

# Instructional Design and Learning Approach

## Backward Design Approach

(WIGGINS AND MCTIGHE, 1998)

The curriculum follows a backward design model, ensuring that all instructional activities align with clearly defined learning outcomes. All lessons are purposefully structured to develop financial understanding and decision-making skills in alignment with long-term learning goals. This approach consists of three stages:

- 1 **Identify desired results.** Defining the financial literacy competencies students should achieve.
- 2 **Determine acceptable evidence.** Developing assessments that measure students' mastery of financial concepts.
- 3 **Plan learning experiences and instruction.** Designing instructional strategies, activities and resources to support student success.

## Constructivist Approach

(PIAGET, 1952; VYGOTSKY, 1978)

Lessons scaffold from foundational to advanced financial concepts, ensuring students build knowledge progressively. Early lessons focus on basic financial principles (like budgeting and saving), while later units cover complex decision-making (like investing and wealth accumulation).



## Bloom's Taxonomy

The curriculum aligns with Bloom's Taxonomy, ensuring a structured progression of learning.

## Experiential Learning (KOLB, 1984)

Students engage in real-world financial scenarios through interactive lessons, case studies and hands-on activities. Learning cycles include:

- **Concrete experience**, such as analyzing a credit card offer.
- **Reflective observation**, like discussing marketing influences on spending behavior.
- **Abstract conceptualization**, like understanding the long-term cost of debt.
- **Active experimentation**, such as creating a personal budget plan.

## Behavioral Finance and Decision-Making Integration

- **Behavioral economics** (Thaler and Kahneman, 1979): Lessons explore how cognitive biases, emotions and habits impact financial choices.
- **80% behavior, 20% knowledge approach:** Encourages financial discipline through goal setting, habit formation and critical thinking.
- **Consumer awareness and marketing traps:** Students analyze hidden costs, advertising tactics and predatory financial products.

## Research-Based Learning Objectives

The curriculum aligns with Jump\$tart Coalition national standards, Council for Economic Education (CEE) standards, and state financial literacy benchmarks.

## Universal Design for Learning (UDL)

The curriculum is structured to be accessible to all learners, featuring:

- **Multiple means of representation**, like text, videos, interactive elements and Spanish translations.
- **Multiple means of engagement**, such as self-assessments, group discussions, and case studies.
- **Multiple means of expression**, like quizzes, financial planning projects and student reflections.



## Assessment Strategies and Mastery Learning

- **Formative assessments.** Exit tickets, discussions and journaling track real-time comprehension.
- **Summative assessments.** Chapter tests and financial projects evaluate deeper understanding.
- **Performance-based learning.** Students apply knowledge by creating personal financial plans, analyzing financial tools and making real-world financial decisions.

## Differentiated Instruction and Accessibility

- **Tier 2 reading interventions:** Supports struggling readers with structured comprehension tools. Available in each of the 13 chapters.
- **ELL support (vocabulary graphic organizer):** Helps non-native speakers develop financial literacy terminology.
- **Adaptive learning methods:** Lessons allow for personalized pacing and multiple ways to demonstrate mastery.

## Webb's Depth of Knowledge (DOK) Model

The curriculum integrates Webb's Depth of Knowledge model.

## Active Learning and Student Engagement Strategies

- **Problem-based learning (PBL):** Students research real-world financial scenarios, like hidden fees on purchases and identity theft risks.
- **Collaborative learning:** Group projects, peer discussions, and case studies encourage peer learning and debate.
- **Personal reflection and self-assessment:** Journals, quizzes and goal-setting exercises help reinforce behavior change.
- **Interactive teaching videos:** Engaging videos complement each lesson to enhance understanding through storytelling and visual learning.

## Multi-Format Delivery and Digital Integration

- **Print and digital formats:** Ensures accessibility across classroom and remote learning environments.
- **Learning management system:** Provides centralized access to resources, assignments and progress tracking.
- **Spanish translations:** Expands accessibility for bilingual learners.
- **WCAG compliance:** Meets accessibility standards for students with disabilities.

## Family and Real-World Connection

- **Parent engagement** (parent resource guides): Encourages at-home financial discussions.
- **Personal finance as a lifelong skill:** Emphasizes the practical application of financial principles beyond the classroom.