

9-12 EDUCATION STANDARDS

JumpStart Financial Literacy, Common Core English Language Arts and Math

	Lesson 1 “Working Hard for the Money”					Lesson 2 “Designing Dreams”				
	Warm Up	Guided Exploration	Independent Exploration	Wrap Up	Expanded Information to Share	Warm Up	Guided Exploration	Independent Exploration	Wrap Up	Expanded Information to Share
JumpStart National Standards in K–12 Personal Finance Education Fourth Edition (2015) Source: http://www.jumpstartcoalition.org/national-standards.html										
Grades K–12										
Spending and Saving										
Standard 1. Develop a plan for spending and saving.						X	X	X	X	X
Standard 2. Develop a system for keeping and using financial records.						X	X	X	X	X
Standard 4. Apply consumer skills to spending and saving decisions.						X	X	X	X	X
Employment and Income										
Standard 1. Explore job and career options.	X	X	X	X	X					
Standard 2. Compare sources of personal income and compensation.	X	X	X	X	X					
Financial Decision-Making										
Standard 1. Recognize the responsibilities associated with personal financial decisions.	X	X	X	X	X	X	X	X	X	X
Standard 2. Use reliable resources when making financial decisions.			X							
Standard 4. Make criterion-based financial decisions by systematically considering alternatives and consequences.			X					X		
Standard 5. Apply communication strategies when discussing financial issues.			X					X		
Standard 8. Use a personal financial plan.						X	X	X	X	X

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9-12 EDUCATION STANDARDS

	Lesson 1 “Working Hard for the Money”					Lesson 2 “Designing Dreams”				
	Warm Up	Guided Exploration	Independent Exploration	Wrap Up	Expanded Information to Share	Warm Up	Guided Exploration	Independent Exploration	Wrap Up	Expanded Information to Share
Common Core English Language Arts Standards: <i>(Adopted by all states except for: Alaska, Indiana, Nebraska, Oklahoma, Puerto Rico, Texas and Virginia.)</i> Source: www.corestandards.org										
Grades 9–10										
RI.9-10.1, RI.9-10.2, RI.9-10.3, RI.9-10.8, RI.9-10.10					X					X
W.9-10.1, W.9-10.2, W.9-10.4					X					X
W.9-10.7, W.9-10.8, W.9-10.10			X		X					X
SL.9-10.1		X	X		X		X	X		X
SL.9-10.2			X		X					X
SL.9-10.4			X					X		
L.9-10.6	X	X	X	X	X	X	X	X	X	X
Grades 11–12										
RI.11-12.1, RI.11-12.2, RI.11-12.3, RI.11-12.10					X					X
W.11-12.1, W.11-12.2, W.11-12.4					X					X
W.11-12.7, W.11-12.8, W.11-12.10			X		X					X
SL.11-12.1		X	X		X		X	X		X
SL.11-12.2			X		X					X
SL.11-12.4			X					X		
L.11-12.6	X	X	X	X	X	X	X	X	X	X
Common Core Math Standards: <i>(Adopted by all states except for: Alaska, Indiana, Minnesota, Nebraska, Oklahoma, Puerto Rico, Texas and Virginia.)</i> Source: www.corestandards.org										
Grades 9–12										
HSN.Q.A.1, HSN.Q.A.2, HSN.Q.A.3					X					X
HSA.REI.A.1							X	X		X

Continued...

9-12 EDUCATION STANDARDS

	Lesson 3 “Can You Pay Your Bills?”					Lesson 4 “Boost Your Savings”				
	Warm Up	Guided Exploration	Independent Exploration	Wrap Up	Expanded Information to Share	Warm Up	Guided Exploration	Independent Exploration	Wrap Up	Expanded Information to Share
JumpStart National Standards in K–12 Personal Finance Education Fourth Edition (2015)										
Source: http://www.jumpstartcoalition.org/national-standards.html										
Grades K–12										
Spending and Saving										
Standard 1. Develop a plan for spending and saving.	X	X	X	X	X	X	X	X	X	X
Standard 2. Develop a system for keeping and using financial records.	X	X	X	X	X	X	X	X	X	X
Standard 4. Apply consumer skills to spending and saving decisions.	X	X	X	X	X	X	X	X	X	X
Credit and Debt										
Standard 3. Apply strategies to avoid or correct debt management problems.	X	X	X	X	X					
Investing										
Standard 1. Explain how investing may build wealth and help meet financial goals.							X	X		X
Standard 2. Evaluate investment alternatives.							X	X		X
Financial Decision-Making										
Standard 1. Recognize the responsibilities associated with personal financial decisions.	X	X	X	X	X	X	X	X	X	X
Standard 2. Use reliable resources when making financial decisions.								X		
Standard 4. Make criterion-based financial decisions by systematically considering alternatives and consequences.			X					X		
Standard 5. Apply communication strategies when discussing financial issues.			X					X		
Standard 8. Use a personal financial plan.	X	X	X	X	X					

Continued...

9-12 EDUCATION STANDARDS

	Lesson 3 “Can You Pay Your Bills?”					Lesson 4 “Boost Your Savings”				
	Warm Up	Guided Exploration	Independent Exploration	Wrap Up	Expanded Information to Share	Warm Up	Guided Exploration	Independent Exploration	Wrap Up	Expanded Information to Share
Common Core English Language Arts Standards: <i>(Adopted by all states except for: Alaska, Indiana, Nebraska, Oklahoma, Puerto Rico, Texas and Virginia.)</i> Source: www.corestandards.org										
Grades 9–10										
RI.9-10.1, RI.9-10.2, RI.9-10.3, RI.9-10.8, RI.9-10.10					X					X
W.9-10.1, W.9-10.2, W.9-10.4					X					X
W.9-10.7, W.9-10.8, W.9-10.10					X			X		X
SL.9-10.1		X	X		X		X	X		X
SL.9-10.2					X			X		X
SL.9-10.4			X					X		
L.9-10.6	X	X	X	X	X	X	X	X	X	X
Grades 11–12										
RI.11-12.1, RI.11-12.2, RI.11-12.3, RI.11-12.10					X					X
W.11-12.1, W.11-12.2, W.11-12.4					X					X
W.11-12.7, W.11-12.8, W.11-12.10					X			X		X
SL.11-12.1		X	X		X		X	X		X
SL.11-12.2					X			X		X
SL.11-12.4			X					X		
L.11-12.6	X	X	X	X	X	X	X	X	X	X
Common Core Math Standards: <i>(Adopted by all states except for: Alaska, Indiana, Minnesota, Nebraska, Oklahoma, Puerto Rico, Texas and Virginia.)</i> Source: www.corestandards.org										
Grades 9–12										
HSN.Q.A.1, HSN.Q.A.2, HSN.Q.A.3		X	X	X	X		X	X		X
HSA.SSE.A.1, HSA.SSE.B.3, HSA.CED.A.1, HSA.REI.A.1							X	X		X
HSS.MD.B.5, HSS.MD.B.7		X	X	X	X					

