### JumpStart Financial Literacy, Common Core English Language Arts and Math

	66	Work	esson ing H Mon	ard fo	or	"D		esson ning D		ıs"
	Warm Up	Guided Exploration	Independent Exploration	Wrap Up	Expanded Information to Share	Warm Up	Guided Exploration	Independent Exploration	Wrap Up	Expanded Information to Share
Jump\$tart National Standards in K–12 Personal Finance Education Fourth Edition (2015) Source: http://www.jumpstartcoalition.org/national-st		.html				3				
Grades K-12	al-standards.html    X									
Spending and Saving										
Standard 1. Develop a plan for spending and saving.						Χ	Χ	Х	Χ	Χ
<b>Standard 2.</b> Develop a system for keeping and using financial records.			×	0	•	Х	Х	Х	Х	Х
<b>Standard 4.</b> Apply consumer skills to spending and saving decisions.						Х	Х	Χ	Х	Х
Employment and Income										
Standard 1. Explore job and career options.	Х	X	Х	Χ	Χ					
<b>Standard 2.</b> Compare sources of personal income and compensation.	X	Х	Х	Х	Х					
Financial Decision-Making										
<b>Standard 1.</b> Recognize the responsibilities associated with personal financial decisions.	Х	Х	Х	Х	Х	Х	Х	Χ	Х	Х
Standard 2. Use reliable resources when making financial decisions.			Х							
<b>Standard 4.</b> Make criterion-based financial decisions by systematically considering alternatives and consequences.			Х					Х		
<b>Standard 5.</b> Apply communication strategies when discussing financial issues.			Х					Х		
Standard 8. Use a personal financial plan.						Χ	Χ	Χ	Χ	Χ

		Work	esson ing H Mon	ard fo	or	"D		esson ning D	_	s"
	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: (Adopted by all states except for: Alaska, Indiana, Nebraska, Oklahoma, Puerto Rico, Texas and Virginia.) Source: www.corestandards.org										
Grades 9–10	T	ı	ı	1				ı		
RI.9-10.1, RI.9-10.2, RI.9-10.3, RI.9-10.8, RI.9-10.10					Х					Χ
W.9-10.1, W.9-10.2, W.9-10.4					X					Х
W.9-10.7, W.9-10.8, W.9-10.10			Х		X					Χ
SL.9-10.1		Х	Х	0			Χ	Х		Х
SL.9-10.2			Х		Х					Х
SL.9-10.4			Х					Χ		
L.9-10.6	Χ	X	X	X	X	Χ	Χ	Χ	Χ	Χ
Grades 11–12										
RI.11-12.1, RI.11-12.2, RI.11-12.3, RI.11-12.10					Χ					Χ
W.11-12.1, W.11-12.2, W.11-12.4					Χ					Χ
W.11-12.7, W.11-12.8, W.11-12.10			Χ		Х					Χ
SL.11-12.1		Х	Χ		Х		Χ	Χ		Χ
SL.11-12.2			Χ		Х					Χ
SL.11-12.4			Χ					Χ		
L.11-12.6	Χ	Х	Х	Χ	Χ	Χ	Χ	Χ	Χ	Χ
Common Core Math Standards: (Adopted by all states except for: Alaska, Indiana, Minnesota, Nebraska, Oklahoma, Puerto Rico, Texas and Virginia.) Source: www.corestandards.org										
Grades 9–12	1	ı	ı	1			1			
HSN.Q.A.1, HSN.Q.A.2, HSN.Q.A.3					Χ					Χ
HSA.REI.A.1							Χ	Χ		Χ

		"Cai	esson 1 You 1r Bill	Pay		"Bo		esson Your S		gs"
	Warm Up	Guided Exploration	Independent Exploration	Wrap Up	Expanded Information to Share	Warm Up	Guided Exploration	Independent Exploration	Wrap Up	Expanded Information to Share
Jump\$tart National Standards in K–12 Personal Finance Education Fourth Edition (2015) Source: http://www.jumpstartcoalition.org/national-st		html								
Grades K-12										
Spending and Saving	ı	ı						1	ı	ı
Standard 1. Develop a plan for spending and saving.	Х	Х	Х	Х	X	X	Х	Х	Х	Χ
<b>Standard 2.</b> Develop a system for keeping and using financial records.	Х	Х	Х	Х	Х	Х	Х	Х	Х	Х
<b>Standard 4.</b> Apply consumer skills to spending and saving decisions.	Х	Х	X	X	Х	Χ	Х	Х	Х	Х
Credit and Debt			X							
<b>Standard 3.</b> Apply strategies to avoid or correct debt management problems.	Х	X	X	X	Χ					
Investing										
<b>Standard 1.</b> Explain how investing may build wealth and help meet financial goals.							Χ	Х		Х
Standard 2. Evaluate investment alternatives.	3	7					Χ	Х		Χ
Financial Decision-Making										
<b>Standard 1.</b> Recognize the responsibilities associated with personal financial decisions.	X	Х	Х	Х	Х	Х	Х	Х	Х	Х
Standard 2. Use reliable resources when making financial decisions.								Х		
<b>Standard 4.</b> Make criterion-based financial decisions by systematically considering alternatives and consequences.			Х					Х		
<b>Standard 5.</b> Apply communication strategies when discussing financial issues.			Х					Х		
Standard 8. Use a personal financial plan.	Х	Χ	Х	Х	Χ					

