



Oregon State Legislature's

Civics and Financial Education  
Task Force

Final Report and Recommendations

October 1, 2008

## Introduction

The Task Force on Civics and Financial Education was created during the 2007 Regular Session of the Oregon State Legislature. The nine-member Task Force was asked to “study and make recommendations about how to increase and improve civics and financial education in kindergarten through grade 12 public schools” (HB 2584-A).

The Task Force members appreciate the opportunity provided by the legislature to study and deliberate on how to strengthen the instruction Oregon students receive in these two important content areas. We also appreciate that the Legislature is concerned, as we are, about these subjects. The report which follows will show that Task Force members have endeavored to make recommendations that are feasible, practical, and sustainable.

The Task Force began with the following three assumptions, then sought to create recommendations on how best practice could be increased and improved:

1. Testimony delivered before the House Education Committee indicated that voting practices and government and civic organization participation rates show a trend of less civic engagement by young people and by the general citizenry.
2. Additionally, the increase in personal money-management behavior that leads to financial instability and increased bankruptcy and the recent events demonstrating that many citizens do not understand credit management or mortgage lending practices indicate the need for more instruction in personal finance.
3. Finally, any recommendations made by the Task Force to the legislature must be practical and feasible, and should avoid the suggestion of additional unfunded mandates to school districts and teachers.

# **Civics and Financial Education Task Force Members**

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**Steven Chambers**  
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## **Task Force Staff**

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## Executive Summary

The Task Force on Civics and Financial Education was created during the 2007 Regular Session of the Oregon State Legislature to “study and make recommendations about how to increase and improve civics and financial education in kindergarten through grade 12 public schools” (HB 2584-A).

The Task Force faced several challenges in its work. While Task Force members presented particular expertise in one content area or the other, they quickly developed a strong combined effort as they began to develop recommendations. All shared a concern about the effect of the federal No Child Left Behind mandates, which have drawn resources and instructional time especially from subjects such as civics and financial education that do not currently have required state assessments.

The Task Force reviewed the current status of both civics and financial education at the national, state, and local district levels. Anecdotal data was easily available, but finding hard data to support or negate this information was difficult. The Task Force also examined the current status of teacher preparation, and determined that the need for on-going professional development was evident. The Survey of Enacted Curriculum for Social Studies was seen as one possible instrument that could help school districts and teachers examine both content preparation and instructional practice and provide data that could more clearly describe current practice and needs.

### Summary of Recommendations:

- Pre-Assessment
  - Encourage and support the use of the Survey of Enacted Curriculum or other appropriate measure(s) to gather data about content preparation and instructional practice in Oregon classrooms.
- Teacher Preparation
  - Support professional development for Oregon teachers, designed to address both content knowledge and pedagogy.
  - Institute a system of coaching and mentoring for teachers that includes participation from community organizations, government officials, and the financial industry.
- Instruction
  - Include “Financial Literacy “as an Essential Skill for an Oregon Diploma.
  - Provide and support adequate instructional time for civics and financial education.
  - Regularly evaluate standards, curriculum alignment, and instructional alignment.
- Evaluation
  - Develop measures of program effectiveness and of student achievement in both civics and financial education.
  - Encourage districts to participate in state and national surveys that produce feedback about performance.

- Resources
  - Provide enhanced resources within the Oregon Department of Education's Resources for Educational Achievement and Leadership (REAL) web site.
  - Develop partnerships between school districts and community resources for materials and instruction.
  - Fund and create age-appropriate materials for Oregon schools on state and local government.
- Timeline
  - Begin assessment of the Essential Skills for the diploma, "Civic and Community Engagement" and "Financial Literacy" with the 2010-2011 school year.

## Definitions

The Task Force offers the following definitions to clarify the particular content areas that were the focus of their discussions and recommendations:

**Civic education** includes both knowledge and performance:

- knowledge of local, state, and US history, and government to explain current social and political issues; and
- performance of civic and community responsibilities essential to living in a representative democracy.

**Financial education** includes both knowledge and skills:

- to manage personal financial resources effectively; and
- to identify, analyze, evaluate, and understand the consequences of one's decisions.

## Challenges to Getting the Task Force Work Completed

The Task Force faced several challenges in its work:

- **Timeliness of Task Force Appointments**

The appointments to the Task Force were not completed until February 2008. This gave slightly less than eight months for the Task Force to accomplish its work by the October 1, 2008, deadline. The Task Force members held eight meetings and collaborated via phone and e-mail to complete this report.