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9-12 EDUCATION STANDARDS

	Lesson 5 “Bank Your Bucks”					Lesson 6 “Bread and Butter”				
	Warm Up	Guided Exploration	Independent Exploration	Wrap Up	Expanded Information to Share	Warm Up	Guided Exploration	Independent Exploration	Wrap Up	Expanded Information to Share
JumpStart National Standards in K–12 Personal Finance Education Fourth Edition (2015)										
Source: http://www.jumpstartcoalition.org/national-standards.html										
Grades K–12										
Spending and Saving										
Standard 3. Describe how to use different payment methods.			X		X					
Standard 4. Apply consumer skills to spending and saving decisions.						X	X	X	X	X
Employment and Income										
Standard 3. Analyze factors that affect net income.						X	X	X	X	X
Financial Decision-Making										
Standard 1. Recognize the responsibilities associated with personal financial decisions.	X	X	X	X	X	X	X	X	X	X
Standard 2. Use reliable resources when making financial decisions.			X							
Standard 4. Make criterion-based financial decisions by systematically considering alternatives and consequences.			X					X		
Standard 5. Apply communication strategies when discussing financial issues.			X					X		
Standard 7. Control personal information.			X							

Continued...

9-12 EDUCATION STANDARDS

	Lesson 5 “Bank Your Bucks”					Lesson 6 “Bread and Butter”				
	Warm Up	Guided Exploration	Independent Exploration	Wrap Up	Expanded Information to Share	Warm Up	Guided Exploration	Independent Exploration	Wrap Up	Expanded Information to Share
Common Core English Language Arts Standards: <i>(Adopted by all states except for: Alaska, Indiana, Nebraska, Oklahoma, Puerto Rico, Texas and Virginia.)</i> Source: www.corestandards.org										
Grades 9–10										
RI.9-10.1, RI.9-10.2, RI.9-10.3, RI.9-10.8, RI.9-10.10					X					X
RI.9-10.9										X
W.9-10.1, W.9-10.2, W.9-10.4					X					X
W.9-10.7, W.9-10.8, W.9-10.10			X		X					X
SL.9-10.1		X	X		X		X	X		X
SL.9-10.2			X		X					X
SL.9-10.4			X					X		
L.9-10.6	X	X	X	X	X	X	X	X	X	X
Grades 11–12										
RI.11-12.1, RI.11-12.2, RI.11-12.3, RI.11-12.10					X					X
RI.11-12.8, RI.11-12.9										X
W.11-12.1, W.11-12.2, W.11-12.4					X					X
W.11-12.7, W.11-12.8, W.11-12.10			X		X					X
SL.11-12.1		X	X		X		X	X		X
SL.11-12.2			X		X					X
SL.11-12.4			X					X		
L.11-12.6	X	X	X	X	X	X	X	X	X	X
Common Core Math Standards: <i>(Adopted by all states except for: Alaska, Indiana, Minnesota, Nebraska, Oklahoma, Puerto Rico, Texas and Virginia.)</i> Source: www.corestandards.org										
Grades 9–12										
HSN.Q.A.1, HSN.Q.A.2, HSN.Q.A.3					X		X	X		X
HSS.MD.B.5, HSS.MD.B.7							X	X		X

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9-12 EDUCATION STANDARDS

	Lesson 7 “Capacity, Character, Collateral, Capital”					Lesson 8 “The Almighty Dollar?”				
	Warm Up	Guided Exploration	Independent Exploration	Wrap Up	Expanded Information to Share	Warm Up	Guided Exploration	Independent Exploration	Wrap Up	Expanded Information to Share
JumpStart National Standards in K–12 Personal Finance Education Fourth Edition (2015)										
Source: http://www.jumpstartcoalition.org/national-standards.html										
Grades K–12										
Spending and Saving										
Standard 3. Describe how to use different payment methods.	X	X	X	X	X	X	X	X	X	X
Credit and Debt										
Standard 1. Analyze the costs and benefits of various types of credit.	X	X	X	X	X	X	X	X	X	X
Standard 2. Summarize a borrower’s rights and responsibilities related to credit reports.	X	X	X	X	X	X	X	X	X	X
Standard 4. Summarize major consumer credit laws.						X	X	X	X	X
Financial Decision-Making										
Standard 1. Recognize the responsibilities associated with personal financial decisions.	X	X	X	X	X	X	X	X	X	X
Standard 2. Use reliable resources when making financial decisions.								X		
Standard 3. Summarize major consumer protection laws.							X	X		X
Standard 4. Make criterion-based financial decisions by systematically considering alternatives and consequences.			X					X		
Standard 5. Apply communication strategies when discussing financial issues.			X					X		
Standard 6. Analyze the requirements of contractual obligations.							X	X		

Continued...

9-12 EDUCATION STANDARDS

	Lesson 7 “Capacity, Character, Collateral, Capital”					Lesson 8 “The Almighty Dollar?”				
	Warm Up	Guided Exploration	Independent Exploration	Wrap Up	Expanded Information to Share	Warm Up	Guided Exploration	Independent Exploration	Wrap Up	Expanded Information to Share
Common Core English Language Arts Standards: <i>(Adopted by all states except for: Alaska, Indiana, Nebraska, Oklahoma, Puerto Rico, Texas and Virginia.)</i> Source: www.corestandards.org										
Grades 9–10										
RI.9-10.1, RI.9-10.2, RI.9-10.3, RI.9-10.8, RI.9-10.10					X					X
W.9-10.1, W.9-10.2					X					X
W.9-10.4					X				X	X
W.9-10.7, W.9-10.8					X			X		X
W.9-10.10					X			X	X	X
SL.9-10.1		X	X		X		X	X		X
SL.9-10.2					X			X		X
SL.9-10.4			X					X		
L.9-10.6	X	X	X	X	X	X	X	X	X	X
Grades 11–12										
RI.11-12.1, RI.11-12.2, RI.11-12.3, RI.11-12.10					X					X
W.11-12.1, W.11-12.2					X					X
W.11-12.4					X				X	X
W.11-12.7, W.11-12.8					X			X		X
W.11-12.10					X			X	X	X
SL.11-12.1		X	X		X		X	X		X
SL.11-12.2					X			X		X
SL.11-12.4			X					X		
L.11-12.6	X	X	X	X	X	X	X	X	X	X
Common Core Math Standards: <i>(Adopted by all states except for: Alaska, Indiana, Minnesota, Nebraska, Oklahoma, Puerto Rico, Texas and Virginia.)</i> Source: www.corestandards.org										
Grades 9–12										
HSN.Q.A.1, HSN.Q.A.2, HSN.Q.A.3					X					X

Continued...