		"Cai	esson n You ur Bill	Pay		"Вс		esson Your S		gs"
	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: (Adopted by all states except for: Alaska, Indiana, Nebraska, Oklahoma, Puerto Rico, Texas and Virginia.) Source: www.corestandards.org										
Grades 9–10	,	1		ı						
RI.9-10.1, RI.9-10.2, RI.9-10.3, RI.9-10.8, RI.9-10.10					X					Χ
W.9-10.1, W.9-10.2, W.9-10.4					X	Ì				Χ
W.9-10.7, W.9-10.8, W.9-10.10					Х			Χ		Χ
SL.9-10.1		Х	Χ		χ		Х	Χ		Χ
SL.9-10.2					Х			Х		Χ
SL.9-10.4			X					Χ		
L.9-10.6	Х	X	X	Х	Х	Χ	Χ	Х	Χ	Х
Grades 11–12										
RI.11-12.1, RI.11-12.2, RI.11-12.3, RI.11-12.10					X					Χ
W.11-12.1, W.11-12.2, W.11-12.4					Х					Χ
W.11-12.7, W.11-12.8, W.11-12.10	5	)			Х			Х		Χ
SL.11-12.1		χ	Х		Χ		Х	Х		Χ
SL.11-12.2					Х			Х		Χ
SL.11-12.4			Х					Х		
L.11-12.6	Х	Х	Х	Х	Х	Χ	Х	Х	Χ	Х
Common Core Math Standards: (Adopted by all states except for: Alaska, Indiana, Minnesota Nebraska, Oklahoma, Puerto Rico, Texas and Virginia.) Source: www.corestandards.org	,									
Grades 9–12										
HSN.Q.A.1, HSN.Q.A.2, HSN.Q.A.3		Х	Х	Х	Х		Х	Х		Х
HSA.SSE.A.1, HSA.SSE.B.3, HSA.CED.A.1, HSA.REI.A.1							Х	Χ		Χ
HSS.MD.B.5, HSS.MD.B.7		Х	Х	Χ	Х					

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	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-st		html								
Grades K-12										
Spending and Saving										
Standard 3. Describe how to use different payment methods.			Χ		X					
<b>Standard 4.</b> Apply consumer skills to spending and saving decisions.						Х	Х	X	Х	Χ
Employment and Income										
Standard 3. Analyze factors that affect net income.					<b>♦</b>	Χ	Χ	Χ	Х	Χ
Financial Decision-Making			X	V						
<b>Standard 1.</b> Recognize the responsibilities associated with personal financial decisions.	Х	X	X	Х	Х	Х	Х	Х	X	Х
<b>Standard 2.</b> Use reliable resources when making financial decisions.			Х							
<b>Standard 4.</b> Make criterion-based financial decisions by systematically considering alternatives and consequences.			Х					Х		
<b>Standard 5.</b> Apply communication strategies when discussing financial issues.			Х					X		
Standard 7. Control personal information.			Χ							

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				Duck	<b>3</b>	L	reau	anu	Jullei	
	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: (Adopted by all states except for: Alaska, Indiana, Nebraska Oklahoma, Puerto Rico, Texas and Virginia.) Source: www.corestandards.org	а,									
Grades 9-10										
RI.9-10.1, RI.9-10.2, RI.9-10.3, RI.9-10.8, RI.9-10.10					Χ					Χ
RI.9-10.9										Χ
W.9-10.1, W.9-10.2, W.9-10.4					X					Χ
W.9-10.7, W.9-10.8, W.9-10.10			Х		X					Χ
SL.9-10.1		Х	Х		X		Χ	Χ		Χ
SL.9-10.2			Х	0	◆ X					Χ
SL.9-10.4			Х					Х		
L.9-10.6	Х	Х	X	χ	Χ	Х	Χ	Χ	Χ	Χ
Grades 11-12		•								
RI.11-12.1, RI.11-12.2, RI.11-12.3, RI.11-12.10					Х					Χ
RI.11-12.8, RI.11-12.9										Χ
W.11-12.1, W.11-12.2, W.11-12.4					Χ					Χ
W.11-12.7, W.11-12.8, W.11-12.10			Х		Х					Χ
SL.11-12.1		Х	Х		Х		Χ	Χ		Χ
SL.11-12.2			Х		Χ					Χ
SL.11-12.4			Х					Χ		
L.11-12.6	Х	Х	Х	Х	Χ	Х	Χ	Χ	Χ	Χ
Common Core Math Standards: (Adopted by all states except for: Alaska, Indiana, Minneso Nebraska, Oklahoma, Puerto Rico, Texas and Virginia Source: www.corestandards.org										
Grades 9–12										
HSN.Q.A.1, HSN.Q.A.2, HSN.Q.A.3					Χ		Χ	Χ		Χ
HSS.MD.B.5, HSS.MD.B.7							Χ	Χ		Χ

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JumpStart National Standards in K–12 Personal Finance Education Fourth Edition (2015) Source: http://www.jumpstartcoalition.org/national-sta	andards.	html								
Grades K-12						_				
Spending and Saving				T				ı	T	ı
Standard 3. Describe how to use different payment methods.	Х	Х	Х	Х	X	X	Х	Х	Х	Х
Credit and Debt		Ī	Ī				Ī	1	I	1
<b>Standard 1.</b> Analyze the costs and benefits of various types of credit.	Х	Х	Х	Х	х	Х	Х	Х	Х	Х
<b>Standard 2.</b> Summarize a borrower's rights and responsibilities related to credit reports.	Χ	Х	X	X	Х	Χ	Х	Х	Х	Х
Standard 4. Summarize major consumer credit laws.						Χ	Χ	Χ	Χ	Χ
Financial Decision-Making			U							
<b>Standard 1.</b> Recognize the responsibilities associated with personal financial decisions.	X	X	X	Х	Х	Χ	X	Х	X	X
Standard 2. Use reliable resources when making financial decisions.	1							Х		
Standard 3. Summarize major consumer protection laws.							Χ	Χ		Χ
Standard 4. Make criterion-based financial decisions by systematically considering alternatives and consequences.			Х					Х		
<b>Standard 5.</b> Apply communication strategies when discussing financial issues.			Х					Х		
Standard 6. Analyze the requirements of contractual obligations.							Х	Χ		

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	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: (Adopted by all states except for: Alaska, Indiana, Nebraska, Oklahoma, Puerto Rico, Texas and Virginia.) Source: www.corestandards.org						_				
Grades 9–10					4					
RI.9-10.1, RI.9-10.2, RI.9-10.3, RI.9-10.8, RI.9-10.10					Х					Χ
W.9-10.1, W.9-10.2					X					Χ
W.9-10.4				1	X				Χ	Χ
W.9-10.7, W.9-10.8					X			Χ		Χ
W.9-10.10			X		Х			Х	Χ	Χ
SL.9-10.1		Χ	X		Х		Χ	Х		Х
SL.9-10.2					Х			Х		Х
SL.9-10.4			X					Х		
L.9-10.6	Χ	X	Χ	Χ	Χ	Χ	Χ	Χ	Χ	Χ
Grades 11–12	~									
RI.11-12.1, RI.11-12.2, RI.11-12.3, RI.11-12.10					Х					Χ
W.11-12.1, W.11-12.2		_			Х					Χ
W.11-12.4					Х				Χ	Χ
W.11-12.7, W.11-12.8					Х			Х		Χ
W.11-12.10					Х			Х	Χ	Χ
SL.11-12.1		Х	Х		Χ		Χ	Х		Χ
SL.11-12.2					Х			Х		Χ
SL.11-12.4			Χ					Χ		
L.11-12.6	Χ	Х	Х	Х	Χ	Χ	Χ	Χ	Χ	Χ
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Grades 9–12										
HSN.Q.A.1, HSN.Q.A.2, HSN.Q.A.3					Х					Х