- **Lack of Oregon-Specific Instruction Data**

There is little Oregon-specific data available to support or deny anecdotal claims about the lack or strength of classroom instruction. The Oregon Department of Education "Class Size" collection showed that Oregon high schools teach Civics and Financial Education under a number of course titles. The Oregon Academic Content Standards tell districts what students should know and be able to do, but currently there is no student or teacher assessment required in any of the Social Studies content areas. The Oregon Civics Survey, "Educating for Democracy," requested by Representative Linda Flores, Chair of Oregon House Education Committee, and conducted in 2006 by Classroom Law Project, collected attitudinal data and some content assessment data from 796 students in 10 Oregon high schools. The survey collected information on the civic knowledge, skills, and commitments of high school seniors and to assess the prevalence and impact of various educational practices as identified in *The Civic Mission of Schools* report. The survey's design met criteria to be a valid sample of Oregon's 226 high schools. (Classroom Law Project, *Oregon Civics Survey 2006*)

- **Lack of Oregon-Specific Achievement Data**

Collecting hard data on Oregon student achievement in Civics and Financial Education has been difficult to impossible. The Oregon Assessment of Knowledge and Skills (OAKS) in Social Sciences is optional for Oregon school districts and the small number of school districts/students that participate in the assessment produce data that cannot be used as a valid state-wide achievement indicator. The National Assessment of Educational Progress (NAEP) does not disaggregate testing results in Economics or Civics and Government by state (although disaggregated data is available for Reading and Mathematics), so only national data is available which may, or may not, reflect Oregon students' performance. The "Educating for Democracy" survey included some items meant to test high school seniors' content knowledge. Seniors in the sample scored a average 67% on questions such as naming both U.S. Senators or identifying the function of the Supreme Court. An opportunity to collect Oregon financial education data was presented by the national Jump\$tart Coalition's biennial survey in 2007-2008. Oregon Jump\$tart affiliates were unable, however, to find any Oregon school districts willing to allow the survey to be administered in their schools.

- **Local Control System**

While there are many recommendations that the Task Force members might make to standardize courses, materials, and activities in both Civics and Financial Education, all members are well aware that Oregon law leaves curriculum decisions to local school districts. Oregon Revised Statute 329.045 delineates the responsibilities between the State Board of Education and the local school districts (emphasis added):

**329.045 Revision of Common Curriculum Goals**, performance indicators, diploma requirements, Essential Learning Skills and academic content standards; instruction in academic content areas. (1) In order to achieve the goals contained in ORS 329.025, the State Board of Education shall regularly and periodically review and revise its Common Curriculum Goals, performance indicators and diploma requirements. This includes Essential Learning Skills and rigorous academic content standards in mathematics, science, English, history, geography, economics, civics, physical education, health, the arts and second languages. **School districts and public charter schools shall maintain control over course content, format, materials and teaching methods.** The regular review shall involve teachers and other educators, parents of students and other citizens and shall provide ample opportunity for public comment.

(2) The State Board of Education shall continually review and revise all adopted academic content standards necessary for students to successfully transition to the next phase of their education.

(3) **School districts and public charter schools shall offer students instruction in** mathematics, science, English, history, geography, **economics, civics,** physical education, health, the arts and second languages **that meets the academic content standards adopted by the State Board of Education** and meets the requirements adopted by the State Board of Education and the board of the school district or public charter school. [Formerly 326.725; 1995 c.660 §6; 1999 c.200 §29; 1999 c.1029 §3; 2003 c.303 §5; 2007 c.858 §4]

- **Changing Oregon Curriculum/Diploma Requirements**

The 2007 legislative session brought changes to the Oregon education system. The Certificate of Initial Mastery (CIM) and the Certificate of Advanced Mastery (CAM) were replaced with new diploma requirements for Oregon students. Between the time that this Task Force was created and this report was completed, the State Board of Education adopted a redesigned diploma system that now requires students to show proficiency in nine Essential Skills. The essential skills are critical 21st century skills needed for success in college, the workplace, and civic life. These process skills enable students to learn content and apply their knowledge across disciplines. These are not new or additional skills; they are embedded in existing content standards already being taught in Oregon schools.

One of the adopted nine Essential Skills is “Civic and Community Engagement.” No Essential Skill relating to Financial Education – nor any aspect of financial education incorporated into any of the other adopted Essential Skills - is currently required for the Oregon diploma.

- **Focus on Two Separate Topics**

The Task Force members found it challenging to address two separate content areas in their deliberations. While both areas are typically seen as “Social Studies” areas, Civics and Financial Education are two distinct areas of study. Each has very different situations within schools and within the state that cannot be generalized together. “Civic and Community Engagement” is now addressed in the Essential Skills required for the Oregon diploma. “Financial Literacy” is not an Essential Skill for the diploma. The Oregon State Legislature provided \$160,000.00 in funding during the 2007-2009 biennium to provide professional development to teachers in civic education. No legislative funding has been provided to financial education organizations. Most Task Force members came into the work because of their interest in either Civics or Financial Education. One would expect that there would be a certain tension present as the two subjects were forced to compete for the time and resources of the Task Force, however this tension never materialized. The Task Force members quickly adapted to the duality of the work and found many common concerns, as well as elevating subject-specific concerns.

## **Issues and Frustrations Impacting Task Force Deliberations**

- **Decreased Instructional Time**

The federal No Child Left Behind mandates for reading, mathematics, and, most recently, science assessment have decreased the amount of instructional time provided for other content areas. The Center on Education Policy (CEP) reported in February 2008 as part of an ongoing study of the impact of No Child



Left Behind Act (NCLB) throughout the United States and found that while all grade levels had less instructional time for social studies (history, economics, civics, or geography), it was most dramatic at the elementary school level. CEP found that the average decrease in instructional time in Social Studies was 76 minutes per week, or a decrease of 32%. (Center on Education Policy, February 2007, District Survey, items 18 & 19) Many schools have extended periods of instruction in reading and mathematics to the detriment of subjects that are not tested for federal compliance. Oregon middle and high school teachers report that students are leaving elementary school without the necessary foundational study in civics and financial education (and other social studies areas) that would allow them to perform at appropriate levels in secondary schools. While there is much speculation about the fate of No Child Left Behind within the next federal government administration, there has been little discussion indicating that the accountability requirements will end.

