Jump$tart Standards Alignment

The National Standards in K–12 Personal Finance Education (2015) describe the concepts and abilities the Jump$tart Coalition for Personal Financial Literacy has identified as providing students with the necessary tools for creating financial well-being. The standards are designed to provide a framework to both promote instructional consistency nationally and facilitate customization locally. The fourth edition of the standards identifies six major categories of personal finance: Spending and Saving, Credit and Debt, Employment and Income, Investing, Risk Management and Insurance, and Financial Decision Making. Each category is described in terms of an Overall Competency, which is further broken down into grade-level-specific knowledge statements and standards. The knowledge statements define what students should know and benchmarks suggest specific skills that demonstrate students’ ability to apply what they know in everyday contexts. The finEDgge 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.

<table>
<thead>
<tr>
<th>Category</th>
<th>Standard 1: Explain how investing may build wealth and help meet financial goals.</th>
</tr>
</thead>
</table>
| Investing| M2L02 Basic Loan Structure  
M4L02 Why Invest Money?  
M4L04 Other Investment Tools: Bonds and Mutual Funds  
M4L06 Savvy Investing  
M4L07 Retirement: A Common Investing Decision  
M4L09 Investing Culminating Project |
<table>
<thead>
<tr>
<th>Standard Number</th>
<th>Module Number</th>
<th>Lesson Number</th>
<th>Lesson Title</th>
<th>Primary Alignment</th>
<th>Secondary Alignment</th>
</tr>
</thead>
</table>
| M0L02 Financial Well-Being  
M0L06 Risk and Uncertainty  
M0L08 Making Financial Decisions  
M1L02 Exploring Saving  
M1L04 Traditional Financial Institutions  
M3L07 Compensation  
M3L08 Interpreting Paycheck Deductions  
M4L01 What is 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 |
<table>
<thead>
<tr>
<th>Overall Competency</th>
<th>Primary Alignment</th>
<th>Secondary Alignment</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Spending and Saving</strong></td>
<td>M1L01 Saving, Spending, and Financial Well-Being</td>
<td>M0L02 Financial Well-Being</td>
</tr>
<tr>
<td></td>
<td>M1L02 Exploring Saving</td>
<td>M0L03 Examining Financial Attitudes</td>
</tr>
<tr>
<td></td>
<td>M1L03 Exploring Spending</td>
<td>M0L04 Values and Financial Thinking</td>
</tr>
<tr>
<td></td>
<td>M1L04 Traditional Financial Institutions</td>
<td>M0L05 Influencers and Financial Well-Being</td>
</tr>
<tr>
<td></td>
<td>M1L05 Alternative Financial Institutions</td>
<td>M0L06 Risk and Uncertainty</td>
</tr>
<tr>
<td></td>
<td>M1L06 Tools for Saving</td>
<td>M0L07 Economic Environments</td>
</tr>
<tr>
<td></td>
<td>M1L07 Tools for Spending</td>
<td>M0L08 Making Financial Decisions</td>
</tr>
<tr>
<td></td>
<td>M1L08 Budgeting</td>
<td>M1L12 Revisiting the Financial Well-Being Map</td>
</tr>
<tr>
<td></td>
<td>M1L09 Making Informed Spending Decisions</td>
<td>M4L01 What Is Investing?</td>
</tr>
<tr>
<td></td>
<td>M1L10 Saving and Spending Culminating Project</td>
<td>M4L02 Why Invest Money?</td>
</tr>
<tr>
<td></td>
<td>M2L04 Car Loans and Credit Cards</td>