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	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-st		html								
Grades K-12										
Spending and Saving										
<b>Standard 4.</b> Apply consumer skills to spending and saving decisions.							Х	Х	Χ	Χ
Credit and Debt					U					
<b>Standard 3.</b> Apply strategies to avoid or correct debt management problems.	Х	Х	X	X	<b>⋄</b> χ					
Financial Decision-Making										
<b>Standard 1.</b> Recognize the responsibilities associated with personal financial decisions.	X	Х	X	Х	X	Χ	X	Х	Χ	Χ
Standard 2. Use reliable resources when making financial decisions.								Х		
<b>Standard 4.</b> Make criterion-based financial decisions by systematically considering alternatives and consequences.	1		Х					Х		
<b>Standard 5.</b> Apply communication strategies when discussing financial issues.			Х					Х		

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	Warm Up	Guided Exploration	Independent Exploration	Wrap Up	Expanded Information to Share	Warm Up	Guided Exploration	Independent Exploration	Wrap Up	Expanded Information to Share
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Grades 9–10	ı	ı		ı	1			ı		
RI.9-10.1, RI.9-10.2, RI.9-10.3, RI.9-10.8, RI.9-10.10					X					Х
W.9-10.1, W.9-10.2, W.9-10.4					X					Х
W.9-10.7, W.9-10.8, W.9-10.10					X			Χ		Χ
SL.9-10.1		X	Х		X		Χ	Х		Χ
SL.9-10.2				0	Υ			Х		Χ
SL.9-10.4			X					Х		
L.9-10.6	Х	Х	X	χ	Х	Х	Χ	Х	Х	Х
Grades 11–12	ı		U	ı	1					
RI.11-12.1, RI.11-12.2, RI.11-12.3, RI.11-12.10					Х					Χ
W.11-12.1, W.11-12.2, W.11-12.4					Х					Χ
W.11-12.7, W.11-12.8, W.11-12.10					Х			Х		Χ
SL.11-12.1		X	Х		Х		Χ	Χ		Χ
SL.11-12.2	Ì				Х			Χ		Χ
SL.11-12.4			Χ					Χ		
L.11-12.6	X	Χ	X	Х	Х	Х	Χ	Χ	Χ	Х
Common Core Math Standards: (Adopted by all states except for: Alaska, Indiana, Minnesota, Nebraska, Oklahoma, Puerto Rico, Texas and Virginia.) Source: www.corestandards.org										
Grades 9–12										
HSN.Q.A.1, HSN.Q.A.2, HSN.Q.A.3		Х	Х		Х					Χ
HSA.SSE.A.1, HSA.SSE.B.3		Χ	Χ		Х					

	6	Le 'Risky	sson / Busi		,	"Ha		sson f Kno		ge"
	Warm Up	Guided Exploration	Independent Exploration	Wrap Up	Expanded Information to Share	Warm Up	Guided Exploration	Independent Exploration	Wrap Up	Expanded Information to Share
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Grades K-12										
Spending and Saving	•		•	•						
<b>Standard 4.</b> Apply consumer skills to spending and saving decisions.							Х	Χ	Χ	Χ
Risk Management and Insurance										
<b>Standard 1.</b> Identify common types of risks and basic risk management methods.	Х	Х	Х	X	X					
<b>Standard 2.</b> Justify reasons to use property and liability insurance.		Х	×		•					
<b>Standard 3.</b> Justify reasons to use health, disability, long-term care and life insurance.	Х	X	X	Х	X					
Financial Decision-Making										
<b>Standard 1.</b> Recognize the responsibilities associated with personal financial decisions.	Х	X	Х	Х	Х	Х	Х	Х	Х	Х
Standard 2. Use reliable resources when making financial decisions.		7	Х					Х		
<b>Standard 4.</b> Make criterion-based financial decisions by systematically considering alternatives and consequences.	)		X					Х		
<b>Standard 5.</b> Apply communication strategies when discussing financial issues.			Х					Х		

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	6	<b>'Risky</b>	<b>Busi</b>	ness'	,	"Ha	alls o	f Kno	wledg	ge"
	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: (Adopted by all states except for: Alaska, Indiana, Nebraska, Oklahoma, Puerto Rico, Texas and Virginia.) Source: www.corestandards.org										
Grades 9-10		l			V					l v
RI.9-10.1, RI.9-10.2, RI.9-10.3, RI.9-10.8, RI.9-10.10 W.9-10.1, W.9-10.2, W.9-10.4					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			Х		X		Х	Х		X
SL.9-10.1		Х	X		X		X	X		X
SL.9-10.1 SL.9-10.2		^	X	1	X		X	X		X
SL.9-10.4			X		×		^	X		۸
L.9-10.6	Х	X	X	X	X	Х	Х	X	Х	X
Grades 11–12				^	Λ			^	^	
RI.11-12.1, RI.11-12.2, RI.11-12.3, RI.11-12.10					Х					Х
W.11-12.1, W.11-12.2, W.11-12.4					Х					Х
W.11-12.7, W.11-12.8, W.11-12.10			Х		X		Х	Χ		Х
SL.11-12.1		Х	Х		Х		Χ	Х		Χ
SL.11-12.2	7		Χ		Χ		Χ	Х		Χ
SL.11-12.4	<del>)                                    </del>		Χ					Х		
L.11-12.6	Х	Х	Χ	Х	Χ	Χ	Χ	Х	Χ	Χ
Common Core Math Standards: (Adopted by all states except for: Alaska, Indiana, Minnesota, Nebraska, Oklahoma, Puerto Rico, Texas and Virginia.) Source: www.corestandards.org										
Grades 9–12										
11011 0 4 4 11011 0 4 0 11011 0 4 0					Х					Х
HSN.Q.A.1, HSN.Q.A.2, HSN.Q.A.3					^					^

