

K-2 EDUCATION STANDARDS

Jump\$tart Financial Literacy, Common Core English Language Arts and Math

| | Lesson 1 "Counting Coins" | | | | | | | | Lesson 2 "Learn to Earn" | | | | | | | | |
|--|------------------------------|----------------------------------|-----------------------|------------------|-----------------|-----------------|-------------|----------------|-----------------------------|--------------------------|-----------------------------|---------------------|------------------|-----------------|----------------|-------------|----------------|
| | Talking About Money | Discovering the Purpose of Money | Using Coins and Bills | Class Reflection | Literacy Center | Writing Prompts | Math Center | Story Problems | Jobs in the Classroom | Exploring Different Jobs | Analyzing Sources of Income | How Money is Earned | Class Reflection | Literacy Center | Writing Center | Math Center | Story Problems |
| JumpStart Financial Literacy Standards Source: http://www.jumpstart.org/national-standards.html | | | | | | | | | | | | | | | | | |
| Grades K-12 | | | | | | | | | | | | | | | | | |
| Financial Responsibility and Decision Making | | | | | | | | | | | | | | | | | |
| Standard 2: Find and evaluate financial information from a variety of sources. | x | x | | | x | | | | | | | | | | | | |
| Standard 5: Develop communication strategies for discussing financial issues. | x | x | x | x | | x | | | x | | | x | | | | | |
| Income and Careers | | | | | | | | | | | | | | | | | |
| Standard 1: Explore career options. | | | | | | | | | x | x | x | x | x | x | x | x | x |
| Standard 2: Identify sources of personal income. | | | | | | | | | x | x | x | | | | | | |
| Standard 3: Describe factors affecting take-home pay. | | | | | | | | | | x | | | | | | | |
| Planning and Money Management | | | | | | | | | | | | | | | | | |
| Standard 3: Describe how to use different payment methods. | | x | | | | | | | | | | x | | | | | |
| Standard 4: Apply consumer skills to purchase decisions. | | | x | | | | | | | | | | | | | | |
| Common Core English Language Arts Standards Source: www.corestandards.org | | | | | | | | | | | | | | | | | |
| Grades K-2 | | | | | | | | | | | | | | | | | |
| RI.1.10, RI.2.10, RI.K.10 | | x | | | x | | | | | | | x | | x | | | |
| RI.1.7, RI.2.7, RI.K.7 | | x | | | | | | | | | | x | | | | | |
| RL.1.10, RL.2.10, RL.K.10 | | | | | x | | | | | | | | | x | | | |
| SL.1.1, SL.2.1, SL.K.1 | x | | x | x | | | | | x | x | x | | | | | | |
| SL.1.2, SL.1.3, SL.1.4, SL.1.5, SL.2.2, SL.2.3, SL.2.4, SL.2.5, SL.K.2, SL.K.3, SL.K.4, SL.K.5 | x | | | x | | | | | | | | | | | | | |
| W.1.1, W.2.1, W.K.1 | | | | | | x | | | | x | | | | | x | | |
| W.1.2, W.2.2, W.K.2 | | x | | | | | | | | | | | | | | | |
| W.1.5, W.2.5, W.K.5 | | | | | | x | | | | | | | | | x | | |
| Common Core Math Standards Source: www.corestandards.org | | | | | | | | | | | | | | | | | |
| Grades K-2 | | | | | | | | | | | | | | | | | |
| K.CC.A | | | | | | | | | | | | | | | | x | |
| K.CC.B, K.MD.A, K.MD.B | x | | | | | | x | | | | | | | | | | |
| 1.MD.C | | | | | | | | | x | | | | | | | | |
| 2.MD.C | x | | | | | | x | | x | | | | | | | | |

