

Key Players in Education

There are many actors involved in the offering of a school-based personal finance curriculum. This section outlines who is involved and their roles. It is helpful to involve as many actors as possible in the promotion of financial education.

Curriculum and Instruction Specialists

School districts may have individuals assigned to select/develop and implement curriculum that meets the learning objectives for the district. These individuals can assist with researching financial education curricula to determine what may work best for the district.

Parent Teacher Organizations (PTO)

Parent teacher organizations exist as a liaison mechanism between parents and the staff at the school. PTOs can help set weekly areas of focus and encourage participation through the use of community-funded prizes, advertising mechanisms, special events, etc. Hosting a “financial education week” is one example of how a PTO may support financial education in their school. Helping coordinate a school assembly on the topic of financial education may be another area parents can assist with.

School Administrators

Schools typically have an assigned principal and may have several vice principals assisting with administrative duties. Because principals are on the front lines, interacting with parents at their schools, they are often aware of emerging issues in education. As parents bring concerns to administrators about a lack of financial education in their schools, principals may forward these concerns on to the school board and other staff with the board of education. A school administrator wants students to be academically prepared once they graduate. They value the opinions and desires of parents, teachers, and students. However, they also have to adhere to state and district policies. They may work to have changes to the curriculum made at the district level, while also encouraging changes at the local school level where possible.

School Board

The local school board is usually comprised of elected officials. They are responsible for hiring the superintendent, developing policies, curriculum, and the school budget. The National School Boards Association developed a [FAQ](#) page with more information on the roles and responsibilities of a school board. Public meetings of the school board are held on a regular basis.

State Legislators

State legislators are voted in by local residents. When the legislature is in session, legislators create and process bills that may become laws. Legislative committees and subcommittees focus on issues in related areas, and there are typically committees that meet to discuss issues related to education in the state. Meeting times vary by state, with some state legislatures meeting throughout the year, and others meeting for a part of the year.

Teachers

Teachers must work to meet the administrative tasks they have been assigned, while also helping children develop individually. When parents have concerns about areas of growth for their children, teachers respond and try to find ways to improve the areas of concern. Teachers may also be creative in finding ways to teach areas of interest, such as personal finance, through the use of their elective areas or time in teaching. They may work with staff in other subject areas to cross-reference materials of interest to place more emphasis on a particular topic. For example, library time may support lessons taught in the classroom. Promoting financial education can be challenging when working with a pre-set curriculum, but creative teachers can often find a way!