	F	"The	sson Police nal Cl	cy of	,,		creas	sson sing tl ur Mo	ne Val	
	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-st	andards.	html								
Grades K-12										
Spending and Saving		ı	ı	1			ı			
Standard 1. Develop a plan for spending and saving.								Х	Х	
<b>Standard 4.</b> Apply consumer skills to spending and saving decisions.							Х	Х	Х	Х
Investing										
<b>Standard 1.</b> Explain how investing may build wealth and help meet financial goals.			X		*	Χ	X	X	X	Χ
Standard 2. Evaluate investment alternatives.						Χ	Χ	Χ	Х	Χ
Standard 3. Demonstrate how to buy and sell investments.			O				Χ	Χ		Χ
<b>Standard 4.</b> Investigate how agencies protect investors and regulate financial markets and products.							X			Х
Financial Decision-Making	1									
<b>Standard 1.</b> Recognize the responsibilities associated with personal financial decisions.	X	Х	X	Х	Х	Χ	Х	X	X	Х
<b>Standard 4.</b> Make criterion-based financial decisions by systematically considering alternatives and consequences.			Х					Х		
<b>Standard 5.</b> Apply communication strategies when discussing financial issues.			X					Х		

	F	"The	sson Police nal Cl	cy of	"		creas	sson sing th	ne Va	
	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: (Adopted by all states except for: Alaska, Indiana, Nebraska, Oklahoma, Puerto Rico, Texas and Virginia.) Source: www.corestandards.org										
Grades 9–10	1	_	ı	ı	1	A		_	T	1
RI.9-10.1, RI.9-10.2, RI.9-10.3, RI.9-10.8, RI.9-10.10					Х					Х
W.9-10.1, W.9-10.2					X					X
W.9-10.4, W.9-10.10				Х	Х	Х				Х
W.9-10.7, W.9-10.8					X					X
SL.9-10.1		Х	Х		Х		Х	Х		Х
SL.9-10.2					Х					Χ
SL.9-10.4			X					Х		
L.9-10.6	Х	Х	X	Х	Х	Х	Х	Х	Х	Х
Grades 11–12	1			T	1		T	1	T	
RI.11-12.1, RI.11-12.2, RI.11-12.3, RI.11-12.10					Χ					Х
W.11-12.1, W.11-12.2, W.11-12.7, W.11-12.8					Х					Х
W.11-12.4, W.11-12.10				Х	Х					Х
SL.11-12.1		Х	Х		Χ		Х	Х		Х
SL.11-12.2					Х					Χ
SL.11-12.4			Х					Х		
L.11-12.6	Х	Х	Х	Х	Х	Х	Х	Х	Х	Х
Common Core Math Standards: (Adopted by all states except for: Alaska, Indiana, Minnesota, Nebraska, Oklahoma, Puerto Rico, Texas and Virginia.) Source: www.corestandards.org										
Grades 9–12										
HSN.Q.A.1, HSN.Q.A.2, HSN.Q.A.3					Х		Х	Х		Х
HSA.SSE.A.1, HSA.SSE.B.3, HSA.CED.A.1, HSA.REI.A.1							Х	Х		Χ
HSS.MD.B.5, HSS.MD.B.7							Χ	Х		Χ

	"Ro	Le oad to	sson Reti		nt"			sson ash P		
	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-sta		html								
Grades K-12										
Spending and Saving					ı			ı		
Standard 1. Develop a plan for spending and saving.		Х	Χ							
<b>Standard 4.</b> Apply consumer skills to spending and saving decisions.		Х	Χ	Χ	X		Х	Х	Χ	Χ
Investing										
<b>Standard 1.</b> Explain how investing may build wealth and help meet financial goals.	Χ	Χ	X	X	X					
Standard 2. Evaluate investment alternatives.	Χ	Χ	Χ	X	Χ					
Standard 4. Investigate how agencies protect investors and regulate financial markets and products.			0		Х					
Risk Management and Insurance										
<b>Standard 2.</b> Justify reasons to use property and liability insurance.		1					X			
Financial Decision-Making		~								
<b>Standard 1.</b> Recognize the responsibilities associated with personal financial decisions.	Х	X	Χ	Х	Х	X	X	X	Χ	Х
Standard 4. Make criterion-based financial decisions by systematically considering alternatives and consequences.			Χ					Х		
<b>Standard 5.</b> Apply communication strategies when discussing financial issues.			Х					Х		
<b>Standard 6.</b> Analyze the requirements of contractual obligations.							Χ	Χ		Χ

	"R	Le oad to	sson Reti		nt"			sson ash P		
	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: (Adopted by all states except for: Alaska, Indiana, Nebraska, Oklahoma, Puerto Rico, Texas and Virginia.) Source: www.corestandards.org										
Grades 9–10	ı	ı				-		ı	Ι	
RI.9-10.1, RI.9-10.2, RI.9-10.3, RI.9-10.8, RI.9-10.10					Х					Х
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		Х	Х		X	) `	Х	Х		Х
SL.9-10.2					X					Х
SL.9-10.4			Χ					Х		
L.9-10.6	Х	Х	X	X	χ	Х	Χ	Х	Х	Х
Grades 11-12					,					ı
RI.11-12.1, RI.11-12.2, RI.11-12.3, RI.11-12.10					Х					Χ
W.11-12.1, W.11-12.2, W.11-12.4, W.11-12.7, W.11-12.8					Х					Х
W.11-12.10					Χ					Χ
SL.11-12.1	N	X	Χ		Х		Χ	Χ		Χ
SL.11-12.2					Χ					Χ
SL.11-12.4			Χ					Х		
L.11-12.6	χ	Χ	Χ	Χ	Χ	Χ	Χ	Χ	Χ	Χ
Common Core Math Standards: (Adopted by all states except for: Alaska, Indiana, Minnesota, Nebraska, Oklahoma, Puerto Rico, Texas and Virginia.) Source: www.corestandards.org										
Grades 9–12										
HSN.Q.A.1, HSN.Q.A.2, HSN.Q.A.3		Х	Χ		Χ		Χ	Х		Χ
		Х	Х		Χ					

