

## CEE Standards Alignment

The *National Standards for Financial Literacy* (2013) were developed by the Council for Economic Education (CEE) in the belief that financial education can prepare students for the economic choices and challenges they will encounter in their adult lives. The standards provide a framework for the concepts and abilities the CEE believes should be part of financial literacy curricula. The six standards are described by short paragraphs, which are broken down into benchmarks, comprised of statements of what students should know and what they should be able to do as a result of that knowledge. The concept progression for each standard is a paragraph explaining the reasoning behind the benchmarks and the progression of the standard through Grades 4, 8, and 12. Each set of benchmarks is followed by a standard-specific section titled Using Decision-Making Skills, which is broken into three sections: Planning and Goal Setting, Making the Decision, and Assessing Outcomes. The finEDge standards alignment focuses on the standards rather than the benchmarks, as the standards provide guidance regarding content, whereas the benchmarks suggest specific tasks to assess student progress towards mastery of the standards. Our curriculum addresses the standards through alternative sets of tasks.

	Standard Topic	Standard Language	Module Number	Lesson Number	Lesson Title
	CEE Standards		Primary Alignment		Secondary Alignment
<b>II. Buying Goods and Services</b>	People cannot buy or make all the goods and services they want; as a result, people choose to buy some goods and services and not buy others.		M1L01 Saving, Spending, and Financial Well-Being M1L03 Exploring Spending M1L08 Budgeting M1L09 Making Informed Spending Decisions M1L10 Saving and Spending Culminating Project M6L08 Managing Finances During Your Post-Secondary Program		M0L02 Financial Well-Being M0L03 Examining Financial Attitudes M0L04 Values and Financial Thinking M0L05 Influencers and Financial Well-Being M0L06 Risk and Uncertainty M0L07 Economic Environments M0L08 Making Financial Decisions M1L12 Revisiting the Financial Well-Being Map M5L01 What Is Managing Risk?
	People can improve their economic well-being by making informed spending decisions, which entails collecting information, planning, and budgeting.		M1L03 Exploring Spending M1L07 Tools for Spending M1L08 Budgeting M1L09 Making Informed Spending Decisions M1L10 Saving and Spending Culminating Project M6L08 Managing Finances During Your Post-Secondary Program		M0L02 Financial Well-Being M0L03 Examining Financial Attitudes M0L04 Values and Financial Thinking M0L05 Influencers and Financial Well-Being M0L06 Risk and Uncertainty M0L07 Economic Environments M0L08 Making Financial Decisions M1L12 Revisiting the Financial Well-Being Map M2L03 How Do You Build Credit? M5L01 What Is Managing Risk? M6L06 Applying for Financial Aid M6L07 Student Loans

