Jump\$tart National Standards for K-12 Personal Finance Education – Vermont-Adopted National Standards Crosswalk

The intent of this crosswalk is to illustrate to educators how financial literacy can be integrated into the K-12 curriculum through State Board of Education approved standards for social studies, family and consumer science, and Common Core math standards. It identifies areas of partial or strong overlap, as well as areas, such as Risk Management and Insurance, where deliberate efforts to align teaching and learning would need to be made.

Note: Other opportunities exist for personal finance education that are not reflected in this crosswalk, such as a business or stand-alone financial literacy class or through flexible pathways.

The first page of the crosswalk is a general overview of the Jump\$tart Standards for K-12 Personal Finance Education with the College, Career, and Civic Life (C3) Framework for Social Studies State Standards, Family and Consumer Sciences Education Grade Expectations, and Common Core Math K-8 and 9-12 (page 2).

Within this crosswalk, levels of meeting the standard are designated as Not Met (NM), Partially Met (PM) or Met (M); the colors correspond to the content standards on the following pages. For example, the following Jump\$tart Spending and Saving standard would be partially met in C3 social studies or best met in Common Core Math 9-12, as illustrated below:

Jump\$tart Standard: **Spending and Saving-** 4. Apply consumer skills to spending and saving decisions. (PM, M, PM, M)

College, Career, and Civic Life (C3) Framework for Social Studies State Standards (PM)

- **D2.Eco.9.K-2.** Describe the role of banks in an economy
- D2.Eco.9.3-5. Describe the role of other financial institutions in an economy

Common Core Math 9-12 (M)

- CC.9-12.N.Q.1. Use units as a way to understand problems and to guide the solution of multi-step problems; choose and interpret units consistently in formulas; choose and interpret the scale and the origin in graphs and data displays. (Analyze the power of compounding and the importance of starting early in implementing a plan for saving and investing.) (Numbers and Quantities)
- CC.9-12.F.LE.1. Distinguish between situations that can be modeled with linear functions and exponential functions. (Analyze the power of compounding and the importance if starting early in saving and investing.) (Functions; Linear and Exponential Models)
- CC.9-12.F.LE.1. Distinguish between situations that can be modeled with linear functions and exponential functions. (Analyze the power of compounding and the importance if starting early in saving and investing.) (Functions; Linear and Exponential Models)

The subsequent pages (pages 3-9) identify each content area's grade-level standards that could provide areas for alignment with Jump\$tart Standards, illustrating that there is more than one approach when implementing financial literacy education with fidelity.

ABBREVIATIONS:	COLOR CODES:
NM - Not Met	College, Career, and Civic Life (C3) Framework for Social Studies State Standards
PM - Partially Met M - Met	Family and Consumer Sciences Education Grade Expectations
	Common Core Math K-8
	Common Core Math 9-12