9-12 EDUCATION STANDARDS

	Lesson 9 “As Easy as Pi”					Lesson 10 “Convertible or Clunker?”				
	Warm Up	Guided Exploration	Independent Exploration	Wrap Up	Expanded Information to Share	Warm Up	Guided Exploration	Independent Exploration	Wrap Up	Expanded Information to Share
JumpStart National Standards in K–12 Personal Finance Education Fourth Edition (2015)										
Source: http://www.jumpstartcoalition.org/national-standards.html										
Grades K–12										
Spending and Saving										
Standard 4. Apply consumer skills to spending and saving decisions.							X	X	X	X
Credit and Debt										
Standard 3. Apply strategies to avoid or correct debt management problems.	X	X	X	X	X					
Financial Decision-Making										
Standard 1. Recognize the responsibilities associated with personal financial decisions.	X	X	X	X	X	X	X	X	X	X
Standard 2. Use reliable resources when making financial decisions.								X		
Standard 4. Make criterion-based financial decisions by systematically considering alternatives and consequences.			X					X		
Standard 5. Apply communication strategies when discussing financial issues.			X					X		

Continued...

9-12 EDUCATION STANDARDS

	Lesson 9 “As Easy as Pi”					Lesson 10 “Convertible or Clunker?”				
	Warm Up	Guided Exploration	Independent Exploration	Wrap Up	Expanded Information to Share	Warm Up	Guided Exploration	Independent Exploration	Wrap Up	Expanded Information to Share
Common Core English Language Arts Standards: <i>(Adopted by all states except for: Alaska, Indiana, Nebraska, Oklahoma, Puerto Rico, Texas and Virginia.)</i> Source: www.corestandards.org										
Grades 9–10										
RI.9-10.1, RI.9-10.2, RI.9-10.3, RI.9-10.8, RI.9-10.10					X					X
W.9-10.1, W.9-10.2, W.9-10.4					X					X
W.9-10.7, W.9-10.8, W.9-10.10					X			X		X
SL.9-10.1		X	X		X		X	X		X
SL.9-10.2					X			X		X
SL.9-10.4			X					X		
L.9-10.6	X	X	X	X	X	X	X	X	X	X
Grades 11–12										
RI.11-12.1, RI.11-12.2, RI.11-12.3, RI.11-12.10					X					X
W.11-12.1, W.11-12.2, W.11-12.4					X					X
W.11-12.7, W.11-12.8, W.11-12.10					X			X		X
SL.11-12.1		X	X		X		X	X		X
SL.11-12.2					X			X		X
SL.11-12.4			X					X		
L.11-12.6	X	X	X	X	X	X	X	X	X	X
Common Core Math Standards: <i>(Adopted by all states except for: Alaska, Indiana, Minnesota, Nebraska, Oklahoma, Puerto Rico, Texas and Virginia.)</i> Source: www.corestandards.org										
Grades 9–12										
HSN.Q.A.1, HSN.Q.A.2, HSN.Q.A.3		X	X		X					X
HSA.SSE.A.1, HSA.SSE.B.3		X	X		X					

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9-12 EDUCATION STANDARDS

	Lesson 11 “Risky Business”					Lesson 12 “Halls of Knowledge”				
	Warm Up	Guided Exploration	Independent Exploration	Wrap Up	Expanded Information to Share	Warm Up	Guided Exploration	Independent Exploration	Wrap Up	Expanded Information to Share
JumpStart National Standards in K–12 Personal Finance Education Fourth Edition (2015)										
Source: http://www.jumpstartcoalition.org/national-standards.html										
Grades K–12										
Spending and Saving										
Standard 4. Apply consumer skills to spending and saving decisions.						X	X	X	X	X
Risk Management and Insurance										
Standard 1. Identify common types of risks and basic risk management methods.	X	X	X	X	X					
Standard 2. Justify reasons to use property and liability insurance.		X								
Standard 3. Justify reasons to use health, disability, long-term care and life insurance.	X	X	X	X	X					
Financial Decision-Making										
Standard 1. Recognize the responsibilities associated with personal financial decisions.	X	X	X	X	X	X	X	X	X	X
Standard 2. Use reliable resources when making financial decisions.			X					X		
Standard 4. Make criterion-based financial decisions by systematically considering alternatives and consequences.			X					X		
Standard 5. Apply communication strategies when discussing financial issues.			X					X		

Continued...

9-12 EDUCATION STANDARDS

	Lesson 11 “Risky Business”					Lesson 12 “Halls of Knowledge”				
	Warm Up	Guided Exploration	Independent Exploration	Wrap Up	Expanded Information to Share	Warm Up	Guided Exploration	Independent Exploration	Wrap Up	Expanded Information to Share
Common Core English Language Arts Standards: <i>(Adopted by all states except for: Alaska, Indiana, Nebraska, Oklahoma, Puerto Rico, Texas and Virginia.)</i> Source: www.corestandards.org										
Grades 9–10										
RI.9-10.1, RI.9-10.2, RI.9-10.3, RI.9-10.8, RI.9-10.10					X					X
W.9-10.1, W.9-10.2, W.9-10.4					X					X
W.9-10.7, W.9-10.8, W.9-10.10			X		X		X	X		X
SL.9-10.1		X	X		X		X	X		X
SL.9-10.2			X		X		X	X		X
SL.9-10.4			X					X		
L.9-10.6	X	X	X	X	X	X	X	X	X	X
Grades 11–12										
RI.11-12.1, RI.11-12.2, RI.11-12.3, RI.11-12.10					X					X
W.11-12.1, W.11-12.2, W.11-12.4					X					X
W.11-12.7, W.11-12.8, W.11-12.10			X		X		X	X		X
SL.11-12.1		X	X		X		X	X		X
SL.11-12.2			X		X		X	X		X
SL.11-12.4			X					X		
L.11-12.6	X	X	X	X	X	X	X	X	X	X
Common Core Math Standards: <i>(Adopted by all states except for: Alaska, Indiana, Minnesota, Nebraska, Oklahoma, Puerto Rico, Texas and Virginia.)</i> Source: www.corestandards.org										
Grades 9–12										
HSN.Q.A.1, HSN.Q.A.2, HSN.Q.A.3					X					X
HSS.MD.B.5, HSS.MD.B.7		X	X		X					

Continued...

9-12 EDUCATION STANDARDS

	Lesson 13 “The Policy of Personal Choice”					Lesson 14 “Increasing the Value of Your Money”				
	Warm Up	Guided Exploration	Independent Exploration	Wrap Up	Expanded Information to Share	Warm Up	Guided Exploration	Independent Exploration	Wrap Up	Expanded Information to Share
JumpStart National Standards in K–12 Personal Finance Education Fourth Edition (2015)										
Source: http://www.jumpstartcoalition.org/national-standards.html										
Grades K–12										
Spending and Saving										
Standard 1. Develop a plan for spending and saving.								X	X	
Standard 4. Apply consumer skills to spending and saving decisions.							X	X	X	X
Investing										
Standard 1. Explain how investing may build wealth and help meet financial goals.						X	X	X	X	X
Standard 2. Evaluate investment alternatives.						X	X	X	X	X
Standard 3. Demonstrate how to buy and sell investments.							X	X		X
Standard 4. Investigate how agencies protect investors and regulate financial markets and products.							X			X
Financial Decision-Making										
Standard 1. Recognize the responsibilities associated with personal financial decisions.	X	X	X	X	X	X	X	X	X	X
Standard 4. Make criterion-based financial decisions by systematically considering alternatives and consequences.			X					X		
Standard 5. Apply communication strategies when discussing financial issues.			X					X		

Continued...