<td>M4L09 Investing Culminating Project</td>
</tr>
<tr>
<td></td>
<td>M2L05 Best Practices for Borrowing</td>
<td></td>
</tr>
<tr>
<td></td>
<td>M5L09 Managing Risk Culminating Project</td>
<td></td>
</tr>
<tr>
<td></td>
<td>M6L03 The Cost of College</td>
<td></td>
</tr>
<tr>
<td></td>
<td>M6L04 Alternatives to Bachelor’s Degrees</td>
<td></td>
</tr>
<tr>
<td></td>
<td>M6L05 The Post-Secondary Education Financing Landscape</td>
<td></td>
</tr>
<tr>
<td></td>
<td>M6L06 Applying for Financial Aid</td>
<td></td>
</tr>
<tr>
<td></td>
<td>M6L08 Managing Finances During Your Post-Secondary Program</td>
<td></td>
</tr>
<tr>
<td><strong>Standard 1: Develop a plan for spending and saving.</strong></td>
<td>M1L08 Budgeting</td>
<td>M1L03 Exploring Spending</td>
</tr>
<tr>
<td></td>
<td>M5L09 Managing Risk Culminating Project</td>
<td>M1L04 Traditional Financial Institutions</td>
</tr>
<tr>
<td></td>
<td>M6L08 Managing Finances During Your Post-Secondary Program</td>
<td>M1L06 Tools for Saving</td>
</tr>
<tr>
<td><strong>Standard 2: Develop a system for keeping and using financial records.</strong></td>
<td>M1L04 Traditional Financial Institutions</td>
<td>M0L06 Risk and Uncertainty</td>
</tr>
<tr>
<td></td>
<td>M1L05 Alternative Financial Institutions</td>
<td>M5L01 What Is Managing Risk?</td>
</tr>
<tr>
<td></td>
<td>M1L07 Tools for Spending</td>
<td></td>
</tr>
<tr>
<td></td>
<td>M1L10 Saving and Spending Culminating Project</td>
<td></td>
</tr>
<tr>
<td></td>
<td>M2L04 Car Loans and Credit Cards</td>
<td></td>
</tr>
<tr>
<td></td>
<td>M2L05 Best Practices for Borrowing</td>
<td></td>
</tr>
<tr>
<td><strong>Standard 3: Describe how to use different payment methods.</strong></td>
<td>M1L03 Exploring Spending</td>
<td>M0L05 Influencers and Financial Well-Being</td>
</tr>
<tr>
<td></td>
<td>M1L04 Traditional Financial Institutions</td>
<td>M0L08 Making Financial Decisions</td>
</tr>
<tr>
<td></td>
<td>M1L05 Alternative Financial Institutions</td>
<td>M5L01 What Is Managing Risk?</td>
</tr>
<tr>
<td></td>
<td>M1L06 Tools for Saving</td>
<td>M6L05 The Post-Secondary Education Financing Landscape</td>
</tr>
<tr>
<td></td>
<td>M1L07 Tools for Spending</td>
<td></td>
</tr>
<tr>
<td></td>
<td>M1L09 Making Informed Spending Decisions</td>
<td></td>
</tr>
<tr>
<td></td>
<td>M1L10 Saving and Spending Culminating Project</td>
<td></td>
</tr>
<tr>
<td></td>
<td>M2L04 Car Loans and Credit Cards</td>
<td></td>
</tr>
<tr>
<td></td>
<td>M6L03 The Cost of College</td>
<td></td>
</tr>
<tr>
<td></td>
<td>M6L04 Alternatives to Bachelor’s Degrees</td>
<td></td>
</tr>
<tr>
<td></td>
<td>M6L06 Applying for Financial Aid</td>
<td></td>
</tr>
<tr>
<td>Jump$tart Standards</td>
<td>Primary Alignment</td>
<td>Secondary Alignment</td>
</tr>
<tr>
<td>---------------------</td>
<td>------------------</td>
<td>---------------------</td>
</tr>
<tr>
<td><strong>Credit and Debt</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Overall Competency</td>
<td>M2L01 Introduction to Borrowing</td>
<td>M0L02 Financial Well-Being</td>
</tr>
<tr>
<td></td>
<td>M2L02 Basic Loan Structure</td>
<td>M0L03 Examining Financial Attitudes</td>
</tr>
<tr>
<td></td>
<td>M2L03 How Do You Build Credit?</td>
