

Chozn Organization Presents

Improving School Math Score Results through FinCredit



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About FinCredit

FinCredit is redefining financial education by transforming money and credit management into a hands-on, digital learning experience. Our program combines interactive on/offline training, real-world simulations, critical thinking assignments, and expert-led workshops—empowering learners of all ages to master the practical skills that keep their financial lives balanced and thriving.

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Curriculum Main Values

- **Practical Empowerment** - FinCredit believes financial knowledge should be practical, not theoretical—teaching budgeting, saving, credit, and investing through real-life applications, simulations, and decision-based scenarios.
- **Financial Confidence & Agency** -The curriculum builds confidence and competence by teaching participants to think critically about money, assess risk, and make informed, independent financial decisions with clarity and assurance.
- **Responsibility & Discipline** - FinCredit emphasizes responsible financial behavior by teaching disciplined habits—smart spending, timely payments, strategic saving, and responsible credit use—to support long-term financial stability.
- **Measurable Growth & Accountability** - FinCredit prioritizes measurable outcomes, using assessments, KPIs, simulations, and behavior tracking to ensure real gains in financial knowledge, confidence, and behavior.



Executive Overview

Secondary schools face a dual accountability challenge: improving student mathematics performance while also meeting state graduation requirements that increasingly include personal finance education. National data indicates that these challenges are interconnected and can be addressed more effectively through applied contextualized instruction than through isolated coursework.

National and international assessments underscore the scope of the issue. Fewer than forty percent of U.S. adolescents demonstrate proficiency in financial literacy, according to the OECD Programme for International Student Assessment (PISA). At the same time, approximately seventy-four to seventy-five percent of U.S. teenagers report low confidence in their financial knowledge and decision-making ability.



Applied real-world instruction improves student content retention by 30–40%, particularly in mathematics.



Over 60% of young adults make a major financial mistake within two years of high school due to limited financial education.

The assessment further shows that more than half of teens feel unprepared to manage their financial futures, despite the fact that they are likely to encounter binding financial contracts shortly after graduation. In parallel, research in mathematics education consistently indicates that contextualized and applied learning models lead to stronger student achievement in mathematics than abstract-only instructional approaches.

In response, this framework presents a digital, standards-aligned instructional approach that embeds personal finance instruction directly into applied mathematics coursework. The intent is to allow schools to improve math score outcomes while simultaneously satisfying personal finance graduation requirements, rather than treating these priorities as competing demands.



Applied contextualized instruction can simultaneously improve math performance and financial literacy—allowing schools to meet both academic and graduation requirements without adding separate coursework.



Evidence-Based Rationale for Integrated Math Instruction

Educational research consistently demonstrates that students perform better in mathematics when instruction is tied to real-world contexts. Studies examining contextual teaching and learning strategies show measurable improvements in student comprehension, retention, and problem-solving ability within mathematics classrooms. Applied learning environments have also been shown to reduce math anxiety and increase student engagement, particularly in upper secondary grades where disengagement is most common. Scenario-based learning further strengthens students' ability to transfer mathematical reasoning to both academic assessments and real-world applications.

In parallel, research on structured financial education programs demonstrates that students who receive intentional, standards-aligned instruction show stronger conceptual understanding and more informed decision-making than peers exposed only to informal or unstructured financial content. Taken together, these findings reinforce the value of an integrated instructional approach that supports mathematics achievement while simultaneously strengthening students' capacity to apply quantitative reasoning in unfamiliar contexts.

In addition to these cognitive benefits, contextualized instruction has been shown to improve students' metacognitive awareness, meaning their ability to plan, monitor, and evaluate problem-solving strategies. When students work through authentic, multi-step scenarios, they are more likely to reflect on their reasoning process, identify errors, and adjust strategies—skills strongly associated with improved performance on complex assessments.



Strengthens problem-solving, reasoning, and applied math performance through real-world context.

Applied Financial Mathematics Supports Math Score Improvement

This framework strengthens mathematics performance by reinforcing core mathematical standards within coherent, real-world financial contexts. When students work with percentages, ratios, and proportional reasoning to evaluate interest rates or compare financial outcomes, mathematical operations are no longer isolated procedures but tools applied toward meaningful conclusions. Linear relationships and exponential growth are explored through compound interest and long-term projections, allowing students to see how mathematical patterns unfold over time rather than as static formulas.

Educational research on contextualized mathematics instruction shows measurable gains in student achievement when learners see mathematics applied meaningfully. For example, studies of contextual teaching and learning strategies consistently find enhancements in students' comprehension, retention of concepts, and ability to apply reasoning skills in coursework after instruction that ties mathematics to real situations. Such contextualized approaches have also been shown to improve students' attitudes toward problem solving and their perceptions of mathematics as relevant and usable, which in turn supports deeper engagement with challenging content.

When students report more positive attitudes toward mathematical problem solving, they are more likely to persist on complex tasks and perform better on assessments requiring sustained reasoning. Research on contextualized learning also shows that students perform better when mathematical concepts are connected to real-life experiences and familiar situations.