9-12 EDUCATION STANDARDS

	Lesson 13 “The Policy of Personal Choice”					Lesson 14 “Increasing the Value of Your Money”				
	Warm Up	Guided Exploration	Independent Exploration	Wrap Up	Expanded Information to Share	Warm Up	Guided Exploration	Independent Exploration	Wrap Up	Expanded Information to Share
Common Core English Language Arts Standards: <i>(Adopted by all states except for: Alaska, Indiana, Nebraska, Oklahoma, Puerto Rico, Texas and Virginia.)</i> Source: www.corestandards.org										
Grades 9–10										
RI.9-10.1, RI.9-10.2, RI.9-10.3, RI.9-10.8, RI.9-10.10					X					X
W.9-10.1, W.9-10.2					X					X
W.9-10.4, W.9-10.10				X	X	X				X
W.9-10.7, W.9-10.8					X					X
SL.9-10.1		X	X		X		X	X		X
SL.9-10.2					X					X
SL.9-10.4			X					X		
L.9-10.6	X	X	X	X	X	X	X	X	X	X
Grades 11–12										
RI.11-12.1, RI.11-12.2, RI.11-12.3, RI.11-12.10					X					X
W.11-12.1, W.11-12.2, W.11-12.7, W.11-12.8					X					X
W.11-12.4, W.11-12.10				X	X					X
SL.11-12.1		X	X		X		X	X		X
SL.11-12.2					X					X
SL.11-12.4			X					X		
L.11-12.6	X	X	X	X	X	X	X	X	X	X
Common Core Math Standards: <i>(Adopted by all states except for: Alaska, Indiana, Minnesota, Nebraska, Oklahoma, Puerto Rico, Texas and Virginia.)</i> Source: www.corestandards.org										
Grades 9–12										
HSN.Q.A.1, HSN.Q.A.2, HSN.Q.A.3					X		X	X		X
HSA.SSE.A.1, HSA.SSE.B.3, HSA.CED.A.1, HSA.REI.A.1							X	X		X
HSS.MD.B.5, HSS.MD.B.7							X	X		X

Continued...

9-12 EDUCATION STANDARDS

	Lesson 15 “Road to Retirement”					Lesson 16 “Crash Pad”				
	Warm Up	Guided Exploration	Independent Exploration	Wrap Up	Expanded Information to Share	Warm Up	Guided Exploration	Independent Exploration	Wrap Up	Expanded Information to Share
JumpStart National Standards in K–12 Personal Finance Education Fourth Edition (2015)										
Source: http://www.jumpstartcoalition.org/national-standards.html										
Grades K–12										
Spending and Saving										
Standard 1. Develop a plan for spending and saving.		X	X							
Standard 4. Apply consumer skills to spending and saving decisions.		X	X	X	X		X	X	X	X
Investing										
Standard 1. Explain how investing may build wealth and help meet financial goals.	X	X	X	X	X					
Standard 2. Evaluate investment alternatives.	X	X	X	X	X					
Standard 4. Investigate how agencies protect investors and regulate financial markets and products.					X					
Risk Management and Insurance										
Standard 2. Justify reasons to use property and liability insurance.							X			
Financial Decision-Making										
Standard 1. Recognize the responsibilities associated with personal financial decisions.	X	X	X	X	X	X	X	X	X	X
Standard 4. Make criterion-based financial decisions by systematically considering alternatives and consequences.			X					X		
Standard 5. Apply communication strategies when discussing financial issues.			X					X		
Standard 6. Analyze the requirements of contractual obligations.							X	X		X

Continued...

9-12 EDUCATION STANDARDS

	Lesson 15 “Road to Retirement”					Lesson 16 “Crash Pad”				
	Warm Up	Guided Exploration	Independent Exploration	Wrap Up	Expanded Information to Share	Warm Up	Guided Exploration	Independent Exploration	Wrap Up	Expanded Information to Share
Common Core English Language Arts Standards: <i>(Adopted by all states except for: Alaska, Indiana, Nebraska, Oklahoma, Puerto Rico, Texas and Virginia.)</i> Source: www.corestandards.org										
Grades 9–10										
RI.9-10.1, RI.9-10.2, RI.9-10.3, RI.9-10.8, RI.9-10.10					X					X
W.9-10.1, W.9-10.2, W.9-10.4, W.9-10.7, W.9-10.8, W.9-10.10					X					X
SL.9-10.1		X	X		X		X	X		X
SL.9-10.2					X					X
SL.9-10.4			X					X		
L.9-10.6	X	X	X	X	X	X	X	X	X	X
Grades 11–12										
RI.11-12.1, RI.11-12.2, RI.11-12.3, RI.11-12.10					X					X
W.11-12.1, W.11-12.2, W.11-12.4, W.11-12.7, W.11-12.8					X					X
W.11-12.10					X					X
SL.11-12.1		X	X		X		X	X		X
SL.11-12.2					X					X
SL.11-12.4			X					X		
L.11-12.6	X	X	X	X	X	X	X	X	X	X
Common Core Math Standards: <i>(Adopted by all states except for: Alaska, Indiana, Minnesota, Nebraska, Oklahoma, Puerto Rico, Texas and Virginia.)</i> Source: www.corestandards.org										
Grades 9–12										
HSN.Q.A.1, HSN.Q.A.2, HSN.Q.A.3		X	X		X		X	X		X
HSS.MD.B.5, HSS.MD.B.7		X	X		X					

Continued...

9-12 EDUCATION STANDARDS

	Lesson 17 “Pocket Giving”					Lesson 18 “Paving the Future”				
	Warm Up	Guided Exploration	Independent Exploration	Wrap Up	Expanded Information to Share	Warm Up	Guided Exploration	Independent Exploration	Wrap Up	Expanded Information to Share
JumpStart National Standards in K–12 Personal Finance Education Fourth Edition (2015) Source: http://www.jumpstartcoalition.org/national-standards.html										
Grades K–12										
Spending and Saving										
Standard 1. Develop a plan for spending and saving.		X	X	X	X					
Financial Decision-Making										
Standard 1. Recognize the responsibilities associated with personal financial decisions.	X	X	X	X	X	X	X	X	X	X
Standard 2. Use reliable resources when making financial decisions.			X							
Standard 4. Make criterion-based financial decisions by systematically considering alternatives and consequences.			X					X		
Standard 5. Apply communication strategies when discussing financial issues.			X					X		
Standard 8. Use a personal financial plan.						X	X	X	X	X

Continued...