<td>M0L04 Values and Financial Thinking</td>
</tr>
<tr>
<td></td>
<td>M2L04 Car Loans and Credit Cards</td>
<td>M0L06 Risk and Uncertainty</td>
</tr>
<tr>
<td></td>
<td>M2L05 Best Practices for Borrowing</td>
<td>M0L07 Economic Environments</td>
</tr>
<tr>
<td></td>
<td>M2L06 Using a Debt Repayment Calculator</td>
<td>M0L08 Making Financial Decisions</td>
</tr>
<tr>
<td></td>
<td>M2L07 Build and Maintain Your Credit Score Landscape</td>
<td>M1L01 Saving, Spending, and Financial Well-Being</td>
</tr>
<tr>
<td></td>
<td>M2L08 Your Rights as a Borrower</td>
<td>M1L02 Exploring Saving</td>
</tr>
<tr>
<td></td>
<td>M2L09 Credit Conundrum</td>
<td>M1L04 Traditional Financial Institutions</td>
</tr>
<tr>
<td></td>
<td>M2L10 Borrowing Culminating Project</td>
<td>M1L05 Alternative Financial Institutions</td>
</tr>
<tr>
<td></td>
<td>M6L05 The Post-Secondary Education Financing Landscape</td>
<td>M1L07 Tools for Spending</td>
</tr>
<tr>
<td></td>
<td>M6L06 Applying for Financial Aid</td>
<td>M2L12 Revisiting the Financial Well-Being Map</td>
</tr>
<tr>
<td></td>
<td>M6L07 Student Loans</td>
<td>M5L01 What Is Managing Risk?</td>
</tr>
<tr>
<td></td>
<td>M6L09 Repaying Student Loans</td>
<td>M6L08 Managing Finances During Your Post-Secondary Program</td>
</tr>
<tr>
<td><strong>Standard 1:</strong> Analyze the costs and benefits of various types of credit.</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>M2L01 Introduction to Borrowing</td>
<td>M0L02 Financial Well-Being</td>
</tr>
<tr>
<td></td>
<td>M2L02 Basic Loan Structure</td>
<td>M0L03 Examining Financial Attitudes</td>
</tr>
<tr>
<td></td>
<td>M2L03 How Do You Build Credit?</td>
<td>M0L04 Values and Financial Thinking</td>
</tr>
<tr>
<td></td>
<td>M2L04 Car Loans and Credit Cards</td>
<td>M0L06 Risk and Uncertainty</td>
</tr>
<tr>
<td></td>
<td>M2L05 Best Practices for Borrowing</td>
<td>M0L07 Economic Environments</td>
</tr>
<tr>
<td></td>
<td>M2L06 Using a Debt Repayment Calculator</td>
<td>M0L08 Making Financial Decisions</td>
</tr>
<tr>
<td></td>
<td>M2L07 Build and Maintain Your Credit Score Landscape</td>
<td>M1L01 Saving, Spending, and Financial Well-Being</td>
</tr>
<tr>
<td></td>
<td>M2L08 Your Rights as a Borrower</td>
<td>M1L02 Exploring Saving</td>
</tr>
<tr>
<td></td>
<td>M2L09 Credit Conundrum</td>
<td>M1L04 Traditional Financial Institutions</td>
</tr>
<tr>
<td></td>
<td>M2L10 Borrowing Culminating Project</td>
<td>M1L05 Alternative Financial Institutions</td>
</tr>
<tr>
<td></td>
<td>M6L05 The Post-Secondary Education Financing Landscape</td>
<td>M1L07 Tools for Spending</td>
</tr>
<tr>
<td></td>
<td>M6L06 Applying for Financial Aid</td>
<td>M2L12 Revisiting the Financial Well-Being Map</td>
</tr>
<tr>
<td></td>
<td>M6L07 Student Loans</td>
<td>M5L01 What Is Managing Risk?</td>
</tr>
<tr>
<td></td>
<td>M6L09 Repaying Student Loans</td>
<td>M6L08 Managing Finances During Your Post-Secondary Program</td>
</tr>
<tr>
<td><strong>Standard 2:</strong> Summarize a borrower’s rights and responsibilities related to credit reports.</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>M2L03 How Do You Build Credit?</td>
<td>M0L02 Financial Well-Being</td>
</tr>
<tr>
<td></td>