- **Required State Assessment**

Task Force members are not in agreement on the issue of statewide student assessment in civics and financial education. Some Task Force members adhere to the oft-stated adage, “if it isn’t tested, it isn’t taught,” and believe that mandatory assessment is necessary. Other Task Force members acknowledge current demands on teachers and students as well as the political landscape, and say that mandatory assessment is not realistic.

Some Task Force members point to the Oregon Assessment of Knowledge and Skills (OAKS) in Social Sciences as an existing assessment tool that would provide data on student achievement in Civics and Personal Finance content areas (the OAKS for Social Sciences is developed and available to districts for on-line testing). Other Task Force members point to OAKS’ limitations specific to these content areas. However, data from the OAKS assessment can be disaggregated for the content strands of History, Economics, Civics, Geography, and Social Science Analysis.

The burden that additional testing would place on districts, teachers, and students is the reason some Task Force members are unwilling to recommend required assessment for all students. Without funding for teacher professional development, increased class time for instruction, and additional materials, these Task Force members believe that state assessment would be inappropriate and unrealistic. They also suggest that there should be an incentive provided to districts and teachers to encourage their support of increased and improved civics and financial education, and encourage research into what incentives would achieve these goals.

There was consensus in the frustration with the current system in Oregon. Districts assure that their teachers are providing civics and financial education instruction when they sign off that they are teaching to the Oregon Academic Content Standards. Yet there are widespread reports from teachers,

administrators, parents, students and others that this is not happening. The Task Force is without the data nor the means to collect such data to determine how widespread the absence and decline of civics and financial education truly is. The challenge that remains is to find a way to get comprehensive data that can drive decision-making about how best to improve education for Oregon students.

## Current Status of Civic Education

Civic education should help young people acquire and learn to use the skills, knowledge, and attitudes that will prepare them to be competent and responsible citizens throughout their lives. In recent decades, increasing numbers of Americans have disengaged from civic and political institutions such as voluntary associations, religious congregations, community-based organizations, and political and electoral activities such as voting and being informed about public issues. Young people reflect these current realities. While we are heartened by the increased interest and participation shown by young people during this presidential election year, it is still true that they are less likely to vote and are less interested in political discussion and public issues than either their older counterparts or young people of past decades. As a result, many young Americans may not be prepared to participate fully in our democracy now and when they become adults. (Carnegie Corporation of New York and CIRCLE: The Center for Information and Research on Civic Learning and Engagement, The Civic Mission of Schools, 2003)

### Goals of Civic Education

Competent and responsible citizens:

- are informed and thoughtful; have a grasp and an appreciation of history and the fundamental processes of American democracy;
- have an understanding and awareness of public and community issues; and have the ability to obtain information, think critically, and enter into dialogue among others with different perspectives.
- participate in their communities through membership in or contributions to organizations working to address an array of cultural, social, political, and religious interests and beliefs.
- act politically by having the skills, knowledge, and commitment needed to accomplish public purposes, such as group problem solving, public speaking, petitioning and protesting, and voting. have moral and civic virtues such as concern for the rights and welfare of others, social responsibility, tolerance and respect, and belief in the capacity to make a difference.

(Carnegie Corporation of New York and CIRCLE: The Center for Information and Research on Civic Learning and Engagement, The Civic Mission of Schools, 2003)

## Current Status of Financial Education

The Jump\$tart Coalition for Personal Financial Literacy consists of 180 organizations and 47 affiliated state coalitions dedicated to improving the financial literacy of youth from kindergarten through college age by providing advocacy, research, standards, and educational resources. The Civics and Financial Education Task Force agrees with the

Jump\$tart Coalition that all young people graduating from our nation’s high schools should be able to take individual responsibility for their personal economic wellbeing. First convened in December, 1995, the Jump\$tart Coalition for Personal Financial Literacy determined that the average student who graduates from high school lacks basic skills in the management of personal financial affairs. Many are unable to balance a checkbook and most simply have no insight into the basic survival principles involved with earning, spending, saving and investing. Many young people fail in the management of their first consumer credit experience, establish bad financial management habits, and stumble through their lives learning by trial and error. (Jump\$tart Coalition for Personal Financial Literacy, National Standards in K-12 Person Finance Education, 3<sup>rd</sup> edition, 2007)

<b>Goals of Financial Education</b>
<p>Financially literate high school graduates should know how to:</p> <ul style="list-style-type: none"> <li>• Find, evaluate, and apply financial information</li> <li>• Set financial goals and plan to achieve them</li> <li>• Develop income-earning potential and the ability to save</li> <li>• Use financial services effectively</li> <li>• Meet financial obligations</li> <li>• Build and protect wealth               <ul style="list-style-type: none"> <li>▪ (Jump\$tart Coalition for Personal Financial Literacy, National Standards in K-12 Person Finance Education, 3<sup>rd</sup> edition, 2007)</li> </ul> </li> </ul>