Jump\$tart	Spending and Saving-	Credit and Debt- Develop	Employment and Income-	Investing- Implement a	Risk Management and	Financial Decision Making-
Standards	Apply strategies to monitor	and manage strategies to	Use a career plan to develop	diversified investment	Insurance- Apply	Apply reliable information
Statiuatus	income and expenses, plan	control and manage credit	personal income potential.	strategy that is compatible	appropriate and cost-	and systemic decision
	for spending and save for	and debt.	personal income potential.	with personal financial goals.	effective risk management	making to personal financial
	1 0	and debt.		with personal imancial goals.	C	decisions.
7/ 1 1	future goals.	1 1 1 1	1 F 1 · 1 1	4 F 1 · 1 · · · ·	strategies.	
Knowledge	1. Develop a plan for	1. Analyze the costs and	1. Explore job and career	1. Explain how investing	1. Identify common types of	1. Recognize the
statements	spending and saving (PM,	benefits of various types	options. (NM, M, NM,	may build wealth and help	risks and basic risk	responsibilities associated
supporting each	M, NM, M)	of credit. (PM, NM, PM,	NM)	meet financial goals. (PM,	management methods.	with personal financial
of the six	2. Develop a system for	M)	2. Compare sources of	NM, PM, PM)	(NM, NM, NM, NM)	decisions. (M, M, PM, M)
Jump\$tart	keeping and using	2. Summarize the borrower's	personal income and	2. Evaluate investment	2. Justify reasons to use	2. Use reliable sources when
standards.	financial records. (NM,	rights and responsibilities	compensation. (PM, M,	alternatives. (PM, NM,	property and liability	making financial decisions.
	NM, NM, PM)	related to credit reports.	NM, M)	PM, PM)	insurance. (NM, NM, NM,	(M, M, PM, PM)
	3. Describe how to use	(NM, NM, NM, NM)	3. Analyze factors that affect	3. Demonstrate how to buy	PM)	3. Summarize major
	different payment	3. Apply strategies to avoid	net income. (PM, PM, PM,	and sell investments. (NM,	3. Justify reasons to use	consumer protection laws.
	methods. (PM, NM, PM,	or correct debt	M)	NM, NM, PM)	health, disability, long-	(PM, M, NM, NM)
	PM)	management problems.		4. Investigate how agencies	term care and life	4. Make criterion-based
	4. Apply consumer skills to	(NM, NM, NM, NM)		protect investors and	insurance. (NM, NM, NM,	financial decisions by
	spending and saving	4. Summarize major		regulate financial markets	PM)	systematically considering
	decisions. (PM, M, PM, M)	consumer credit laws.		and products. (NM, NM,		alternatives and
		(PM, NM, NM, NM)		NM, NM)		consequences. (M, M, M,
General overview of						M)
the Jump\$tart						5. Apply communication
standards with the						strategies when discussing
College, Career, and						financial issues. (PM, M,
Civic Life (C3)						NM, NM)
Framework for Social Studies State						6. Analyze the requirements
Standards, Family						of contractual obligations.
and Consumer						(NM, NM, NM, NM)
Sciences Education						7. Control personal
Grade Expectations,						information. (NM, NM,
and Common Core						NM, NM)
Math K-8 and 9-12.						8. Use a personal financial
						plan. (PM, M, PM, M)



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Statidatus	income and expenses, plan	control and manage credit	personal income potential.	strategy that is compatible	appropriate and cost-	systemic decision making to
	for spending and save for	and debt.	personal income potential.	with personal financial	effective risk management	personal financial decisions.
		and debt.		goals.	=	personal imancial decisions.
0.11	future goals.	D2 E 402 E E 1 : 1 .	Do F. o K o D. II d	Ü	strategies.	Date 4Kar III I
College, Career	D2.Eco.5.3-5. Explain the	D2.Eco.10.3-5. Explain what	D2.Eco.3.K-2. Describe the	D2.Eco.10.3-5. Explain what		D2.Eco.1.K-2. Explain how scarcity
and Civic Life	role of money in making	interest rates are.	skills and knowledge	interest rates are.		necessitates decision making.
(C3)	exchange easier.	D2.Eco.10.6-8. Explain the	required to produce certain	D2.Eco.10.6-8. Explain the		D2.Eco.1.3-5. Compare the benefits
Framework for	D2.Eco.9.K-2. Describe the	influence of changes in	goods and services.	influence of changes in		and costs of individual choices.
Social Studies	role of banks in an	interest rates on borrowing	D2.Eco.6.K-2. Explain how	interest rates on borrowing		D2.Eco.1.6-8. Explain how
Standards	economy.	and investing.	people earn income.	and investing		economic decisions affect the well-
Standards	D2.Eco.9.3-5. Describe the		D2.Eco.6.3-5. Explain the			being of individuals, businesses
Eco - Economics	role of other financial		relationship between			and society.
ECO- ECOHOITICS	institutions in an economy.		investment in human			D2.Eco.1.9-12. Analyze how
	D2.Eco.10.K-2. Explain why		capital, productivity, and			incentives influence choices that
	people save.		future incomes.			may result in policies with a range
	D2.Eco.10.3-5. Explain what		D2.Eco.12.6-8. Explain how			of costs and benefits for different
	interest rates are.		inflation, deflation and			groups.
			unemployment affect			D2.Eco.2.K-2. Identify the benefits
			different groups.			and costs of making various
						personal decisions.
						D2.Eco.2.3-5. Identify positive and
						negative incentives that influence
						the decisions people make.
						D2.Eco.2.6-8. Evaluate alternative
Within a particular						approaches or solutions to current
Jump\$tart						economic issues in terms of
standard, these C3						benefits and costs to different
standards show						groups and society as a whole.
opportunities						D2.Eco.2.9-12. Use marginal
where learning can						benefits and marginal costs to
be addressed in						construct an argument for or
both financial						against an approach or solution to
literacy and social						an economic issue.
studies.						an economic issue.