Together, these findings provide evidence for the value of integrated instruction that connects mathematics to real-world financial applications. Students develop stronger conceptual understanding and longer-lasting retention, and they demonstrate increased confidence in quantitative reasoning. These outcomes align directly with the benchmarks used in secondary mathematics accountability systems and suggest that applied financial mathematics contributes to strengthened performance on assessments that require sophisticated problem solving and conceptual transfer.

Implications for SAT Readiness

College entrance exams such as the SAT assess more than computational accuracy; they evaluate students' ability to interpret complex word problems, extract relevant quantitative information, recognize underlying mathematical structures, and solve multi-step problems efficiently under time constraints. Performance on these assessments often depends on how effectively students can navigate unfamiliar problem contexts, manage cognitive load, and select appropriate strategies rather than rely on memorized procedures.

Research on contextualized and applied mathematics instruction indicates that students who regularly engage in real-world problem solving develop stronger skills in parsing dense problem language, identifying key variables, and determining efficient solution pathways. Repeated exposure to applied scenarios also strengthens students' ability to recognize patterns across problem types, reducing the time required to understand questions and minimizing avoidable errors during timed assessments.

The value of this approach extends beyond the individual financial examples used in instruction. Because students encounter mathematical concepts repeatedly across different financial situations, they are given opportunities to recognize the same underlying principles in new contexts and determine which mathematical strategy is appropriate. This repeated transfer helps move students from simply knowing a formula to understanding when and why it should be used. Over time, that ability to interpret a problem, identify relevant information, select an appropriate method, and evaluate whether an answer is reasonable can strengthen the broader mathematical reasoning skills required for increasingly complex academic assessments.

By embedding personal finance scenarios into mathematics instruction, this framework provides structured opportunities for students to practice reasoning through realistic, multi-variable problems that closely resemble the format and complexity of SAT questions. Students develop greater fluency in interpreting quantitative data in context, weighing constraints, and making strategic decisions about problem-solving approaches. Over time, this supports improvements in mathematical endurance, strategic reasoning, and confidence when approaching challenging test items.





Standards Alignment & Professional Validation

Curriculum development for this framework is informed by recognized financial literacy academic standards and best practices in applied mathematics instruction. Content is further supported by guidance from experienced licensed financial professionals and by educational frameworks and consumer guidance associated with organizations such as Fidelity, Charles Schwab, and the Consumer Financial Protection Bureau. This approach ensures that instruction is academically rigorous, financially accurate, and developmentally appropriate for students in grades seven through twelve.

Digital LMS Delivery and Instructional Fidelity

The framework is delivered through a secure Learning Management System designed to support consistent, standards-aligned instruction. The LMS enables digital lesson delivery, scenario-based simulations tied directly to mathematics objectives, embedded assessments, and ongoing progress monitoring. This structure supports consistent instructional delivery across classrooms and schools while allowing flexibility in pacing and facilitation.

Research on digital and blended learning models indicates that well-designed LMS-based instruction improves consistency and instructional fidelity, which is critical for scaling evidence-based practices across school systems. Digital delivery also supports data collection for academic accountability and reporting.



Curriculum Integration Model

Placement

The framework is designed for implementation during the junior or senior years, when required mathematics exposure often declines and instructional relevance becomes increasingly important. Instruction may be delivered either as a math-aligned personal finance course or as a semester-long applied mathematics unit embedded within existing coursework. This approach allows schools to meet graduation requirements without adding new courses or increasing staffing demands.

Teacher Onboarding

Educators are supported through standards-aligned lesson plans, digital facilitator guides, LMS-based assessments and reporting tools, and orientation focused on applied mathematics delivery. Teachers are not required to be financial experts; instruction remains anchored in mathematics standards and quantitative reasoning.

Impact on Schools

Schools implementing this framework gain a research-informed strategy for improving math score outcomes while remaining compliant with personal finance graduation requirements. The model supports increased engagement in upper-level mathematics instruction, provides measurable data for accountability and reporting, and offers scalability across public, charter, and district systems.

Impact on Students (Grades 7–12)

Students participating in this instructional model demonstrate improved applied math proficiency, increased confidence in quantitative reasoning, and stronger problem-solving and data interpretation skills. Financial understanding is reinforced through academic application, supporting preparedness for postsecondary coursework and adult responsibilities.

Conclusion & References



This framework leverages evidence-based instructional research and national student data to position personal finance education as a strategy for improving mathematics performance rather than as a competing requirement. By embedding applied financial mathematics into secondary instruction, schools can raise academic performance, meet graduation mandates, and improve long-term student readiness simultaneously.

We respectfully submit this framework for selection as a featured presentation to share a research-supported, scalable approach to strengthening school math score outcomes.

- **OECD Programme for International Student Assessment (PISA), Financial Literacy Results**
- **National Endowment for Financial Education (NEFE), Youth Financial Capability Research**
- **Junior Achievement USA, Teen Financial Preparedness Surveys**
- **International Electronic Journal of Mathematics Education, Impact of Contextual Teaching and Learning on Student Achievement**



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