, insurance, and responsible financial decision-making. Fully aligned with state and national standards for personal financial literacy, this course prepares students to confidently navigate financial responsibilities after graduation, setting them up for long-term success in college, careers, and beyond.

Rationale:

The current financial literacy textbook, now nine years old, is outdated and no longer meets the needs of today's rapidly evolving financial landscape. With over 75% of the course supplemented by outside resources, this places added strain on educators to create quality, accurate, and relevant content that meets both national and Ohio standards. The proposed curriculum is kept up-to-date because it is an online resource, allowing it to reflect societal and technological changes that impact the world of personal finance. Anchored by Mission 2030, this grant-funded, blended-learning program aims to ensure that all U.S. high schoolers have access to a Personal Finance course before graduation by the year 2030.



Textbook of Choice:

The Business Department has selected *Net Gen Personal Finance* curriculum. NGPF is a 501(c)(3) nonprofit organization whose mission is to revolutionize the teaching of personal finance in all schools and to improve the financial lives of the next generation of all Americans. This sustainable curriculum comes highly recommended by other Business educators, includes free virtual PD and teacher training, and is aimed at engaging and empowering students in good financial decision-making. NGPF scored 38/39 on our criterion referenced rubric.

The team also considered a traditional print text produced by McGraw Hill. While it contains many of the same topics, it presents significant challenges. Lacking flexibility, differentiation, and real-life simulations, the text is rigid and will soon be outdated. Students will not respond as well to this style of presentation, nor will teachers be able to instruct without outdated resources. McGraw Hill scored 28/39 on our criterion referenced rubric.

Key Features of Next Gen Personal Finance:

- This resource features 67 customizable lessons, with access to an on-demand library of resources for trending topics students will face such as sports betting, Bitcoin, college affordability, etc.
- Interactive online simulations in areas such as online banking, living paycheck to paycheck, and understanding insurance give students real-world context for the subject matter.

- The online format assures us that it will be regularly updated, not becoming quickly outdated as a print textbook would. Because statistics, charts, debt balances, etc. change annually, an online resource is preferable.
- The Business teacher has been piloting some of these lessons, particularly those with simulations, and student response has been tremendously positive.
- The online format also allows for accommodations for at-risk students and/or students with disabilities in order to access the same content as their peers.

Implementation & Costs:

- Materials, Resources, and Professional Development: Estimated Total Cost: **\$0**
- Because this curriculum is produced by a grant-funded nonprofit organization, there is no cost for the program, which can be found at ngpf.org.

Conclusion:

Implementing this resource will better equip students with the knowledge and skills needed for financial independence, setting them up for success in the future. By replacing an outdated textbook and reducing the need for excessive supplementation, this change ensures that instruction remains consistent, aligned with standards, and reflective of today's financial realities. We respectfully seek the Board's approval to implement the *Next Gen Personal Finance* curriculum beginning in the 2025-2026 school year.