## **Current Status of Teacher Preparation**

Preparing teachers with the content knowledge and pedagogy necessary for effective instruction in both civics and financial education is of utmost importance. While some teachers possess a strong background in these subjects, others do not. Oregon teacher licensure provides a general Social Studies certification. Teachers may come to the Social Studies certification from Bachelor Degree programs that require basic coursework in several Social Studies areas (geography, history, political science, economics, sociology, psychology), or from Master of Arts in Teaching programs that require a fifth year of pedagogy study after a Bachelors Degree in a particular field of study (i.e. History).

All teachers certified since 1989 must also take and pass the PRAXIS II where they demonstrate basic content knowledge in several Social Studies areas. The PRAXIS II Social Studies Content Knowledge test is designed to determine whether an examinee has the knowledge and skills necessary for a beginning teacher of social studies in a secondary school. A PRAXIS middle school Social Studies test is also available. Both tests require examinees to understand and apply social studies knowledge, concepts, methodologies, and skills across the fields of United States history; world history; government/civics/political science; geography, economics; and the behavioral science fields of sociology, anthropology, and psychology. (Educational Testing Service, The

PRAXIS Series, Middle School Social Studies (0089) and Social Studies Content Knowledge (0081), 2008)

The topics covered on the PRAXIS II do not entirely match to the content scope that the Task Force defines as civics or financial education. Examinees are tested on basic political concepts, the United States political system, other forms of government, international relations, and political theory, not whether the examinee has a strong understanding of civic education knowledge and the ability to facilitate “performance of civic and community responsibilities essential to living in a representative democracy.” Examinees also are tested on Microeconomics (e.g. economic systems, comparative advantage, production and cost), Macroeconomics (e.g. measures of economic performance, national income accounting, unemployment, inflation, and business cycle, national income determination, fiscal policy, monetary policy, and international finance), but not on personal finance content. Thus, teachers entering the profession, even those labeled “highly qualified,” may not have had the coursework necessary equip them to teach Civics and Personal Finance. (Educational Testing Service, The PRAXIS Series, Middle School Social Studies (0089) and Social Studies Content Knowledge (0081), 2008)

## **The Need for On-going Professional Development**

Once teachers are licensed, they are required to continue their professional development to maintain the license. Many districts prescribe the professional development activities for staff. It is possible that none of the professional development required by a district will be in the teacher’s content area. Considering that Civics and Financial Education both are content areas that are changing constantly, on-going professional development is absolutely necessary to providing appropriate instruction. This was made clear when examining topics that might be added to the personal finance standards. For example the standards, adopted in 2001, do not include any references to “identity theft.” What is today a major problem wasn’t a widespread concern in 2001. Oregon’s adoption of Vote by Mail in 1998 has also created changes in the election system that today’s voters need to understand. Many Oregon teachers have not had professional development that allows them to address either topic with students with clarity and expertise.

## **History of Civics and Financial Education in Oregon**

The Oregon Education Act for the 21<sup>st</sup> Century was the change agent for Oregon school course requirements. Based on the use of academic content standards, Oregon no longer requires particular courses for students, but students must instead have the opportunity to meet the academic content standards (OAR 329.465.3d). Therefore, three units of Social Studies credit are needed for a diploma (more, if the individual district requires), and students must have the opportunity to meet the standards in history, geography, **civics**, and economics (including **personal finance**).

### **History of Civics Requirements in Oregon**

A ½ unit credit course in Civics and Government was required for graduation from Oregon high schools until 1997. Most school districts taught the course to high school seniors, although a few districts required the course for sophomores. The move to standards-based education removed the course requirement and replaced it with the requirement that instruction be provided to students that aligned to the Oregon Academic Content Standards. The shift was from requiring particular courses of certain length to specifying what students should know and be able to do after instruction. Since 1961, courses in Constitution and history of United States have been required by Oregon Revised Statute (ORS 336.057).

In 2007, the Oregon State Board of Education adopted Essential Skills for the Oregon Diploma. Students must demonstrate proficiency in Civic and Community Engagement in order to receive a diploma, although the assessment method for this Essential Skill has not yet been determined. This Essential Skill is scheduled for final implementation in 2012.

### **History of Personal Finance Requirements in Oregon**

The ½ unit credit requirement for Personal Finance was removed from the Oregon Diploma Requirements by the state legislature in 1997, changing the Social Sciences requirements from a total of 3 ½ units to 3 units. However, when this change was made, it was stipulated that Personal Finance should be included in Economics. OAR 581-022-1130 (1)(d) states the unit of credit requirement for Social Sciences as “3— including history, civics, geography and economics [including personal finance].” The Oregon Social Science Standards revision adopted in 2001 includes particular Economics standards that address personal finance.