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		"Poc	ket Gi	iving'	,	"P	aving	g the	Futur	e"
	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-st		html								
Grades K-12										
Spending and Saving	I	I	I	1	1			1	Ī	
Standard 1. Develop a plan for spending and saving.		Х	Х	Х	Х					
Financial Decision-Making										
<b>Standard 1.</b> Recognize the responsibilities associated with personal financial decisions.	X	Χ	Х	Х	Х	Х	Χ	Х	Х	Х
<b>Standard 2.</b> Use reliable resources when making financial decisions.			X	0,	<b>*</b>					
Standard 4. Make criterion-based financial decisions by systematically considering alternatives and consequences.			Х					Х		
Standard 5. Apply communication strategies when discussing financial issues.			Х					Х		
Standard 8. Use a personal financial plan.						Χ	Χ	Χ	Χ	Х

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	Warm Up	Guided Exploration	Independent Exploration	Wrap Up	Expanded Information to Share		Guided Exploration	Independent Exploration	Wrap Up	Expanded Information to Share
Common Core English Language Arts Standards: (Adopted by all states except for: Alaska, Indiana, Nebraska, Oklahoma, Puerto Rico, Texas and Virginia.) 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					Χ					Χ
W.9-10.1, W.9-10.2					X					Χ
W.9-10.4				Χ	Χ					Χ
W.9-10.7, W.9-10.8			Χ		χ					Χ
W.9-10.10			Χ	Χ	X					Χ
SL.9-10.1		Χ	Χ	0	X		Χ	Х		Χ
SL.9-10.2			Χ	)	Χ					Χ
SL.9-10.4			X	)				Х		
L.9-10.6	Χ	Х	X	Χ	Χ	Χ	Χ	Х	Χ	Χ
Grades 11–12										
RI.11-12.1, RI.11-12.2, RI.11-12.3, RI.11-12.10		)			Χ					Χ
W.11-12.1, W.11-12.2					Χ					Χ
W.11-12.4				Χ	Χ					Χ
W.11-12.7, W.11-12.8			Χ		Χ					Χ
W.11-12.10			Χ	Х	Х					Χ
SL.11-12.1		Χ	Χ		Χ		Χ	Χ		Χ
SL.11-12.2			Χ		Χ					Χ
SL.11-12.4			Χ					Х		
L.11-12.6	Χ	Χ	Х	Х	Χ	Χ	Χ	Χ	Χ	Χ
Common Core Math Standards: (Adopted by all states except for: Alaska, Indiana, Minnesota, Nebraska, Oklahoma, Puerto Rico, Texas and Virginia.) Source: www.corestandards.org										
Grades 9–12										
HSN.Q.A.1, HSN.Q.A.2, HSN.Q.A.3					Х					Χ

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	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-sta	andards.	html								
Grades K-12										
Financial Decision-Making										
<b>Standard 1.</b> Recognize the responsibilities associated with personal financial decisions.	Χ	Х	X	Х	X	Х	Х	Х	X	Х
<b>Standard 2.</b> Use reliable resources when making financial decisions.	Х	Х	Х	Х	Х			Х		
<b>Standard 4.</b> Make criterion-based financial decisions by systematically considering alternatives and consequences.			X		<b>•</b>			Х		
<b>Standard 5.</b> Apply communication strategies when discussing financial issues.			X					Х		
Standard 7. Control personal information.			10			Х	Χ	Χ	Χ	Х
(Adopted by all states except for: Alaska, Indiana, Nebraska, Oklahoma, Puerto Rico, Texas and Virginia.)  Source: www.corestandards.org  Grades 9–10	~	2								
RI.9-10.1, RI.9-10.2, RI.9-10.3, RI.9-10.8, RI.9-10.10					Х					Х
W.9-10.1, W.9-10.2, W.9-10.4					Χ					Х
W.9-10.7, W.9-10.8, W.9-10.10			Χ		Χ			Χ		Х
SL.9-10.1		Χ	Χ		Χ		Χ	Χ		Х
SL.9-10.2			Х		Χ			Χ		Х
SL.9-10.4			Х					Χ		
L.9-10.6	Χ	Χ	Χ	Χ	Χ	Χ	Χ	Χ	Χ	Χ
Grades 11–12										
RI.11-12.1, RI.11-12.2, RI.11-12.3, RI.11-12.10					Х					Х
W.11-12.1, W.11-12.2, W.11-12.4					Х					Х
W.11-12.7, W.11-12.8, W.11-12.10			Х		Χ			Х		Х
SL.11-12.1		Χ	Х		Χ		Χ	Х		Х
SL.11-12.2			Х		Х			Х		Х
SL.11-12.4			Х					Х		
L.11-12.6	Х	Х	Х	Х	Х	Х	Х	Х	Х	Х
Common Core Math Standards: (Adopted by all states except for: Alaska, Indiana, Minnesota, Nebraska, Oklahoma, Puerto Rico, Texas and Virginia.) Source: www.corestandards.org										
Grades 9–12		I	ı	I	1		ı	I		
HSN.Q.A.1, HSN.Q.A.2, HSN.Q.A.3			1		Χ					Χ

		'Laun	sson ichinç iream	y You	"M	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-s		html										
Grades K-12						A						
Employment and Income	l v	l v	l ,	l v	l v		· ,,					
Standard 1. Explore job and career options.	Х	Х	Х	Х	X	X	Х	Х	Х	Х		
Risk Management and Insurance  Standard 1. Identify common types of risks and basic risk management methods.					•		Х	Х		Х		
Financial Decision-Making			X	V								
<b>Standard 1.</b> Recognize the responsibilities associated with personal financial decisions.	Х	Х	X	Х	X	Х	X	X	X	Χ		
Standard 2. Use reliable resources when making financial decisions.			Х					Х				
<b>Standard 4.</b> Make criterion-based financial decisions by systematically considering alternatives and consequences.		5	Х					Х				
<b>Standard 5.</b> Apply communication strategies when discussing financial issues.			Х					Х				