<td>M2L07 Build and Maintain Your Credit Score</td>
<td>M0L04 Values and Financial Thinking</td>
</tr>
<tr>
<td></td>
<td>M2L08 Your Rights as a Borrower</td>
<td>M0L06 Risk and Uncertainty</td>
</tr>
<tr>
<td></td>
<td>M2L09 Credit Conundrum</td>
<td>M0L07 Economic Environments</td>
</tr>
<tr>
<td></td>
<td>M2L04 Car Loans and Credit Cards</td>
<td>M0L08 Making Financial Decisions</td>
</tr>
<tr>
<td></td>
<td>M2L05 Best Practices for Borrowing</td>
<td>M1L01 Saving, Spending, and Financial Well-Being</td>
</tr>
<tr>
<td></td>
<td>M2L06 Using a Debt Repayment Calculator</td>
<td>M1L02 Exploring Saving</td>
</tr>
<tr>
<td></td>
<td>M2L07 Build and Maintain Your Credit Score Landscape</td>
<td>M1L04 Traditional Financial Institutions</td>
</tr>
<tr>
<td></td>
<td>M2L08 Your Rights as a Borrower</td>
<td>M1L05 Alternative Financial Institutions</td>
</tr>
<tr>
<td></td>
<td>M6L05 The Post-Secondary Education Financing Landscape</td>
<td>M1L07 Tools for Spending</td>
</tr>
<tr>
<td></td>
<td>M6L06 Applying for Financial Aid</td>
<td>M2L12 Revisiting the Financial Well-Being Map</td>
</tr>
<tr>
<td></td>
<td>M6L07 Student Loans</td>
<td>M5L01 What Is Managing Risk?</td>
</tr>
<tr>
<td></td>
<td>M6L09 Repaying Student Loans</td>
<td>M6L08 Managing Finances During Your Post-Secondary Program</td>
</tr>
<tr>
<td><strong>Standard 3:</strong> Apply strategies to avoid or correct debt management problems.</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>M2L03 How Do You Build Credit?</td>
<td>M0L02 Financial Well-Being</td>
</tr>
<tr>
<td></td>
<td>M2L07 Build and Maintain Your Credit Score</td>
<td>M0L04 Values and Financial Thinking</td>
</tr>
<tr>
<td></td>
<td>M2L08 Your Rights as a Borrower</td>
<td>M0L06 Risk and Uncertainty</td>
</tr>
<tr>
<td></td>
<td>M6L07 Student Loans</td>
<td>M0L07 Economic Environments</td>
</tr>
<tr>
<td></td>
<td>M6L09 Repaying Student Loans</td>
<td>M0L08 Making Financial Decisions</td>
</tr>
<tr>
<td><strong>Standard 4:</strong> Summarize major consumer credit laws.</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>M2L08 Your Rights as a Borrower</td>
<td>M0L02 Financial Well-Being</td>
</tr>
<tr>
<td></td>
<td>M6L09 Repaying Student Loans</td>
<td>M0L04 Values and Financial Thinking</td>
</tr>
<tr>
<td></td>
<td></td>
<td>M0L06 Risk and Uncertainty</td>
</tr>
<tr>
<td></td>
<td></td>
<td>M0L07 Economic Environments</td>
</tr>
<tr>
<td></td>
<td></td>
<td>M0L08 Making Financial Decisions</td>
</tr>
<tr>
<td></td>
<td></td>
<td>M1L01 Saving, Spending, and Financial Well-Being</td>
</tr>
<tr>
<td></td>
<td></td>
<td>M1L02 Exploring Saving</td>
</tr>
<tr>
<td></td>
<td></td>
<td>M1L04 Traditional Financial Institutions</td>
</tr>
<tr>
<td></td>
<td></td>
<td>M1L05 Alternative Financial Institutions</td>
</tr>
<tr>
<td></td>
<td></td>
<td>M1L07 Tools for Spending</td>
</tr>
<tr>
<td></td>
<td></td>
<td>M2L12 Revisiting the Financial Well-Being Map</td>
</tr>
<tr>
<td></td>
<td></td>
<td>M5L01 What Is Managing Risk?</td>
</tr>
<tr>
<td></td>
<td></td>
<td>M6L08 Managing Finances During Your Post-Secondary Program</td>
</tr>
<tr>
<td></td>
<td></td>
<td>M6L11 Revisiting the Financial Well-Being Map</td>
</tr>
</tbody>
</table>