	CEE Standards	Primary Alignment	Secondary Alignment
<b>I. Earning Income</b>	Income for most people is determined by the market value of their labor, paid as wages and salaries.	M3L01 What Is Earning? M3L02 The Job Landscape M3L03 Education and Earning M3L10 Earning Culminating Project M6L02 Why Seek Post-Secondary Education? M6L03 The Cost of College M6L04 Alternatives to Bachelor's Degrees	M0L02 Financial Well-Being M0L06 Risk and Uncertainty M1L01 Saving, Spending, and Financial Well-Being M3L06 Displaying Qualifications for a Job M3L07 Compensation M3L08 Interpreting Paycheck Deductions M3L09 Dealing with Earning Issues M3L12 Revisiting the Financial Well-Being Map M5L01 What Is Managing Risk?
	People can increase their income and job opportunities by choosing to acquire more education, work experience, and job skills.	M3L02 The Job Landscape M3L03 Education and Earning M3L04 Planning for a Career M3L10 Earning Culminating Project M6L02 Why Seek Post-Secondary Education? M6L03 The Cost of College M6L04 Alternatives to Bachelor's Degrees	M0L02 Financial Well-Being M0L03 Examining Financial Attitudes M0L04 Values and Financial Thinking M0L05 Influencers and Financial Well-Being M0L06 Risk and Uncertainty M0L07 Economic Environments M0L08 Making Financial Decisions M3L01 What Is Earning? M3L05 Making a Career Plan M3L06 Displaying Qualifications for a Job M3L12 Revisiting the Financial Well-Being Map M5L01 What Is Managing Risk? M6L01 What Is Post-Secondary Education?
	The decision to undertake an activity that increases income or job opportunities is affected by the expected benefits and costs of such an activity.	M3L03 Education and Earning M3L04 Planning for a Career M3L05 Making a Career Plan M6L02 Why Seek Post-Secondary Education? M6L03 The Cost of College M6L04 Alternatives to Bachelor's Degrees	M0L02 Financial Well-Being M0L03 Examining Financial Attitudes M0L04 Values and Financial Thinking M0L05 Influencers and Financial Well-Being M0L06 Risk and Uncertainty M0L07 Economic Environments M0L08 Making Financial Decisions M3L01 What Is Earning? M3L02 The Job Landscape M3L12 Revisiting the Financial Well-Being Map M5L01 What Is Managing Risk? M6L01 What Is Post-Secondary Education? M6L05 The Post-Secondary Education Financing Landscape M6L06 Applying for Financial Aid
	Income also is obtained from other sources such as interest, rents, capital gains, dividends, and profits.	M1L04 Traditional Financial Institutions M1L06 Tools for Saving M2L02 Basic Loan Structure	M0L02 Financial Well-Being M1L01 Saving, Spending, and Financial Well-Being M3L01 What Is Earning? M3L07 Compensation M3L08 Interpreting Paycheck Deductions M3L10 Earning Culminating Project M4L05 The Investment Landscape M4L07 Retirement: A Common Investing Decision

	CEE Standards	Primary Alignment	Secondary Alignment
<b>II. Buying Goods and Services</b>	<p>People cannot buy or make all the goods and services they want; as a result, people choose to buy some goods and services and not buy others.</p>	<p>M1L01 Saving, Spending, and Financial Well-Being            M1L03 Exploring Spending            M1L08 Budgeting            M1L09 Making Informed Spending Decisions            M1L10 Saving and Spending Culminating Project            M6L08 Managing Finances During Your Post-Secondary Program</p>	<p>M0L02 Financial Well-Being            M0L03 Examining Financial Attitudes            M0L04 Values and Financial Thinking            M0L05 Influencers and Financial Well-Being            M0L06 Risk and Uncertainty            M0L07 Economic Environments            M0L08 Making Financial Decisions            M1L12 Revisiting the Financial Well-Being Map            M5L01 What Is Managing Risk?</p>
	<p>People can improve their economic well-being by making informed spending decisions, which entails collecting information, planning, and budgeting.</p>	<p>M1L03 Exploring Spending            M1L07 Tools for Spending            M1L08 Budgeting            M1L09 Making Informed Spending Decisions            M1L10 Saving and Spending Culminating Project            M6L08 Managing Finances During Your Post-Secondary Program</p>	<p>M0L02 Financial Well-Being            M0L03 Examining Financial Attitudes            M0L04 Values and Financial Thinking            M0L05 Influencers and Financial Well-Being            M0L06 Risk and Uncertainty            M0L07 Economic Environments            M0L08 Making Financial Decisions            M1L12 Revisiting the Financial Well-Being Map            M2L03 How Do You Build Credit?            M5L01 What Is Managing Risk?            M6L06 Applying for Financial Aid            M6L07 Student Loans</p>