While no one disputed the importance of a sound knowledge of personal finance content, there was concern about the amount of required units of Social Sciences. Social Sciences had 3 ½ credits required, while at the time, mathematics required one year, and science required one year. (Science and mathematics requirements have since increased.) Also, the definition and quality of Personal Finance courses varied throughout the state. While some school’s offered coursework that included practical application projects and asked students to examine complex contemporary consumer issues, others offered nothing more than basic budgeting exercises. Including Personal Finance within the Standards requirements gives a consistent, statewide definition of what students should know and be able to do. Unlike Civics education, there is no Essential Skill relating to financial education required for an Oregon diploma.

### **Challenges to Civics and Financial Education:**

- Funding for professional development for teachers in best practices for Civics and Financial Education instruction and assessment.
- Support from school administrators/teachers, in light of federal No Child Left Behind mandates for performance and testing in reading, mathematics, and

science. Teachers report decreases in instructional time and materials for all Social Studies areas.

- Funding for student activities
- Need for an accurate inventory of schools aligning curriculum to state standards/providing instruction to state standards.
- Need for assessments to determine
  - the quality of instruction and
  - the level of student achievement in Civics and Financial Education.
- Support for Civics and Economics/Personal Finance instruction in No Child Left Behind.
- Competition from other Social Sciences (history, economics, and geography) and other core curriculum areas (language arts, mathematics, science) for resources and time.

## **Current Status of Social Sciences Standards, Diploma Requirements & Statewide Assessment**

**Social Sciences Content Standards:** Provides statements describing *what Oregon students should know and be able to do* in Civics, Economics, Geography, History, and Social Science Analysis at four benchmarks, Grades 3, 5, 8, and high school.

<http://www.ode.state.or.us/teachlearn/real/documents/ss.pdf>

**Oregon's Civics and Government Standards:** "Understand and apply knowledge about government and political systems, and the rights and responsibilities of citizens."

- Aligned to National Assessment of Education Progress (NAEP) Framework
- Aligned to national standards from Center for Civics Education  
<http://www.civiced.org/index.php>
- Report of Findings (2001) available at:  
<http://www.ode.state.or.us/teachlearn/subjects/socialscience/curriculum/seipsumdraft.pdf>

**Oregon's Economics Standards:** "Understand economic concepts and principles and how available resources are allocated in a market economy."

- Aligned to National Assessment of Education Progress (NAEP) Framework
- Aligned to Voluntary National Content Standards in Economics, National Council on Economic Education, 1997
- Content Standards: A Compendium of Standards and Benchmarks for K-12 Education by McREL and ASCD (2000).
- Expectations of Excellence: Curriculum Standards for Social Studies, National Council for the Social Studies, 1994.
- Report of Findings (2001, most current): results of the benchmarking of Oregon standards to multiple national standards documents that informed the 2001 standards review and revision:  
<http://www.ode.state.or.us/cifs/socialsciences/seipsumdraft.pdf>

## **Oregon Social Sciences Assessment of Knowledge and Skills (Social Sciences OAKS)**

- Assessment became fully operational in 2003-2004
- Performance Standards established in November 2003. Information available at <http://www.ode.state.or.us/asmt/socialsciences/socscistandards.pdf>  
<http://www.ode.state.or.us/asmt/socialsciences/socscistandardfaq.pdf>
- HB 2744 in 2005 made Social Sciences a Certificate of Initial Mastery Subject Area Endorsement. This made Social Sciences assessment optional to districts. (Assessments in Mathematics, English/Language Arts, and Science continued to be required for the Certificate of Initial Mastery, and they continue to be required for No Child Left Behind accountability.)

## **Supports for Civics and Financial Education**

### Civics Education Partners' Programs and Activities

Civic Mission of Schools Grant: federal grant administered by Classroom Law Project

- Supported by Oregon Community Foundation, Oregon Business Council
- Summer Institute June 22-23, Lewis and Clark College, Portland (Oregon Department of Education is a co-sponsor for this event)
- Submitted testimony to initial State Board of Education white paper on diploma requirements.

Support from 2007 Oregon State Legislature appropriation of \$150,000.00 for the 2007-2009 biennium.

### Classroom Law Project

- We the People®
- Project Citizen®
- Youth Summit
- Mock Trial
- Street Law®
- Law Day Conference
- Summer Institute (teacher professional development)

Boys and Girls State (American Legion and American Legion Auxiliary)

Model United Nations

United Nations Pilgrimage for Youth (Oddfellows and Rebekahs)

Model Presidential Nominating Convention

Youth and Legislature (YMCA)

Mock Election (League of Women Voters/Oregon Secretary of State)

Service Learning projects

Distance Learning Opportunities

Oregon Public Affairs Network (OPAN)

Videoconferencing

CORE Project (local government) from Oregon City/County Manager Association

## **Interest and support**

Oregon Secretary of State's Office,  
Oregon State Legislature,



League of Women Voters,  
SOLV,  
Other civic organizations  
Service Learning organizations and grants

**Economics/Personal Finance Education Partners' Programs and Activities**

Oregon Jump\$tart Coalition for Personal Financial Literacy: [www.jumpstart.org](http://www.jumpstart.org) (go to "state coalitions")

Consumer Jungle: <http://www.consumerjungle.org/>

Oregon Council on Economic Education: <http://www.oreconcouncil.org/>

Oregon Department of Revenue: <http://www.steps2cash.org/>

Federal Reserve: <http://www.federalreserveeducation.org/>

**Interest and support**

Oregon State Treasurer's Office,  
Oregon State Legislature  
Banks, credit unions, and financial advisors

**Materials:**

Adopted\* textbooks support civics and financial education instruction

\*not all districts use the state adoptions; some use independent adoptions.