Jump\$tart Standards	Spending and Saving- Apply strategies to monitor income and expenses, plan for spending and save for future goals.	Credit and Debt- Develop and manage strategies to control and manage credit and debt.	Employment and Income- Use a career plan to develop personal income potential.	Investing- Implement a diversified investment strategy that is compatible with personal financial goals.	Risk Management and Insurance- Apply appropriate and cost-effective risk management strategies.	Financial Decision Making- Apply reliable information and systemic decision making to personal financial decisions.
Family and Consumer Sciences (FACS) Education Grade Expectations CFR- Consumer and Family Resources CCFC- Career, Community and Family Connections	CFR.5-8. Distinguishing between personal needs and wants. CFR.5-8. Examining how individuals and families make choices to satisfy needs and wants. CFR.5-8. Creating a plan for spending and saving resources. CFR.9-12. Designing a strategy for earning, spending and saving personal financial resources.		CCFC.5-8. Exploring potential career choices to determine knowledge, skills and attitude associated with each. CCFC.9-12. Developing a life plan including pathways to acquiring knowledge and skills needed to achieve individual, family and career goals. CCFC.9-12. Demonstrating job seeking and job keeping skills. CCFC.5-8 and CCFC.9-12 Practicing and applying employability skills such as good communication, teamwork, and leadership in community and workplace settings.			CCFC.9-12. Analyzing the potential impact of career path decisions on balancing work and family. CCFC.5-8. and CCFC. 9-12 Recognizing and demonstrating strategies to manage multiple roles and responsibilities (individual, family, career, community). CCFC.9-12. Examining policies, issues and trends in the workplace and community that impact individuals and families. CFR.5-8. Exploring the interrelationship between the economic system and consumer action. CFR.5-8 and CFR.9-12 Demonstrating management of individual and family resources, including time, food, clothing, shelter, healthcare, recreation and transportation. CFR.5-8 and CFR.9-12 Applying decision-making skills when selecting services, food, clothing, housing,
Within a particular Jump\$tart standard, these FACS standards show opportunities where learning can be addressed in both financial literacy and family and consumer science.						furnishings, transportation or recreational needs. CFR.5-8 and CFR.9-12 Identifying how marketing and advertising influence consumption patterns. CFR.5-8 and CFR.9-12 Examining and practicing behaviors that conserve, reuse and recycle resources to maintain the environment. CFR.9-12. Identifying how media and technological advances impact family and consumer decisions. CFR.9-12. Determining practices that allow families to maintain economic self-sufficiency. CFR.9-12. Identify policies that support consumer rights and responsibilities.



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Common Core Math K-8 MD- Measurement and Data	CC1 and 2.OA.A. Represent and solve problems involving addition and subtraction. CC2.MD.C. Work with time and money. CC2.MD.8. Solve word problems	cc.7.RP.3. Use proportional relationships to solve multi-step ratio and percent problems.	CC.2.MD.8. Solve word problems with monetary units. CC.2.OA.C. Work with equal groups of objects to gain foundations for multiplication. CC.2.NBT.A. Understand place	cc.7.RP.3. Use proportional relationships to solve multi-step ratio and percent problems.		CC.2.OA.C. Work with equal groups of objects to gain foundations for multiplication. CC.3.OA.3. Use multiplication and division within 100 to solve word problems in situations.
NBT- Number and Operation in Base Ten	with monetary units. CC.2.OA.C. Work with equal groups of objects to gain foundations for multiplication.		value CC.2.NBT.B. Use place value understanding and properties of operations to add and subtract.			CC.3.OA.8. Solve two-step word problems using letter for unknown. CC.3.MD.3. Draw scaled graph to represent data with several categories.
NS- The Number System OA- Operations and Algebraic Thinking	CC.2.NBT.A. Understand place value. CC.2.NBT.B. Use place value understanding and properties of		CC.5.NBT.1-4. Understand the place value system and perform operations with multi-digit whole numbers and with decimals to the			CC.3.NBT.A. Use place value understanding and properties of operations to perform multi-digit arithmetic.
RP- Ratios and Proportional Relationships	operations to add and subtract. CC.5.NBT.1-4. Understand the place value system and perform operations with multi-digit whole numbers and with decimals to the hundredths. CC.6.NS.2. Fluently divide multi-		hundredths. CC.6.NS.2. Fluently divide multidigit numbers using the standard algorithm. CC.6.NS.3. Fluently add, subtract, multiply and divide multi-digit decimals using the standard			CC.5.NBT.1-4. Understand the place value system and perform operations with multi-digit whole numbers and with decimals to the hundredths. CC.6.NS.2. Fluently divide multi-digit numbers using the standard algorithm. CC.6.NS.3. Fluently add, subtract,
Within a particular Jump\$tart standard, these Common Core Math standards show opportunities where learning can be addressed in both financial literacy and K-8 math.	digit numbers using the standard algorithm. CC.6.NS.3. Fluently add, subtract, multiply and divide multi-digit decimals using the standard algorithm for each operation. CC.7.RP.3. Use proportional relationships to solve multi-step ratio and percent problems.		algorithm for each operation. CC.7.RP.3. Use proportional relationships to solve multi-step ratio and percent problems.			multiply and divide multi-digit decimals using the standard algorithm for each operation. CC.7.RP.3. Use proportional relationships to solve multi-step ratio and percent problems.



