

# FINANCIAL READINESS CURRICULUM EVALUATION FORM

The Department of Defense recognizes that financial literacy is key to financial readiness and provides education throughout the military life cycle in accordance with law and DoD policy, so that service members possess the necessary knowledge and skills to maintain their financial readiness. Financial literacy training is required by 10 U.S.C. § 992 at several personal and professional life events during a service member's career. To ensure that training curriculum offered through the Office of Financial Readiness, or FINRED, and delivered by personal financial counselors meet the standards prescribed in existing policy, all curriculum offered through FINRED must meet all of the criteria established in the template below. If any one of the criteria is not met, the curriculum will need to be modified by the author until all criteria are met.

Title of curriculum reviewed:	Submitted by (include contact info):
List all components submitted (e.g., instructor guide, presentation curriculum, handouts, infographics, etc.). Please note: ALL components a PFC might use must to be reviewed.	Date submitted:
Touchpoint or topic area:	Keywords (e.g., credit, saving, insurance, health, etc.):
Is this new curriculum? Yes    No	Is this replacing other curriculum? Yes    No
If replacing other curriculum, please state title:	



Determine if the curriculum meets each of the criteria below. Check yes or no, as appropriate, and provide comments for negative determinations. All criteria must be met in order for the curriculum to be approved for service member or family training.

CRITERIA	DESCRIPTION AND EXAMPLES OF CRITERIA TO BE MET	YES	NO	COMMENTS
Know Your Audience	<p>Financial education, information and delivery methods must be tailored to the circumstances and needs of the user. “Knowing your audience” happens at two levels:</p> <ul style="list-style-type: none"> <li>✓ Understanding the demographic context of the individual</li> <li>✓ Assessing the individual’s own needs, barriers, skills and motivation.</li> </ul> <p><i>Does the curriculum address the audience needs? For example, if training service members, is it relevant to the appropriate time or circumstance in their career? If training family members, does the curriculum address the unique circumstances of military spouses, etc.?</i></p>			
Appropriate Instructor and Learner Support	<p>Materials for instruction contain clearly defined learning objectives and appropriate instructor and learner support materials. DoD’s Inventory of Financial Literacy Knowledge and Skills for Service Members and Families provides reference material for terminal and enabling learning objectives.</p> <p><i>Do the materials contain defined learning objectives and appropriate instructor support (e.g., instructor guides or instructor materials, visual aids or handouts for learners, links to additional resources)?</i></p>			



CONTENT	DESCRIPTION AND EXAMPLES OF CRITERIA TO BE MET	YES	NO	COMMENTS
Meets Prescribed Terminal Learning Objectives, or TLOs	<p>For training at a specific touchpoint, financial readiness common military training content must meet specific objectives. The TLOs are outlined in Department of Defense Instruction 1322.34, <i>“Financial Readiness of Service Members.”</i></p> <p><i>When addressing a touchpoint, does the curriculum address the established TLOs?</i></p>			
Provides Actionable, Relevant and Timely Information	<p>Financial readiness common military training provides training at specific personal and professional life events in accordance with 10 U.S.C. § 992. Curriculum should be delivered when service members are best able to apply the knowledge to their current situation or an upcoming change in their financial circumstances.</p> <p><i>Does the curriculum provide just-in-time learning with concrete steps to accomplish a financial decision or action? For example, if preparing for a major purchase, does the curriculum address financing options and ongoing costs, such as maintenance or insurance?</i></p>			



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Improves Key Financial Skills	<p>Financial literacy and education can be more effective when it helps develop skills to achieve specific goals, rather than transmitting knowledge of particular facts about financial products and services.</p> <p>Does the curriculum:</p> <ul style="list-style-type: none"> <li>✔ Help the learner know when and how to locate information for making financial decisions?</li> <li>✔ Help the learner understand how to interpret information for decision making?</li> <li>✔ Help the learner have the skills and confidence to take action and implement their decision?</li> </ul>			
Makes It Easy To Make Good Decisions and Follow Through	<p>Timing is everything when delivering financial literacy training.</p> <p>Example: Service members completing pre- and post-deployment training understand the implications of special pay and entitlements and are in a position to follow through on that understanding with respect to increasing savings, paying down debt, etc.</p> <p><i>Does the curriculum correspond with decision-making points, so service members can easily understand the financial implications of approaching personal or professional milestones and follow through on their acquired knowledge?</i></p>			



TONE	DESCRIPTION AND EXAMPLES OF CRITERIA TO BE MET	YES	NO	COMMENTS
Positive	<p>Financial literacy training should be presented in a positive tone, with no recriminations or negative language, such as “failure,” “mistake,” etc. Positive tone builds credibility and encourages learners to consider the message and engage in appropriate financial behaviors.</p> <p><b>Example:</b> Does the curriculum encourage learners to use a spending plan to make improvements in their personal financial situation? (positive) Or, does the curriculum use statements such as, “Use a spending plan or you could lose your security clearance and get kicked out of the service”? (demeaning)</p> <p><i>Does the curriculum maintain a positive tone?</i></p>			
Active Voice	<p>In the active voice, the subject always “does” the action of the sentence.</p> <p><b>Active example:</b> The quarterback ran the ball in for a touchdown.</p> <p><b>Passive example:</b> The ball was run in for a touchdown by the quarterback.</p> <p><i>Is the curriculum presented in an active voice?</i></p>			



TONE	DESCRIPTION AND EXAMPLES OF CRITERIA TO BE MET	YES	NO	COMMENTS
Free of Bias	<p>There are two types of biases to be aware of: <b>language and commercialism.</b></p> <p><b>Bias-free language</b> is language that is sensitive to people’s sex, race, age, culture, physical condition and many other categories. Bias-free language does not discriminate and therefore includes all readers in a fair and open manner. It is empathetic and does not offend or demean.</p> <p><b>Bias free</b> also refers to a lack of any implied or direct endorsement of a commercial nature, including graphics and website.</p> <p><i>Is the curriculum free of bias?</i></p>			

POLICY	DESCRIPTION AND EXAMPLES OF CRITERIA TO BE MET	YES	NO	COMMENTS
DoDI 1344.07, “Personal Commercial Solicitation on DoD Installations”	<p>Is the curriculum free of commercial names and graphics, implied endorsements or references, such as references to commercial websites?</p> <p>Curriculum does not contain implied or direct endorsements of materials, resources or opinions.</p>			



If someone other than FINRED staff performed this review, please complete the information below and forward the entire package to FINRED, [osd.mc-alex.ousd-p-r.mbx.financial-readiness@mail.mil](mailto:osd.mc-alex.ousd-p-r.mbx.financial-readiness@mail.mil).

CURRICULUM REVIEW COMPLETED BY:	ORGANIZATION:	DATE

For FINRED Use ONLY:

FINRED RECOMMENDATION:	FINRED STAFF MEMBER (ELECTRONIC SIGNATURE)	DATE
Approved      Not Approved		

**COMMENTS:**