9-12 EDUCATION STANDARDS

	Lesson 17 “Pocket Giving”					Lesson 18 “Paving the Future”				
	Warm Up	Guided Exploration	Independent Exploration	Wrap Up	Expanded Information to Share	Warm Up	Guided Exploration	Independent Exploration	Wrap Up	Expanded Information to Share
Common Core English Language Arts Standards: <i>(Adopted by all states except for: Alaska, Indiana, Nebraska, Oklahoma, Puerto Rico, Texas and Virginia.)</i> Source: www.corestandards.org										
Grades 9–10										
RI.9-10.1, RI.9-10.2, RI.9-10.3, RI.9-10.8, RI.9-10.10					X					X
W.9-10.1, W.9-10.2					X					X
W.9-10.4				X	X					X
W.9-10.7, W.9-10.8			X		X					X
W.9-10.10			X	X	X					X
SL.9-10.1		X	X		X		X	X		X
SL.9-10.2			X		X					X
SL.9-10.4			X					X		
L.9-10.6	X	X	X	X	X	X	X	X	X	X
Grades 11–12										
RI.11-12.1, RI.11-12.2, RI.11-12.3, RI.11-12.10					X					X
W.11-12.1, W.11-12.2					X					X
W.11-12.4				X	X					X
W.11-12.7, W.11-12.8			X		X					X
W.11-12.10			X	X	X					X
SL.11-12.1		X	X		X		X	X		X
SL.11-12.2			X		X					X
SL.11-12.4			X					X		
L.11-12.6	X	X	X	X	X	X	X	X	X	X
Common Core Math Standards: <i>(Adopted by all states except for: Alaska, Indiana, Minnesota, Nebraska, Oklahoma, Puerto Rico, Texas and Virginia.)</i> Source: www.corestandards.org										
Grades 9–12										
HSN.Q.A.1, HSN.Q.A.2, HSN.Q.A.3					X					X

Continued...

9-12 EDUCATION STANDARDS

	Lesson 19 “Financial Sleuth”					Lesson 20 “Protect Yourself”				
	Warm Up	Guided Exploration	Independent Exploration	Wrap Up	Expanded Information to Share	Warm Up	Guided Exploration	Independent Exploration	Wrap Up	Expanded Information to Share
JumpStart National Standards in K–12 Personal Finance Education Fourth Edition (2015) Source: http://www.jumpstartcoalition.org/national-standards.html										
Grades K–12										
Financial Decision-Making										
Standard 1. Recognize the responsibilities associated with personal financial decisions.	X	X	X	X	X	X	X	X	X	X
Standard 2. Use reliable resources when making financial decisions.	X	X	X	X	X			X		
Standard 4. Make criterion-based financial decisions by systematically considering alternatives and consequences.			X					X		
Standard 5. Apply communication strategies when discussing financial issues.			X					X		
Standard 7. Control personal information.						X	X	X	X	X
Common Core English Language Arts Standards: <i>(Adopted by all states except for: Alaska, Indiana, Nebraska, Oklahoma, Puerto Rico, Texas and Virginia.)</i> Source: www.corestandards.org										
Grades 9–10										
RI.9-10.1, RI.9-10.2, RI.9-10.3, RI.9-10.8, RI.9-10.10					X					X
W.9-10.1, W.9-10.2, W.9-10.4					X					X
W.9-10.7, W.9-10.8, W.9-10.10			X		X			X		X
SL.9-10.1		X	X		X		X	X		X
SL.9-10.2			X		X			X		X
SL.9-10.4			X					X		
L.9-10.6	X	X	X	X	X	X	X	X	X	X
Grades 11–12										
RI.11-12.1, RI.11-12.2, RI.11-12.3, RI.11-12.10					X					X
W.11-12.1, W.11-12.2, W.11-12.4					X					X
W.11-12.7, W.11-12.8, W.11-12.10			X		X			X		X
SL.11-12.1		X	X		X		X	X		X
SL.11-12.2			X		X			X		X
SL.11-12.4			X					X		
L.11-12.6	X	X	X	X	X	X	X	X	X	X
Common Core Math Standards: <i>(Adopted by all states except for: Alaska, Indiana, Minnesota, Nebraska, Oklahoma, Puerto Rico, Texas and Virginia.)</i> Source: www.corestandards.org										
Grades 9–12										
HSN.Q.A.1, HSN.Q.A.2, HSN.Q.A.3					X					X

Continued...

9-12 EDUCATION STANDARDS

	Lesson 21 “Launching Your Dream”					Lesson 22 “Maintenance Mode”				
	Warm Up	Guided Exploration	Independent Exploration	Wrap Up	Expanded Information to Share	Warm Up	Guided Exploration	Independent Exploration	Wrap Up	Expanded Information to Share
JumpStart National Standards in K–12 Personal Finance Education Fourth Edition (2015) Source: http://www.jumpstartcoalition.org/national-standards.html										
Grades K–12										
Employment and Income										
Standard 1. Explore job and career options.	X	X	X	X	X	X	X	X	X	X
Risk Management and Insurance										
Standard 1. Identify common types of risks and basic risk management methods.							X	X		X
Financial Decision-Making										
Standard 1. Recognize the responsibilities associated with personal financial decisions.	X	X	X	X	X	X	X	X	X	X
Standard 2. Use reliable resources when making financial decisions.			X					X		
Standard 4. Make criterion-based financial decisions by systematically considering alternatives and consequences.			X					X		
Standard 5. Apply communication strategies when discussing financial issues.			X					X		

Continued...

9-12 EDUCATION STANDARDS

	Lesson 21 “Launching Your Dream”					Lesson 22 “Maintenance Mode”				
	Warm Up	Guided Exploration	Independent Exploration	Wrap Up	Expanded Information to Share	Warm Up	Guided Exploration	Independent Exploration	Wrap Up	Expanded Information to Share
Common Core English Language Arts Standards: <i>(Adopted by all states except for: Alaska, Indiana, Nebraska, Oklahoma, Puerto Rico, Texas and Virginia.)</i> Source: www.corestandards.org										
Grades 9–10										
RI.9-10.1, RI.9-10.2, RI.9-10.3, RI.9-10.8, RI.9-10.10					X					X
W.9-10.1, W.9-10.2					X					X
W.9-10.4					X				X	X
W.9-10.7, W.9-10.8			X		X			X		X
W.9-10.10			X		X			X	X	X
SL.9-10.1		X	X		X		X	X		X
SL.9-10.2			X		X			X		X
SL.9-10.4			X					X		
L.9-10.6	X	X	X	X	X	X	X	X	X	X
Grades 11–12										
RI.11-12.1, RI.11-12.2, RI.11-12.3, RI.11-12.10					X					X
W.11-12.1, W.11-12.2					X					X
W.11-12.4					X				X	X
W.11-12.7, W.11-12.8			X		X			X		X
W.11-12.10			X		X			X	X	X
SL.11-12.1		X	X		X		X	X		X
SL.11-12.2			X		X			X		X
SL.11-12.4			X					X		
L.11-12.6	X	X	X	X	X	X	X	X	X	X
Common Core Math Standards: <i>(Adopted by all states except for: Alaska, Indiana, Minnesota, Nebraska, Oklahoma, Puerto Rico, Texas and Virginia.)</i> Source: www.corestandards.org										
Grades 9–12										
HSN.Q.A.1, HSN.Q.A.2, HSN.Q.A.3					X					X

