



ISTE Seal Review Findings Report

FS4 KIDS (Financial Smartness for Kids)

2025



TABLE OF CONTENTS

ABOUT	3
About ISTE	3
ISTE Seal	3
RESOURCE DESCRIPTION	5
What is FS4 KIDS?	5
How is FS4 KIDS Implemented?	5
ISTE SEAL REVIEW	6
Review Methodology	6
Scope of Review	7
Review Findings	7
CONCLUSION	14

ABOUT

ABOUT ISTE

The International Society for Technology in Education (ISTE) is home to a community of global educators and solution providers who are passionate about using technology to revolutionize learning. Our vision is to create a bold community where education innovators are supported in reimagining and redesigning learning with a focus on using technology to create transformational and equitable experiences for learners. We're making this vision a reality by delivering practical guidance, evidence-based professional learning, virtual networks, thought-provoking events and the ISTE Standards.

ISTE SEAL

The ISTE Seal serves as a mark of high-quality product design for solutions that enable and guide high-quality learning. By choosing to demonstrate their commitment to supporting best practices for teaching and learning, these products show a purposeful and meaningful dedication to practical usability, digital pedagogical implementation, and the ISTE Standards. With a focus on user experience, product usability, and the most essential elements of instructional technology today, the ISTE Seal provides a set of criteria and simple indicators to guide educators, students, and technology directors toward the very best products on the market.

ISTE awards a seal only after an extensive analysis conducted by trained ISTE reviewers that ensures a product meets all critical elements under specific review criteria.



By earning an ISTE Seal, ISTE verifies that this product:

- Promotes critical technology skills.
- Supports the use of technology in appropriate ways.
- Incorporates digital pedagogy and the learning sciences.
- Addresses key elements of tech usability, user experience and user interface.
- Aligns to ISTE Standards in specific ways.

RESOURCE DESCRIPTION

WHAT IS *FS4 KIDS*?

FS4 KIDS is an international training and certification program in financial intelligence and entrepreneurship for children ages 4 to 12, based on the National Standards for Personal Financial Education (PFE) of the U.S. Council for Economic Education (CEE). It seeks to develop children's entrepreneurship and personal finance skills, teaching them to make responsible decisions, manage resources, and think strategically. Through hands-on activities and interactive stories, they learn key concepts such as saving, investing, budgeting, and leadership, preparing them to build a solid financial future.

HOW IS *FS4 KIDS* IMPLEMENTED?

Educators implement FS4 KIDS as a digital learning solution that combines a structured curriculum with flexible assessment tools focused on financial literacy. The platform provides detailed progress tracking, enabling teachers to monitor individual student development through reports and analytics dashboards. The program includes e-books, video tutorials, interactive stories, and gamified learning experiences.

The program's Entrepreneurial Challenges, Financial Education Modules, and Sustainability Activities provide students with real-world scenarios to apply their knowledge. These hands-on experiences help learners navigate and succeed in various professional and educational environments. Additionally, the Partial Test and ExamTaker simulator supports students in preparing for international certification exams.



ISTE SEAL REVIEW

Product: FS4 KIDS

Product Type: Curriculum

Organization: IBEC LATAM

Date of Award: December 2025

REVIEW METHODOLOGY

ISTE Seal reviews are conducted by a distinguished panel of experts in education, instruction, and technology. These experts utilize the most up-to-date data provided by the organization to conduct thorough evaluations of each solution. The evaluations focus on assessing the solution's performance in addressing specific elements outlined in the technical and pedagogical usability framework and the ISTE Standards.

To complete their rigorous evaluations, the reviewers utilize a comprehensive rating system, categorizing each solution as either "meets expectations" or "does not meet expectations." This assessment covers both the required and optional "Look Fors" outlined in the application. To ensure the validity and reliability of their results, the reviewers regularly engage in calibrations. Final review findings are then analyzed and combined, providing an overall score for alignment with each indicator.

At ISTE, we take great pride in our unwavering commitment to delivering results that schools and districts can have full confidence in. To be deemed education-ready learning solutions, products must meet the high standards in learning sciences, user experience and interface, accessibility, and content quality.



