Evaluation Brief		
Name of Bidding Company	B.E. Publishing	
Title of the textbook, program, or series	Personal Financial Literacy (1st Edition)	
(print/digital)	15:	
Subject Area	Personal Finance	
Annotation or description that provides an overview of the instructional materials bid	Personal Financial Literacy provides the financial building blocks for effective earning, spending, saving, investing, and giving through each stage of life. From how to manage a paycheck to understanding the time value of money, this text prepares students with the skills they need to make financial decisions and manage their money throughout their lives. Real-world examples are embedded throughout the book to demonstrate financial dilemmas students may encounter, such as identifying needs and wants and understanding	
	how credit impacts financial decisions. This graphically illustrated textbook brings personal finance topics like budgeting, investments, taxes, and more to life as it hones problem solving and critical thinking skills and prepares students to manage their financial futures.	
Author's Name and Background	Lisa Mulka	
	Lisa Mulka is an entrepreneur, writer, and teacher. She is the author of the award-winning financial literacy children's book The Business of Beans: A Young Entrepreneur's Story in Tanzania, as well as numerous business education books. She runs a content writing and publishing company and teaches at Johns Hopkins University in the Center for Talented Youth program. Her passion is helping young people achieve entrepreneurial and financial success.	
Copyright of Student Materials	2018	
Intended Grade Level	9–12	
Lexile Level	Unknown	
WCAG 2.1 for Section 508 and WCAG	eTextbook is in PDF format and is machine readable.	
Compliance (digital student materials)		
Availability of NIMAS File Set (print student materials)	Upon request.	
Available Formats (digital student materials)	eTextbook is in PDF format	
Compliance with IMS Global Standards (digital)	Digital student materials are 100% web-accessible via eReadiness.com and do not require programmatic integration with Learning Management Systems (LMS), such as Canvas or Google Classroom. However, digital student materials provided on eReadiness.com can easily be integrated into any LMS course by doing the following:	
	- Set up lessons in the LMS, adding references to the resources as needed - Download resources from eReadiness.com and copy resource links to include in your LMS	
	lesson - Upload, insert, or otherwise link resources, including the student eTextbook, into your LMS lesson using the appropriate LMS content adding tool	
Consumable (print)	Not Consumable	
Manuscript Format (print/digital)	No	
List of Ancillary Materials and Services	Instructor Resources are password protected and are housed on B.E. Publishing's eLearning platform, eReadiness.com. See Ancillary Materials and Services list.	
Pupil Edition - Meet the Term of Manufacturing Standards and Specification for Textbooks	Yes	
Additional Information	Correlations have been completed to applicable textbook pages with references provided for the corresponding chapter, page numbers, and chapter section title. In addition, correlations have been made to applicable Chapter Review Activities where the standards are addressed in an activity format. These Chapter Review Activities are located with the student and instructor resources on eReadiness.com.	
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