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	income and expenses, plan	control and manage credit	develop personal income	strategy that is compatible	appropriate and cost-	and systemic decision
	for spending and save for	and debt.	potential.	with personal financial	effective risk management	making to personal financial
	future goals.			goals.	strategies.	decisions.
Common Core Math	CC.9-12.A.REI.1. Explain	CC.9-12.A.REI.1. Explain	CC.9-12.A.SSE.1. Interpret	CC.9-12.F.IF.4. For a	CC.9-12.F.LE.5. Interpret	CC.9-12.A.CED.2. Create
9-12	each step in solving	each step in solving simple	expressions that represent a	function that models a	the parameters in a linear,	equations in two or more
	equations as following from	equations as following from	quantity in terms of its	relationship between two	quadratic or exponential	variables to represent
A - Algebra	the equality of numbers	equality of numbers	context. (Calculate net pay,	quantities, interpret key	function in terms of	relationships between
SSE- Solving Systems of	asserted at the previous step,	asserted at the previous	explain the effect on take-	features of graphs and	context. (Develop	quantities; graph equations
Equations	starting from the assumption	step, starting from the	home pay of changing	tables in terms of the	recommended insurance	on coordinate axes with
CED- Creating Equations	that the original equation has	assumption that the	allowances and analyze the	quantities, and sketch	coverage for individuals at	labels and scales. (Compare
that Describe	a solution. Construct a viable	original equation has a	effects of inflation on	graphs showing key	different income levels.)	costs and benefits, of
REI- Reasoning with	argument to justify a	solution. Construct a viable	income.)	features given in a verbal		purchasing, leasing and
Equations and Inequalities	solution method. (Describe	argument to justify a	CC.9-12.A.CED.1. Create	description of the		renting.)
F- Functions	steps in a bank reconciliation	solution method. (Calculate	equations and inequalities	relationship. (Explain how		CC.9-12.A.CED.3. Represent
BF - Building Functions	process).	a payment schedule for a	in one variable and use	and why the stock market		constraints by equations or
IF - Interpreting Functions	CC.9-12.A.REI.2. Solve	loan.)	them to solve problems.	works.)		inequalities, and by systems
LE- Linear and	simple rational and radical	CC.9-12.A.REI.2. Solve	(Calculate net pay, explain	CC.9-12.F.IF.5. Relate the		of equations and/or
Exponential	equations in one variable,	simple rational and radical	the effect on take-home pay	domain of a function to its		inequalities, and interpret
Models	and give examples showing	equations in one variable,	of changing allowances and	graph and, where		solutions as viable or non-
N- Numbers and	how solutions may arise.	and give examples showing	analyze the effects of	applicable, to the		viable options in modeling
Quantities	(Describe and use the steps	how extraneous solutions	inflation on income.)	quantitative relationship it		context. (Compare costs and
Q - Quantities	involved in a bank	may arise. (Calculate a	CC.9-12.A.CED.2. Create	describes. (Explain how and		benefits of purchasing,
	reconciliation process.)	payment schedule for a	equations in two or more	why the stock market		leasing or renting.)
	CC.9-12.A.CED.2. Create	loan.)	variables to represent	works.)		CC.9-12.A.REI.1. Explain
	equations in two or more	CC.9-12.A.CED.2. Create	relationships between	CC.9-12.F.IF.6. Calculate		each step in solving simple
	variables to represent	equations in two or more	quantities; graph equations	and interpret the average		equations as following from
	relationships between	variables to represent	on coordinate axes with	rate of change of a function		the equality of numbers
Within a particular	quantities; graph equations	relationships between	labels and scales. (Calculate	over a specified interval.		asserted at the previous step,
Jump\$tart standard, these	on coordinate axes with	quantities; graph equations	net pay and Compare and	Estimate the rate of change		starting from the
Common Core Math	labels and scales. (Compare	on coordinate axes with	contrast compensation	from a graph. (Explain how		assumption that the original
standards show	costs and benefits of online	labels and scales. (Compare	packages that include	and why the stock market		equation has a solution.
opportunities where	and traditional banking.)	and contrast various	varying levels of wages and	works.)		Construct a viable argument
learning can be addressed		aspects of credit cards.)	benefits.)			to justify a solution method.
in both financial literacy						(Calculate costs of utilities,
and 9-12 math.						services, maintenance and
uliu / 12 muth,						other living expenses.)