MONEY SMART STANDARDS FOR GRADES K-2

EDUCATION STANDARDS (continued)

| | Lesson 3 "Weighing Needs and Wants" | | | | | | | | Lesson 4 "Ready. Set. Goal." | | | | | | | |
|--|--|--|------------------------------|------------------|-----------------|-----------------|-------------|----------------|---------------------------------|-----------------------------|------------------------------|------------------|-----------------|----------------|-------------|----------------|
| | What are Needs and Wants? | The Difference Between Needs and Wants | Prioritizing Needs and Wants | Class Reflection | Literacy Center | Writing Prompts | Math Center | Story Problems | What is a Goal? | Exploring and Setting Goals | Setting Personal Money Goals | Class Reflection | Literacy Center | Writing Center | Math Center | Story Problems |
| JumpStart Financial Literacy Standards Source: http://www.jumpstart.org/national-standards.html | | | | | | | | | | | | | | | | |
| Grades K-12 | | | | | | | | | | | | | | | | |
| Financial Responsibility and Decision Making | | | | | | | | | | | | | | | | |
| Standard 1: Take responsibility for personal financial decisions. | | X | X | | | | | | | | X | | | | | |
| Standard 4: Make financial decisions by systematically considering alternatives and consequences. | | | | | | | | | | X | X | | | | | |
| Standard 5: Develop communication strategies for discussing financial issues. | X | X | X | X | | X | | | X | X | X | | | | | |
| Planning and Money Management | | | | | | | | | | | | | | | | |
| Standard 1: Develop a plan for spending and saving. | | X | X | | | | | | | X | X | | | | | |
| Standard 3: Describe how to use different payment methods. | | | X | | | | | | | | | | | | | |
| Standard 6: Develop a personal financial plan. | | | | | | | | | | X | X | | | | | |
| Saving and Investing | | | | | | | | | | | | | | | | |
| Standard 1: Discuss how saving contributes to financial well-being. | | | | | | | | | | | X | | | | | |
| Common Core English Language Arts Standards Source: www.corestandards.org | | | | | | | | | | | | | | | | |
| Grades K-2 | | | | | | | | | | | | | | | | |
| RI.1.10, RI.2.10, RI.K.10 | | | X | | X | | | | | | | | X | | | |
| RI.1.3, RI.2.3, RI.K.3 | | | | | | | | | | X | | | | | | |
| RI.1.7, RI.2.7, RI.K.7 | | | | | | | | | | | X | | | | | |
| RL.1.1, RL.1.9, RL.2.1, RL.2.9, RL.K.1, RL.K.3, RL.K.9 | | X | | | | | | | | | | | | | | |
| RL.1.10, RL.2.10, RL.K.10 | | | | | X | | | | | | | | X | | | |
| SL.1.1, SL.2.1, SL.K.1 | X | | | | | | | | X | | | | | | | |
| W.1.1, W.2.1, W.K.1 | | | X | | | X | | | | X | X | | | X | | |
| W.1.5, W.2.5, W.K.5 | | | | | | X | | | | | | | | X | | |
| Common Core Math Standards Source: www.corestandards.org | | | | | | | | | | | | | | | | |
| Grades K-2 | | | | | | | | | | | | | | | | |
| K.CC.A, K.CC.B | | | | | | | | X | | | | | | | | |
| K.MD.A, K.MD.B, 1.MD.C | X | | | | | | | | | X | | | | | | |
| 2.MD.D | X | | | | | | | | | | | | | | | |
| K.OA.A, 1.OA.A, 2.OA.A | | | | | | | X | X | | | | | | X | X | |