9-12 EDUCATION STANDARDS

Council for Economic Education National Content Standards in Economics

	Lesson 1 “Working Hard for the Money”					Lesson 2 “Designing Dreams”				
	Warm Up	Guided Exploration	Independent Exploration	Wrap Up	Expanded Information to Share	Warm Up	Guided Exploration	Independent Exploration	Wrap Up	Expanded Information to Share
Standard 1: Scarcity	X	X	X	X	X	X	X	X	X	X
Standard 2: Decision Making	X	X	X	X	X	X	X	X	X	X
Standard 3: Allocation						X	X	X	X	X
Standard 4: Incentives		X			X					
Standard 6: Specialization					X					
Standard 8: Role of Prices					X					
Standard 9: Competition and Market Structure					X					
Standard 13: Income	X	X	X	X	X					
Standard 14: Entrepreneurship	X	X	X	X	X					
Standard 18: Economic Fluctuations										X

	Lesson 3 “Can You Pay Your Bills?”					Lesson 4 “Boost Your Savings”				
	Warm Up	Guided Exploration	Independent Exploration	Wrap Up	Expanded Information to Share	Warm Up	Guided Exploration	Independent Exploration	Wrap Up	Expanded Information to Share
Standard 1: Scarcity	X	X	X	X	X	X			X	
Standard 2: Decision Making	X	X	X	X	X		X		X	
Standard 3: Allocation	X	X	X	X	X	X			X	
Standard 10: Institutions						X		X		X
Standard 11: Money and Inflation										X
Standard 12: Interest Rates							X	X		X
Standard 13: Income	X	X	X	X	X					
Standard 16: Role of Government and Market Failure					X					X
Standard 17: Government Failure					X					X
Standard 18: Economic Fluctuations										X

Continued...

9-12 EDUCATION STANDARDS (continued)

Council for Economic Education National Content Standards in Economics (continued)

	Lesson 5 “Bank Your Bucks”					Lesson 6 “Bread and Butter”				
	Warm Up	Guided Exploration	Independent Exploration	Wrap Up	Expanded Information	Warm Up	Guided Exploration	Independent Exploration	Wrap Up	Expanded Information
Standard 2: Decision Making			X	X	X		X	X	X	X
Standard 10: Institutions	X	X	X	X	X		X			
Standard 11: Money and Inflation	X	X	X	X	X					
Standard 12: Interest Rates					X					
Standard 15: Economic Growth										X
Standard 16: Role of Government and Market Failure						X	X	X	X	X
Standard 17: Government Failure										X
Standard 18: Economic Fluctuations										X

	Lesson 7 “Capacity, Character, Collateral, Capital”					Lesson 8 “The Almighty Dollar?”				
	Warm Up	Guided Exploration	Independent Exploration	Wrap Up	Expanded Information	Warm Up	Guided Exploration	Independent Exploration	Wrap Up	Expanded Information
Standard 2: Decision Making			X	X	X			X	X	X
Standard 6: Specialization	X	X	X	X	X	X	X	X	X	X
Standard 11: Money and Inflation	X	X	X	X	X	X	X	X	X	X
Standard 12: Interest Rates	X	X	X	X	X	X	X	X	X	X

	Lesson 9 “As Easy as Pi”					Lesson 10 “Convertible or Clunker?”				
	Warm Up	Guided Exploration	Independent Exploration	Wrap Up	Expanded Information	Warm Up	Guided Exploration	Independent Exploration	Wrap Up	Expanded Information
Standard 1: Scarcity						X				
Standard 2: Decision Making		X		X	X	X	X	X	X	X
Standard 7: Markets and Prices										X
Standard 9: Competition and Market Structure										X
Standard 11: Money and Inflation					X		X	X		
Standard 12: Interest Rates					X		X	X		X

Continued...

9-12 EDUCATION STANDARDS (continued)

Council for Economic Education National Content Standards in Economics (continued)

	Lesson 11 “Risky Business”					Lesson 12 “Halls of Knowledge”				
	Warm Up	Guided Exploration	Independent Exploration	Wrap Up	Expanded Information to Share	Warm Up	Guided Exploration	Independent Exploration	Wrap Up	Expanded Information to Share
Standard 1: Scarcity							X	X	X	
Standard 2: Decision Making	X	X	X	X	X	X	X	X	X	X
Standard 3: Allocation							X	X	X	
Standard 12: Interest Rates						X	X	X	X	X
Standard 13: Income						X				X
Standard 15: Economic Growth										X

	Lesson 13 “The Policy of Personal Choice”					Lesson 14 “Increasing the Value of Your Money”				
	Warm Up	Guided Exploration	Independent Exploration	Wrap Up	Expanded Information to Share	Warm Up	Guided Exploration	Independent Exploration	Wrap Up	Expanded Information to Share
Standard 2: Decision Making			X	X	X	X	X	X	X	X
Standard 4: Incentives		X	X	X	X	X	X	X	X	X
Standard 7: Markets and Prices	X									
Standard 8: Role of Prices	X	X	X	X	X					
Standard 9: Competition and Market Structure	X	X	X	X	X					
Standard 10: Institutions						X	X	X	X	X
Standard 11: Money and Inflation	X	X	X	X	X	X	X	X	X	X
Standard 12: Interest Rates	X	X	X	X	X					
Standard 13: Income	X	X	X	X	X					
Standard 15: Economic Growth	X	X	X	X	X	X	X	X	X	X
Standard 16: Role of Government and Market Failure	X	X	X	X	X					
Standard 17: Government Failure	X	X	X	X	X					
Standard 18: Economic Fluctuations	X	X	X	X	X					
Standard 19: Unemployment and Inflation	X	X	X	X	X					
Standard 20: Fiscal and Monetary Policy		X	X	X	X					

Continued...

9-12 EDUCATION STANDARDS (continued)

Council for Economic Education National Content Standards in Economics (continued)

	Lesson 15 “Road to Retirement”					Lesson 16 “Crash Pad”				
	Warm Up	Guided Exploration	Independent Exploration	Wrap Up	Expanded Information to Share	Warm Up	Guided Exploration	Independent Exploration	Wrap Up	Expanded Information to Share
Standard 1: Scarcity							X	X		
Standard 2: Decision Making	X	X	X	X	X	X	X	X	X	X
Standard 3: Allocation							X	X		
Standard 4: Incentives	X	X	X	X	X					
Standard 7: Markets and Prices										X
Standard 10: Institutions	X	X	X	X	X					
Standard 11: Money and Inflation	X	X	X	X	X					
Standard 12: Interest Rates										X
Standard 15: Economic Growth	X	X	X	X	X					

	Lesson 17 “Pocket Giving”					Lesson 18 “Paving the Future”				
	Warm Up	Guided Exploration	Independent Exploration	Wrap Up	Expanded Information to Share	Warm Up	Guided Exploration	Independent Exploration	Wrap Up	Expanded Information to Share
Standard 2: Decision Making		X	X	X	X	X	X	X	X	X
Standard 3: Allocation			X	X	X		X	X	X	X
Standard 4: Incentives		X	X	X	X					

	Lesson 19 “Financial Sleuth”					Lesson 20 “Protect Yourself”				
	Warm Up	Guided Exploration	Independent Exploration	Wrap Up	Expanded Information to Share	Warm Up	Guided Exploration	Independent Exploration	Wrap Up	Expanded Information to Share
Standard 2: Decision Making	X	X	X	X	X	X	X	X	X	X
Standard 10: Institutions	X	X	X	X	X					
Standard 16: Role of Government and Market Failure								X	X	X

Continued...

