

Kindergarten	First	Second	Third	Fourth	Fifth
Spending and Saving K.SS	Spending and Saving 1.SS	Spending and Saving 2.SS	Spending and Saving 3.SS	Spending and Saving 4.SS	Spending and Saving 5.SS
Develop a plan for spending and saving.	Develop a plan for spending and saving.	Develop a plan for spending and saving.	Develop a plan for spending and saving.	Develop a plan for spending and saving.	Develop a plan for spending and saving.
1. Decide uses for personal funds.	1. Explain how saving money can improve financial well-being.	1. Explain how saving money can improve financial well-being.	1. Show how saving money can improve financial well-being.	1. Create a way to keep track of money spent.	1. Recognize how spending priorities reflect goals and personal values.
2. Give examples of alternatives to activities that charge fees.		2. Create a way to keep track of money spent.	2. Categorize types of household expenses and sources of income.	2. Categorize types of household expenses and sources of income.	2. List the components of a personal spending plan, including income, planned saving, and expenses.
3. Differentiate between private and public property.		3. Describe ways that people can decrease expenses to save more of their income.	3. Describe ways that people can decrease expenses to save more of their income.	3. Calculate the sales tax for a given purchase.	3. Name saving strategies, including pay yourself first and comparison shopping.
		4. Demonstrate how to allocate income for spending, saving, and sharing goals.	4. Give an example of how the state government uses tax revenues.	4. Compare ways that people can decrease expenses to save more of their income.	4. State the advantages and disadvantages of saving for financial goals.
		5. Give an example of how local government uses tax revenues.		5. Give an example of how the government uses tax revenues.	
Develop a system for keeping and using financial records.	Develop a system for keeping and using financial records.	Develop a system for keeping and using financial records.	Develop a system for keeping and using financial records.	Develop a system for keeping and using financial records.	Develop a system for keeping and using financial records.
4. Use a method to keep track of money saved for future spending.				6. Monitor financial statements for a personal savings account.	
Describe how to use different payment methods.	Describe how to use different payment methods.	Describe how to use different payment methods.	Describe how to use different payment methods.	Describe how to use different payment methods.	Describe how to use different payment methods.

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5. Sort coins and paper money by appearance and name.	2. Calculate the amount of change to be returned when the payment amount is greater than the purchase price, using whole dollar amounts.	6. Explain why people keep money in banks and credit unions.	5. List reasons why people keep money in banks and credit unions.	7. Explain why people keep money in banks and credit unions.	
6. Count items up to 10.			6. Calculate the total cost of a purchase that includes multiple items priced in whole dollar amounts.	8. Describe how checks and debit cards, gift cards, and credit cards are used as payment methods.	
				9. Verify the total cost of a purchase that includes multiple items.	
				10. Calculate the amount of change to be returned when the payment amount is greater than the purchase price.	
7. Explain how charitable giving differs from sharing toys with a friend.	3. Explain a spending decision based on predetermined criteria for an acceptable outcome and available options.	7. Explain a spending decision based on predetermined criteria for an acceptable outcome and available options.	7. Explain a spending decision based on predetermined criteria for an acceptable outcome and available options.	11. Compare prices for the same item from two different sources.	5. Analyze how external factors, such as marketing and advertising techniques, might influence spending decisions for different individuals.
8. Identify possessions that are suitable for donation to a charity.	4. Explain how spending choices are influenced by price, advertising, the spending choices of others, and peer pressure.	8. Predict how spending choices are influenced by price, advertising, the spending choices of others, and peer pressure.	8. Assess how spending choices are influenced by price, advertising, the spending choices of others, and peer pressure.	12. Justify a spending decision based on predetermined criteria for an acceptable outcome and available options.	

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				13. Analyze how spending choices are influenced by price, advertising, the spending choices of others, and peer pressure.	
1. Explain why something borrowed must be returned.	1. Describe the qualities that would be desirable in a person who borrows a favorite personal possession.	1. Identify the qualities that would be desirable in a person who borrows a favorite personal possession.	1. List the potential advantages and disadvantages of using credit.	1. Identify situations when people might pay for certain items in small amounts over time.	
2. Explain the difference between buying and borrowing.	2. Give examples of reasonable conditions to set for the use of borrowed personal property.	2. Construct a list of feasible conditions to set for the use of borrowed personal property.	2. Explain why financial institutions lend money.	2. Summarize the advantages and disadvantages of using credit.	
3. Explain how to take care of something borrowed.			3. Give examples of reasonable conditions to set for the use of borrowed personal property.	3. Explain why using a credit card is a form of borrowing.	
				4. Recognize how overspending can lead to borrowing problems.	
options.	options.	options.	options.	options.	options.