MONEY SMART STANDARDS FOR GRADES K-2

EDUCATION STANDARDS (continued)

| | Lesson 5 "Super Savers" | | | | | | | Lesson 6 "Borrowing Bills" | | | | | | | | |
|---|----------------------------|------------------------|------------------------|------------------|-----------------|-----------------|-------------|-------------------------------|-----------------------------------|--------------------|-----------------------|------------------|-----------------|----------------|-------------|----------------|
| | The Uses of Money | Spending Versus Saving | Finding Places to Save | Class Reflection | Literacy Center | Writing Prompts | Math Center | Story Problems | Introducing Borrowing and Lending | What is Borrowing? | Borrowing Responsibly | Class Reflection | Literacy Center | Writing Center | Math Center | Story Problems |
| JumpStart Financial Literacy Standards Source: http://www.jumpstart.org/national-standards.html | | | | | | | | | | | | | | | | |
| Grades K-12 | | | | | | | | | | | | | | | | |
| Financial Responsibility and Decision Making | | | | | | | | | | | | | | | | |
| Standard 1: Take responsibility for personal financial decisions. | | | | | | | | | | X | X | | | | | |
| Standard 4: Make financial decisions by systematically considering alternatives and consequences. | | | | | | | | | X | X | | | | | | |
| Standard 5: Develop communication strategies for discussing financial issues. | X | X | X | X | | X | | | X | X | X | X | | X | | |
| Planning and Money Management | | | | | | | | | | | | | | | | |
| Standard 1: Develop a plan for spending and saving. | | X | X | | | | | | | | | | | | | |
| Standard 2: Develop a system for keeping and using financial records. | | X | | | | | | | | | | | | | | |
| Standard 3: Describe how to use different payment methods. | X | | | | | | | | | | | | | | | |
| Standard 4: Apply consumer skills to purchase decisions. | | X | | | | | | | | | | | | | | |
| Standard 6: Develop a personal financial plan. | | | X | | | | | | | | | | | | | |
| Risk Management and Insurance | | | | | | | | | | | | | | | | |
| Standard 1: Identify common types of risks and basic risk management methods. | | X | | | | | | | | | | | | | | |
| Saving and Investing | | | | | | | | | | | | | | | | |
| Standard 1: Discuss how saving contributes to financial well-being. | | X | X | | | | | | | | | | | | | |
| Standard 6: Investigate how agencies that regulate financial markets protect investors. | | | X | | | | | | | | | | | | | |
| Common Core English Language Arts Standards Source: www.corestandards.org | | | | | | | | | | | | | | | | |
| Grades K-2 | | | | | | | | | | | | | | | | |
| RI.1.1, RI.2.1, RI.K.1 | | X | | | | | | | | | | | | | | |
| RI.1.10, RI.2.10, RI.2.3, RI.K.10 | | | X | | X | | | | | X | | | X | | | |
| RI.1.7, RI.2.7, RI.K.7 | X | | | | | | | | | | | | | | | |
| RL.1.10, RL.2.10, RL.K.10 | | | | | X | | | | | | | | X | | | |
| SL.1.1, SL.2.1, SL.K.1 | | | X | | | | | | X | X | | | | | | |
| W.1.1, W.1.5, W.2.1, W.2.5, W.K.1, W.K.5 | | | | | | X | | | | | | | | X | | |
| Common Core Math Standards Source: www.corestandards.org | | | | | | | | | | | | | | | | |
| Grades K-2 | | | | | | | | | | | | | | | | |
| K.OA.A, 1.OA.A, 2.OA.A | | | | | | X | X | | | | | | | | X | X |

EDUCATION STANDARDS (continued)

National Early Childhood Learning Outcomes

Early learning standards provide desired outcomes for young children's education. The **National Association for the Education of Young Children** (NAEYC) and the **National Association of Early Childhood Specialists in State Departments of Education** (NAECS/SDE) believe that early learning standards are an important part of comprehensive, high-quality services for young children. The **Money Smart** lessons have been designed to integrate key domains identified by the **U.S. Department of Education**, providing relevant guidelines for preschool and early school age children.