Jump$tart Standards Alignment (April 2019)
<table>
<thead>
<tr>
<th>Jump$tart Standards</th>
<th>Employment and Income</th>
<th>Primary Alignment</th>
<th>Secondary Alignment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Overall Competency</td>
<td>Use a career plan to develop personal income potential.</td>
<td>M3L01 What is Earning?</td>
<td>M0L02 Financial Well-Being</td>
</tr>
<tr>
<td></td>
<td></td>
<td>M3L02 The Job Landscape</td>
<td>M0L03 Examining Financial Attitudes</td>
</tr>
<tr>
<td></td>
<td></td>
<td>M3L03 Education and Earning</td>
<td>M0L04 Values and Financial Thinking</td>
</tr>
<tr>
<td></td>
<td></td>
<td>M3L04 Planning for a Career</td>
<td>M0L05 Influencers and Financial Well-Being</td>
</tr>
<tr>
<td>Standard 1: Explore job and career options.</td>
<td>M3L05 Making a Career Plan</td>
<td>M0L06 Risk and Uncertainty</td>
<td>M0L07 Economic Environments</td>
</tr>
<tr>
<td></td>
<td></td>
<td>M3L06 Displaying Qualifications for a Job</td>
<td>M0L08 Making Financial Decisions</td>
</tr>
<tr>
<td></td>
<td></td>
<td>M3L07 Compensation</td>
<td>M1L01 Saving, Spending, and Financial Well-Being</td>
</tr>
<tr>
<td></td>
<td></td>
<td>M3L08 Interpreting Paycheck Deductions</td>
<td>M1L04 Traditional Financial Institutions</td>
</tr>
<tr>
<td></td>
<td></td>
<td>M3L09 Dealing with Earning Issues</td>
<td>M1L06 Tools for Saving</td>
</tr>
<tr>
<td></td>
<td></td>
<td>M3L10 Earning Culminating Project</td>
<td>M3L12 Revisiting the Financial Well-Being Map</td>
</tr>
<tr>
<td></td>
<td></td>
<td>M6L02 Why Seek Post-Secondary Education?</td>
<td>M4L05 The Investment Landscape</td>
</tr>
<tr>
<td></td>
<td></td>
<td>M6L03 The Cost of College</td>
<td>M4L07 Retirement: A Common Investing Decision</td>
</tr>
<tr>
<td></td>
<td></td>
<td>M6L04 Alternatives to Bachelor's Degrees</td>
<td>M5L01 What is Managing Risk?</td>
</tr>
<tr>
<td></td>
<td></td>
<td>M3L08 Interpreting Paycheck Deductions</td>
<td>M5L11 Revisiting the Financial Well-Being Map</td>
</tr>
<tr>
<td></td>
<td></td>
<td>M3L10 Earning Culminating Project</td>
<td>M6L05 The Post-Secondary Education Financing Landscape</td>
</tr>
<tr>
<td>Standard 3: Analyze factors that affect net income.</td>
<td>M3L08 Interpreting Paycheck Deductions</td>
<td>M6L06 Applying for Financial Aid</td>
<td>M6L07 Student Loans</td>
</tr>
<tr>
<td></td>
<td></td>
<td>M3L10 Earning Culminating Project</td>
<td>M6L08 Managing Finances During Your Post-Secondary Program</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>M6L11 Revisiting the Financial Well-Being Map</td>
</tr>
</tbody>
</table>

