

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

(PM - Partially Met; M – Met; NM - Not Met)

Knowledge statements supporting each of the six Jump\$tart standards	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
Spending and Saving- Apply strategies to monitor income and expenses, plan for spending and save for future goals.				
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
Credit and Debt- Develop and manage strategies to control and manage credit and debt.				
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
Employment and Income- Use a career plan to develop personal income potential.				
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
Investing- Implement a diversified investment strategy that is compatible with personal financial goals.				
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

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Risk Management and Insurance- Apply appropriate and cost-effective risk management strategies.				
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
Financial Decision Making- Apply reliable information and systemic decision making to personal financial decisions.				
1. Recognize the responsibilities associated with personal financial decisions.	M	M	M	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