GUIDE TO **UNIVERSAL DESIGN FOR LEARNING** IN

FINANCIAL SERVICES

Empowering Financial Resilience

CTE TECHNICAL ASSISTANCE CENTER OF NY

ABOUT THIS GUIDE

Universal Design for Learning (UDL) is a framework for designing learning experiences that are inclusive, accessible, and engaging for all students. UDL is not a checklist of required practices, but a mindset of continuous improvement. By increasing flexibility and options, UDL helps teachers proactively remove barriers, meet students where they are, and provide everyone with an equal opportunity to learn.

This document is part of a series that illustrates how UDL principles can be applied in each of Advance CTE's 14 career clusters. The series extends and tailors the tips provided in two prior publications, Supporting All Students in New York State CTE Programs [PDF] and Supporting Special Populations in New York State CTE Programs [PDF], available on the CTE TAC's website.

Photo: NYC CTE

With its emphasis on relevant, authentic, hands-on learning, UDL is a natural fit for CTE classrooms!

5 REASONS WHY UDL WORKS FOR CTE FINANCIAL SERVICES

1. **Authentic, hands-on learning** allows students to apply their financial skills to real-world problems and scenarios, helping them become career-ready.
2. Each of us interacts with the global financial system, making the field **relevant to students with different backgrounds, identities, and abilities**.
3. By experiencing different perspectives, ways to communicate, and ways to represent information, students gain **insights into how they might better serve diverse clients and customers**.
4. Financial services offers a number of career pathways. UDL encourages **self-directed learning** so every student can explore their own interests and aspirations while working toward shared learning goals.
5. With attention to the emotional components of learning, UDL nurtures the **empathy, communication, and interpersonal skills** required for success in the service sector.

QUICK REFERENCE GUIDE TO UDL FOR CTE

Universal Design is the process of creating objects, environments, and experiences that can be accessed, understood, and used to the greatest extent possible by people with a wide range of abilities, needs, and characteristics. Universal Design for Learning (UDL) applies the concept of Universal Design to learning contexts.

UNIVERSAL: UDL is a framework for **creating learning experiences that work for *everyone***. Proactively identifying and removing barriers to learning creates a more inclusive environment where all students have equitable opportunities to learn.

DESIGN: There is no one approach to learning that is optimal for every student in every situation. The UDL principles guide teachers to **plan for learner variability by offering flexibility and options**.

FOR LEARNING: Rather than a one-size-fits-all approach, **UDL empowers students to tailor the learning experience** for their individual needs, goals, and preferences. By discovering how they learn best, students develop into self-directed, resourceful, and skillful learners.

THE UDL PRINCIPLES*

	ENGAGEMENT	REPRESENTATION	ACTION & EXPRESSION
What is it?	The **WHY** of learning	The **WHAT** of learning	The **HOW** of learning
Why is it important?	Students differ in **what interests them** and **what motivates them to learn**.	Students differ in how they **perceive and make meaning from information**.	Students differ in how they **navigate learning environments and express what they know**.
What does it look like in practice?	Students engage in authentic, hands-on learning. Learning is relevant to students' identities, personal interests, and career goals. Students collaborate, co-create, and build community with peers. Students feel safe, included, and welcome. Fun and creativity are encouraged.	Course materials are accessible for all learners. Multiple media are used to present information. Language and symbols are clarified and decoded. The curriculum and course materials represent diverse individuals and perspectives. Learning is structured to help students build knowledge.	Learning activities and assessments are accessible for all learners. Students are guided to organize information, manage time, set goals, and plan their learning. Students communicate and express themselves in different ways. Students participate in class activities and demonstrate their learning in different ways.

** Abridged and adapted from the CAST UDL Guidelines.*

SAMPLE LESSON

Let's look at a sample lesson to see how the general principles described on page 2 can be applied in a CTE classroom.

Examples abridged and adapted from the lesson "Securities and Investments: Interpreting Financial Information" by Texas Education Agency/Texas CTE: https://tinyurl.com/UDLforCTEfinance.

Key to abbreviations:
R = Representation, **A = Action & Expression**, **E = Engagement**

