

Financial Literacy [Jump\\$Start](#) Alignment to Curriculum – Grades 1-4

Standard

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- [Econedlink](#)
- [Education Center](#)
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 - [Rich Kid Smart Kid Games K-2: Game 3](#)
 - [Rich Kids Smart Kids Game 4](#)
- [USA.gov](#)

Teacher Professional Development/Training

- [FDIC Money Smart for Adults](#)
- [Global Financial Literacy Excellence Center Micro Credentials through Digital Promise](#)
- [Jump\\$tart National Conference](#)
- [Jump\\$tart Vermont Conference](#)
- [MyMoney.Gov Resources for Teachers](#)
- [NCEE National Conference](#)
- [NGPF Virtual PD \(Next Generation Personal Finance\)](#)
- [Summer Institute Champlain College](#)

Books

- A Bargain for Frances by Russell Hoban
- A Bike Like Sergio's by Maribeth Boelts
- Adventures with Money Planet Zee and the Money Tree Ally
- Alexander, Who Used to Be Rich Last Sunday Judith Viorst
- Amelia Bedelia Means Business, by Herman Parish
- Because of Winn Dixie by Kate DiCamillo
- Brody Borrows Money by Lisa Bullard
- Bunny Money by Rosemary Wells
- Cloverleaf books - Money Basics series
- Curious George Saves His Pennies by Margret and H.A. Rey

- Ella Earns Her Own Money by Lisa Bullard
- Gabriel Gets a Great Deal by Lisa Bullard
- Great Minds Think A New Guide to Money
- If You Made a Million, by David M. Schwartz
- Just Saving My Money by Mercer Mayer
- Just Shopping with Mom by Mercer Mayer
- Kyle Keeps Track of Cash by Lisa Bullard
- Lemonade in Winter: A Book About Two Kids Counting Money by Emily Jenkins & G. Brian Karas
- Lily Learns About Wants and Needs by Lisa Bullard
- Making Cents, by Elizabeth Keeler Robinson
- Money Money Honey Bunny! by Marilyn Sadler
- My Rows and Piles of Coins by Tololwa M. Mollel
- National Geographic: Everything Money, by Kathy Furgang
- One Cent, Two Cents, Old Cent, New Cent, by Bonnie Worth
- One Plastic Bag: Isatou Ceesay and the Recycling by Miranda Paul
- Ox-Cart Man by Donald Hall
- Rock, Brock and the Savings Shock, by Sheila Bair
- Shanti Saves Her Money by Lisa Bullard
- Sheep in a Shop by Nancy Shaw
- The Penny Pot, by Stuart J. Murphy
- Tia Isa Wants a Car by Meg Medina
- The Berenstain Bears' and Mama's New Job by Stan and Jan Berenstain

- The Berenstain Bears' Dollars and Sense by Stan and Jan Berenstain
- The Berenstain Bears Trouble with Money by Stan and Jan Berenstain
- Those Shoes by Maribeth Boelts
- The Lemonade War by Jacqueline Davies
- The Toothpaste Millionaire, by Jean Merrill
- Toothpaste Millionaire by Jean Merrill

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Spending and Saving

Proficiency: Apply strategies to monitor income and expenses, plan for spending and save for future goals.

Big Ideas:

- A. Many factors and experiences, such as role models and peer pressure, affect spending patterns.
- B. A spending plan (budget) is a guide to help people balance money coming in (income) and money going out (expenses).
- C. Writing a check, using a debit or credit card or paying online or with a mobile device or with cash are all ways of spending.
- D. Saving means choosing to set aside money for emergencies and future needs and goals.
- E. People are required to pay taxes, for which they receive government services.

By the end of 4th grade students will:

Indicator 1: Develop a plan for spending and saving.

Learning Targets:

- A. Explain how saving money can improve financial well-being.
- B. Create a way to keep track of money spent.