**Standard 1**: Explore job and career options.

**Standard 2**: Compare sources of personal income and compensation.

**Standard 3**: Analyze factors that affect net income.
<table>
<thead>
<tr>
<th>Jump$tart Standards</th>
<th>Primary Alignment</th>
<th>Secondary Alignment</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Overall Competency</strong>&lt;br&gt;Implement a diversified investment strategy that is compatible with personal financial goals.</td>
<td>M2L02 Basic Loan Structure&lt;br&gt;M4L02 Why Invest Money?&lt;br&gt;M4L03 Stocks and the Stock Market&lt;br&gt;M4L04 Other Investment Tools; Bonds and Mutual Funds&lt;br&gt;M4L05 The Investment Landscape&lt;br&gt;M4L06 Savvy Investing&lt;br&gt;M4L07 Retirement: A Common Investing Decision&lt;br&gt;M4L08 Consumer Rights and Risks in Investing&lt;br&gt;M4L09 Investing Culminating Project</td>
<td>M0L02 Financial Well-Being&lt;br&gt;M0L04 Values and Financial Thinking&lt;br&gt;M0L06 Risk and Uncertainty&lt;br&gt;M0L08 Making Financial Decisions&lt;br&gt;M1L02 Exploring Saving&lt;br&gt;M1L04 Traditional Financial Institutions&lt;br&gt;M1L06 Tools for Saving&lt;br&gt;M3L07 Compensation&lt;br&gt;M3L08 Interpreting Paycheck Deductions&lt;br&gt;M4L01 What is Investing?&lt;br&gt;M4L11 Revisiting the Financial Well-Being Map&lt;br&gt;M5L01 What is Managing Risk?&lt;br&gt;M5L05 The Interests of Insurers&lt;br&gt;M6L05 The Post-Secondary Education Financing Landscape&lt;br&gt;M6L11 Revisiting the Financial Well-Being Map</td>
</tr>
<tr>
<td><strong>Standard 1:</strong> Explain how investing may build wealth and help meet financial goals.</td>
<td>M2L02 Basic Loan Structure&lt;br&gt;M4L02 Why Invest Money?&lt;br&gt;M4L04 Other Investment Tools; Bonds and Mutual Funds&lt;br&gt;M4L06 Savvy Investing&lt;br&gt;M4L07 Retirement: A Common Investing Decision&lt;br&gt;M4L09 Investing Culminating Project</td>
<td>M0L02 Financial Well-Being&lt;br&gt;M0L06 Risk and Uncertainty&lt;br&gt;M0L08 Making Financial Decisions&lt;br&gt;M1L02 Exploring Saving&lt;br&gt;M1L04 Traditional Financial Institutions&lt;br&gt;M3L07 Compensation&lt;br&gt;M3L08 Interpreting Paycheck Deductions&lt;br&gt;M4L01 What is Investing?&lt;br&gt;M4L11 Revisiting the Financial Well-Being Map&lt;br&gt;M5L05 The Interests of Insurers&lt;br&gt;M6L05 The Post-Secondary Education Financing Landscape&lt;br&gt;M6L11 Revisiting the Financial Well-Being Map</td>
</tr>
<tr>
<td><strong>Standard 2:</strong> Evaluate investment alternatives.</td>
<td>M4L02 Why Invest Money?&lt;br&gt;M4L03 Stocks and the Stock Market&lt;br&gt;M4L04 Other Investment Tools; Bonds and Mutual Funds&lt;br&gt;M4L06 Savvy Investing&lt;br&gt;M4L07 Retirement: A Common Investing Decision&lt;br&gt;M4L09 Investing Culminating Project</td>
<td>M0L02 Financial Well-Being&lt;br&gt;M0L04 Values and Financial Thinking&lt;br&gt;M0L06 Risk and Uncertainty&lt;br&gt;M0L08 Making Financial Decisions&lt;br&gt;M1L04 Traditional Financial Institutions&lt;br&gt;M1L06 Tools for Saving&lt;br&gt;M3L07 Compensation&lt;br&gt;M3L08 Interpreting Paycheck Deductions&lt;br&gt;M4L05 The Investment Landscape&lt;br&gt;M4L08 Consumer Rights and Risks in Investing&lt;br&gt;M4L11 Revisiting the Financial Well-Being Map&lt;br&gt;M5L01 What is Managing Risk?&lt;br&gt;M5L05 The Interests of Insurers&lt;br&gt;M6L05 The Post-Secondary Education Financing Landscape&lt;br&gt;M6L11 Revisiting the Financial Well-Being Map</td>
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<td><strong>Standard 3:</strong> Demonstrate how to buy and sell investments.</td>
<td>M4L03 Stocks and the Stock Market&lt;br&gt;M4L04 Other Investment Tools; Bonds and Mutual Funds&lt;br&gt;M4L05 The Investment Landscape&lt;br&gt;M4L06 Savvy Investing&lt;br&gt;M4L07 Retirement: A Common Investing Decision&lt;br&gt;M4L09 Investing Culminating Project</td>
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<td><strong>Standard 4:</strong> Investigate how agencies protect investors and regulate financial markets and products.</td>
<td>M4L05 The Investment Landscape&lt;br&gt;M4L08 Consumer Rights and Risks in Investing</td>
<td>M1L04 Traditional Financial Institutions</td>
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<tr>
<td>Risk Management and Insurance</td>
<td>Overall Competency</td>
<td>Primary Alignment</td>
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<td>Apply appropriate and cost-effective risk management strategies.</td>
<td>M5L01 What Is Managing Risk?</td>
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<tr>
<td></td>
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<td>M5L03 What Is Insurance?</td>
</tr>
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<td>M5L04 Insurance Policies</td>
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<tr>
<td></td>
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<td>M5L05 The Interests of Insurers</td>
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<td>M5L06 Comparing Insurance Plans</td>
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<td>M5L09 Managing Risk Culminating Project</td>
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<tr>
<td><strong>Standard 1:</strong> Identifying common types of risks and basic risk management methods.</td>
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<td></td>
<td>M5L01 What Is Managing Risk?</td>
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<tr>
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<td>M5L03 What Is Insurance?</td>
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<tr>
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<td>M5L08 Consumer Advocacy</td>
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<td></td>
<td>M5L09 Managing Risk Culminating Project</td>
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<tr>
<td><strong>Standard 2:</strong> Justifying reasons to use property and liability insurance.</td>
<td></td>
<td></td>
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<tr>
<td></td>
<td>M5L03 What Is Insurance?</td>
<td></td>
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<td></td>
<td>M5L06 Comparing Insurance Plans</td>
<td></td>
</tr>
<tr>
<td></td>
<td>M5L09 Managing Risk Culminating Project</td>
<td></td>
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<tr>
<td><strong>Standard 3:</strong> Justifying reasons to use health, disability, long-term care and life insurance.</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>M5L03 What Is Insurance?</td>
<td></td>
</tr>
<tr>
<td></td>
<td>M5L07 Insurance Decision-Making</td>
<td></td>
</tr>
</tbody>
</table>
## Overall Competency

Apply reliable information and systematic decision making to personal financial decisions.

