User Guide

Comprised of curriculum-correlated content, *Financial Literacy* is a content-driven, visually stimulating, and media-rich online economics and personal finance resource specifically designed for students in grades 7–12. If you do not find the answer to your question in our extensive help section, please contact us for further assistance.

SYSTEM REQUIREMENTS

BROWSERS

Financial Literacy is supported on Windows and macOS. To ensure the best experience, we recommend using the latest version of your preferred browser:

- *Chrome or Chromium-based browser (current and previous two versions)*
- *Firefox (current and previous two versions)*
- *Safari (current and previous two versions)*

The site is compatible with Apple and Android devices, netbooks, interactive whiteboards, Chromebooks, 2-in-1 laptops, and learning management systems such as Blackboard and Google+.

Financial Literacy supports integration with all major LMS systems.

ACCESSING THE SITE

Financial Literacy is a subscription-based Web site. You can log on to the site in four ways: via username and password, referring URL, IP authentication, and Google Single Sign-On.

If you have trouble accessing the site, please contact the person inside your school, library, or institution in charge of database access. If you need further help, please contact us. When contacting us, please have ready your account information, including the name of the institution or individual on the account.

SINGLE SIGN-ON (SSO)

Institutions configure Google Single Sign-On (SSO) to make it fast and easy for users to access multiple products. Interested customers should contact Customer Service to implement Single Sign-On with Financial Literacy. If your institution uses SSO, and has configured this site to work with it, users can simply click the "Instant Login" button and sign in with their Google SSO credentials. Rosen Publishing does not sell any data from Google Single Sign-On or use it for marketing purposes.

SAVE TO GOOGLE DRIVE

Users can save PDF articles to their Google Drive to read and share later. Click the "Save" button in the top right of an article and save it to your Google Drive.

CITATIONS WITH NOODLETOOLS

NoodleTools citation generators allow users to quickly and easily create article citations in MLA, APA, and Chicago formats. To access the citation generators, click the "Cite" button on the left navigation bar.

FOREIGN LANGUAGE READ-ALOUD AND TEXT TRANSLATION

The foreign language read-aloud feature allows users to translate article text and then listen in Arabic, Chinese, French, German, Greek, Hebrew, Italian, Japanese, Korean, Polish, Portuguese, Russian, and Spanish.

ENHANCED TEXT VISIBILITY

To turn on enhanced text visibility in an article, click the "Listen" button at the top of each article section.

EDITORIAL PHILOSOPHY

Compelling, authoritative economics and financial content from Rosen Publishing—a gold standard in nonfiction resources for over fifty years—is available online for the first time with *Financial Literacy*.

In keeping with Rosen tradition, all content in *Financial Literacy* is developed for teen learners with their unique learning styles and sensibilities in mind. Teen-friendly articles make economics and personal finance both readily comprehensible and highly engaging. Dynamic videos and relevant photos enhance and extend learning. Financial tools and interactive calculators give teens hands-on practice in financial computation for real-world situations. *Financial Literacy* delivers curriculum-correlated content; promotes digital literacy and 21st-century learning skills; and offers research, report, and homework help.

Financial Literacy provides comprehensive curricular support. Correlated to Common Core state standards for English language arts (ELA) and mathematics; state standards for language arts, mathematics, and economics; and National Standards in Personal Finance Education as created by the Jump$tart Coalition for Personal *Financial Literacy*, *Financial Literacy* is a rich, reliable source for economics research and reports. Content is sourced from a talented range of economics and finance experts, educators, and authors with experience tailoring material for teens. Dynamic videos and interactive financial tools partner with this age-appropriate text to offer learners economics content that is both required and inspired. *Financial Literacy* covers the subjects that are high-stakes and high-interest for today's students and tomorrow's economists.

Financial Literacy draws on Rosen's extensive and growing list of more than 500 new and backlist books from its most trusted and respected series. Through a rigorous editorial process, all content is thoroughly revised and updated for online use. Content is written by professional writers, experienced in communicating to a student and with expertise in a range of economics and finance subjects and themes.