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Standards	Apply strategies to monitor	and manage strategies to	Use a career plan to	diversified investment	Insurance- Apply	Apply reliable information
	income and expenses, plan	control and manage credit	develop personal income	strategy that is compatible	appropriate and cost-	and systemic decision
	for spending and save for	and debt.	potential.	with personal financial	effective risk management	making to personal financial
	future goals.			goals.	strategies.	decisions.
Common Core Math	CC.9-12.A.CED.3. Represent	CC.9-12.A.CED.3.	CC.9-12.A.CED.3.	CC.9-12.F.LE.1b. Recognize		CC.9-12.A.REI.2. Solve
9-12 (Cont.)	constraints by equations or	Represent constraints by	Represent constraints by	situations in which one		simple rational and radical
	inequalities, and by systems	equations or inequalities,	equations or inequalities,	quantity changes at a		equations in one variable,
A - Algebra	of equations and/or	and by systems of	and by systems of	constant rate per unit		and give examples showing
SSE- Solving Systems of	inequalities, and interpret	equations and/or	equations and/or	interval relative to another.		how extraneous solutions
Equations	solutions as viable or non-	inequalities, and interpret	inequalities, and interpret	(Explain why savings and		may arise. (Calculate the
CED- Creating Equations	viable options in modeling	solutions as viable or non-	solutions as viable or non-	investing plans change as		costs of utilities, services,
that Describe	context. (Compare costs and	viable options in modeling	viable options in modeling	one proceeds through the		maintenance and other
REI- Reasoning with	benefits of online and	contexts. (Compare and	contexts. (Compare and	life cycle.)		living expenses.)
Equations and Inequalities	traditional banking.)	contrast various aspects of	contrast compensation	CC.9-12.F.LE.1c. Recognize		
F- Functions	CC.9-12.N.Q.1. Use units as	credit cards.)	packages that include	situations in which a		
BF - Building Functions	a way to understand		varying levels of wages and	quantity grows or decays		
IF - Interpreting Functions	problems and to guide the		benefits.)	by a constant percent rate		
LE- Linear and	solution of multi-step		CC.9-12.A.REI.1. Explain	per unit interval relative to		
Exponential	problems; choose and		each step in solving simple	another. (Explain why		
Models	interpret units consistently		equations as following from	savings and investing plans		
N- Numbers and	in formulas; choose and		equality of numbers	change as one proceeds		
Quantities	interpret the scale and the		asserted at the previous	through the life cycle.)		
Q - Quantities	origin in graphs and data		step, starting from the	CC.9-12.F.LE.3. Observe		
	displays. (Analyze the power		assumption that the	using graphs and tables		
	of compounding and the		original equation has a	that a quantity increasing		
	importance of starting early		solution. Construct a viable	exponentially eventually		
	in implementing a plan for		argument to justify a	exceeds a quantity		
	saving and investing.)		solution method. (Analyze	increasing linearly,		
	CC.9-12.F.LE.1. Distinguish		and prepare a federal and	quadratically, or as a		
Within a particular	between situations that can		state income tax return.)	polynomial function.		
Jump\$tart standard, these	be modeled with linear		CC.9-12.A.REI.2. Solve	(Explain why savings and		
Common Core Math	functions and exponential		simple rational and radical	investing plans change as		
standards show	functions. (Analyze the		equations in one variable,	one proceeds through the		
opportunities where	power of compounding and		and give examples showing	life cycle.)		
learning can be addressed	the importance if starting		how extraneous solutions			
in both financial literacy	early in saving and		may arise. (Analyze and			
and 9-12 math.	investing.)		prepare an income tax			
			return.)			



