

Seal of Personal Finance

Tammy Waller

Director for K-12 Social
Studies and World Languages

Tammy.Waller@azed.gov

Seal of Personal Finance Overview

A.R.S. §15-260 establishes the State Seal of Personal Finance Proficiency Program

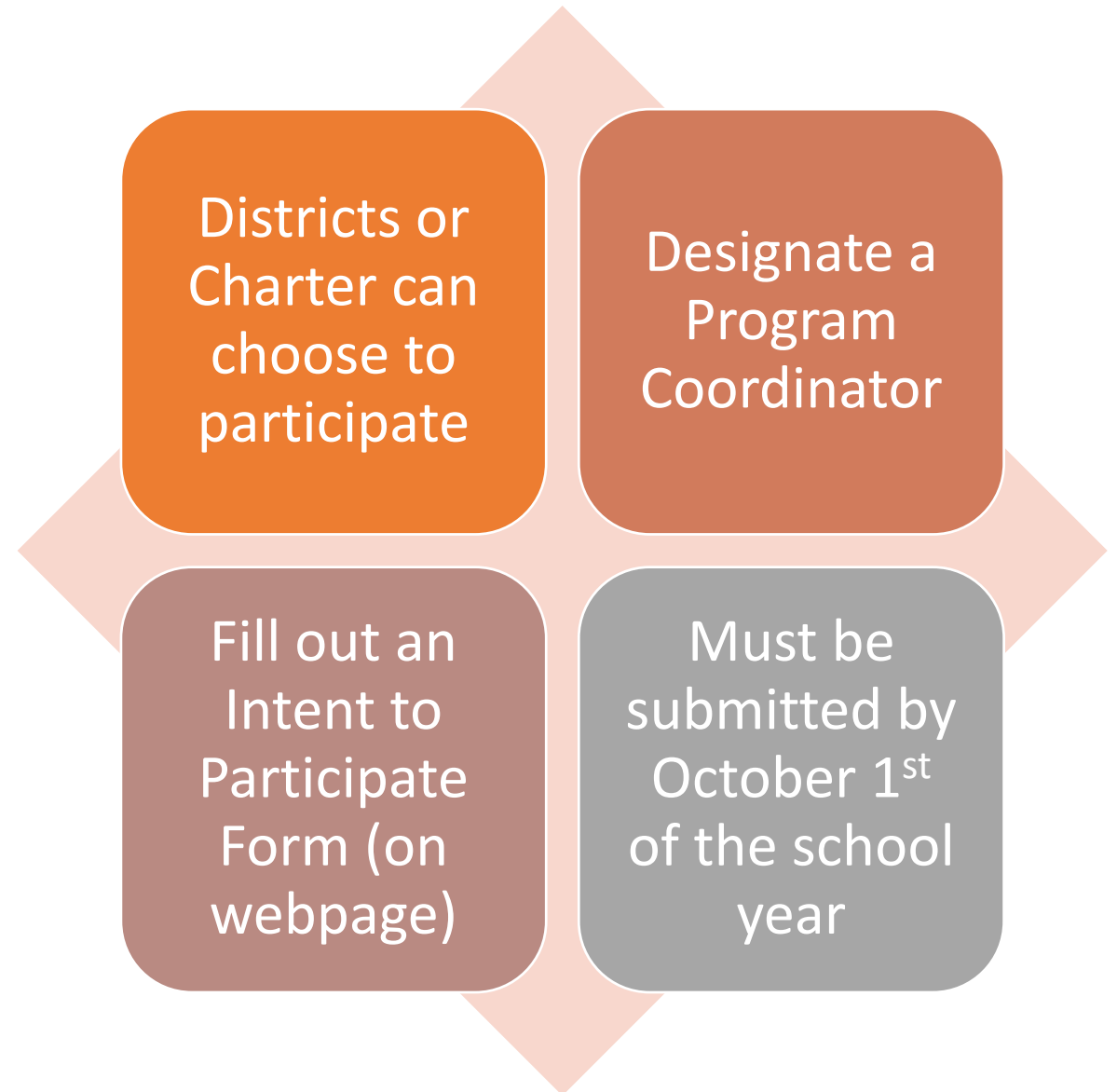
This program recognizes high school students who have attained a high level of proficiency in Personal Finance at the time of graduation

Proficiency determined by completion of a set of State Board of Education Approved Tasks

Seal is placed on diploma and noted on transcript



Getting Started



Program Eligibility

01

Graduate from an Arizona district or charter school

02

Complete requirements during high school

03

Complete all Social Studies courses with a G.P.A of 3.0 or better out of a 4.0 scale

04

Complete 1 activity from each of the 4 categories

- Passage of an assessment
- Completion of an approved personal finance program
- Participation in a co-curricular or extra curricular program
- College and/or Career Readiness Plan

Passage of an assessment

Free assessment available through CEE and other organizations

EverFi Cumulative Financial Literacy Exam

Personal Finance-related Career and Technical Student Organization (CTSO) objective tests and exams such as

FBLA-Personal Finance

DECA- DECA Personal Financial Literacy Exam

Approved Personal Finance Programs/Curriculum

- EverFi Financial
- HSFFP-High School Financial Planning Program
- Take Charge Today-University of AZ
- Money Moments- Midfirst Bank
- Hands on Banking- Wells Fargo
- Next Gen Personal Finance Courses
- Better Money Habits- BofA
- 360 Degrees of Financial Literacy- AICPA



Programs Continued

- It's my time to Thrive Financial Literacy for Teens-Pay Your Family First
- Passage of a B or better in dedicated financial literacy course
- 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 and/or Investwrite National essay contest



ACEE Mayor's Challenge including:

Economics Challenge

Economics Critical Thinking Challenge

Personal Finance Challenge



Capital Hill Challenge



Completion of a Junior Achievement High School Program

CTE Curricular and Extracurricular Programs

- Participation in Personal Finance-related CTSO programs and competitive events such as
 - DECA (Distributive Education Clubs of America)
 - DECA Personal Financial Literacy Event
 - DECA Personal Financial Literacy Promotion Project
 - DECA Virtual Business Challenge-Personal Finance
 - FBLA (Future Business Leaders of American)
 - LifeSmarts
 - Virtual Business Personal Finance Challenge
 - FCCLA (Family, Career, and Community Leaders of America)
 - FCCLA/Knowledge Matters Virtual Business Challenge-Personal Finance

College and/or Career Readiness Options



ECAP

FAFSA Completion

Completion of a
CTED certificate
program leading to
industry credential

Written reflection
piece that includes
college/career plan
post high school

Procedures for Awarding the Seal

Electronic Copy of Seal sent to Program Coordinator in October

Program Coordinator verifies all requirements met for each student applying for seal

Program Coordinator prints seals

Seal is placed on Diploma and noted on transcript

Reporting form is completed and submitted no later than September 1st

Ideas for School Celebrations (Non ADE Funded)

