SUMMARY OF WAIVER REQUESTS

1. **Charles County** is requesting a waiver to fully implement a financial literacy education program of instruction. At the high school level, all students in Charles County will be required to pass a one-credit financial literacy course. Additionally, staff has participated in extensive curriculum and professional development over the last 15 months. At the elementary and middle school levels, a curricular crosswalk was completed to see where financial literacy objectives are currently met or could be met with minor modifications; lessons have been modified and/or developed to include financial literacy in appropriate content areas; and have developed integrated financial literacy and technology lessons to be taught in labs by technology teachers. The request will allow the system to:

    - Focus on middle school implementation by back-mapping the high school curriculum to the middle school and pilot at selected sites. At the elementary level, provide students with financial literacy content during computer lab time.

    - Implement financial literacy to all middle school students, and back-map the middle school curriculum to the elementary school. Lessons will be developed and piloted to ensure alignment with standards.

2. **Garrett County** is requesting a waiver to fully implement a financial literacy education program of instruction. At the high school level, Garrett County has had a financial literacy graduation requirement since 2006. The waiver request is for elementary and middle school implementation. Specifically, local school system staff will work on the following:

    - Offering professional development focusing on elementary and middle school teachers;
    - Providing teachers with opportunities to develop curriculum and instructional activities;
    - Developing materials explaining the school systems financial literacy program; and
    - Publicizing the successes of the high school teams in the Stock Market Game which is supported by a local business partnership.

3. **Montgomery County** is requesting a waiver to fully implement a financial literacy education program of instruction. Currently, several of the financial literacy standards are addressed through social studies courses and Junior Achievement programs at the elementary, middle and high school levels. To fully implement a financial literacy instructional program, the following is planned in the 2012-2013 school year: At the elementary level, financial literacy standards will be integrated into the curriculum. In middle school, grade seven world studies will include financial literacy standards; and in high school, the National, State and Local Government course will include the financial literacy standards.