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	income and expenses, plan	control and manage credit	develop personal income	strategy that is compatible	appropriate and cost-	and systemic decision
	for spending and save for	and debt.	potential.	with personal financial	effective risk management	making to personal financial
	future goals.			goals.	strategies.	decisions.
Common Core Math	CC.9-12.LE.1a. Prove that		CC.9-12.N.Q.2. Define			
9-12 (Cont.)	linear functions grow by		appropriate quantities for			
	equal differences over equal		the purpose of descriptive			
A - Algebra	intervals and that functions		modeling. (Describe how			
SSE- Solving Systems of	grow by equal factors over		income patterns change			
Equations	equal intervals. (Analyze the		throughout the life cycle of			
CED- Creating Equations	power of compounding and		the typical person.)			
that Describe	the importance of starting		CC.9-12.F.LE.1b. Recognize			
REI- Reasoning with	early when saving and		situations in which one			
Equations and Inequalities	investing.)		quantity changes at a			
F- Functions	CC.9-12.F.LE.3. Observe		constant rate per unit			
BF - Building Functions	using graphs and tables that		interval relative to another.			
IF - Interpreting Functions	a quantity increasing		(Describe how income			
LE- Linear and	exponentially eventually		patterns change throughout			
Exponential	exceeds a quantity increasing		the life cycle of the typical			
Models	linearly, quadratically, or as		person.)			
N- Numbers and	a polynomial function.		CC.9-12.F.LE.1c. Recognize			
Quantities	(Analyze the power of		situations in which a			
Q - Quantities	compounding and the		quantity grows or decays			
~ ~	importance of starting early		by a constant percent rate			
Within a particular	when saving and investing.)		per unit interval relative to			
Jump\$tart standard, these			another. (Describe how			
Common Core Math			income patterns change			
standards show			throughout the life cycle of			
opportunities where			the typical person.)			
learning can be addressed						
in both financial literacy						
and K-8 math.						



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	income and expenses, plan	control and manage credit	develop personal income	strategy that is compatible	appropriate and cost-	and systemic decision
	for spending and save for	and debt.	potential.	with personal financial	effective risk management	making to personal financial
	future goals.		1	goals.	strategies.	decisions.
Common Core Math	CC.9-12.F.IF.4. For a function					
9-12 (Cont.)	that models a relationship					
	between two quantities,					
A- Algebra	interpret key features of					
SSE- Solving Systems of	graphs and tables in terms of					
Equations	the quantities, and sketch					
CED- Creating Equations	graphs showing key features					
that Describe	given in a verbal description					
REI- Reasoning with	of the relationship.					
Equations and Inequalities	(Compare a personal budget					
F- Functions	plan with a typical consumer					
BF - Building Functions	spending as a toll for					
IF - Interpreting Functions	determining individual					
LE- Linear and	goals.)					
Exponential	CC.9-12.F.IF.5. Relate the					
Models	domain of a function to its					
N- Numbers and	graph and, where applicable,					
Quantities	to the quantitative					
Q - Quantities	relationship it describes.					
	(Compare a personal budget					
	plan with typical consumer					
	spending as a tool for					
	determining individual					
	goals.)					
	CC.9-12.F.IF.6. Calculate and					
Within a particular	interpret the average rate of					
Jump\$tart standard, these	change of a function over a					
Common Core Math	specified interval. Estimate					
standards show	the rate of change from a					
opportunities where	graph. (Compare a personal					
learning can be addressed	budget plan with a typical					
in both financial literacy	consumer spending as a toll					
and 9-12 math.	for determining individual					
	goals.)					