	CEE Standards	Primary Alignment	Secondary Alignment
<b>III. Saving</b>	<p>Saving is the part of income that people choose to set aside for future uses.</p>	<p>M1L01 Saving, Spending, and Financial Well-Being M1L02 Exploring Saving M4L09 Investing Culminating Project</p>	<p>M0L02 Financial Well-Being M1L03 Exploring Spending M1L04 Traditional Financial Institutions M1L05 Alternative Financial Institutions M1L06 Tools for Saving M1L08 Budgeting M1L12 Revisiting the Financial Well-Being Map M4L01 What is Investing? M4L02 Why Invest Money? M4L07 Retirement: A Common Investing Decision M6L05 The Post-Secondary Education Financing Landscape</p>
	<p>People save for different reasons during the course of their lives.</p>	<p>M1L01 Saving, Spending, and Financial Well-Being M1L02 Exploring Saving M1L06 Tools for Saving M4L07 Retirement: A Common Investing Decision M6L05 The Post-Secondary Education Financing Landscape</p>	<p>M0L02 Financial Well-Being M0L03 Examining Financial Attitudes M0L04 Values and Financial Thinking M0L05 Influencers and Financial Well-Being M0L07 Economic Environments M0L08 Making Financial Decisions M1L03 Exploring Spending M1L05 Alternative Financial Institutions M1L08 Budgeting M1L12 Revisiting the Financial Well-Being Map</p>
	<p>People make different choices about how they save and how much they save.</p>	<p>M1L01 Saving, Spending, and Financial Well-Being M1L02 Exploring Saving M1L04 Traditional Financial Institutions M1L06 Tools for Saving M1L08 Budgeting M1L10 Saving and Spending Culminating Project M4L09 Investing Culminating Project</p>	<p>M0L02 Financial Well-Being M0L03 Examining Financial Attitudes M0L04 Values and Financial Thinking M0L05 Influencers and Financial Well-Being M0L06 Risk and Uncertainty M0L07 Economic Environments M0L08 Making Financial Decisions M1L03 Exploring Spending M1L05 Alternative Financial Institutions M1L12 Revisiting the Financial Well-Being Map M4L02 Why Invest Money? M4L07 Retirement: A Common Investing Decision M5L01 What Is Managing Risk? M6L05 The Post-Secondary Education Financing Landscape M6L08 Managing Finances During Your Post-Secondary Program</p>
	<p>Time, interest rates, and inflation affect the value of savings.</p>	<p>M1L04 Traditional Financial Institutions M1L06 Tools for Saving M1L10 Saving and Spending Culminating Project M2L02 Basic Loan Structure M4L02 Why Invest Money? M4L07 Retirement: A Common Investing Decision M4L09 Investing Culminating Project</p>	<p>M0L02 Financial Well-Being M0L06 Risk and Uncertainty M1L02 Exploring Saving M1L05 Alternative Financial Institutions M1L12 Revisiting the Financial Well-Being Map M5L01 What Is Managing Risk? M6L05 The Post-Secondary Education Financing Landscape</p>