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1. List tasks that an adult does at a job.	1. Identify the different skills, training, and tools required by different jobs.	1. Recognize that different jobs require different skills, training, and tools.	1. Explain the difference between a career and a job.	1. Analyze how different jobs require different skills, training, and tools.	1. Identify individuals who could provide positive job references.
		2. Give examples of careers related to a personal interest.	2. Identify various jobs within a specific career.	2. Explain how an individual's interests, knowledge, and abilities can affect job and career choice.	2. Complete a part-time job application.
		3. Recognize that people form businesses to meet customers' needs while generating income for themselves.	3. Distinguish how different jobs require different skills, training, and tools.	3. Research jobs related to a career of interest.	
			4. Give an example of how an individual's interests, knowledge, and abilities can affect job and career choice.	4. Classify the types of businesses run by local entrepreneurs.	
			5. Give examples of careers related to a personal interest.	5. Describe how people form businesses to meet customers' needs while generating income for themselves.	
			6. Examine jobs related to a career of interest.	6. List ways that owning a business involves risk that the business will not be able to earn enough revenue to pay its costs.	
			7. Give examples of local businesses.		
			8. Describe how people form businesses to meet customers' needs while generating income for themselves.		

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Compare sources of personal income and compensation.	Compare sources of personal income and compensation.	Compare sources of personal income and compensation.	Compare sources of personal income and compensation.	Compare sources of personal income and compensation.	Compare sources of personal income and compensation.
2. List occasions when people might receive money gifts.	2. Identify jobs children can do to earn money.	4. Identify jobs children can do to earn money.	9. Identify jobs children can do to earn money.	7. Identify jobs children can do to earn money.	3. Explain the difference between earned and unearned income and give an example of each.
	3. Give examples of sources of income other than a wage or salary.	5. Give examples of sources of income other than a wage or salary	10. Give examples of sources of income other than a wage or salary.	8. Explain the difference between a wage and a salary.	4. Give an example of a situation that qualifies for a government transfer payment.
					5. Explore how local government services assist people.
Analyze factors that affect net income.	Analyze factors that affect net income.	Analyze factors that affect net income.	Analyze factors that affect net income.	Analyze factors that affect net income.	Analyze factors that affect net income.
					6. Identify common types of payroll deductions.
					7. Calculate how payroll deductions affect take-home pay.
Investing K.I	Investing 1.I	Investing 2.I	Investing 3.I	Investing 4.I	Investing 5.I
			Explain how investing may build wealth and help meet financial goals.	Explain how investing may build wealth and help meet financial goals.	Explain how investing may build wealth and help meet financial goals.
Not applicable at this grade level.	Not applicable at this grade level.	Not applicable at this grade level.	1. Explain the difference between stocks and bonds.	1. Describe reasons for investing.	
				Evaluate investment alternatives.	Evaluate investment alternatives.
				2. Compare the main features and rates of return on basic deposit accounts at local financial institutions.	1. Describe what a company is and what it does.

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				Demonstrate how to buy and sell investments.	Demonstrate how to buy and sell investments.
				3. Investigate requirements for purchasing a certificate of deposit.	2. Demonstrate how to open a basic deposit account at a financial institution.
Risk Management & Insurance K.RM	Risk Management & Insurance 1.RM	Risk Management and Insurance 2.RM	Risk Management & Insurance 3.RM	Risk Management and Insurance 4.RM	Risk Management and Insurance 5.RM
Identify common types of risks and basic risk management methods.	Identify common types of risks and basic risk management methods.	Identify common types of risks and basic risk management methods.	Identify common types of risks and basic risk management methods.	Identify common types of risks and basic risk management methods.	Not applicable at this grade level.
1. Discuss a system to keep track of personal items and small amounts of money at home.	1. Understand that risk occurs when there is a chance of harm, either financially or personally.	1. Recognize that risk occurs when there is a chance of harm, either financially or personally.	1. Understand that risk occurs when there is a chance of harm, either financial harm or physical harm.	1. Identify that risk occurs when there is a chance of harm, either financially or personally.	
2. Identify safe ways to carry small amounts of money and personal items.	2. Understand that different saving vehicles (e.g., pockets, piggy banks, banks, and credit unions) have different risks.	2. Recognize that risk can be avoided or minimized.	2. State reasons for keeping money in a depository institution.	2. Estimate the losses and costs associated with certain physical and financial risks.	
3. Given an activity, tell ways to reduce and avoid potential risks.		3. Compare different saving vehicles (e.g., pockets, piggy banks, banks, and credit unions) based on risk of loss.			

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			Justify reasons to use property and liability insurance.	Justify reasons to use property and liability insurance.	
			3. List responsibilities that homeowners and renters have for the safety of other people.	3. List responsibilities that homeowners and renters have for the safety of other people.	
				4. List actions that homeowners and renters can take to reduce physical risks to themselves and others.	
Justify reasons to use health, disability, long-term care, and life insurance.	Justify reasons to use health, disability, long-term care, and life insurance.	Justify reasons to use health, disability, long-term care, and life insurance.	Justify reasons to use health, disability, long-term care, and life insurance.	Justify reasons to use health, disability, long-term care, and life insurance.	
4. List ways that children can protect themselves from injury.				5. Identify reasons to use health insurance, disability, long-term care, and life insurance.	
Financial Decision-Making K.FD	Financial Decision-Making 1.FD	Financial Decision-Making 2.FD	Financial Decision-Making 3.FD	Financial Decision-Making 4.FD	Financial Decision-Making 5.FD
Recognize the responsibilities associated with personal financial decisions.	Recognize the responsibilities associated with personal financial decisions.	Recognize the responsibilities associated with personal financial decisions.	Recognize the responsibilities associated with personal financial decisions.	Recognize the responsibilities associated with personal financial decisions.	Recognize the responsibilities associated with personal financial decisions.
1. Demonstrate spending by trading money for something else.	1. State the consequences of spending decisions.	1. Predict the consequences of spending decisions.	1. Predict the consequences of spending decisions.	1. Predict the consequences of spending decisions.	1. Analyze money-handling decisions that youth commonly face.