- C. Categorize types of household expenses and sources of income.
- D. Understand that sales tax is calculated as a percentage of total cost.
- E. Describe ways that people can decrease expenses to save more of their incomes.
- F. Demonstrate how to allocate weekly income for spending, saving, and sharing goals.
- G. Give an example of how the government uses tax revenues.

Indicator 2: Develop a system for keeping and using financial records.

Learning Targets:

- A. Show how to add money to and withdraw money from a personal account in a bank or credit union.

Indicator 3: Describe how to use different payment methods.

Learning Targets:

- A. Justify reasons to keep money in a bank or credit union.
- B. Explain how checks and debit cards, gift cards and credit cards work as payment methods.
- C. Calculate the total cost of a purchase that includes multiple items and calculate the change that is needed.

Indicator 4: Apply consumer skills to spending and saving decisions.

Learning Targets:

- A. Compare prices for the same item from two different sources.
- B. Justify a spending decision based on predetermined criteria for an acceptable outcome and available options.
- C. Explain how peer pressure can affect spending decisions.

Resources

Content Areas:	Math	Global Citizenship	ELA-Reading & Writing	Games
<p>Connection to Standards:</p>	<p>CCSS.MATH.CONTENT.4.OA.C.5 Generate a number or shape pattern that follows a given rule. Identify apparent features of the pattern that were not explicit in the rule itself.</p> <p>CCSS.MATH.CONTENT.4.NBT.A.3 Use place value understanding to round multi-digit whole numbers to any place.</p> <p>CCSS.MATH.CONTENT.4.NBT.B.5 Multiply a whole number of up to four digits by a one-digit whole number, and multiply two two-digit numbers, using strategies based on place value and the properties of operations. Illustrate and explain the calculation by using equations, rectangular arrays, and/or area models.</p> <p>CCSS.MATH.CONTENT.4.MD.A.2 Use the four operations to solve word problems involving distances, intervals of time, liquid volumes, masses of objects, and money, including problems involving simple</p>	<p>D2.Eco.5.3-5 Explain the role of money in making exchange easier.</p> <p>D2.Eco.9.K-2 Describe the role of banks in an economy.</p> <p>D2.Eco.9.3-5 Describe the role of other financial institutions in an economy.</p> <p>D2.Eco.10.K-2 Explain why people save.</p> <p>D2.Eco.10.3-5 Explain what interest rates are.</p>	<p>CCSS.ELA-LITERACY.W.4.1 Write opinion pieces on topics or texts, supporting a point of view with reasons and information.</p> <p>CCSS.ELA-LITERACY.W.4.2 Write informative/explanatory texts to examine a topic and convey ideas and information clearly.</p> <p>CCSS.ELA-LITERACY.W.4.4 Produce clear and coherent writing in which the development and organization are appropriate to task, purpose, and audience. (Grade-specific expectations for writing types are defined in standards 1-3 above.)</p> <p>CCSS.ELA-LITERACY.W.4.7 Conduct short research projects that build knowledge through investigation of different aspects of a topic.</p> <p>CCSS.ELA-LITERACY.W.4.8 Recall relevant information from experiences or gather relevant information from print and digital</p>	