Photo: New York DECA

ELEMENT	WHY DOES IT WORK?	GO FURTHER WITH UDL
Learning goal: Students will be able to identify and calculate financial ratios and interpret financial information to make investment decisions.	Allows teachers to envision multiple ways students can achieve and demonstrate learning **(A)**.	Share the learning objectives for each lesson with students to **set expectations and short-term goals (A)**. Identify the academic, Common Career Technical Core, and cluster-specific industry standards to **illustrate the lesson's relevance** to students' career goals **(E)**.
Bellringer/Warm-up activity Teacher gauges students' familiarity with financial statements.	Provides insight into students' prior knowledge and misconceptions to inform teaching **(R)**. Focuses attention and sparks curiosity **(E)**.	To **encourage richer discussion (E)** and **engage critical thinking (A)**, ask open-ended questions that have multiple interpretations or possible answers. Use a survey or poll to **increase interactivity (E)**, **visualize results (R)**, and **encourage all students to contribute (E)**.
Lesson-specific **vocabulary terms**	Supports comprehension and provides essential background knowledge **(R)**. Proactively addresses language barriers **(R)**.	Lesson plan includes instructions for a vocabulary-based bingo activity that **facilitates review/recall (A)** and **makes learning fun (E)**. Provide terms and definitions on a "word wall," in a handout, or on a slide for students to **reference during lecture and activities (A)**.

ELEMENT	WHY DOES IT WORK?	GO FURTHER WITH UDL
Direct instruction Lecture on types of financial statements and how to analyze them	Ensures all students have requisite background knowledge **(R)**. Previews tasks students will perform during activities **(A)**.	Add graphics or photos of each type of statement to the slides to **illustrate using multiple media (R)**. Share lecture slides in digital format so all students can **preview or review the content (A)** and **customize the display of information (R)**. **Promote active learning** by guiding students to glean information from resources or research as an alternative or supplement to the lecture **(E)**.
Guided practice Pairs of students locate a company's annual report, calculate ratios, and make investment recommendations.	Teacher demonstration ensures students understand tasks and instructions **(R)**. Students choose a company to research and which ratio to calculate **(E)**. Employs collaborative learning **(E)**.	Recording findings on flipcharts and reporting them verbally provides **multiple means of representation (R)** and **multiple means of expression (A)**. Sharing small-group work with the full class **amplifies collaborative learning (E)**. **Engage critical thinking** by asking students to compare and/or rank the various investment opportunities collected by the class **(A)**.
Independent practice Students review examples of financial statements to locate accounts used in common ratios.	Relevant, authentic learning promotes career readiness **(E)**. Low-stakes rehearsal before graded tasks minimizes "risk" **(E)**.	Work through one or two examples as a class to **clarify instructions (R)**. Crowdsource/compare results as a class to **provide immediate feedback (E)**.
Assignment: Annual Report Analysis Students compare five ratios and make investment recommendations for two selected companies.	Students choose the companies they will analyze **(E)**. Helps students connect concepts to practice **(A)**. Choosing which ratios to analyze engages critical thinking **(A)**.	Providing a grading rubric **clarifies assignment requirements and expectations (R)** and **supports planning and strategy development (A)**. Provide a template or sample submission to help students **organize and structure their submissions (A)**. Permit students the **choice of working individually or in groups (E)**.
Closure Teacher poses review questions to the class.	Ensures students understand key takeaways of the lesson **(R)**. Prepares students to transition to their next class or activity **(A)**.	**As an alternative to oral participation (A)**, all students submit responses as "exit tickets," which the teacher can review to **identify learning gaps (R)**. **Ask students (E)** to suggest review questions that **reflect the main ideas of the lesson (R)**.

TRY-IT ACTIVITY 1

Apply the framework above to one of the extension activities suggested in the lesson plan or another activity of your choice. Identify examples of UDL principle(s) and/or practices the activity addresses and propose two or three ways you could adapt the activity to go even further with UDL. Refer to the **UDL Principles** in the **Quick Reference Guide** on *page 2* for ideas.

EXTENSION ACTIVITY (CHOOSE 1)	UDL PRINCIPLES/PRACTICES ADDRESSED	WAYS TO GO FURTHER WITH UDL
◯ Present independent research findings to the class ◯ Conduct interviews on personal investment activities [see lesson] ◯ Complete a mutual fund Venn diagram [see lesson] ◯ Guest speaker ◯ Participation in a CTSO or industry competition ◯ Other:		

TRY-IT ACTIVITY 2

How could you make the lesson and/or extension activity more meaningful for the students in *your* CTE Financial Services course by:

Tip: Refer to the table on page 6 for information on student demographics and special populations within CTE and CTE Financial Services in New York State.

Ensuring students see images and examples of people like themselves working in financial services?

Addressing specific barriers they might encounter (e.g., disabilities, access to resources, language skills)?

Making the lesson or activity more relevant to their identities, interests, local context, and/or career goals?

WHO ARE OUR STUDENTS IN CTE FINANCIAL SERVICES?