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	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: (Adopted by all states except for: Alaska, Indiana, Nebraska, Oklahoma, Puerto Rico, Texas and Virginia.) Source: www.corestandards.org										
Grades 9–10						4				
RI.9-10.1, RI.9-10.2, RI.9-10.3, RI.9-10.8, RI.9-10.10					X		•			Х
W.9-10.1, W.9-10.2					X					Х
W.9-10.4					X				Χ	Χ
W.9-10.7, W.9-10.8			Х		X			Х		Χ
W.9-10.10			X		χ			Х	Χ	Χ
SL.9-10.1		Х	Х		Χ		Х	Х		Χ
SL.9-10.2			X		Χ			Х		Χ
SL.9-10.4		1	X					Х		
L.9-10.6	Х	X	Х	Χ	Χ	Χ	Х	Х	Χ	Χ
Grades 11–12							•			
RI.11-12.1, RI.11-12.2, RI.11-12.3, RI.11-12.10					Χ					Χ
W.11-12.1, W.11-12.2					Х					Х
W.11-12.4					Χ				Χ	Χ
W.11-12.7, W.11-12.8			Х		Χ			Х		Χ
W.11-12.10			Х		Χ			Х	Χ	Χ
SL.11-12.1		Х	Х		Χ		Х	Х		Χ
SL.11-12.2			Χ		Х			Х		Χ
SL.11-12.4			Χ					Χ		
L.11-12.6	Х	Х	Х	Х	Х	Х	Х	Х	Х	Х
Common Core Math Standards: (Adopted by all states except for: Alaska, Indiana, Minnesota, Nebraska, Oklahoma, Puerto Rico, Texas and Virginia.) Source: www.corestandards.org										
Grades 9–12										
HSN.Q.A.1, HSN.Q.A.2, HSN.Q.A.3					Χ					Χ

# **Council for Economic Education National Content Standards in Economics**

	"	Work	esson ing H Mon	ard fo	or	"D	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	Х	Х	Х	Х	Χ	X	χ	Χ	Χ	Χ			
Standard 2: Decision Making	Χ	Х	Χ	Χ	Х	X	Χ	Χ	Χ	Χ			
Standard 3: Allocation						Χ	Χ	Х	Χ	Х			
Standard 4: Incentives		Х			X								
Standard 6: Specialization					X								
Standard 8: Role of Prices			<b>N</b>		Х								
Standard 9: Competition and Market Structure					Х								
Standard 13: Income	Х	Χ	Х	χ	Х								
Standard 14: Entrepreneurship	Х	Х	Х	Χ	Χ								
Standard 18: Economic Fluctuations										Χ			

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	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	Χ	Χ	Χ	Χ	Χ	Χ			Х	
Standard 2: Decision Making	Χ	Χ	Χ	Χ	Χ		Χ		Χ	
Standard 3: Allocation	Χ	Χ	Χ	Χ	Χ	Χ			Χ	
Standard 10: Institutions						Χ		Х		Χ
Standard 11: Money and Inflation										Χ
Standard 12: Interest Rates							Χ	Х		Х
Standard 13: Income	Χ	Χ	Χ	Χ	Χ					
Standard 16: Role of Government and Market Failure					Χ					Х
Standard 17: Government Failure					Χ					Х
Standard 18: Economic Fluctuations										Х

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

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	Warm Up	Guided Exploration	Independent Exploration	Wrap Up	Expanded Information	Warm Up	Guided Exploration	Independent Exploration	Wrap Up	Expanded Information
Standard 2: Decision Making			Χ	Χ	Х		Χ	Χ	Χ	Χ
Standard 10: Institutions	Х	Х	Χ	Χ	Х		Χ			
Standard 11: Money and Inflation	Х	Χ	Х	Χ	Х					
Standard 12: Interest Rates					Х					
Standard 15: Economic Growth										Χ
Standard 16: Role of Government and Market Failure						Χ	Х	Χ	Χ	Χ
Standard 17: Government Failure						1/1				Χ
Standard 18: Economic Fluctuations										Χ

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	Warm Up	Guided Exploration	Independent Exploration	Wrap Up	Expanded Information	Warm Up	Guided Exploration	Independent Exploration	Wrap Up	Expanded Information
Standard 2: Decision Making			Х	Χ	Х			Χ	Χ	Χ
Standard 6: Specialization	X X X X X					Χ	Χ	Χ	Χ	Χ
Standard 11: Money and Inflation	X X X X X					Χ	Χ	Χ	Χ	Χ
Standard 12: Interest Rates	X X X X X					Х	Χ	Х	Χ	Х

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	Warm Up	Guided Exploration	Independent Exploration	Wrap Up	Expanded Information	Warm Up	Guided Exploration	Independent Exploration	Wrap Up	Expanded Information
Standard 1: Scarcity						Χ				
Standard 2: Decision Making		Х		Х	Х	Χ	Х	Х	Χ	Χ
Standard 7: Markets and Prices										Χ
Standard 9: Competition and Market Structure										Х
Standard 11: Money and Inflation					Х		Х	Χ		
Standard 12: Interest Rates		X					Х	Χ		Х

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

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	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							Χ	Χ	Χ	
Standard 2: Decision Making	Х	Χ	Χ	Χ	Χ	Χ	Χ	Χ	Χ	Х
Standard 3: Allocation							Χ	Х	Х	
Standard 12: Interest Rates						Х	Χ	Χ	Χ	Х
Standard 13: Income						X				Χ
Standard 15: Economic Growth							*			Χ

	F	"The	sson Police nal C	cy of	÷		creas	sson sing th ur Mo	ne Val	
	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			Χ	Χ	Χ	Х	Χ	Χ	Х	Х
Standard 4: Incentives		Χ	Χ	Χ	X	Χ	Χ	Х	Χ	Х
Standard 7: Markets and Prices	Χ									
Standard 8: Role of Prices	Х	Χ	Х	Χ	Χ					
Standard 9: Competition and Market Structure	Х	Χ	Х	Χ	Χ					
Standard 10: Institutions						Χ	Χ	Χ	Χ	Х
Standard 11: Money and Inflation	Х	Х	Х	Χ	Х	Χ	Χ	Х	Х	Х
Standard 12: Interest Rates	Χ	Χ	Χ	Χ	Х					
Standard 13: Income	Х	Х	Х	Χ	Х					
Standard 15: Economic Growth	Х	Х	Х	Χ	Х	Χ	Χ	Х	Х	Х
Standard 16: Role of Government and Market Failure	Χ	Χ	Χ	Χ	Χ					
Standard 17: Government Failure	Χ	Χ	Χ	Χ	Χ					
Standard 18: Economic Fluctuations	Χ	Χ	Χ	Χ	Χ					
Standard 19: Unemployment and Inflation	Χ	Χ	Χ	Χ	Χ					
Standard 20: Fiscal and Monetary Policy		Χ	Χ	Χ	Χ					