## Teachers' Opinions on the Current Status of Civics and Financial Education

On April 11, 2008, the Task Force met with 15 teachers, members of Oregon Department of Education's Social Sciences Content and Assessment Panel and members of the Oregon Council for the Social Studies' Executive Board. This meeting provided Task Force members an opportunity to learn more about civics and financial education from a group of classroom practitioners. The teachers described the lessening of emphasis on Social Sciences instruction in reaction to federal NCLB mandates and state assessment testing in reading, mathematics, and science. "Social Studies has become the 'poor stepchild' of our schools," remarked one teacher. Several teachers said that they would welcome implementation of required Social Sciences assessment testing as it would most likely increase the time and resources district provided for instruction. "What gets tested gets taught." The teachers also noted their need for professional development in the areas of civics and financial education. Much district-provided professional development is targeted at increasing the teachers' ability to support and extend reading, writing, and mathematics achievement. The teachers said that they needed time for professional development to increase their content knowledge and to develop stronger instructional strategies. Several teachers admitted that they could use supported time to become familiar with the myriad excellent curriculum programs already available to them in civics and financial education. While the Jump\$tart Coalition and groups such as the Center for Civic Education provide clearinghouses for curriculum, the contents of these clearinghouses are massive.

Teachers also expressed interest in finding ways to examine their teaching to ensure that they are indeed teaching to the appropriate standards and that they are using methods and activities that lead to increased student learning and achievement. A number of ways of assessing instruction in reading and mathematics are available in Oregon schools. Little is currently being done to assess Social Sciences instruction.

### The Survey of Enacted Curriculum for Social Studies

How might an assessment of Oregon **teacher preparation** and **classroom instruction practices** be conducted? The Survey of Enacted Curriculum (SEC) for Social Studies was developed in 2007 by the Wisconsin Center for Education Research (WCER) at the University of Wisconsin. Surveys have also been developed for mathematics, English/language arts, and Science. The Survey of Enacted Curriculum was developed as a tool to measure alignment between instruction and standards. A primary purpose for the development of the survey was to determine whether alignment was as important to achievement as any other indicator. In essence it asked the question: Does alignment matter? The answer was emphatically, yes. For the Civics and Financial Education Task Force, alignment also serves to indicate fidelity to the Oregon standards that already include civics and financial education at all benchmarks.

The survey instruments and reporting tools provide an objective approach for schools and districts to analyze instruction in relation to best practice and Oregon's content standards. This data can be used in professional learning communities to promote dialogue and discussion around effective teaching. The surveys offer a practical method for collecting, reporting, and using consistent data on instructional practices and subject content taught in classrooms while protecting confidentiality. The survey itself is a series of 135 questions grouped into two categories:

1. **Instructional Practices** including how content is delivered, how prepared teachers feel, the professional environment within buildings and other factors.
2. **Instructional Content** including what is taught, how much time is spent teaching each item, what students are expected to do, how students are assessed, etc. The Survey is coded to the Oregon standards and results related to civics and financial education could be disaggregated from other content data.

Each teacher takes the survey online using a process that protects anonymity. Once all teachers have completed the survey the data can be aggregated by grade, content area, class size and achievement level among other categories. Surveys are most effective when administered at the district level where teachers are provided an orientation about the uses of results for improving instruction. Surveys are developed by and available through Wisconsin Center for Education Research (WCER). This web survey can be contracted for use by Oregon districts and schools through their regional ESD and contracted by states, research, and other organizations through WCER.

## CIVICS AND FINANCIAL EDUCATION TASK FORCE RECOMMENDATIONS

The following charts detail the Task Force recommendations. While the recommendations include the same elements (left column), they differ in the specific strategies needed for each of the two content areas (right column). The recommendations include policy, structural, and fiscal considerations for the state legislature, the State Board of Education, and local school districts. The Task Force does not support unfunded mandates; recommendations should be read in this light.

**Pre-Assessment:** There is a critical need for data about Oregon teacher preparation and practice in both Civics and Financial Education. The Task Force recognizes one means to examine teachers' classroom and instructional practices: the Survey of Enacted Curriculum (SEC) for Social Studies. SEC or other appropriate measure should be encouraged and supported for Oregon school districts as a means to gather this important data.

**Teacher Preparation:** The Task Force recommends support for professional development for Oregon teachers addressing both content knowledge and pedagogy. Require that a portion of the on-going professional development currently required for the renewal of the professional license be in the teacher's content area. Institute a system of coaching and mentoring for teachers in the area of civics and financial education that may include participation from community organizations, government officials, or the financial industry.