Content Areas:	Math	Global Citizenship	ELA-Reading & Writing	Games
Connection to Standards: (cont.)	that require expressing measurements given in a larger unit in terms of a smaller unit. Represent measurement quantities using diagrams such as number line diagrams that feature a measurement scale.		sources; take notes and categorize information and provide a list of sources. CCSS.ELA-LITERACY.W.4.9 Draw evidence from literary or informational texts to support analysis, reflection, and research.	
Lessons:	<ul style="list-style-type: none"> ● K-2 Math Solutions from the Classroom ● K-2 Rich Kids Smart Kids Game Four ● 1 Savings Accounts and Interest ● 1-3 The Case of the Shrunken Allowance ● 3 Saving ● 4 Finance in the Classroom ● 4 Characteristics and Function of Money ● 4-5 Short term and Long Term Savings ● 4-6 Double Your Money Game 	<ul style="list-style-type: none"> ● K-2 Rich Kids Smart Kids Game Three Pay Yourself First ● K-2 Saving Makes Cents ● K-2 Every Penny Counts ● K-4 Piggy Bank Primer Teacher Guide ● K-4 Piggy Bank Primer - Workbook ● 1-3 Something Special for me Lesson Plan ● 3-4 Money Matters Word Find ● 4-6 Field Trip to the Money Factory Lesson Plan ● 4-6 Helping Kids Build A Stable Financial Foundation 	<ul style="list-style-type: none"> ● K-2 Spend, Save, or Donate Penny Drive ● K-2 Money, Money, Honey Bunny ● K-3 Glo Goes Shopping Lesson ● K-4 Financial Fables from the Fed ● 4 Saving Strawberry Farm ● 4 Reading a receipt 	<ul style="list-style-type: none"> ● 1-4 The Allowance Game (for purchase) ● 2-4 Buy it Right Shopping Game (for purchase) ● 4 Financial Football

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Credit and Debt

Proficiency: Develop strategies to control and manage credit and debt.

Big Ideas:

- A. Credit is a basic financial tool.
- B. Borrowing money to buy something usually costs more than paying cash because there is a price (interest and fees) for buying on credit.
- C. Borrowers who repay as promised, show that they are worthy of using credit in the future.

By the end of 4th grade students will:

Indicator 1: Analyze the costs and benefits of various types of credit.

Learning Targets:

- A. Identify situations when people might pay for certain items in small amounts over time.
- B. Summarize the advantages and disadvantages of using credit.
- C. Explain why financial institutions lend money.
- D. Explain why using a credit card is a form of borrowing.

Indicator 2: Summarize a borrower's rights and responsibilities related to credit reports.

Learning Targets:

- A. Describe the qualities that would be desirable in a person who borrows a favorite personal possession.
- B. Give examples of reasonable conditions to set for the use of borrowed personal property.

Learning Targets:

- A. Relate overspending to potential borrowing problems.

Indicator 4: Summarize major consumer credit laws.

Learning Targets: No 4th Grade Benchmarks

Content Areas:	Math	Global Citizenship	ELA-Reading & Writing	Games
<p>Connection to Standards:</p>	<p>CCSS.MATH.CONTENT.4.NF.C.7 Compare two decimals to hundredths by reasoning about their size. Recognize that comparisons are valid only when the two decimals refer to the same whole. Record the results of comparisons with the symbols $>$, $=$, or $<$, and justify the conclusions, e.g., by using a visual model.</p> <p>CCSS.MATH.CONTENT.4.MD.A.2 Use the four operations to solve word problems involving distances, intervals of time, liquid volumes, masses of objects, and money, including problems involving simple fractions or decimals, and problems that require expressing measurements given in a larger unit in terms of a smaller unit. Represent measurement quantities using diagrams such as number line diagrams that feature a measurement scale.</p>	<p>D2.Eco.10.3-5 Explain what interest rates are.</p>	<p>CCSS.ELA-LITERACY.RI.4.2 Determine the main idea of a text and explain how it is supported by key details; summarize the text.</p> <p>CCSS.ELA-LITERACY.W.4.1 Write opinion pieces on topics or texts, supporting a point of view with reasons and information.</p> <p>CCSS.ELA-LITERACY.W.4.2 Write informative/explanatory texts to examine a topic and convey ideas and information clearly.</p> <p>CCSS.ELA-LITERACY.W.4.7 Conduct short research projects that build knowledge through investigation of different aspects of a topic.</p> <p>CCSS.ELA-LITERACY.W.4.8 Recall relevant information from experiences or gather relevant information from print and digital sources; take notes and categorize information and provide a list of</p>	

