

# Seal of Personal Finance

## Information Sheet



### What is the Personal Finance Seal:

- The Seal of Personal Finance recognizes high school students who achieve a high level of proficiency in Personal Finance by demonstrating content knowledge and participation in an extracurricular activity.
- The Seal of Personal Finance was first adopted in Arizona by the State Board of Education, in collaboration with the Arizona Department of Education (ADE), in 2017 per A.R.S. §15-260.

### Why Participate:

- It is a prestigious award that will set you apart when applying for scholarships, colleges, internships or jobs.
- You will join an elite group of students who have shown mastery of the Arizona History and Social Science Education Standards.
- It will give you valuable experience in your given field.
- It fosters a relationship with your community.
- You will be recognized at various awards ceremonies in the district.
- You will receive a medal you can wear at commencement.
- You will receive the Personal Finance Seal on your diploma showing that you have demonstrated proficiency in financial literacy.
- Your transcript will note that you earned the Seal of Personal Finance.

### Steps Involved:

1. Do well in your social studies classes. You must have a minimum GPA of a 3.0 in the following courses: World History, AZ/US History, Government and Economics.
2. Get Involved!! Participate in one of the opportunities listed on the application (Section 1.B).
3. Complete a College and Career Readiness Program with Written Reflection.
4. Obtain at least a 60% passing score of an end of course exam.
5. Documentation of your co-curricular or extracurricular experiences is required. Forms can be obtained from the organization, your club advisor, or an hours log template is attached.
6. Once the application is complete, it must be taken to the teacher advisor (see section 3.A of the application) for signature approval.
7. Students will need to set up a meeting with their school counselor to have the Seal of Personal Finance application form signed; documenting that they have completed the necessary course load.
8. Submit this application- including all required documentation evidence- by the due date, on or before **April 5<sup>th</sup>**.

## Seal of Personal Finance Written Reflection Information

### **Writing Prompt:**

Choose of the following writing prompt options below:

- Reflect on how individuals and institutions are interdependent within market systems and how your experience reflects that interconnectivity.
- Define what makes a financially literate individual.
- How will you use your learning and experiences with personal finance in your future?

### **Standards:**

**ELA Anchor Standard Writing 2:** Write informative/explanatory texts to examine and convey complex ideas and information clearly and accurately through the effective selection, organization, and analysis of content.

**H&SS Anchor Standard Economics 1:** A financially literate individual understands how to manage income, spending, and investment.

**H&SS Anchor Standard Economics 2:** By applying economic reasoning, individuals seek to understand the decisions of people, groups, and societies.

**H&SS Anchor Standard Economics 3:** Individuals and institutions are interdependent within market systems.

**Using the Scoring Rubric:** (see detailed rubric attached)

4 - Highly Proficient – Excellent; demonstrates expert level knowledge, skills, and experience of Personal Finance. Provides well-thought-out, detailed explanations, and supporting information. Communication is clear, concise (well-presented), and relevant.

3 - Proficient – More than satisfactory; demonstrates above average level knowledge, skills, and/or experiences of Personal Finance. Provides thorough explanations and supporting information. Communication is clear and relevant.

2 - Partially Proficient - Satisfactory: demonstrates average level knowledge, skills, and/or experience of Personal finance. Provides explanations and some supporting information. Communication is clear and relevant.

1 - Minimally Proficient - Poor: difficulty in responding. Not able to provide explanations or provide supporting information. Communication is unclear and/or irrelevant.

## Seal of Personal Finance Written Reflection Rubric

**Students must reach a minimum score of 18/24 demonstrating PROFICIENCY**

<b>Student Name</b>					
<b>Skills</b>	<b>High Proficient (4)</b>	<b>Proficient (3)</b>	<b>Partially Proficient (2)</b>	<b>Minimally Proficient (1)</b>	<b>Notes</b>
Introduce a topic; organize complex ideas, concepts, and information so that each new element builds on that which precedes it to create a unified whole; include formatting, graphics, and multimedia when useful for comprehension					
Develop the topic thoroughly by selecting the most significant and relevant facts, extended definitions, concrete details, quotations, or other information and examples appropriate to the audience's knowledge of the topic.					
Use appropriate and varied transitions and syntax to link the major sections of the text, create cohesion, and clarify the relationships among complex ideas and concepts.					
Use precise language, domain-specific vocabulary, and rhetorical techniques to manage the complexity of the topic.					
Establish and maintain a style and tone appropriate to the norms and conventions of the discipline in which they are writing.					
Provide a concluding statement or section that follows from and supports the information or explanation presented (e.g., articulating implications or the significance of the topic).					

