

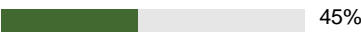
# Financial Literacy Curriculum Analysis

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## EXECUTIVE SUMMARY

The Charles County financial literacy curriculum shows a 45% overall compliance rate with Maryland State Standards, with significant deficiencies across all grade bands and standard areas. Implementation of a comprehensive financial literacy curriculum is projected to generate substantial economic benefits including increased tax base, reduced public assistance expenditures, and higher earning potential.

### Overall Compliance: 45%



### Grade Band Compliance

Grade Band	Compliance	Deficiency
Grades 3-5	38%	62%
Grades 6-8	45%	55%
Grades 9-12	52%	48%
Overall	45%	55%

## COMPLIANCE ANALYSIS

The curriculum analysis reveals systematic gaps across all grade bands, with the most significant deficiencies in "Manage Risks" (68%) and "Create and Build Wealth" (64%) - areas vital for long-term economic stability.

### Standard Compliance Rates

Standard	Compliance	Deficiency
Make Informed Decisions	41%	59%
Relate Careers and Income	48%	52%
Plan and Manage Money	53%	47%
Manage Credit and Debt	47%	53%
Create and Build Wealth	36%	64%
Manage Risks	32%	68%

## ECONOMIC IMPACT

Implementation of a comprehensive financial literacy curriculum is projected to generate substantial economic benefits for Charles County, including increased tax base, reduced public assistance expenditures, and higher earning potential.

### Key Economic Benefits

Benefit	Impact	Description
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Benefit	Impact	Description
Tax Base Increase	15%	12-15% increase in small business formation
Public Assistance Reduction	9%	7-9% reduction in public assistance costs
Higher Earning Potential	16.4%	16.4% more over lifetimes
Reduced Bankruptcy	28%	28% lower bankruptcy filing rates
Reduced Foreclosure	32%	32% lower foreclosure rates
Workforce Development	24%	24% higher retention rates

## Projected Outcomes (10-Year)

Outcome	3-Year	5-Year	10-Year
New Small Business Formation	8%	15%	27%
Reduction in Bankruptcy Filings	12%	19%	31%
College Savings Plan Participation	22%	38%	56%
Reduction in Predatory Lending	18%	32%	47%
Financial Institution Account Ownership	14%	26%	35%
Credit Score Improvement (Points)	12%	24%	42%

# CURRICULUM ANALYSIS

The curriculum analysis by grade band reveals increasing compliance from elementary (38%) to high school (52%), but significant deficiencies persist across all levels, particularly in risk management and wealth building.

## Grade Band Analysis

Standard	Elementary (3-5)	Middle School (6-8)	High School (9-12)
Make Informed Decisions	35% compliance	42% compliance	48% compliance
Relate Careers and Income	40% compliance	48% compliance	55% compliance
Plan and Manage Money	45% compliance	52% compliance	60% compliance
Manage Credit and Debt	38% compliance	46% compliance	55% compliance
Create and Build Wealth	30% compliance	35% compliance	42% compliance
Manage Risks	25% compliance	32% compliance	38% compliance

# IMPLEMENTATION PLAN

A five-phase implementation plan has been developed to address curriculum deficiencies, with full implementation achievable within one academic year.

## Implementation Phases

Phase	Duration	Description
Phase 1: Curriculum Development	3 months	Establish curriculum teams for each grade band, create enhanced lesson plans addressing all standard components, develop real-world applications, design technology integration components.
Phase 2: Teacher Training	2 months	Conduct professional development in financial literacy content, partner with local financial institutions for authentic expertise, establish learning communities for ongoing support.
Phase 3: Pilot Implementation	1 semester	Launch program in select classrooms with detailed metrics tracking, establish baseline economic indicators, begin developing community partnerships.
Phase 4: Full Implementation	1 academic year	Roll out comprehensive curriculum across all schools, integrate cross-curricular connections, implement technology platforms, activate community partnerships.
Phase 5: Evaluation and Refinement	Ongoing	Establish regular assessment of student financial competency, track economic indicators, measure college/career readiness, monitor household financial stability indicators.

## Resource Allocation

Component	Allocation
Curriculum Development	30%
Teacher Training	25%
Technology Integration	20%
Community Partnerships	15%
Assessment Development	10%

# RECOMMENDATIONS

The most critical priorities for immediate implementation are enhancing Standard 5 (Create and Build Wealth) and Standard 6 (Manage Risks), which show the highest deficiency rates across all grade bands.

## Key Recommendations by Standard

Standard	Priority	Impact	Key Recommendations
Standard 1	High	85%	Develop a comprehensive decision-making framework for all grade levels, Create financial vocabulary development program
Standard 2	Medium	75%	Strengthen personal characteristics and career connections, Enhance education-income relationship exploration
Standard 3	Medium	70%	Enhance spending plan development, Strengthen financial institutions education
Standard 4	High	80%	Enhance borrowing concepts education, Strengthen payment methods instruction
Standard 5	Critical	90%	Develop comprehensive savings plan components, Enhance money growth concepts
Standard 6	Critical	95%	Develop fraud and identity protection content, Create comprehensive insurance concepts education

## Grade Band Recommendations

Grade Band	Priority	Impact	Key Recommendations
Elementary (Grades 3-5)	High	85%	Develop more comprehensive lessons addressing all six standards, Create clearer connections to real-world applications
Middle School (Grades 6-8)	High	80%	Strengthen financial decision-making framework, Enhance career and income education
High School (Grades 9-12)	Critical	90%	Develop supplemental materials addressing identified gaps in each standard, Enhance integration of modern financial technology throughout the curriculum

## Implementation Recommendations

Category	Priority	Impact	Key Recommendations
Curriculum Development	Critical	95%	Establish curriculum teams for each grade band, Create enhanced lesson plans addressing all standard components
Teacher Training	High	85%	Conduct professional development in financial literacy content, Partner with local financial institutions for authentic expertise
Technology Integration	Medium	75%	Implement financial simulation software, Develop digital assessment tools
Community Partnerships	Medium	70%	Establish partnerships with local financial institutions, Create parent education components
Assessment	High	80%	Develop comprehensive assessment framework, Create performance-based assessments