SCOPE OF REVIEW

FS4 KIDS was reviewed against the technical, pedagogical usability framework and the ISTE Standards to determine whether **the solution is education-ready**. ISTE reviewers examined all evidence provided by the organization and interacted directly with the product.

REVIEW FINDINGS

ISTE STANDARDS: The ISTE Standards provide the competencies for learning, teaching, and leading in the digital age, providing a comprehensive roadmap for the effective use of technology in schools worldwide. Grounded in learning science research and based on practitioner experience, the ISTE Standards ensure that using technology for learning can create high-impact, sustainable, scalable, and equitable learning experiences for all learners.

Knowledge Constructor 1.3.a, 1.3.d

Students use effective research strategies to find resources that support their learning needs, personal interests and creative pursuits. Build knowledge by actively exploring real-world issues and problems, developing ideas and theories and pursuing answers and solutions.

Innovative Designer 1.4.a, 1.4.c

Students know and use a deliberate design process for generating ideas, testing theories, creating innovative artifacts or solving authentic problems. Students develop, test and refine prototypes as part of a cyclical design process.


Computational Thinker 1.5.d

Students understand how automation works and use algorithmic thinking to develop a sequence of steps to create and test automated solutions.



Creative Communicator 1.6.a


Students choose the appropriate platforms and digital tools for meeting the desired objectives of their creation or communication.

FEEDBACK	OUTCOME
<ul style="list-style-type: none"> • Comprehension questions and interactive activities encourage students to think critically about entrepreneurship topics, including advertising and investment. • Students engage in creative tasks that demonstrate an introductory application of the design process, encouraging iteration and improvement through guided feedback within the learning experience. • Students complete activities that help them plan a logical sequence of steps, identify income, categorize expenses, allocate savings, and respond to unexpected situations. • Lesson tasks require learners to analyze an assignment's communication goals and identify the most effective platform to reach the target audience. 	

DIMENSION 1: USER INTERFACE AND AGENCY

Definition: The design of the product interface and user experience helps teachers quickly and reliably achieve instructional goals. This dimension includes features related to interface design, learnability, navigation, maximizing time on task, control over actions, and general usability.




FEEDBACK	OUTCOME
<ul style="list-style-type: none"> • The platform includes an interactive tour that introduces each key feature through contextual tooltips and step-by-step guidance, minimizing the time required to learn basic functionality. • The horizontal navigation structure makes it easy for users to move between sections and quickly understand their location within the product. The main menu remains visible across all pages, with clearly labeled options. • The search functionality provides both local and filtered search capabilities, allowing users to refine results by content type. The platform also includes a bookmark feature that lets users flag specific pages for quick access later. • A dedicated Support Center, accessible from the footer on all pages, allows users to submit tickets, describe issues, and attach files for faster resolution. • The product demonstrates strong interoperability through a clearly defined framework of standards and integrations. 	

DIMENSION 2: LEARNING DESIGN

Definition: The product has features that exhibit and promote design and customization of learning episodes in ways that align with research-based best practices, including those rooted in the learning sciences.




FEEDBACK	OUTCOME
<ul style="list-style-type: none"> • The product demonstrates clear alignment of learning outcomes by introducing each unit with a video that explicitly presents learning goals to students and teachers, then consistently referencing these outcomes throughout lessons and workbook activities to reinforce connections between objectives, instructional content, and applied practice. • The content comprises short, well-defined segments aligned with the target learners' developmental level. • Visuals, text, and narration work together to build comprehension rather than duplicate information, and interactive activities, such as drag-and-drop and flashcards, transform abstract ideas into concrete learning experiences. • The courses effectively use interactive, scenario-based activities to demonstrate how financial and entrepreneurial decisions apply in real-life contexts. • Structured reflection opportunities across lessons prompt students to think critically about their financial choices and connect new knowledge to prior understanding. 	

DIMENSION 3: DIGITAL PEDAGOGY

Definition: The product is designed to support the development of digital age learning skills, capacities and knowledge. This dimension focuses on how



technology can help students and teachers experience the best possible learning experiences, including the social and learning affordances that digital educational products uniquely offer.