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# Seal of Personal Finance

## Application



Student Full Name: \_\_\_\_\_

Graduation Year: \_\_\_\_\_

Student email \_\_\_\_\_

School: \_\_\_\_\_

Counselor Name: \_\_\_\_\_

Date: \_\_\_\_\_

The Arizona Seal of Personal Finance, pursuant to A.R.S §15-260, recognizes high school students who achieve a high level of proficiency in Personal Finance. To be awarded the Seal of Personal Finance, students must submit this application on or before **April 5** or *as soon as your application is complete*. Students must meet the following requirements during grades 9-12. Previous experience will not be counted.

- Students must complete all required **Social Studies** courses (3 credits) with a grade point average (GPA) of at least 3.0 out of 4.0. Students should provide a copy of their transcript.

Are you taking Government or Economics Term 4? \_\_\_\_\_ If yes, which class? \_\_\_\_\_  
What is your current grade (%) in the course above? \_\_\_\_\_ as of \_\_\_\_\_ (date)

Add the letter grade you have earned for each of the classes below:

World History: \_\_\_\_\_ AZ/US: \_\_\_\_\_ Gov: \_\_\_\_\_ Econ: \_\_\_\_\_

**Social Studies** GPA \_\_\_\_\_

Counselor Signature: \_\_\_\_\_

**\*\*An unofficial transcript must be submitted with this application. Students can access their transcript in StudentVUE by going to "Course History" then "Unofficial Transcript."**

- Must complete one (1) activity from each of the four categories below:
  1. **Curriculum or Personal Finance Program** (other than traditional Economics course)
    - ACEE-High School Economics Curriculum
    - Everfi- Financial Literacy for High School
    - NGPF- NextGen Personal Finance

**\*\*Submit a certificate of program completion, if available.**

Teacher Signature: \_\_\_\_\_

### 2. **Co-curricular/Extracurricular Program**

Must be completed outside of the required Economics class or afterschool and students must have at least **10 hours of commitment**. Students may complete more than one program/activity to meet the 10-hour requirement.

- ACEE The Stock Market Game
- ACEE Money Minutes
- ACEE Economics Challenge
- ACEE Arizona Financial Fitness in Action

- ACEE Arizona Personal Finance Challenge
- Attend AAED Committee Meeting or Event
- Attend a Committee on Finance/Commerce Meeting (House or Senate)
- Create or join an EconClub
- JA AZ Finance Park (can be a visit or virtual but must be high school level)
- FBLA-Personal Finance
- DECA-Personal Financial Literacy
- Other co-curricular/extracurricular programs as approved by ADE: \_\_\_\_\_

**\*\*Complete and submit the attached Personal Finance Learning Log with signatures.**

### 3. College and Career Readiness Program with Written Reflection

A. Student must complete one (or more) of the approved college readiness plans:

- ECAP (\*\*print from SchoolLinks)
- FAFSA Completion (\*\*print completion email)
- CTE certificate (\*\*provide a copy)

Teacher/Counselor Signature: \_\_\_\_\_

B. Submit a written reflection, as required by the State Board of Education, for the purposes of demonstrating financial literacy proficiency. (See attached writing prompts and rubric)

### 4. Assessment

Obtain a 60% passing score of an *end of course exam from approved curriculum above* or one of the following. **\*\*Provide documentation of passing score.**

- FBLA Personal Finance
- DECA Personal Financial Literacy Certification
- The Arizona Personal Finance Challenge (online assessment with ACEE)
- CTE Technical Skills Assessment-Finance
- Council for Economic Education Ready Assessments
  - o Financial Fitness for Life High School
  - o Basic Finance Test (Post-Test)

Teacher/Program Advisor/Counselor Signature(s): \_\_\_\_\_

**\*\*Provide documentation of participation in all four categories and submit with this application.**

Once your application is complete, please either submit all required documents to your teacher, school counselor, or scan and email to the Social Studies Coach (Michele Bentivegna, [mbentivegna@pusd11.net](mailto:mbentivegna@pusd11.net)) at the district office. Please reach out if you have any questions, 623-412-5328 or x5328 if calling within the district.