Content Areas:	Math	Global Citizenship	ELA-Reading & Writing	Games
Connection to Standards: (cont.)			sources. CCSS.ELA-LITERACY.W.4.9 Draw evidence from literary or informational texts to support analysis, reflection, and research.	
Lessons:	<ul style="list-style-type: none"> ● 3-5 Savings, Allowances, and Debt ● 4 Hands On Banking 	<ul style="list-style-type: none"> ● K-4 Banking is INTERESTing ● 1-4 Helpers at Your Service ● 3-5 Banking Basics ● 4-8 Payment Parliament 	<ul style="list-style-type: none"> ● 2 Loan Activities ● 3-5 Banking Is INTEREST-ing ● 3-5 Financial Fables - Percy Peacock ● How One Small Loan Made a Big Difference ● 3 Shopping Smarter ● 4 Using Credit & Spending Wisely 4 Borrowing and Lending 	<ul style="list-style-type: none"> ● K-2 Rich Kid Smart Kid - Reno's Debt Dilemma ● 3-5 Rich Kid Smart Kid - Reno's Debt Dilemma ● 3-5 FAME's Claim Your Future Game ● 4-6 EverFi's Free Online Course - Vault

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Employment and Income

Proficiency: Use a career plan to develop personal income potential.

Big Ideas:

- A. People can earn income in the form of wages, salaries and tips.
- B. Workers can improve their ability to earn income by gaining new knowledge, skills and experiences.
- C. Many workers receive employee benefits in addition to their pay.
- D. Entrepreneurs, who work for themselves by starting new businesses, hope to earn a profit, but accept the risk of a loss if unsuccessful.

By the end of 4th grade students will:

Indicator 1: Explore job and career options.

Learning Targets:

- A. Explain the difference between a career and a job and identify various jobs within a career.
- B. Give an example of how an individual's interests, knowledge and abilities can affect job and career choice.
- C. Give examples of careers related to a personal interest and research a particular career of interest
- D. Give examples of local entrepreneurs.

Indicator 2: Compare sources of personal income and compensation.

Learning Targets:

- A. Identify jobs children can do to earn money.
- B. Explain the difference between a wage and salary.
- C. Give examples of sources of income other than a wage or salary.

Indicator 3: Analyze factors that affect net income. - No 4th Grade Benchmarks

Content Areas:	Math	Global Citizenship	ELA-Reading & Writing	Games
<p>Connection to Standards:</p>	<p>CCSS.MATH.CONTENT.4.OA.C.5 Generate a number or shape pattern that follows a given rule. Identify apparent features of the pattern that were not explicit in the rule itself.</p> <p>CCSS.MATH.CONTENT.4.NBT.A.3 Use place value understanding to round multi-digit whole numbers to any place.</p> <p>CCSS.MATH.CONTENT.4.NBT.B.5 Multiply a whole number of up to four digits by a one-digit whole number, and multiply two two-digit numbers, using strategies based on place value and the properties of operations. Illustrate and explain the calculation by using equations, rectangular arrays, and/or area models.</p> <p>CCSS.MATH.CONTENT.4.MD.A.2 Use the four operations to solve word problems involving distances, intervals of time, liquid volumes, masses of objects, and money, including problems involving simple fractions or decimals, and problems that require expressing measurements given in a larger unit in terms of a smaller unit. Represent measurement quantities using diagrams such as number line diagrams that feature a measurement scale.</p>	<p>D2.Eco.3.K-2 Describe the skills and knowledge required to produce certain goods and services.</p> <p>D2.Eco.6.K-2 Explain how people earn income.</p> <p>D2.Eco.6.3-5 Explain the relationship between investment in human capital, productivity, and future incomes.</p>	<p>CCSS.ELA-LITERACY.W.4.1 Write opinion pieces on topics or texts, supporting a point of view with reasons and information.</p> <p>CCSS.ELA-LITERACY.W.4.2 Write informative/explanatory texts to examine a topic and convey ideas and information clearly.</p> <p>CCSS.ELA-LITERACY.W.4.7 Conduct short research projects that build knowledge through investigation of different aspects of a topic.</p> <p>CCSS.ELA-LITERACY.W.4.8 Recall relevant information from experiences or gather relevant information from print and digital sources; take notes and categorize information and provide a list of sources.</p> <p>CCSS.ELA-LITERACY.W.4.9 Draw evidence from literary or informational texts to support analysis, reflection, and research.</p>	