FEEDBACK	OUTCOME
<ul style="list-style-type: none"> • The courses immerse students in authentic financial and entrepreneurial challenges that mirror real-world decision-making, engaging students in developing original solutions, fostering creativity, critical thinking, and practical problem-solving. • Lessons guide students through structured, hands-on activities that help them identify, analyze, and define real-world financial or entrepreneurial problems. • Through the Homework feature, teachers can offer targeted feedback on student submissions, and learners can review, revise, and resubmit their work. The integrated chat function enables real-time exchanges, file sharing, and question clarification, fostering continuous communication and support. 	

DIMENSION 4: INCLUSIVITY

Definition: The product helps teachers provide learning experiences that are relevant to students of many cultures, backgrounds, and abilities, and support learner motivation and agency in the learning process. The product meets current guidelines around accessibility, and supports a positive classroom culture.

FEEDBACK	OUTCOME
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<ul style="list-style-type: none"> • Diverse examples throughout the curriculum reflect a range of people and cultures, and representations are positive and free from stereotypes. • Story-based scenarios and real-life situations promote empathy and social awareness, presenting ethical decision-making moments in which students reflect on fairness, sharing, and how their actions impact others. • The product meets key accessibility expectations, including videos with closed captioning and playback controls. 	
<p>DIMENSION 5: ASSESSMENT AND DATA</p> <p>Definition: The product uses formative assessments – learning experiences that help make visible what students know and don’t yet know – to generate data that inform teachers about student knowledge and skill gaps, and provide students assessment feedback that is specific, actionable, and constructive. As such, it guides teachers’ instructional decisions and students’ learning journeys.</p>	
FEEDBACK	OUTCOME
<ul style="list-style-type: none"> • Well-structured formative and summative assessments align with the stated learning objectives. Quizzes, drag-and-drop tasks, and reflection prompts reinforce understanding and allow learners to apply key financial concepts within each lesson. • The product provides clear and consistent success criteria through transparent score displays, progress dashboards, and automated feedback mechanisms. 	

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| <ul style="list-style-type: none">● Students can upload their work in multiple formats (PDF, Word, PowerPoint, and image files) based on task requirements, and the submission interface clearly outlines the process and deadlines, guiding them step by step.● Students receive immediate feedback upon completing auto-scored activities, and teacher-graded assignments within the LMS include written comments and scores visible to students.● The product provides teachers with clear, accessible tools to monitor student performance at both individual and group levels and can be filtered by course, level, or section, enabling efficient data interpretation. | |
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CONCLUSION

FS4 KIDS provides educators with a comprehensive financial literacy and entrepreneurship curriculum that combines structured learning with engaging, interactive experiences for children ages 4 to 12. The platform develops responsible decision-making, resource management, and strategic thinking through hands-on activities and real-world scenarios. The program's strength lies in its ability to make complex financial concepts accessible through age-appropriate content delivered via e-books, video tutorials, interactive stories, and gamified learning experiences.

Structured, hands-on activities guide students in identifying and analyzing real-world financial problems, while interactive, scenario-based tasks demonstrate how entrepreneurial decisions apply in meaningful contexts. Reflection opportunities throughout lessons encourage critical thinking about financial choices and help learners connect new knowledge to prior understanding. The curriculum's commitment to inclusivity is evident in diverse examples that reflect a range of people and cultures, with positive, stereotype-free representations, while story-based scenarios promote empathy and social awareness through ethical decision-making.

FS4 KIDS delivers comprehensive performance insights through assessment and data tools that support both formative and summative evaluation. Well-designed assessments align with learning objectives, and reflection prompts reinforce understanding. Clear success criteria are communicated through transparent score displays and progress dashboards, while multiple submission formats accommodate diverse task requirements. Immediate



feedback on auto-scored activities and detailed teacher comments on graded assignments ensure learners receive timely, actionable guidance. Teachers benefit from monitoring tools that track individual and group performance and filter by course, level, or section, enabling data-driven instructional decisions. By combining engaging multimedia content with comprehensive assessment capabilities, FS4 KIDS equips young learners with essential financial literacy skills while providing educators with the tools and insights needed to guide student success.