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 PM - Partially Met M - Met	College, Career, and Civic Life (C3) Framework for Social Studies State Standards Family and Consumer Sciences Education Grade Expectations Common Core Math K-8 Common Core Math 9-12

Jump$tart National Standards for K-12 Personal Finance Education –
National Standards Crosswalk
(Revised: December 4, 2018)

Page **1** of 9

VERMONT
AGENCY OF EDUCATION

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

Jump$tart National Standards for K-12 Personal Finance Education – National Standards Crosswalk (Revised: December 4, 2018)

Page **2** of **9**

VERMONT
AGENCY OF EDUCATION

Jump$tart Standards	Spending and Saving- Apply strategies to monitor income and expenses, plan for spending and save for future goals.	Credit and Debt- Develop and manage strategies to control and manage credit and debt.	Employment and Income- Use a career plan to develop personal income potential.	Investing- Implement a diversified investment strategy that is compatible with personal financial goals.	Risk Management and Insurance- Apply appropriate and cost-effective risk management strategies.	Financial Decision Making- Apply reliable information and systemic decision making to personal financial decisions.
College, Career and Civic Life (C3) Framework for Social Studies Standards **Eco**- Economics **Within a particular Jump$tart standard, these C3 standards show opportunities where learning can be addressed in both financial literacy and social studies.**	**D2.Eco.5.3-5.** Explain the role of money in making exchange easier. **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. **D2.Eco.10.K-2.** Explain why people save. **D2.Eco.10.3-5.** Explain what interest rates are.	**D2.Eco.10.3-5.** Explain what interest rates are. **D2.Eco.10.6-8.** Explain the influence of changes in interest rates on borrowing and investing.	**D2.Eco.3.K-2.** Describe the skills and knowledge required to produce certain goods and services. **D2.Eco.6.K-2.** Explain how people earn income. **D2.Eco.6.3-5.** Explain the relationship between investment in human capital, productivity, and future incomes. **D2.Eco.12.6-8.** Explain how inflation, deflation and unemployment affect different groups.	**D2.Eco.10.3-5.** Explain what interest rates are. **D2.Eco.10.6-8.** Explain the influence of changes in interest rates on borrowing and investing		**D2.Eco.1.K-2.** Explain how scarcity necessitates decision making. **D2.Eco.1.3-5.** Compare the benefits and costs of individual choices. **D2.Eco.1.6-8.** Explain how economic decisions affect the well-being of individuals, businesses and society. **D2.Eco.1.9-12.** Analyze how incentives influence choices that may result in policies with a range of costs and benefits for different groups. **D2.Eco.2.K-2.** Identify the benefits 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 approaches or solutions to current economic issues in terms of benefits and costs to different groups and society as a whole. **D2.Eco.2.9-12.** Use marginal benefits and marginal costs to construct an argument for or against an approach or solution to an economic issue.

Jump$tart National Standards for K-12 Personal Finance Education – National Standards Crosswalk (Revised: December 4, 2018)

Page **3** of **9**

VERMONT
AGENCY OF EDUCATION

Jump$tart Standards	Spending and Saving- Apply strategies to monitor income and expenses, plan for spending and save for future goals.	Credit and Debt- Develop and manage strategies to control and manage credit and debt.	Employment and Income- Use a career plan to develop personal income potential.	Investing- Implement a diversified investment strategy that is compatible with personal financial goals.	Risk Management and Insurance- Apply appropriate and cost-effective risk management strategies.	Financial Decision Making- Apply reliable information and systemic decision making to personal financial decisions.
Family and Consumer Sciences (FACS) Education Grade Expectations **CFR**- Consumer and Family Resources **CCFC**- Career, Community and Family Connections **Within a particular Jump$tart standard, these FACS standards show opportunities where learning can be addressed in both financial literacy and family and consumer science.**	**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, 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.

Jump$tart National Standards for K-12 Personal Finance Education –
National Standards Crosswalk
(Revised: December 4, 2018)

Page **4** of 9

VERMONT
AGENCY OF EDUCATION

Jump$tart Standards	Spending and Saving- Apply strategies to monitor income and expenses, plan for spending and save for future goals.	Credit and Debt- Develop and manage strategies to control and manage credit and debt.	Employment and Income- Use a career plan to develop personal income potential.	Investing- Implement a diversified investment strategy that is compatible with personal financial goals.	Risk Management and Insurance- Apply appropriate and cost-effective risk management strategies.	Financial Decision Making- Apply reliable information and systemic decision making to personal financial decisions.
Common Core Math K-8 **MD**- Measurement and Data **NBT**- Number and Operation in Base Ten **NS**- The Number System **OA**- Operations and Algebraic Thinking **RP**- Ratios and Proportional Relationships **Within a particular Jump$tart standard, these Common Core Math standards show opportunities where learning can be addressed in both financial literacy and K-8 math.**	**CC1** and **2.OA.A.** Represent and solve problems involving addition and subtraction. **CC2.MD.C.** Work with time and money. **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 value. **CC.2.NBT.B.** Use place value understanding and properties of 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-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.	**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 value **CC.2.NBT.B.** Use place value understanding and properties of 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-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.	**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. **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. **CC.3.NBT.A.** Use place value understanding and properties of operations to perform multi-digit arithmetic. **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, 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.

Jump$tart National Standards for K-12 Personal Finance Education – National Standards Crosswalk (Revised: December 4, 2018)

Page **5** of **9**

VERMONT
AGENCY OF EDUCATION

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

Jump$tart National Standards for K-12 Personal Finance Education – National Standards Crosswalk (Revised: December 4, 2018)

Page **6** of 9

VERMONT
AGENCY OF EDUCATION

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

Jump$tart National Standards for K-12 Personal Finance Education – National Standards Crosswalk (Revised: December 4, 2018)   Page **7** of 9

VERMONT
AGENCY OF EDUCATION

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

Jump$tart National Standards for K-12 Personal Finance Education –
National Standards Crosswalk
(Revised: December 4, 2018)

Page **8** of 9

VERMONT
AGENCY OF EDUCATION

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

Jump$tart National Standards for K-12 Personal Finance Education –
National Standards Crosswalk
(Revised: December 4, 2018)

Page **9** of 9

VERMONT
AGENCY OF EDUCATION