Financial Literacy does not accept advertising.

RESOURCES FOR TEACHERS/LIBRARIANS

Financial Literacy offers an extensive array of resources to help librarians and educators most effectively use this online resource. From curriculum correlations and promotional materials, to lesson plans and printable research guides for your students, you will find all the tools you need to support both your colleagues and your teen users here. Click any link on the left navigation of the "Resources for Teachers/Librarians" page to explore the many resources available to librarians and educators.

You can also access your usage statistics; download Web widgets and buttons; and subscribe to the free, bimonthly *Financial Literacy* Customer Newsletter.

ACCESSIBILITY

At *Financial Literacy*, we are committed to ensuring that our products are accessible to all users, including persons with disabilities.

Financial Literacy meets all level-one guidelines of Section 508 of the Rehabilitation Act. It is also designed to meet Priority 1 and 2 of the Web 3 Content Accessibility Guidelines 1.0. Compliance with each of these guidelines has also been documented and reviewed during the visual design build phase.

Financial Literacy also features AccessiBe, an accessibility tool that helps make our site friendlier for users with disabilities. Users can adjust AccessiBe's settings to clear flashes, enhance visuals, reduce distractions, increase focus, and optimize for screen readers, among other features. For users with screen readers, the tool is enabled automatically. AccessiBe aims to adhere as strictly as possible to the World Wide Web Consortium's (W3C) Web Content Accessibility Guidelines 2.1 (WCAG 2.1) at the AA level. You can check all the features by clicking on the icon in the lower right corner of the screen on any page. From there, you can explore all the tools that are available.

If you have trouble accessing or reading any part of this site, please contact us.

EXTERNAL LINKS AND RESOURCES

All recommended Web sites and organizations are annotated and reviewed by Rosen Publishing Digital's team of editors, professionals experienced in creating content for teens.

However, since Web content is constantly changing, the Rosen Publishing Group recommends that children check with their parents or teachers before visiting any linked Web sites.

Recommended nonfiction books are based on careful assessment of the quality, accuracy, and currency of available age-appropriate titles, as well as suggestions from teachers and librarians.

HOMEPAGE

The *Financial Literacy* homepage includes engaging, interactive activities that are updated on an ongoing basis. To reach the homepage from anywhere in the site, simply click the *"Financial Literacy"* logo on the upper left of any page.

TAKE A CLOSER LOOK

This section features dynamic, high-interest videos to help learners connect economics to everyday life. Clicking the "Learn More" link will take users to a featured article.

MAKING SENSE OF IT

This section features interesting or fun facts and content, with the goal of drawing users into the resource and encouraging economics inquiry and curiosity.

THINK FAST/CAST YOUR VOTE

"Think Fast" allows users to test their knowledge of digital literacy topics. After choosing an answer, you'll see if you are right and find more information about the correct answer. You can also click to an article about the topic. "Cast Your Vote" allows you to share your opinion on a topic. After voting, you will see the poll results, which will include your vote. You can then also click to an article about the topic.

CALCULATORS

Financial Literacy has created a variety of financial calculators to reinforce financial lessons and offer real-world applications. To use, click the "Financial Tools & Calculators" badge on the homepage or in the left navigation bar of any article.

INTERACTIVE ACTIVITIES

Financial Literacy has created a variety of interactive activities to prompt students to use real-world Web sites and software to create unique user-generated content including: podcasts, public service announcements, multimedia presentations, digital business plans, and dynamic articles. To use, click the "Interactive Activities" badge on the homepage or in the left navigation bar of any article.

NAVIGATION AND SEARCH

Financial Literacy allows users to find articles by visual browse, text search, and media search.

VISUAL BROWSE

Visual browse is accessed through the homepage. To begin, click on any of the categories in the left navigation bar.