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

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	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							Х	Х		
Standard 2: Decision Making	Х	Χ	Х	Х	Х	Χ	Χ	Х	Χ	Χ
Standard 3: Allocation							Х	Х		
Standard 4: Incentives	Х	Χ	Х	Х	Х					
Standard 7: Markets and Prices										Χ
Standard 10: Institutions	Х	Χ	Х	Х	Х					
Standard 11: Money and Inflation	Х	x x x x x								
Standard 12: Interest Rates										Χ
Standard 15: Economic Growth	Х	Χ	Χ	Х	X					
	•	~Q·								

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	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		Χ	Х	Χ	Х	Χ	Х	Х	Χ	Х
Standard 3: Allocation	X X X						Χ	Х	Χ	Χ
Standard 4: Incentives		Х	Х	Χ	Х					

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	Warm Up	Guided Exploration	Independent Exploration	Warm Up	Guided Exploration	Independent Exploration	Wrap Up	Expanded Information to Share		
Standard 2: Decision Making	Х	Χ	Χ	Χ	Χ	Χ	Χ	Χ	Χ	Χ
Standard 10: Institutions	Х	Χ	Х	Χ	Χ					
Standard 16: Role of Government and Market Failure								Χ	Χ	Χ

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

	6	'Laun	sson iching ream	y You	r	"M		sson nance		le"
	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							Χ	Χ	
Standard 14: Entrepreneurship	X X X X X				Χ	Х	Χ	Χ	Х	Χ
Standard 15: Economic Growth	X X X X					Χ	Х	Χ	Χ	

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

### Partnership for 21<sup>st</sup> Century Skills

	"	Work	esson ing H Mone	ard fo	or	"D		esson ning C	2 Pream	ıs"
	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						4				
Financial, Economic, Business and Entrepreneurial Literacy	Χ	Χ	Χ	Χ	Χ	X	χ	Χ	Χ	Χ
Learning and Innovation Skills										
Critical Thinking and Problem Solving	Χ	Χ	Х	Χ	Х	χ	Χ	Χ	Χ	Χ
Communication and Collaboration	Х	Χ	Х	X	X	Χ	Х	Χ	Χ	Χ
Creativity and Innovation	Х	Χ	Х	X	Χ	Χ	Х	Х	Х	Χ
Information, Media and Technology Skills										
Information Literacy			X		Χ					Χ
ICT (Information, Communications, and Technology) Literacy		•	Х		Х					Χ
Life and Career Skills										
Initiative and Self-Direction	Х	X	Х	Χ	Χ	Χ	Χ	Χ	Χ	Χ
Flexibility and Adaptability	Х	X	Χ	Χ	Χ	Χ	Χ	Χ	Χ	Χ
Productivity and Accountability	X	X	Χ	Χ	Χ	Χ	Χ	Χ	Χ	Χ
Leadership and Responsibility		Χ	Χ				Χ	Χ		

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	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	7 0 22 7 20							l.		
Financial, Economic, Business and Entrepreneurial Literacy	Χ	Χ	Х	Χ	Χ	Χ	Χ	Χ	Χ	
Learning and Innovation Skills										
Critical Thinking and Problem Solving	Χ	Χ	Х	Χ	Χ	X	Χ	Х	Χ	Χ
Communication and Collaboration	Χ	Χ	Х	Χ	Χ	X	X	Χ	Χ	Χ
Creativity and Innovation	Χ	Χ	Χ	Χ	X	X	Χ	Х	Χ	Χ
Information, Media and Technology Skills										
Information Literacy					X			Χ		Χ
ICT (Information, Communications, and Technology) Literacy					X			Х		Х
Life and Career Skills				01	*					
Initiative and Self-Direction	Х	Χ	Χ	X	Χ	Χ	Χ	Χ	Х	Χ
Flexibility and Adaptability	Х	Χ	X	χ	Χ	Х	Х	Х	Χ	Х
Productivity and Accountability	Χ	Х	X	Χ	Χ	Χ	Χ	Χ	Χ	Χ
Leadership and Responsibility		X	Х				Χ	Χ		
								_		

	3		esson					esson		
	"E	Bank	Your	Buck	s"	"E	<u>Bread</u>	and I	<u> Butter</u>	r"
ALC CO	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	Χ	Χ	Χ	Χ	Χ	Χ	Χ	Х	Χ	Х
Learning and Innovation Skills										
Critical Thinking and Problem Solving	Χ	Χ	Χ	Χ	Х	Χ	Χ	Х	Χ	Х
Communication and Collaboration	Χ	Χ	Χ	Х	Х	Χ	Χ	Х	Χ	Х
Creativity and Innovation	Χ	Χ	Χ	Χ	Χ	Χ	Χ	Χ	Χ	X
Information, Media and Technology Skills										
Information Literacy			Х		Х					Х
ICT (Information, Communications, and Technology) Literacy			Х		Х					Х
Life and Career Skills										
Initiative and Self-Direction	Χ	Χ	Χ	Χ	Х	Χ	Χ	Х	Χ	Х
Flexibility and Adaptability	Χ	Χ	Χ	Χ	Χ	Χ	Χ	Χ	Χ	Х
Productivity and Accountability	Х	Χ	Х	Χ	Χ	Χ	Χ	Χ	Х	Χ
Leadership and Responsibility		Χ	Х				Χ	Χ		

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

	Lesson 11						Lesson 12						
	"Risky Business"					"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	Χ	Χ	Χ	Χ	Χ	Χ	Χ	Χ	Χ	Χ			
Learning and Innovation Skills													
Critical Thinking and Problem Solving	Χ	Χ	Χ	Χ	Χ	Χ	Χ	Χ	Χ	Χ			
Communication and Collaboration	Χ	Χ	Χ	Χ	Χ	Χ	Χ	Χ	Χ	Χ			
Creativity and Innovation	Χ	Χ	Χ	Χ	Χ	X	Χ	Χ	Χ	Χ			
Information, Media and Technology Skills													
Information Literacy			Χ		X		Χ	Χ		Χ			
ICT (Information, Communications, and Technology) Literacy			Х		X		Χ	Χ		Χ			
Life and Career Skills													
Initiative and Self-Direction	Χ	Χ	Х	X	X	Χ	Χ	Χ	Χ	Χ			
Flexibility and Adaptability	Χ	Χ	X	X	X	Χ	Χ	Χ	Χ	Χ			
Productivity and Accountability	Χ	Χ	Х	X	Χ	Χ	Χ	Χ	Χ	X			
Leadership and Responsibility		Χ	X				Χ	Χ					