	CEE Standards	Primary Alignment	Secondary Alignment
<b>IV. Using Credit</b>	Credit allows people to purchase goods and services that they can use today and pay for those goods and services in the future with interest.	M2L01 Introduction to Borrowing M2L02 Basic Structure of a Loan M2L04 Car Loans and Credit Cards M2L10 Borrowing Culminating Project M6L07 Student Loans M6L09 Repaying Student Loans	M0L02 Financial Well-Being M0L06 Risk and Uncertainty M1L01 Saving, Spending, and Financial Well-Being M1L04 Traditional Financial Institutions M1L05 Alternative Financial Institutions M1L07 Tools for Spending M2L03 How Do You Build Credit? M2L05 Best Practices for Borrowing M2L06 Using a Debt Repayment Calculator M2L07 Build and Maintain Your Credit Score M2L12 Revisiting the Financial Well-Being Map M5L01 What Is Managing Risk? M6L05 The Post-Secondary Education Financing Landscape M6L06 Applying for Financial Aid M6L08 Managing Finances During Your Post-Secondary Program M6L11 Revisiting the Financial Well-Being Map
	People choose among different credit options that have different costs.	M2L02 Basic Loan Structure M2L04 Car Loans and Credit Cards M2L05 Best Practices for Borrowing M2L06 Using a Debt Repayment Calculator M2L07 Build and Maintain Your Credit Score M2L10 Borrowing Culminating Project M6L07 Student Loans M6L09 Repaying Student Loans	M0L02 Financial Well-Being M0L03 Examining Financial Attitudes M0L04 Values and Financial Thinking M0L05 Influencers and Financial Well-Being M0L07 Economic Environments M0L08 Making Financial Decisions M1L04 Traditional Financial Institutions M1L05 Alternative Financial Institutions M2L01 Introduction to Borrowing M2L09 Credit Conundrum M2L12 Revisiting the Financial Well-Being Map M5L01 What Is Managing Risk? M6L05 The Post-Secondary Education Financing Landscape M6L06 Applying for Financial Aid M6L08 Managing Finances During Your Post-Secondary Program M6L11 Revisiting the Financial Well-Being Map
	Lenders approve or deny applications for loans based on an evaluation of the borrower's past credit history and expected ability to pay in the future.	M2L03 How Do You Build Credit? M2L04 Car Loans and Credit Cards M2L07 Build and Maintain Your Credit Score	M0L02 Financial Well-Being M0L06 Risk and Uncertainty M0L07 Economic Environments M2L01 Introduction to Borrowing M2L02 Basic Loan Structure M2L05 Best Practices for Borrowing M2L08 Your Rights as a Borrower M2L09 Credit Conundrum M5L01 What Is Managing Risk? M6L07 Student Loans M6L09 Repaying Student Loans
	Higher-risk borrowers are charged higher interest rates; lower-risk borrowers are charged lower interest rates.	M2L02 Basic Loan Structure M2L03 How Do You Build Credit? M2L04 Car Loans and Credit Cards M2L07 Build and Maintain Your Credit Score M2L09 Credit Conundrum	M0L02 Financial Well-Being M0L06 Risk and Uncertainty M0L07 Economic Environments M1L05 Alternative Financial Institutions M2L08 Your Rights as a Borrower M5L01 What Is Managing Risk? M6L09 Repaying Student Loans

	CEE Standards	Primary Alignment	Secondary Alignment
<b>V. Financial Investing</b>	Financial investment is the purchase of financial assets to increase income or wealth in the future.	M4L02 Why Invest Money? M4L03 Stocks and the Stock Market M4L04 Other Investment Tools: Bonds and Mutual Funds M4L07 Retirement: A Common Investing Decision M4L09 Investing Culminating Project	M0L02 Financial Well-Being M0L06 Risk and Uncertainty M1L01 Saving, Spending, and Financial Well-Being M3L07 Compensation M3L08 Interpreting Paycheck Deductions M4L01 What Is Investing? M4L05 The Investment Landscape M4L06 Savvy Investing M4L08 Consumer Rights and Risks in Investing M4L11 Revisiting the Financial Well-Being Map M5L01 What Is Managing Risk? M5L05 The Interests of Insurers M6L05 The Post-Secondary Education Financing Landscape M6L11 Revisiting the Financial Well-Being Map
	Investors must choose among investments that have different risks and expected rates of return.	M4L02 Why Invest Money? M4L03 Stocks and the Stock Market M4L04 Other Investment Tools: Bonds and Mutual Funds M4L06 Savvy Investing M4L07 Retirement: A Common Investing Decision M4L09 Investing Culminating Project	M0L02 Financial Well-Being M0L03 Examining Financial Attitudes M0L04 Values and Financial Thinking M0L05 Influencers and Financial Well-Being M0L06 Risk and Uncertainty M0L07 Economic Environments M0L08 Making Financial Decisions M4L01 What Is Investing? M4L05 The Investment Landscape M4L08 Consumer Rights and Risks in Investing M4L11 Revisiting the Financial Well-Being Map M5L01 What Is Managing Risk? M6L05 The Post-Secondary Education Financing Landscape
	Investments with higher expected rates of return tend to have greater risk.	M4L02 Why Invest Money? M4L03 Stocks and the Stock Market M4L04 Other Investment Tools: Bonds and Mutual Funds M4L06 Savvy Investing M4L07 Retirement: A Common Investing Decision M4L09 Investing Culminating Project	M0L02 Financial Well-Being M0L06 Risk and Uncertainty M4L01 What Is Investing? M4L05 The Investment Landscape M4L08 Consumer Rights and Risks in Investing M4L11 Revisiting the Financial Well-Being Map M5L01 What Is Managing Risk?
	Diversification of investment among a number of choices can lower investment risk.	M4L04 Other Investment Tools: Bonds and Mutual Funds M4L06 Savvy Investing M4L09 Investing Culminating Project	M0L02 Financial Well-Being M0L06 Risk and Uncertainty M4L02 Why Invest Money? M4L03 Stocks and the Stock Market M4L05 The Investment Landscape M4L08 Consumer Rights and Risks in Investing M4L07 Retirement: A Common Investing Decision M4L11 Revisiting the Financial Well-Being Map M5L01 What Is Managing Risk?