The visual browse screen displays all of the categories at the top of the page, allowing users to switch between subject areas. Subcategories and articles are shown in a column below. Subcategories are graphically shown with a thumbnail image, a title, and a double arrow symbol (>>). Clicking on a subcategory will open another level of articles and subcategories.

Articles are displayed with a thumbnail image and a title, but do not include the double arrow symbol. Clicking on the article title will take the user to the first section of that article.

BROWSE BY SUBJECT

To browse by subject, simply click on the "Subject" button in the top navigational bar anywhere in the site. You will then see a listing of the major topics the site covers. Clicking any of these will show a listing of subcategories with articles listed below them.

BROWSE BY A-Z

You can also browse for topics using an alphabetical list. Simply click the A-Z button in the top navigational bar anywhere in the site. From the Browse A-Z page, select a letter at the top of the page to see topics that begin with that letter.

The A-Z browse displays all articles alphabetized by the article name. It also contains all key topics found within articles, alphabetized by the key topic name. The name of the article the key topic appears in is displayed in parenthesis after the key topic.

SEARCH

You can search for an article from any page using the search box in the top right corner. Simply type in your search term(s) and hit enter or click on the magnifying glass. This will produce two types of search results: Text search and media search. Text search results will appear on the left side of the page. Media search results (images and video files) will appear on the right side of the page.

If your search does not return any results, the site will try to suggest other search terms that will return better results for you. Your results page will display "Did you mean" with up to three choices of alternate searches. Click any of those terms to start a new search with the term. You can also click the link to browse subjects by Visual Browse. From the "Visual Browse" page, select a category to navigate through the site.

TEXT SEARCH RESULTS

Text search results appear on the left side of the page in a numeric list. The search term is highlighted in the search results. Users will view the title of an article, as well as content from the article that corresponds to the search term. Clicking on a title will take the user to the article section that contains the search term.

If no results are found, the site will suggest a possible alternative or direct the user to the visual browse.

MEDIA SEARCH RESULTS

Media search results appear on the right side of the page. Users will view an image or video file that corresponds to the search term. Clicking on the item will take the user to the article section where the image or video file appears.

ARTICLES

All articles are laid out in the same format to allow for easy reading and navigation. The left side of each page features buttons that allow you to print or email the article. The "Cite" button lets you generate citations using NoodleTools. You can also view the article citation in MLA (Modern Language Association), APA (American Psychological Association), or Chicago Manual of Style (16th edition) format.

The article table of contents appears below these buttons. Click on any section in the table of contents to navigate to that section. You can also click on the "Investigate" section to read about topics similar to the current article.

Each article contains a "Find Out More" section with Web sites and recommended reading annotated and reviewed by Rosen editors.

At the top of each article are three helpful tools:

1. *The "Select Language" drop-down menu allows you to instantly translate article text into over 100 languages.*
2. *The "Share" tool allows you to save and share articles with family and friends via Facebook or other services. With this feature, full articles can be viewed with no login required.*
3. *The "Save" button allows you to save the article to Google Drive.*

Links to "Previous Section" and "Next Section" allow you to navigate backward and forward through the sections of the article.

At the bottom of each section, you can find the article citation in MLA, APA, or Chicago Manual of Style format.

IMAGES

All articles contain visual elements, including featured videos and images. To view an image in a larger format, click the "View Larger Image" link. A new window will open with a larger version of the image. This is especially useful for viewing images that contain labels. From this window, you can print the larger version of the image.

VIDEO

Financial Literacy contains dozens of high-interest videos that bring the content to life and support visual learners. The videos are designed to work in all compatible browsers (see **System Requirements** for details).

To play a video, click on it or select the play icon in the controls displayed along the bottom of the video player. Click the "CC" button in the bottom right corner of the video player to view closed captions for the video. Click the "View Transcript" button below the video player to view a transcript of the video, and click the "Hide Transcript" button to close the transcript.