Content Areas:	Math	Global Citizenship	ELA-Reading & Writing	Games
Lessons:	<ul style="list-style-type: none"> 1 Spare Change and the Presidents 1-3 My Money 2 Dollars and Sense 2 Money, Money, Money 3 Money for Entrepreneurs 3 Money Makes the World Go Round 3-5 Do I Look Like I'm Made of Money 4 Show Me the Money 4 Welcome to the J Society 5 Family Income 	<ul style="list-style-type: none"> K-2 How Do You Get Money? K-2 How Do You Make Money K-2 You Will Be A Star 1 Career Paths in My Community 3 Taxes 4 Earning An Income 4-5 Hands on Banking 4-6 Entrepreneur and Inventions 5 Starting Your Own Business 	<ul style="list-style-type: none"> 1 Jobs 1-2 Money Mania 3 Labor, Choice, and Sales Tax 3 Wealth 3-5 Uncle Jed's Barbershop 4 The Role of Money 4 Earning An Income 4-5 Family Income 5 Starting Your Own Business 	<ul style="list-style-type: none"> K-2 Jesse's Ice Cream Stand K-5 Rich Kid Smart Kid 1-4 You Will Be A Star 2-5 FAME's Claim Your Future Game 3-5 Getting Down To Business

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Investing

Proficiency: Implement a diversified investment strategy that is compatible with personal financial goals.

Big Ideas:

- Investing means putting money to work to earn more money for the future.
- Compound interest is money earned on both principal and previously earned interest.
- People invest for future financial goals.
- People use deposit accounts at financial institutions to keep money safe while it earns interest and remains easily available.
- Every investment decision has alternatives, consequences and opportunity costs.

By the end of 4th grade students will:

Indicator 1: Explain how investing may build wealth and help meet financial goals.

Learning Targets:

- A. Describe reasons for investing.
- B. Calculate simple interest earnings.
- C. Calculate compound interest earnings.
- D. Explain the benefit of a compound rate of return.

Indicator 2: Evaluate investment alternatives.

Learning Targets:

- A. Give an example of an investment that allows relatively quick and easy access to funds (liquidity).
- B. Compare the main features and rates of return on basic deposit accounts at local financial institutions.

Indicator 3: Demonstrate how to buy and sell investments.

Learning Targets:

- A. Investigate requirements for purchasing a certificate of deposit.

Indicator 4: Investigate how agencies protect investors and regulate financial markets and products. - No 4th Grade Benchmarks

Content Areas:	Math	Global Citizenship	ELA-Reading & Writing	Games
Connection to Standards:	CCSS.MATH.CONTENT.4.NF.C.7 Compare two decimals to hundredths by reasoning about their size. Recognize that comparisons are valid only when the two decimals refer to the same whole. Record the results of comparisons with the symbols $>$, $=$, or $<$	D2.Eco.10.3-5 Explain what interest rates are.	CCSS.ELA-LITERACY.W.4.1 Write opinion pieces on topics or texts, supporting a point of view with reasons and information. CCSS.ELA-LITERACY.W.4.2 Write informative/explanatory texts to	