**Instruction:** Adequate instructional time must be provided and supported for civics and financial education. The State Board of Education should include "Financial Literacy" as an Essential Skill and require that students show proficiency for an Oregon Diploma. This will ensure that financial literacy will be taught across the curriculum, as well as in courses focused on particular academic content standards. During the regular review and revision of the Civics and Government and the Economics/Personal Finance academic content standards, include new topics listed in the chart below. Regularly evaluate the standards to ensure that what students are expected to know and be able to do aligns with current needs, practices, issues, and events. Districts should work to embed Civics and Financial Education throughout the curriculum. Districts should examine local curriculum and classroom instruction to ensure instruction is provided with alignment to state standards. Finally, pursue the possible use of the additional credit required in mathematics for personal finance applications.

**Evaluation:** Measures of program effectiveness and of student learning should be developed for civics and financial education. The Task Force particularly recommends that program evaluation examine how students might demonstrate skills and knowledge. Sample scoring guides for district use should be developed to that end. Oregon school districts are encouraged to participate in national surveys, such as that sponsored by the JumpStart Coalition, to receive feedback about Oregon's performance and how that performance compares to other states'.

**Resources:** The Task Force recognizes that there are many resources available in these two content areas. To aid teachers in finding appropriate resources for their classrooms, Oregon Department of Education should enhance the resources within the Resources for Educational Achievement and Leadership (REAL) web site in the areas of civics and financial education. Districts and community resource organizations are encouraged to develop partnerships to cooperate in providing materials and instruction in civics and financial education. Funding and coordination should be provided to create and provide age-appropriate materials to Oregon schools on state and local government.

**Timeline:** The assessment of the Essential Skills, of “Civic and Community Engagement” and of “Financial Literacy” should begin in the 2010-2011 school year. Currently, there is no timeline established for this assessment. All other recommendations should be acted upon immediately.

### Civics Education Recommendations

BEST PRACTICE ELEMENT	STRATEGIES
<b>Pre Assessment</b>	Survey of Enacted Curriculum
<b>Teacher Preparation</b> Ensure that teachers of civic education are adequately trained in content and best practice strategies in civics and government.	Require professional development to include <ul style="list-style-type: none"> <li>• Teachers prepared through pre-service and in-service training</li> <li>• Training is regular and ongoing</li> <li>• Training addresses both content and student performance of civic and community engagement</li> <li>• Coaching and mentoring are encouraged</li> </ul>
<b>Instruction</b> Emphasize civic education as a basic component <u>throughout</u> K-12 education.	(ODE) Modify current standards to include: <ul style="list-style-type: none"> <li>• Civil discourse</li> <li>• Demonstration of civic and community engagement</li> <li>• Expansion of foundational civic education standards at Benchmark 1 (District &amp; Teachers) Create opportunities to embed civic education across content areas including reading, math, and science.</li> </ul>

<p><b>Evaluation</b>          Develop the capacity to assess and evaluate civic education programs. Measure program effectiveness and student learning throughout the K-12 curriculum.</p>	<p>Evaluation should be broadly construed and may include but not limited to tools such as: Use classroom assessments, standardized tests, and Oregon Assessment of Knowledge and Skills (OAKS); encourage demonstration of skills and knowledge through work samples, projects, etc. Develop sample scoring guides to assess performance of civics and community engagement</p>
<p><b>Resources</b></p>	<ul style="list-style-type: none"> <li>• Enhance resources within the REAL web site: lessons, assessments, sample projects, printed materials (OR Blue Book), web materials, programs, scoring guides, etc</li> <li>• Develop school-community and public-private partnerships</li> <li>• Development of age appropriate materials on state and local government</li> </ul>
<p><b>TIMELINE</b></p>	<ul style="list-style-type: none"> <li>• Begin assessment of this Essential Skill by Fall 2010-2011 school year</li> </ul>

## Financial Education Recommendations

BEST PRACTICE ELEMENT	STRATEGIES
<p><b>Pre Assessment</b> Establish baseline by collecting data</p>	<ul style="list-style-type: none"> <li>• All the research has given us little in terms of access and information.</li> <li>• Evaluation of efforts</li> <li>• What SD's offer FBLA, FFA, etc...</li> <li>• Simple survey could meet the needs as opposed to a test of students</li> <li>• Survey of Enacted Curriculum</li> </ul>
<p><b>Teacher Preparation</b> Ensure that teachers of financial education are adequately trained in content and best practice strategies in financial education.</p>	<p>Require content preparation through</p> <ul style="list-style-type: none"> <li>• Initial professional development or previous training <u>and</u></li> <li>• Regular, ongoing training to reflect emerging issues and practices.</li> <li>• Encourage coaching and mentoring</li> </ul>
<p><b>Instruction</b> Recognize that financial education is a basic component of K-12 education.</p>	<ul style="list-style-type: none"> <li>• Add “Demonstrate financial literacy” as an Essential Skill for the Oregon diploma.</li> <li>• Strengthen personal finance K-12 content standards to include items omitted such as: credit, risk mgmt. make change &amp; count back money, balance sheets, bankruptcy, understand contractual obligations, how personal finance relates to the whole economy, street law, personal responsibility.</li> <li>• Embed in K-12 curriculum.</li> <li>• Integrate with other content areas e.g. math.</li> <li>• Provide adequate instructional time.</li> <li>• Take advantage of additional math credit requirement for HS graduation. In an advanced math survey class include personal finance, math credit for personal finance work available in appropriate SS &amp; CTE classes.</li> </ul>
<p><b>Evaluation</b> Develop the capacity to assess and evaluate financial education programs. Measure program effectiveness and</p>	<p>Evaluation should be broadly construed and may include but not limited to tools such as: surveys, standardized tests, and OR Assessment of Knowledge and Skills</p>