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2. Share an experience about deciding not to spend money.		2. Analyze money-handling decisions that youth commonly face.	2. Analyze money-handling decisions that youth commonly face.	2. Analyze money-handling decisions that youth could face.	2. Compare the benefits of financial responsibility with the consequences of financial irresponsibility.
					3. Predict how influences such as current fashion trends, peer pressure, and procrastination can affect financial decisions.
		Use reliable resources when making financial decisions	Use reliable resources when making financial decisions	Use reliable resources when making financial decisions	Use reliable resources when making financial decisions
		3. List ways to verify a claim expressed in advertising for a product.	3. Identify reliable sources of information when comparing products such as a bike.	3. Analyze how pre-purchase research affects satisfaction when making a spending decision.	4. Analyze the strengths and weaknesses of various online and printed sources of product information.
			4. Discuss ways to verify a claim expressed in advertising for a product.	4. Identify reliable sources of information when comparing products such as a bike.	5. Examine the data used in an advertising claim.
				5. Investigate ways to verify a claim expressed in advertising for a product.	6. Determine whether information sources are accurate and reliable when comparing products and services.
					7. Investigate types of consumer fraud, including online scams and phone solicitations.

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Make criterion-based financial decisions by systematically considering alternatives and consequences.	Make criterion-based financial decisions by systematically considering alternatives and consequences.	Make criterion-based financial decisions by systematically considering alternatives and consequences.	Make criterion-based financial decisions by systematically considering alternatives and consequences.	Make criterion-based financial decisions by systematically considering alternatives and consequences.	Make criterion-based financial decisions by systematically considering alternatives and consequences.
3. Give an example of something that could be a need for one person but not for another.	2. Differentiate between needs and wants.	4. Differentiate between needs and wants.	5. Explain how limited personal financial resources affect the choices people make.	6. Explain how limited personal financial resources affect the choices people make.	8. Apply systematic decision-making to setting and achieving financial goals.
4. Discuss how wants might differ, depending on individual circumstances such as age, where one lives, and time of year.	3. Rank personal wants in order of importance.	5. Rank personal wants in order of importance.	6. Compare needs and wants.	7. Make a decision based on the description of an acceptable outcome.	9. Prioritize personal financial goals.
	4. Identify the opportunity cost of a decision.	6. Show the opportunity cost of a decision.	7. Identify the opportunity cost of a decision.	8. Construct a plan to achieve a specific, measurable goal.	10. Determine the cost of achieving a financial goal.
	5. List the costs and benefits when making a decision.	7. Compare the costs and benefits when making a decision.	8. Categorize the costs and benefits when making a decision.		11. Evaluate the results of a financial decision.
			9. Identify a plan to achieve a specific, measurable goal.		12. Give examples of how decisions made today can affect future opportunities.
					Apply communication strategies when discussing financial issues

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					13. Analyze how discussing financial matters with household members could help reduce conflict.
					14. Assess differences in peers' personal values and attitudes about money.
					15. Demonstrate how to negotiate a fee for services such as babysitting or lawn care.
Analyze the requirements of contractual obligations.			Analyze the requirements of contractual obligations.		Analyze the requirements of contractual obligations.
5. Give reasons for keeping promises between friends or family members.			10. Devise an agreement between friends, listing expectations for each person and consequences of breaking the agreement.		16. Categorize the types of rights and responsibilities typically found in employee handbooks.
					17. Devise a hypothetical family agreement that establishes the terms of use of a personal item.
Control personal information.	Control personal information.	Control personal information.	Control personal information.	Control personal information.	Control personal information.
6. Explain the reasons for not sharing personal information with strangers.	6. State strategies to protect personal information.	8. List types of personal information that should not be disclosed to others in person or online.	11. List types of personal information that should not be disclosed to others in person or online.	9. List types of personal information that should not be disclosed to others in person or online.	18. Apply strategies for creating and maintaining strong online passwords.
		9. Apply strategies to protect personal information.	12. Explain strategies to protect personal information.	10. Apply strategies to protect personal information.	19. List ways to use social media safely.

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Use a personal financial plan or budget.			Use a personal financial plan or budget.	Use a personal financial plan or budget.	
7. Differentiate between possessions that belong to a specific family member and those that are available for everyone in the family to use.			13. Explain what it means to inherit something	11. Categorize types of household assets	