### Financial Decision Making

#### Jump$tart Standards

- M0L02 Financial Well-Being
- M0L08 Making Financial Decisions
- M1L01 Saving, Spending, and Financial Well-Being
- M1L05 Alternative Financial Institutions
- M1L06 Tools for Saving
- M1L08 Budgeting
- M1L09 Making Informed Spending Decisions
- M1L10 Saving and Spending Culminating Project
- M1L12 Revisiting the Financial Well-Being Map
- M2L01 Introduction to Borrowing
- M2L04 Car Loans and Credit Cards
- M2L05 Best Practices for Borrowing
- M2L06 Using a Debt Repayment Calculator
- M2L08 Your Rights as a Borrower
- M2L10 Borrowing Culminating Project
- M2L12 Revisiting the Financial Well-Being Map
- M3L02 The Job Landscape
- M3L03 Education and Earning
- M3L05 Making a Career Plan
- M3L07 Compensation
- M3L09 Dealing with Earning Issues
- M3L10 Earning Culminating Project
- M3L12 Revisiting the Financial Well-Being Map
- M4L02 Why Invest Money?
- M4L04 Other Investment Tools: Bonds and Mutual Funds
- M4L05 The Investment Landscape
- M4L08 Consumer Rights and Risks in Investing
- M4L09 Investing Culminating Project
- M4L11 Revisiting the Financial Well-Being Map
- M5L04 Insurance Policies
- M5L05 The Interests of Insurers
- M5L06 Comparing Insurance Plans
- M5L07 Insurance Decision-Making
- M5L08 Consumer Advocacy
- M5L09 Managing Risk Culminating Project
- M5L11 Revisiting the Financial Well-Being Map
- M6L09 Repaying Student Loans
- M6L11 Revisiting the Financial Well-Being Map

#### Primary Alignment

- M0L03 Examining Financial Attitudes
- M0L04 Values and Financial Thinking
- M0L05 Influencers and Financial Well-Being
- M0L06 Risk and Uncertainty
- M0L07 Economic Environments
- M1L03 Exploring Spending
- M1L07 Tools for Spending
- M2L02 Basic Loan Structure
- M2L03 How Do You Build Credit?
- M2L07 Build and Maintain Your Credit Score
- M2L09 Credit Conundrum
- M3L01 What is Earning?
- M3L04 Planning for a Career
- M3L06 Displaying Qualifications for a Job
- M3L08 Interpreting Paycheck Deductions
- M4L01 What is Investing?
- M5L01 What is Managing Risk?
- M5L03 What is Insurance?
- M6L02 Why Seek Post-Secondary Education?
- M6L03 The Cost of College
- M6L04 Alternatives to Bachelor’s Degrees
- M6L05 The Post-Secondary Education Financing Landscape
- M6L06 Applying for Financial Aid
- M6L07 Student Loans
- M6L08 Managing Finances During Your Post-Secondary Program

#### Secondary Alignment

- M0L04 Values and Financial Thinking
- M0L05 Influencers and Financial Well-Being
- M1L03 Exploring Spending
- M1L09 Making Informed Spending Decisions
- M2L09 Credit Conundrum
- M3L01 What is Earning?
- M3L02 The Job Landscape
- M3L04 Planning for a Career
- M4L01 What is Investing?
- M5L01 What is Managing Risk?
- M5L03 What is Insurance?
- M6L02 Why Seek Post-Secondary Education?
- M6L07 Student Loans
- M6L08 Managing Finances During Your Post-Secondary Program