TEXT-TO-SPEECH

Financial Literacy is proud to offer text-to-speech by ReadSpeaker. Text-to-speech helps newer, challenged, or ESL readers by allowing them to "Listen" to article text as it is read aloud. ReadSpeaker works within all supported browsers.

Text-to-speech is accessible in two ways. First, by clicking the "Listen" button at the top of each article section. This opens a small audio player directly on the page, where you can "Listen" to the section text read aloud in either a male or female voice, pause or stop the audio, and adjust the audio speed and volume to your liking.

The player also includes a drop-down menu with access to even more settings, including controls over how text is highlighted as it is read, the ability to scroll pages automatically in synchronization with the text being read, a way to enlarge text as it is read so that it's easier to see, a page mask that helps readers focus by dimming the browser window except for a resizable band surrounding the text being read, and more. And the menu's Text Mode option lets you display article section text in a separate window free from distraction, while providing granular control over text characteristics such as type size, color, spacing, and font, including the ability to apply the Open Dyslexic font designed to mitigate some symptoms of dyslexia. Finally, the menu gives you the option to download an article section's audio as an MP3 file directly to your device.

In addition, ReadSpeaker integrates with Google Translate to provide text-to-speech in 13 languages besides English. When you choose Arabic, Chinese, French, German, Greek, Hebrew, Italian, Japanese, Korean, Polish, Portuguese, Russian, or Spanish in the Select Language drop-down menu at the top-right of every article section and then click "Listen", the player seamlessly reads the translated text as it appears on the page aloud.

The second way to activate text-to-speech is by selecting text in an article—either a word, sentence, or entire paragraph—and clicking "Listen" in the popup menu that appears. The popup menu also includes a dictionary for quick text definitions and the ability to translate selected text into multiple languages.

There's a Help button in the ReadSpeaker drop-down menu, which includes topics that should answer any questions you have about the text-to-speech feature.

PRINT

In all articles, the "Print" button in the left navigation bar will open a new window that allows you to either print the current section of the article you are viewing or to print the entire article. Images and the article citation will be printed.

You can also print the current section by going to your browser's "File" menu and selecting the "Print" option. If you have difficulty printing, please check your printer setup.

EMAIL

Click the "Email" button in the left navigation bar to email an article to yourself or someone else. When you click this button, a new window containing a form will open. You must enter your name, your email address, and the recipient's email address. If you wish to send the article to yourself, put your own email address in the field for the recipient's email address.

You may also enter an optional greeting/message to the recipient and attach images from the article to your email if you wish. The article citation will also be included in the email in MLA (Modern Language Association) format, APA (American Psychological Association) format, or Chicago Manual of Style (16th edition) format.

Email messages, in rare cases, may take up to an hour to be received after they are sent. If you have trouble receiving email sent from the site, please check your email junk mailbox or filter, or check the spelling of the email address to which you are sending.

CITATION

Click the "Cite" button to use the NoodleTools citation generator. You can also see the article citation in MLA (Modern Language Association) format, APA (American Psychological Association) format, or Chicago Manual of Style format.

GLOSSARY

Each article has a glossary that features key terms found in that article. To view the glossary for any article, click the "Glossary" link that appears in that article's table of contents in the left navigation bar. To view key terms within an article, place your cursor on the bold text.

The article glossaries have been custom-created by Rosen editors to be age-appropriate and relevant to economics content for teens.

USAGE STATISTICS

You can view your account information and usage statistics from throughout the site. First, log into the site as a subscriber. Then click the link to "Resources for Teachers/Librarians" in the left navigation bar. From the "Resources for Teachers/Librarians" page, click the link to "Usage Statistics" in the left navigation bar. Then simply log in with your administrative username and password to access your account information and usage statistics.

CONTACT US

If you need further site help, you can contact the *Financial Literacy* support team in several ways.

Contact us toll-free by phone at (877) 381-6649.

Contact us by mail at:

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