POPULATION	All U.S. CTE	All NYS CTE	NYS CTE FINANCE
Female	46.7%	42.6%	**38.1%**
Nonbinary	*no data*	0.1%	***no data***
Students of Color	51.0%	59.0%	**13.4%**
American Indian or Alaskan Native	*0.9%*	*0.8%*	***0.0%***
Asian	*4.6%*	*12.3%*	***3.9%***
Black or African American	*13.1%*	*13.9%*	***3.9%***
Hispanic/Latino	*28.0%*	*29.4%*	***2.8%***
Native Hawaiian or Other Pacific Islander	*0.4%*	*0.3%*	***0.3%***
Two or More Races	*4.0%*	*2.3%*	***2.2%***
Individuals from Economically Disadvantaged Families	45.3%	59.7%	**20.2%**
Individuals Preparing for Nontraditional Fields	24.3%	18.0%	**0.0%**
Individuals With Disabilities (ESEA/IDEA)	10.7%	18.6%	**1.7%**
Homeless Individuals	1.4%	3.5%	**0.0%**
English Learners	5.4%	3.5%	**0.3%**
Youth in Foster Care	0.2%	0.2%	**0.0%**
Youth With Parent in Active Military	1.0%	0.3%	**0.0%**
Migrant Students	0.3%	0.02%	**0.0%**

Sources: PCRN National Enrollment Profile, 2021-22; NYSED Enrollment Data, Secondary CTE Concentrators, 2022-23

GUIDED APPLICATION
GETTING STARTED WITH UDL IN CTE

Implementing UDL doesn't require special pedagogy or training. In fact, you're probably using UDL principles in your teaching without even knowing it! Here are a few ways you can build upon the good teaching you already do.

Complete a printed worksheet by hand or populate a digital copy to share with your principal, consultant teachers, or others who can support your UDL journey. If you share the sheet, don't forget to fill in your information below!

My name:

My CTE program(s) or course(s):

STRATEGY 1: IDENTIFY OPPORTUNITIES

For ***each*** of the three UDL principles, list one or two examples of strategies you're not currently using in your teaching, but you'd like to learn about or try. Indicate any resources, information, or support you need in order to be successful.

Refer to the **UDL Principles** in the **Quick Reference Guide** on page 2 for ideas.

ENGAGEMENT	REPRESENTATION	ACTION & EXPRESSION
[Example: I want to use polls or games to introduce lessons]	*[Example: I want to learn how to enable auto-captions in Google Slides]*	*[Example: I want to create graphic organizers to help students take notes]*
Resources required:	**Resources required:**	**Resources required:**

⚠ **Remember that UDL is not a checklist! You don't need to implement every practice to have a positive impact. Start with one or two small changes. See how they work for you and your students before adding others.**

STRATEGY 2: THE PLUS ONE (+1) APPROACH

Plus one (+1) means adding one option to each resource, activity, or assignment in a lesson or course, as appropriate. Start with options that require a minimal investment of your time and effort to build your momentum.

Choose a specific lesson or learning activity from your course. List each element of the lesson or activity, then propose a +1 for each element. Identify which UDL principle your +1 reflects and briefly explain how that principle is reflected.

Photo: New York DECA

Tip: Refer to the examples in the row What Does It Look Like in Practice? in the table on page 2 to help you explain how your +1 represents one or more UDL principles.

For example:

- Add a short video to a traditional lecture for **multiple means of representation**.
  Bonus: *Make sure the video you select has captions or a transcript to double your impact!*
- Allow students to submit a video, podcast, infographic, or other creative product instead of a written essay, lab report, or research paper to provide **multiple means of action and expression**. Or, offer a choice of a multiple-choice quiz or an open-ended essay question to check students' comprehension.
  Bonus: *Foster critical thinking by inviting students to co-create assignment guidelines and grading criteria, propose quiz questions, and/or participate in peer assessment activities.*
- Offer **multiple means of engagement** by allowing students to choose whether to complete some learning activities individually or in teams. Or, let them choose their own topics and/or formats for assignments.
  Bonus: *Permitting a choice of formats is a UDL double-dip of boosting engagement AND providing options for action and expression!*

Lesson or activity title/topic:

Example: Lesson on career paths within my field of expertise

WHAT YOU DO NOW	YOUR +1	WHICH UDL PRINCIPLE(S) DOES YOUR +1 REFLECT? HOW?
Example: I present a lecture on career options and occupational titles in my field	Example: I will turn on automatic captions during my lecture OR I will share my speaker notes for students to reference as I present	Example: Representation because text is an alternative format for spoken information
Example: Students research educational and/or licensing requirements, salary and employment data, and hiring trends in New York State	Example: I will give students the option to complete the assignment individually or with a partner	Example: Engagement because students can collaborate and co-create with peers
Example: Students share their research findings with the class as a 5-minute Google Slides presentation	Examples: Students may create and share an infographic, video, or poster instead of slides OR I will provide a slide template students can use for their presentations	Example: Action & Expression because students have options for how they demonstrate their learning OR Action & Expression because a template helps students organize information and allows them to focus on content instead of formatting