Disciplinary Literacy in North Dakota Content Standards

Literacy and text are specialized across the disciplines. Each discipline has a unique way of using text to create, disseminate, and evaluate knowledge. Strategies employed by learners as they encounter disciplinary texts come from the demands of the text and the purpose of the specific discipline.

The information below identifies some of the strategies for disciplinary literacy in various disciplines and aspects of the specific content standards within that discipline that refer to those strategies.

Financial Literacy
Disciplinary literacy in financial literacy focuses on the following:

Reading	Writing	Thinking
• Read critically for details to help find solutions to problems. • Look for patterns and relationships. • Ask questions. • Interpret and evaluate multiple sources of information. • Evaluate the reliability of content from different online and printed sources.	• Explain, justify, describe, estimate, and analyze. • Apply financial vocabulary. • Include reasons and examples. • Determine the most effective way to record and convey information.	• Apply previous understanding and look for patterns and connections. • Analyze and interpret multiple sources of information. • Apply mathematical principles and reasoning. • Apply concepts to authentic situations. • Apply knowledge about appropriate and safe online behavior.

The North Dakota Financial Literacy Content Standards address disciplinary literacy in the following categories:

- **Financial Awareness**—This category includes reading and interpreting various tax forms, using appropriate tools to examine financial options, analyzing data to set goals, and exploring post-secondary options, including fiscal implications and potential funding sources.
- **Money Management**—This category includes comparing investment, savings, and credit options; reading and interpreting terms and conditions associated with credit; interpreting credit scores; and analyzing payment options and terms and conditions associated with them.
- **Risk Management**—This category compares types of insurance and levels of coverage, identifies potential sources of fraud, and reports fraudulent behaviors appropriately.

References:
- Lent, Releah. (2017, February) *Disciplinary Literacy: A Shift that Makes Sense*. ASCD Express. ASCD.
- Lent, Releah. (2019) *Disciplinary Literacy in Action*: Corwin.
- North Dakota Financial Literacy Content Standards. (2025, July). Retrieved ____from https://www.nd.gov/dpi/districtsschools/k-12-education-content-standards.