

Office of the Superintendent of Schools  
MONTGOMERY COUNTY PUBLIC SCHOOLS  
Rockville, Maryland

June 28, 2023

MEMORANDUM

To: Members of the Board of Education  
From: Monifa B. McKnight, Superintendent of Schools  
Subject: Financial Literacy Recommendation (05-25-2023)

During the *Financial Literacy Recommendation* discussion, Ms. Silvestre inquired if the financial literacy content could be integrated into the Level 1 English for Speakers of Other Languages (ESOL).

**Response**

All students in Grades 9–12 identified as Emergent Multilingual Learners (EML) performing at English Language Proficiency (ELP) level 1 are co-enrolled in two courses:

Grade 9	English 9 for English Learner (EL) 1 and English Language Development (ELD) seminar
Grade 10	English 10 for EL 1 and ELD seminar
Grade 11	Grade-level English Language Arts (ELA) and ELD seminar
Grade 12	Grade-level ELA and ELD seminar

In the referenced courses, EML at ELP level 1 receive instruction aligned to their grade-level ELA standards, thereby earning 1.0 English credit required for graduation.

Integrating the Maryland Standards for Personal Financial Literacy Education would be difficult because it will limit the ability for Emergent Multilingual Learners at ELP level 1 to meet the grade-level standards for ELA. The ELD seminar is designed to support EML as they learn the academic language and content of the ELA Maryland College and Career-Ready Standards and World-class Instructional Design and Assessment (WIDA) standards, providing additional language development, scaffolds, and instruction in order to successfully complete and pass the ELA course and learn the knowledge and skills needed to accomplish Grade 10 ELA Maryland Comprehensive Assessment Program.

Access to financial literacy for the 2023–2024 school year will be available to all students through a Personal Finance elective course, which will include enhanced scaffolds for EML, an online Personal Finance elective, the Financial Mathematics course, and online non-credit financial literacy modules.

If you have questions, please contact Ms. Niki T. Hazel, associate superintendent of curriculum and instructional programs, Office of the Chief Academic Officer, via email.

MBM:PKM:PAP:NTH:smw

Copy to:  
Executive Staff  
Ms. Webb