9-12 EDUCATION STANDARDS (continued)

Council for Economic Education National Content Standards in Economics (continued)

	Lesson 21 “Launching Your Dream”					Lesson 22 “Maintenance Mode”				
	Warm Up	Guided Exploration	Independent Exploration	Wrap Up	Expanded Information to Share	Warm Up	Guided Exploration	Independent Exploration	Wrap Up	Expanded Information to Share
Standard 2: Decision Making				X	X				X	X
Standard 14: Entrepreneurship	X	X	X	X	X	X	X	X	X	X
Standard 15: Economic Growth		X	X	X	X		X	X	X	X

Source: <http://www.councilforeconed.org/resource/voluntary-national-content-standards-in-economics/>

9-12 EDUCATION STANDARDS

Partnership for 21st Century Skills

	Lesson 1 “Working Hard for the Money”					Lesson 2 “Designing Dreams”				
	Warm Up	Guided Exploration	Independent Exploration	Wrap Up	Expanded Information to Share	Warm Up	Guided Exploration	Independent Exploration	Wrap Up	Expanded Information to Share
Core Subjects and 21st Century Themes										
Financial, Economic, Business and Entrepreneurial Literacy	X	X	X	X	X	X	X	X	X	X
Learning and Innovation Skills										
Critical Thinking and Problem Solving	X	X	X	X	X	X	X	X	X	X
Communication and Collaboration	X	X	X	X	X	X	X	X	X	X
Creativity and Innovation	X	X	X	X	X	X	X	X	X	X
Information, Media and Technology Skills										
Information Literacy			X		X					X
ICT (Information, Communications, and Technology) Literacy			X		X					X
Life and Career Skills										
Initiative and Self-Direction	X	X	X	X	X	X	X	X	X	X
Flexibility and Adaptability	X	X	X	X	X	X	X	X	X	X
Productivity and Accountability	X	X	X	X	X	X	X	X	X	X
Leadership and Responsibility		X	X				X	X		

Continued...

9-12 EDUCATION STANDARDS (continued)

	Lesson 3 “Can You Pay Your Bills?”					Lesson 4 “Boost Your Savings”				
	Warm Up	Guided Exploration	Independent Exploration	Wrap Up	Expanded Information to Share	Warm Up	Guided Exploration	Independent Exploration	Wrap Up	Expanded Information to Share
Core Subjects and 21st Century Themes										
Financial, Economic, Business and Entrepreneurial Literacy	X	X	X	X	X	X	X	X	X	X
Learning and Innovation Skills										
Critical Thinking and Problem Solving	X	X	X	X	X	X	X	X	X	X
Communication and Collaboration	X	X	X	X	X	X	X	X	X	X
Creativity and Innovation	X	X	X	X	X	X	X	X	X	X
Information, Media and Technology Skills										
Information Literacy					X			X		X
ICT (Information, Communications, and Technology) Literacy					X			X		X
Life and Career Skills										
Initiative and Self-Direction	X	X	X	X	X	X	X	X	X	X
Flexibility and Adaptability	X	X	X	X	X	X	X	X	X	X
Productivity and Accountability	X	X	X	X	X	X	X	X	X	X
Leadership and Responsibility		X	X				X	X		

	Lesson 5 “Bank Your Bucks”					Lesson 6 “Bread and Butter”				
	Warm Up	Guided Exploration	Independent Exploration	Wrap Up	Expanded Information to Share	Warm Up	Guided Exploration	Independent Exploration	Wrap Up	Expanded Information to Share
Core Subjects and 21st Century Themes										
Financial, Economic, Business and Entrepreneurial Literacy	X	X	X	X	X	X	X	X	X	X
Learning and Innovation Skills										
Critical Thinking and Problem Solving	X	X	X	X	X	X	X	X	X	X
Communication and Collaboration	X	X	X	X	X	X	X	X	X	X
Creativity and Innovation	X	X	X	X	X	X	X	X	X	X
Information, Media and Technology Skills										
Information Literacy			X		X					X
ICT (Information, Communications, and Technology) Literacy			X		X					X
Life and Career Skills										
Initiative and Self-Direction	X	X	X	X	X	X	X	X	X	X
Flexibility and Adaptability	X	X	X	X	X	X	X	X	X	X
Productivity and Accountability	X	X	X	X	X	X	X	X	X	X
Leadership and Responsibility		X	X				X	X		

Continued...

9-12 EDUCATION STANDARDS (continued)

	Lesson 7 “Capacity, Character, Collateral, Capital”					Lesson 8 “The Almighty Dollar?”				
	Warm Up	Guided Exploration	Independent Exploration	Wrap Up	Expanded Information	Warm Up	Guided Exploration	Independent Exploration	Wrap Up	Expanded Information
Core Subjects and 21st Century Themes										
Financial, Economic, Business and Entrepreneurial Literacy	X	X	X	X	X	X	X	X	X	X
Learning and Innovation Skills										
Critical Thinking and Problem Solving	X	X	X	X	X	X	X	X	X	X
Communication and Collaboration	X	X	X	X	X	X	X	X	X	X
Creativity and Innovation	X	X	X	X	X	X	X	X	X	X
Information, Media and Technology Skills										
Information Literacy					X			X		X
ICT (Information, Communications, and Technology) Literacy					X			X		X
Life and Career Skills										
Initiative and Self-Direction	X	X	X	X	X	X	X	X	X	X
Flexibility and Adaptability	X	X	X	X	X	X	X	X	X	X
Productivity and Accountability	X	X	X	X	X	X	X	X	X	X
Leadership and Responsibility		X	X				X	X		

	Lesson 9 “As Easy as Pi”					Lesson 10 “Convertible or Clunker?”				
	Warm Up	Guided Exploration	Independent Exploration	Wrap Up	Expanded Information to Share	Warm Up	Guided Exploration	Independent Exploration	Wrap Up	Expanded Information to Share
Core Subjects and 21st Century Themes										
Financial, Economic, Business and Entrepreneurial Literacy	X	X	X	X	X	X	X	X	X	X
Learning and Innovation Skills										
Critical Thinking and Problem Solving	X	X	X	X	X	X	X	X	X	X
Communication and Collaboration	X	X	X	X	X	X	X	X	X	X
Creativity and Innovation	X	X	X	X	X	X	X	X	X	X
Information, Media and Technology Skills										
Information Literacy					X			X		X
ICT (Information, Communications, and Technology) Literacy					X			X		X
Life and Career Skills										
Initiative and Self-Direction	X	X	X	X	X	X	X	X	X	X
Flexibility and Adaptability	X	X	X	X	X	X	X	X	X	X
Productivity and Accountability	X	X	X	X	X	X	X	X	X	X
Leadership and Responsibility		X	X				X	X		

Continued...