### Standard 1: Recognize the responsibilities associated with personal financial decisions.

- M0L02 Financial Well-Being
- M0L08 Making Financial Decisions
- M1L01 Saving, Spending, and Financial Well-Being
- M1L08 Budgeting
- M1L10 Saving and Spending Culminating Project
- M1L12 Revisiting the Financial Well-Being Map
- M2L08 Your Rights as a Borrower
- M2L10 Borrowing Culminating Project
- M2L12 Revisiting the Financial Well-Being Map
- M3L07 Compensation
- M3L10 Earning Culminating Project
- M3L12 Revisiting the Financial Well-Being Map
- M4L09 Investing Culminating Project
- M4L11 Revisiting the Financial Well-Being Map
- M5L06 Comparing Insurance Plans
- M5L07 Insurance Decision-Making
- M5L09 Managing Risk Culminating Project
- M6L09 Repaying Student Loans
- M6L11 Revisiting the Financial Well-Being Map
<table>
<thead>
<tr>
<th>Jump$tart Standards</th>
<th>Primary Alignment</th>
<th>Secondary Alignment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Standard 2: Use reliable resources when making financial decisions.</td>
<td>MLO8 Making Financial Decisions</td>
<td>MLO7 Tools for Spending</td>
</tr>
<tr>
<td></td>
<td>MLO9 Making Informed Spending Decisions</td>
<td>MLO8 Consumer Advocacy</td>
</tr>
<tr>
<td></td>
<td>MLO10 Saving and Spending Culminating Project</td>
<td>MLO7 The Interests of Insurers</td>
</tr>
<tr>
<td></td>
<td>MLO8 Your Rights as a Borrower</td>
<td></td>
</tr>
<tr>
<td></td>
<td>MLO2 The Job Landscape</td>
<td></td>
</tr>
<tr>
<td></td>
<td>MLO3 Education and Earning</td>
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<td>MLO5 Making a Career Plan</td>
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<td>MLO9 Dealing with Earning Issues</td>
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<tr>
<td></td>
<td>MLO5 The Investment Landscape</td>
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</tr>
<tr>
<td></td>
<td>MLO5 The Interests of Insurers</td>
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<td>MLO8 Consumer Advocacy</td>
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<tr>
<td></td>
<td>MLO8 Your Rights as a Borrower</td>
<td>MLO8 Consumer Advocacy</td>
</tr>
<tr>
<td></td>
<td>MLO8 Consumer Rights and Risks in Investing</td>
<td></td>
</tr>
<tr>
<td>Standard 4: Make criterion-based financial decisions by systematically considering alternatives and consequences.</td>
<td>MLO8 Making Financial Decisions</td>
<td>MLO2 Financial Well-Being</td>
</tr>
<tr>
<td></td>
<td>MLO5 Alternative Financial Institutions</td>
<td>MLO3 Examining Financial Attitudes</td>
</tr>
<tr>
<td></td>
<td>MLO6 Tools for Saving</td>
<td>MLO4 Values and Financial Thinking</td>
</tr>
<tr>
<td></td>
<td>MLO10 Saving and Spending Culminating Project</td>
<td>MLO5 Influencers and Financial Well-Being</td>
</tr>
<tr>
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<td>MLO12 Revisiting the Financial Well-Being Map</td>
<td>MLO6 Risk and Uncertainty</td>
</tr>
<tr>
<td></td>
<td>MLO5 Best Practices for Borrowing</td>
<td>MLO7 Economic Environments</td>
</tr>
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<td>MLO8 Your Rights as a Borrower</td>
<td>MLO3 Exploring Spending</td>
</tr>
<tr>
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<td>MLO10 Borrowing Culminating Project</td>
<td>MLO8 Budgeting</td>
</tr>
<tr>
<td></td>
<td>MLO12 Revisiting the Financial Well-Being Map</td>
<td>MLO9 Making Informed Spending Decisions</td>
</tr>
<tr>
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<td>MLO2 The Job Landscape</td>
<td>MLO4 Car Loans and Credit Cards</td>
</tr>
<tr>
<td></td>
<td>MLO3 Education and Earning</td>
<td>MLO1 What is Investing?</td>
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<td>MLO5 Making a Career Plan</td>
<td>MLO1 What is Managing Risk?</td>
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<td>MLO10 Earning Culminating Project</td>
<td>MLO3 What is Insurance?</td>
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<td>MLO6 Comparing Insurance Plans</td>
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<td>MLO8 Consumer Advocacy</td>
</tr>
<tr>
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<td>MLO2 Why Seek Post-Secondary Education?</td>
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<td>MLO9 Investing Culminating Project</td>
<td>MLO3 The Cost of College</td>
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<td>MLO5 The Post-Secondary Education Financing Landscape</td>
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<td>Standard 5: Apply communication strategies when discussing financial issues.</td>
<td>MLO9 Making Informed Spending Decisions</td>
<td></td>
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<tr>
<td></td>
<td>MLO5 Best Practices for Borrowing</td>
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<td>MLO9 Dealing with Earning Issues</td>
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</tr>
<tr>
<td></td>
<td>MLO8 Consumer Rights and Risks in Investing</td>
<td></td>
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<tr>
<td>Standard 6: Analyze the requirements of contractual obligations.</td>
<td>MLO9 Making Informed Spending Decisions</td>
<td></td>
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<td>MLO4 Car Loans and Credit Cards</td>
<td></td>
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<td>MLO5 Best Practices for Borrowing</td>
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<td>MLO6 Using a Debt Repayment Calculator</td>
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<td>MLO10 Borrowing Culminating Project</td>
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<td>MLO9 Dealing with Earning Issues</td>
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<td>MLO9 Repaying Student Loans</td>
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