| | Lesson 1 "Counting Coins" | Lesson 2 "Learn to Earn" |
|-----------------------------------|------------------------------|-----------------------------|
| Self and Social Development | x | x |
| Language and Literacy Development | x | x |
| Cognitive Development | x | x |
| Mathematical Development | x | x |
| Physical Development | x | x |

| | Lesson 3 "Weighing Needs and Wants" | Lesson 4 "Ready. Set. Goal." |
|-----------------------------------|--|---------------------------------|
| Self and Social Development | x | x |
| Language and Literacy Development | x | x |
| Cognitive Development | x | x |
| Mathematical Development | x | x |
| Physical Development | x | x |

| | Lesson 5 "Super Savers" | Lesson 6 "Borrowing Bills" |
|-----------------------------------|----------------------------|-------------------------------|
| Self and Social Development | x | x |
| Language and Literacy Development | x | x |
| Cognitive Development | x | x |
| Mathematical Development | x | x |
| Physical Development | x | x |

Sources:

[http://www.desiredresults.us/docs/docs_forms/DRDP-SA\(2011\)%20Complete100311.pdf](http://www.desiredresults.us/docs/docs_forms/DRDP-SA(2011)%20Complete100311.pdf)

<http://www.naeyc.org/files/naeyc/file/positions/earlyLearningStandards.pdf>

<http://www.ed.gov/early-learning>

[http://www.desiredresults.us/docs/Forms page/DRDP \(2010\)/PS_Final_8-26.pdf](http://www.desiredresults.us/docs/Forms page/DRDP (2010)/PS_Final_8-26.pdf)

EDUCATION STANDARDS (continued)

Partnership for 21st Century Skills

21st century skills are incorporated into the curriculum wherever possible. These important skills prepare students with the ability to navigate the complex life and work environments in today's competitive world. An essential piece in this curriculum is Financial, Economic, Business and Entrepreneurial Literacy.

| | Lesson 1 "Counting Coins" | Lesson 2 "Learn to Earn" |
|--|------------------------------|-----------------------------|
| Core Subjects and 21st Century Themes | | |
| Financial, Economic, Business and Entrepreneurial Literacy | x | x |
| Learning and Innovation Skills | | |
| Critical Thinking and Problem Solving | x | x |
| Communication and Collaboration | x | x |
| Creativity and Innovation | x | x |
| Information, Media and Technology Skills | | |
| Information Literacy | x | |
| Life and Career Skills | | |
| Initiative and Self-Direction | | x |
| Flexibility and Adaptability | x | x |
| Productivity and Accountability | x | x |
| Leadership and Responsibility | | x |

| | Lesson 3 "Weighing Needs and Wants" | Lesson 4 "Ready. Set. Goal." |
|--|--|---------------------------------|
| Core Subjects and 21st Century Themes | | |
| Financial, Economic, Business and Entrepreneurial Literacy | x | x |
| Learning and Innovation Skills | | |
| Critical Thinking and Problem Solving | x | x |
| Communication and Collaboration | x | x |
| Creativity and Innovation | x | x |
| Information, Media and Technology Skills | | |
| Information Literacy | x | |
| Life and Career Skills | | |
| Initiative and Self-Direction | x | x |
| Flexibility and Adaptability | x | x |
| Productivity and Accountability | x | x |
| Leadership and Responsibility | | x |

Continued...

EDUCATION STANDARDS (continued)

Partnership for 21st Century Skills (continued)

| | Lesson 5 “Super Savers” | Lesson 6 “Borrowing Bills” |
|--|------------------------------------|---------------------------------------|
| Core Subjects and 21st Century Themes | | |
| Financial, Economic, Business and Entrepreneurial Literacy | X | X |
| Learning and Innovation Skills | | |
| Critical Thinking and Problem Solving | X | X |
| Communication and Collaboration | X | X |
| Creativity and Innovation | X | X |
| Information, Media and Technology Skills | | |
| Information Literacy | X | X |
| Life and Career Skills | | |
| Initiative and Self-Direction | X | X |
| Flexibility and Adaptability | X | X |
| Productivity and Accountability | X | X |
| Leadership and Responsibility | | X |

Sources: <http://www.p21.org/our-work/p21-framework>