9-12 EDUCATION STANDARDS (continued)

	Lesson 11 “Risky Business”					Lesson 12 “Halls of Knowledge”				
	Warm Up	Guided Exploration	Independent Exploration	Wrap Up	Expanded Information	Warm Up	Guided Exploration	Independent Exploration	Wrap Up	Expanded Information
Core Subjects and 21st Century Themes										
Financial, Economic, Business and Entrepreneurial Literacy	X	X	X	X	X	X	X	X	X	X
Learning and Innovation Skills										
Critical Thinking and Problem Solving	X	X	X	X	X	X	X	X	X	X
Communication and Collaboration	X	X	X	X	X	X	X	X	X	X
Creativity and Innovation	X	X	X	X	X	X	X	X	X	X
Information, Media and Technology Skills										
Information Literacy			X		X		X	X		X
ICT (Information, Communications, and Technology) Literacy			X		X		X	X		X
Life and Career Skills										
Initiative and Self-Direction	X	X	X	X	X	X	X	X	X	X
Flexibility and Adaptability	X	X	X	X	X	X	X	X	X	X
Productivity and Accountability	X	X	X	X	X	X	X	X	X	X
Leadership and Responsibility		X	X				X	X		

	Lesson 13 “The Policy of Personal Choice”					Lesson 14 “Increasing the Value of Your Money”				
	Warm Up	Guided Exploration	Independent Exploration	Wrap Up	Expanded Information	Warm Up	Guided Exploration	Independent Exploration	Wrap Up	Expanded Information
Core Subjects and 21st Century Themes										
Financial, Economic, Business and Entrepreneurial Literacy	X	X	X	X	X	X	X	X	X	X
Civic Literacy		X	X	X	X					
Learning and Innovation Skills										
Critical Thinking and Problem Solving	X	X	X	X	X	X	X	X	X	X
Communication and Collaboration	X	X	X	X	X	X	X	X	X	X
Creativity and Innovation	X	X	X	X	X	X	X	X	X	X
Information, Media and Technology Skills										
Information Literacy			X		X					X
ICT (Information, Communications, and Technology) Literacy			X		X					X
Life and Career Skills										
Initiative and Self-Direction	X	X	X	X	X	X	X	X	X	X
Flexibility and Adaptability	X	X	X	X	X	X	X	X	X	X
Productivity and Accountability	X	X	X	X	X	X	X	X	X	X
Leadership and Responsibility		X	X				X	X		

Continued...

9-12 EDUCATION STANDARDS (continued)

	Lesson 15 “Road to Retirement”					Lesson 16 “Crash Pad”				
	Warm Up	Guided Exploration	Independent Exploration	Wrap Up	Expanded Information	Warm Up	Guided Exploration	Independent Exploration	Wrap Up	Expanded Information
Core Subjects and 21st Century Themes										
Financial, Economic, Business and Entrepreneurial Literacy	X	X	X	X	X	X	X	X	X	X
Learning and Innovation Skills										
Critical Thinking and Problem Solving	X	X	X	X	X	X	X	X	X	X
Communication and Collaboration	X	X	X	X	X	X	X	X	X	X
Creativity and Innovation	X	X	X	X	X	X	X	X	X	X
Information, Media and Technology Skills										
Information Literacy					X					X
ICT (Information, Communications, and Technology) Literacy					X					X
Life and Career Skills										
Initiative and Self-Direction	X	X	X	X	X	X	X	X	X	X
Flexibility and Adaptability	X	X	X	X	X	X	X	X	X	X
Productivity and Accountability	X	X	X	X	X	X	X	X	X	X
Leadership and Responsibility		X	X				X	X		

	Lesson 17 “Pocket Giving”					Lesson 18 “Paving the Future”				
	Warm Up	Guided Exploration	Independent Exploration	Wrap Up	Expanded Information	Warm Up	Guided Exploration	Independent Exploration	Wrap Up	Expanded Information
Core Subjects and 21st Century Themes										
Financial, Economic, Business and Entrepreneurial Literacy	X	X	X	X	X	X	X	X	X	X
Learning and Innovation Skills										
Critical Thinking and Problem Solving	X	X	X	X	X	X	X	X	X	X
Communication and Collaboration	X	X	X	X	X	X	X	X	X	X
Creativity and Innovation	X	X	X	X	X	X	X	X	X	X
Information, Media and Technology Skills										
Information Literacy			X		X					X
ICT (Information, Communications, and Technology) Literacy			X		X					X
Life and Career Skills										
Initiative and Self-Direction	X	X	X	X	X	X	X	X	X	X
Flexibility and Adaptability	X	X	X	X	X	X	X	X	X	X
Productivity and Accountability	X	X	X	X	X	X	X	X	X	X
Leadership and Responsibility		X	X				X	X		

Continued...

9-12 EDUCATION STANDARDS (continued)

	Lesson 19 “Financial Sleuth”					Lesson 20 “Protect Yourself”				
	Warm Up	Guided Exploration	Independent Exploration	Wrap Up	Expanded Information	Warm Up	Guided Exploration	Independent Exploration	Wrap Up	Expanded Information
Core Subjects and 21st Century Themes										
Financial, Economic, Business and Entrepreneurial Literacy	X	X	X	X	X	X	X	X	X	X
Learning and Innovation Skills										
Critical Thinking and Problem Solving	X	X	X	X	X	X	X	X	X	X
Communication and Collaboration	X	X	X	X	X	X	X	X	X	X
Creativity and Innovation	X	X	X	X	X	X	X	X	X	X
Information, Media and Technology Skills										
Information Literacy			X		X			X		X
ICT (Information, Communications, and Technology) Literacy			X		X			X		X
Life and Career Skills										
Initiative and Self-Direction	X	X	X	X	X	X	X	X	X	X
Flexibility and Adaptability	X	X	X	X	X	X	X	X	X	X
Productivity and Accountability	X	X	X	X	X	X	X	X	X	X
Leadership and Responsibility		X	X				X	X		

	Lesson 21 “Launching Your Dream”					Lesson 22 “Maintenance Mode”				
	Warm Up	Guided Exploration	Independent Exploration	Wrap Up	Expanded Information	Warm Up	Guided Exploration	Independent Exploration	Wrap Up	Expanded Information
Core Subjects and 21st Century Themes										
Financial, Economic, Business and Entrepreneurial Literacy	X	X	X	X	X	X	X	X	X	X
Learning and Innovation Skills										
Critical Thinking and Problem Solving	X	X	X	X	X	X	X	X	X	X
Communication and Collaboration	X	X	X	X	X	X	X	X	X	X
Creativity and Innovation	X	X	X	X	X	X	X	X	X	X
Information, Media and Technology Skills										
Information Literacy			X		X			X		X
ICT (Information, Communications, and Technology) Literacy			X		X			X		X
Life and Career Skills										
Initiative and Self-Direction	X	X	X	X	X	X	X	X	X	X
Flexibility and Adaptability	X	X	X	X	X	X	X	X	X	X
Productivity and Accountability	X	X	X	X	X	X	X	X	X	X
Leadership and Responsibility		X	X				X	X		

Source: <http://www.21stcenturyskills.org>