



Seal of Personal  
Finance



## *Arizona State Seal of Personal Finance*

### **Paradise Valley School District Student Guidance Document**

The Arizona State Seal of Personal Finance is one of four Seals that the Arizona State Board of Education sponsors to recognize the incredible work our high school graduates receive who have attained a high level of proficiency in personal finance related coursework and completion of additional extracurricular activities.

The State Seal of Personal Finance, or A.R.S. §15-260, is a recent addition to the Arizona Department of Education. We are excited that you have decided to pursue this honorable recognition of your hard work and engagement in Personal Finance.

The Seal is a *Celebration* of your work in personal finance, as well as a *Distinction*, that can be leveraged to showcase what you've accomplished in high school. Earning the Seal is a testament to your talents and dedication which further highlights the quality of PV Schools' programs, courses, teachers and schools. This is a *Pathway* you have decided to pursue which leverages the diverse personal finance opportunities that are afforded to all of our students in our schools.

Congratulations in advance on your hard work, and we look forward to celebrating your success upon completion of this admirable project.

Dan Courson, Ph.D.  
Assistant Superintendent for Curriculum and Instruction  
Paradise Valley Unified School District



## Qualifying Seal Requirements

### Eligibility for the State Seal of Personal Finance:

- Students must complete all requirements during grades 9-12.
- Students must complete all social studies courses with an overall grade point average (GPA) of 3.0 out of a 4.0 scale. [Verification Form](#), signed by counselor of GPA and course eligibility.
- Students must complete 1 activity from each of the 4 categories.
  - Passage of an assessment of personal finance
  - Completion of an approved personal finance program
  - Participation in a co-curricular or extracurricular program
  - Completion of a college and/or career readiness plan
- It is recommended you select and meet with a mentor teacher to assist you through this process.

### Documentation required to earn this seal:

Please read the following Categories carefully and refer back to them often to ensure all requirements are met. **You must complete ONE requirement per category.**

Category 1: Passage of a Personal Finance Assessment	<input type="checkbox"/> Free assessment available through CEE and other organizations <input type="checkbox"/> EverFi Cumulative Financial Literacy Exam <input type="checkbox"/> Personal Finance-related Career and Technical Student Organization (CTSO) objective tests <ul style="list-style-type: none"> <li><input type="checkbox"/> FBLA-Personal Finance</li> <li><input type="checkbox"/> DECA Personal Financial Literacy Exam</li> </ul> <input type="checkbox"/> <a href="#">Verification Log</a> , signed by mentor/teacher for out of school programs
Category 2: Passage of an Approved Personal Finance Program or Curriculum	<input type="checkbox"/> Program Completed: _____  ***Please see the options in this category below <input type="checkbox"/> <a href="#">Verification Log</a> , signed by mentor/teacher for out of school programs
Category 3: Passage of an Approved Co-Curricular or Extracurricular Program	<input type="checkbox"/> Program Completed: _____  ***Please see the options in this category below

	<input type="checkbox"/> <a href="#">Verification Log</a> , signed by mentor/teacher for out of school programs
Category 4: Passage of an Approved College and/or Career Readiness Plan	<input type="checkbox"/> ECAP <input type="checkbox"/> FAFSA Completion <input type="checkbox"/> Completion of a CTED Certificate Program (Industry Credential) <input type="checkbox"/> Written reflection including College/Career Plan Post - High School (refer to included rubric for guidance)

## Options for Seal of Personal Finance

### Personal Finance Programs/Curriculum

- EverFi Financial Program
- [HSEFP](#) - High School Financial Planning Program
- Take Charge Today - University of Arizona
- Money Moments - Midfirst Bank
- Hands on Banking - Wells Fargo
- Next Generation Personal Finance Courses
- Better Money Habits - Bank of America
- 360 Degrees of Financial Literacy - AICPA
- Thrive Financial Literacy for Teens - Pay Your Family First
- Financial Fitness for Life - ACEE
- Virtual Economics- ACEE
- Additional programs offered by Banks, Credit Unions, and the Federal Reserve

### Curricular and Extracurricular Programs

- ACEE Stock Market Game
- Investwrite National Essay Contest
- ACEE Mayor's Challenge
- Capitol Hill Challenge
- Completion of a Junior Achievement High School Program
- CTSO programs:
  - DECA Personal Financial Literacy Event
  - DECA Personal Financial Literacy Promotion Project
  - DECA Virtual Business Challenge Personal Finance
  - FBLA (Future Business Leaders of American)
  - FBLA LifeSmarts
  - FBLA Virtual Business Personal Finance Challenge
  - FCCLA/ Knowledge Matters Virtual Business Challenge-Personal Finance

NOTE: Other programs not listed may be used if approved by the Arizona Department of Education, contact [Linda Burrows](#), ADE Director of Social Studies and World and Native Languages, for approval.

## Seal of Personal Finance: College/Career Plan Rubric

**Directions:** The purpose of the reflection is to share your experiences during your pursuit of the Seal and create a plan for college or career, post high school. Please use this rubric as a guide for planning.

- Reflect on your journey of personal financial knowledge through the years. How did it evolve from freshman year to the present?
- How did the Seal process prepare you for relevant, real-world, professional experiences beyond the academic environment?
- What did you learn through the pursuit of the Personal Finance Seal that you will take with you and apply to college and/or career pursuits after high school?

	Above Expectations	Meets Expectations	Approaching Expectations	Below Expectations
	4	3	2	1
Reflective Thinking	The reflection explains the student's own thinking and learning processes, as well as implications for future learning.	The reflection explains the student's thinking about his/her own learning processes.	The reflection attempts to demonstrate thinking about learning but is vague and/or unclear about the personal learning process.	The reflection does not address the student's thinking and/or learning.
Analysis	The reflection is an in-depth analysis of the learning experience, the value of the derived learning to self or others, and the enhancement of the student's appreciation for the discipline.	The reflection is an analysis of the learning experience and the value of the derived learning to self or others.	The reflection attempts to analyze the learning experience but the value of the learning to the student or others is vague and/or unclear.	The reflection does not move beyond a description of the learning experience.
Making Connections	The reflection articulates multiple connections between this learning experience and content from other courses, past learning, life experiences and	The reflection articulates connections between this learning experience and content from other courses, past learning experiences, and future goals.	The reflection attempts to articulate connections between this learning experience and content from other courses, past learning experiences, or	The reflection does not articulate any connection to other learning or experiences.

	future goals.		personal goals, but the connection is vague and/or unclear.	
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### **District Documentation Requirements**

- ❖ Students should submit all evidence of work in the form of a Google Presentation. It is recommended that the presentation be reviewed by a mentor teacher prior to sharing with the Social Studies Curriculum Specialist, Lynn Hoppes, by April 1, 2023. The District Seals Committee will review and make recommendations of awardees.
- ❖ The SlideShow should be titled with the student's First and Last Name, the initials of the High School they attend, and Seal of Personal Finance Applicant (Ex: *Lynn Hoppes, PVHS, Seal of Personal Finance Applicant*).
- ❖ Each of the four categories should have a slide or multiple slides dedicated to each choice and brief explanation of what was your role or how the requirement was met. Document all expectations as explained in the checklist. Forms which require a signature can be scanned and linked.
- ❖ The Reflection Rubric will be utilized to determine eligibility for the Seal. Students will be notified of the Seal status by May 1st, 2023.