	CEE Standards	Primary Alignment	Secondary Alignment
<b>VI. Protecting and Insuring</b>	<p>People make choices to protect themselves from the financial risk of lost income, assets, health, or identity.</p>	<p>M5L01 What Is Managing Risk?  M5L03 What Is Insurance?  M5L06 Comparing Insurance Plans  M5L07 Insurance Decision-Making  M5L09 Managing Risk Culminating Project</p>	<p>M0L02 Financial Well-Being  M0L03 Examining Financial Attitudes  M0L04 Values and Financial Thinking  M0L05 Influencers and Financial Well-Being  M0L06 Risk and Uncertainty  M0L07 Economic Environments  M0L08 Making Financial Decisions  M2L08 Your Rights as a Borrower  M3L05 Making a Career Plan  M3L07 Compensation  M3L08 Interpreting Paycheck Deductions  M5L04 Insurance Policies  M5L08 Consumer Advocacy  M5L11 Revisiting the Financial Well-Being Map</p>
	<p>They can choose to accept risk, reduce risk, or transfer the risk to others.</p>	<p>M5L01 What Is Managing Risk?  M5L02 Exploring Risk Management Strategies  M5L03 What Is Insurance?  M5L07 Insurance Decision-Making  M5L09 Managing Risk Culminating Project</p>	<p>M0L02 Financial Well-Being  M0L03 Examining Financial Attitudes  M0L04 Values and Financial Thinking  M0L05 Influencers and Financial Well-Being  M0L06 Risk and Uncertainty  M0L07 Economic Environments  M0L08 Making Financial Decisions  M3L05 Making a Career Plan  M5L04 Insurance Policies  M5L05 The Interests of Insurers  M5L06 Comparing Insurance Plans  M5L08 Consumer Advocacy  M5L11 Revisiting the Financial Well-Being Map</p>
	<p>Insurance allows people to transfer risk by paying a fee now to avoid the possibility of a larger loss later.</p>	<p>M5L01 What Is Managing Risk?  M5L03 What Is Insurance?  M5L04 Insurance Policies  M5L06 Comparing Insurance Plans  M5L07 Insurance Decision-Making  M5L09 Managing Risk Culminating Project</p>	<p>M0L02 Financial Well-Being  M0L06 Risk and Uncertainty  M3L07 Compensation  M3L08 Interpreting Paycheck Deductions  M5L02 Exploring Risk Management Strategies  M5L05 The Interests of Insurers  M5L08 Consumer Advocacy  M5L11 Revisiting the Financial Well-Being Map</p>
	<p>The price of insurance is influenced by an individual's behavior.</p>	<p>M5L05 The Interests of Insurers  M5L08 Consumer Advocacy</p>	<p>M0L02 Financial Well-Being  M0L06 Risk and Uncertainty  M0L07 Economic Environments  M5L03 What Is Insurance?  M5L04 Insurance Policies  M5L06 Comparing Insurance Plans  M5L11 Revisiting the Financial Well-Being Map</p>