	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	Χ	Χ	Х	Χ	Х	Χ	Χ	Х	Χ	Χ			
Civic Literacy		Х	Х	Χ	Χ								
Learning and Innovation Skills													
Critical Thinking and Problem Solving	Χ	Х	Х	Χ	Χ	Χ	Х	Х	Χ	Χ			
Communication and Collaboration	Χ	Х	Х	Χ	Χ	Χ	Х	Х	Χ	Χ			
Creativity and Innovation	Χ	Χ	Χ	Χ	Χ	Χ	Χ	Х	Χ	Χ			
Information, Media and Technology Skills													
Information Literacy			Х		Х					Х			
ICT (Information, Communications, and Technology) Literacy			Х		Х					Х			
Life and Career Skills													
Initiative and Self-Direction	Χ	Х	Х	Х	Χ	Χ	Χ	Χ	Χ	Χ			
Flexibility and Adaptability	Χ	Х	Х	Х	Χ	Χ	Χ	Χ	Χ	Χ			
Productivity and Accountability	Χ	Χ	Χ	Χ	Χ	Χ	Χ	Χ	Χ	Χ			
Leadership and Responsibility		Χ	Х				Х	Χ					

	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	Х	Χ	Χ	Χ	Χ	Χ	Χ	Χ	Χ	Х		
Learning and Innovation Skills												
Critical Thinking and Problem Solving	Х	Χ	Χ	Χ	Х	Х	Χ	Χ	Χ	Х		
Communication and Collaboration	Х	Χ	Χ	Χ	Х	Х	Χ	Χ	Χ	Х		
Creativity and Innovation	Х	Χ	Χ	Χ	Χ	X	Х	Х	Χ	X		
Information, Media and Technology Skills												
Information Literacy					Х					X		
ICT (Information, Communications, and Technology) Literacy					Χ					X		
Life and Career Skills												
Initiative and Self-Direction	Χ	Χ	Χ	Х	Х	Χ	Χ	Χ	Χ	Х		
Flexibility and Adaptability	Χ	Х	X	X	Х	Χ	Χ	Χ	Χ	Х		
Productivity and Accountability	Χ	Χ	Χ	X	Χ	Χ	Χ	Χ	Χ	Х		
Leadership and Responsibility		Х	X				Χ	Χ				

	Lesson 17						Lesson 18						
	"Pocket Giving"						"Paving the Future"						
, C, C	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	Χ	Χ	Х	Χ	Χ	Χ	Χ	Χ	Χ	Х			
Learning and Innovation Skills													
Critical Thinking and Problem Solving	Χ	Χ	Χ	Χ	Χ	Χ	Χ	Χ	Χ	Х			
Communication and Collaboration	Χ	Χ	Χ	Χ	Χ	Χ	Χ	Χ	Χ	Х			
Creativity and Innovation	Χ	Χ	Х	Χ	Х	Χ	Χ	Х	Χ	Х			
Information, Media and Technology Skills													
Information Literacy			Х		Х					Х			
ICT (Information, Communications, and Technology) Literacy			Х		Χ					Х			
Life and Career Skills													
Initiative and Self-Direction	Χ	Χ	Χ	Χ	Χ	Χ	Χ	Χ	Χ	Χ			
Flexibility and Adaptability	Χ	Χ	Χ	Χ	Χ	Χ	Χ	Χ	Χ	Χ			
Productivity and Accountability	Χ	Χ	Χ	Χ	Χ	Χ	Χ	Χ	Χ	Χ			
Leadership and Responsibility		Χ	Χ				Χ	Χ					

	Lesson 19 "Financial Sleuth"						Lesson 20 "Protect Yourself"						
		i illali	Ciai S	neulli			riole	Ct Toursen					
	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	Χ	Х	Χ	Χ	Χ	Х	Χ	Х	Χ	Х			
Learning and Innovation Skills													
Critical Thinking and Problem Solving	Χ	Χ	Х	Χ	Χ	Х	Χ	Х	Χ	X			
Communication and Collaboration	Χ	Χ	Χ	Χ	Χ	Х	Χ	Х	Χ	X			
Creativity and Innovation	Χ	Χ	Χ	Χ	Χ	X	Χ	X	Χ	X			
Information, Media and Technology Skills													
Information Literacy			Χ		X			Χ		Х			
ICT (Information, Communications, and Technology) Literacy			Χ		Х			Х		X			
Life and Career Skills													
Initiative and Self-Direction	Χ	Χ	Χ	Χ	X	Χ	Χ	Х	Χ	Χ			
Flexibility and Adaptability	Χ	Χ	X	X	<b>Α</b> χ	Χ	Χ	Χ	Χ	Х			
Productivity and Accountability	Χ	Χ	X	X	Χ	Χ	Χ	Х	Χ	Χ			
Leadership and Responsibility		Χ	X				Χ	Χ					

	Lesson 21 "Launching Your Dream"						Lesson 22 "Maintenance Mode"						
XC/S	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	Х	Х	Χ	Χ	Χ	Χ	Χ	Χ	Χ	Х			
Learning and Innovation Skills													
Critical Thinking and Problem Solving	Х	Х	Χ	Χ	Χ	Χ	Χ	Х	Χ	Х			
Communication and Collaboration	Х	Х	Χ	Χ	Χ	Χ	Χ	Х	Χ	Х			
Creativity and Innovation	Χ	Χ	Х	Χ	Χ	Χ	Χ	Х	Χ	Χ			
Information, Media and Technology Skills													
Information Literacy			Х		Х			Х		Χ			
ICT (Information, Communications, and Technology) Literacy			Х		Χ			Х		Χ			
Life and Career Skills													
Initiative and Self-Direction	Χ	Χ	Χ	Χ	Χ	Χ	Χ	Χ	Χ	Χ			
Flexibility and Adaptability	Х	Х	Χ	Χ	Χ	Χ	Χ	Χ	Χ	Х			
Productivity and Accountability	Χ	Χ	Χ	Χ	Χ	Χ	Χ	Χ	Χ	Χ			
Leadership and Responsibility		Χ	Χ				Χ	Χ					

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