<p>student learning throughout the K-12 curriculum.</p>	<p>(OAKS); participation in Jump\$tart’s national survey to collect Oregon-specific data, etc. Students should be able to demonstrate skills and knowledge through direct application.</p>
<p><b>Resources</b></p>	<ul style="list-style-type: none"> <li>• Utilize public-private partnerships.</li> <li>• Use existing curricular resources and materials.</li> <li>• Enhance resources within the REAL web site: lessons, assessments, sample projects, printed materials, web materials, programs, scoring guides, etc</li> </ul>
<p><b>TIMELINE</b></p>	<ul style="list-style-type: none"> <li>• The Oregon State Board of Education should immediately institute “Demonstrate financial literacy” as an Essential Skill for the Oregon diploma</li> <li>• Begin assessment of this Essential Skill by Fall 2010-2011 school year</li> </ul>



## Civics and Financial Education Task Force Members:

- **Susan Abravanel, Co-Chair**, For the past nine years, Susan Abravanel has been the Education Director at SOLV, an Oregon non-profit community-based organization engaging volunteers in environmental restoration and enhancement service activities. She has more than 25 years of experience in non-profit leadership and program implementation in professional and volunteer positions, in Oregon and nationally. Abravanel initiated and developed SOLV's statewide outreach to K-16 schools as partners in service-learning, a teaching and learning strategy that engages students in meeting academic goals across content areas through addressing identified community needs.
- **Steven Chambers** received his BA in History from Whitman College, and an MAT Interdisciplinary Studies from University of Oregon. He taught Social Studies (including civics) for 32 years at the high school level, and is in his 10th year as a director with the Salem/Keizer School Board (current Chair). He also is Adjunct Professor of Social Studies Methods at Willamette University's MAT program (5 years).
- **Cori Frauendiener** is the Director of Education Partnerships for MaPS Credit Union. She has a BS Degree Secondary Education/Social Science, Western Oregon University (OCE); and has more than 30 years in the financial industry. The past 15 years she has been working directly with financial education in the public school system.
- **Hank Harris** is Director of Human Resources for the Canby School District. Prior to that he served as an alternative education and language arts teacher in Vancouver, Washington; a middle school assistant principal in the Silver Falls and West Linn-Wilsonville School Districts, and principal of Lincoln Middle School in Santa Monica, California. AB, Harvard, English Literature, 1991; MA, University of Michigan, Secondary Education, 1993.
- **Michael Parker** has served the State of Oregon in a number of capacities for more than 15 years. In addition to his service to the State, Michael served his local community as a former member of the Salem/Keizer School Board. Currently he is Executive Director of the Oregon 529 College Savings Network and is responsible for all aspects of operations, including investment oversight, portfolio construction, marketing, plan design, and budgeting. In 2006, Michael developed and launched the State Treasurer's *Reading is an Investment* program, a state-wide elementary school literacy and financial education program. Michael is a graduate of the University of Oregon.
- **Barbara B. Rost** has served for eleven years as the program director at Classroom Law Project, an Oregon non-profit organization committed to K-12 Civics education. She holds a Bachelor's degree in Business Administration (emphasis on Finance) from Portland State University and a JD from Lewis and Clark Law School.
- **Al Spencer, co-chair**, is a Government Teacher at Tualatin High School and President Tigard-Tualatin Teachers Association. He has a B.A. from the University of Wisconsin-River Falls in Broad Field Social Studies and a Masters of Education in Special Education from the University of Montana with additional work in School Administration. He has been a classroom teacher for over thirty years, with five

years in Administration at the Elementary and High School level. At Tigard-Tualatin School District for the past eighteen years, he has taught in thirteen different school systems in five different states at the elementary, middle, and high school levels in Special Education, Economics, World History, and Government. He has served as Association President for the past five years directing the activities of a seven hundred member teacher organization.

- **Melody Thompson** is the Founder and Executive Director of Financial Beginnings, a nonprofit organization that provides finance education to youth and young adults in the Pacific Northwest. Melody has worked over 10 years in the finance industry. Her education includes receiving a BS in Business Administration and Finance and an MBA focusing in finance and public administration. Melody also serves as the Chair of the Oregon Jump\$tart Coalition Board.
- **Marilyn Walster** is a community activist with a deep seated belief in the capacity of young people to be directly involved in community life. She has taught middle school, high school and at several Oregon universities, including Willamette, PSU, OSU, and served as director of the MAT program at SOU. Marilyn was appointed to the Oregon Commission for National and Community Service by three Oregon governors.
- **Task Force Facilitator: Andrea Morgan**, Oregon Department of Education, Social Sciences Curriculum Specialist
- **Task Force Support Staff: Sheli Dumas**, Oregon Department of Education, Office Support Specialist

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