Content Areas:	Math	Global Citizenship	ELA-Reading & Writing	Games
<p>Connection to Standards: (cont.)</p>	<p><, and justify the conclusions, e.g., by using a visual model.</p>		<p>examine a topic and convey ideas and information clearly.</p> <p>CCSS.ELA-LITERACY.W.4.7 Conduct short research projects that build knowledge through investigation of different aspects of a topic.</p> <p>CCSS.ELA-LITERACY.W.4.8 Recall relevant information from experiences or gather relevant information from print and digital sources; take notes and categorize information and provide a list of sources.</p> <p>CCSS.ELA-LITERACY.W.4.9 Draw evidence from literary or informational texts to support analysis, reflection, and research.</p>	
<p>Lessons:</p>	<ul style="list-style-type: none"> • 4 Stock Up 	<ul style="list-style-type: none"> • K-4 A Lesson on U.S. Savings Bonds • 5 Saving & Investing 		<ul style="list-style-type: none"> • 3-5 Money Investor Game-- Non-competitive

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Risk Management and Insurance

Proficiency: Apply appropriate and cost-effective risk management strategies.

Big Ideas:

- A. Risk is a part of daily life.
- B. People have choices for dealing with risk.

By the end of 4th grade students will:

Indicator 1: Identify common types of risks and basic risk management methods.

Learning Targets:

- A. Give examples of risks that individuals and households face.
- B. Estimate the losses and costs associated with certain physical and financial risks.
- C. Justify reasons for keeping money in a depository institution.

Indicator 2: Justify reasons to use property and liability insurance.

Learning Targets:

- A. List responsibilities that homeowners and renters have for the safety of other people.
- B. List actions that homeowners and renters can take to reduce physical risks to themselves and others.

Indicator 3: Justify reasons to use health, disability, long-term care and life insurance.

Learning Targets:

Justify reasons to have health insurance.

Content Areas:	Math	Global Citizenship	ELA-Reading & Writing	Games
<p>Connection to Standards:</p>	<p>CCSS.MATH.CONTENT.4.MD.A.2 Use the four operations to solve word problems involving distances, intervals of time, liquid volumes, masses of objects, and money, including problems involving simple fractions or decimals, and problems that require expressing measurements given in a larger unit in terms of a smaller unit. Represent measurement quantities using diagrams such as number line diagrams that feature a measurement scale.</p>	<p>D2.Eco.1.3-5 Compare the benefits and costs of individual choices.</p> <p>D2.Eco.2.3-5 Identify positive and negative incentives that influence the decisions people make.</p>	<p>CCSS.ELA-LITERACY.W.4.1 Write opinion pieces on topics or texts, supporting a point of view with reasons and information.</p> <p>CCSS.ELA-LITERACY.W.4.2 Write informative/explanatory texts to examine a topic and convey ideas and information clearly.</p> <p>CCSS.ELA-LITERACY.W.4.7 Conduct short research projects that build knowledge through investigation of different aspects of a topic.</p> <p>CCSS.ELA-LITERACY.W.4.8 Recall relevant information from experiences or gather relevant information from print and digital sources; take notes and categorize information and provide a list of sources.</p> <p>CCSS.ELA-LITERACY.W.4.9 Draw evidence from literary or informational texts to support analysis, reflection, and research.</p>	
<p>Lessons:</p>		<p>3-5 Health Insurance for Kids</p>		

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Financial Decision Making

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

Big Ideas:

- A. Financial choices that people make have benefits, cost and future consequences.
- B. A first step toward reaching financial goals is to identify wants and needs and rank them in order of importance.
- C. Thoughtful decision making can help people make money choices they do not later regret.
- D. Before making a decision, people can compare the advantages and disadvantages of alternative choices.
- E. Information about goods and services comes from many sources.
- F. Advertising may include efforts to persuade people to buy as well as to provide information about the product or service.

By the end of 4th grade students will:

Indicator 1: Recognize the responsibilities associated with personal financial decisions.

Learning Targets:

- A. Predict the consequences of spending decisions.
- B. Analyze money-handling decisions that youth commonly face.

Indicator 2: Use reliable resources when making financial decisions.

Learning Targets:

- A. Analyze how pre-purchase research affects satisfaction when making a spending decision.
- B. Identify reliable sources of information when comparing products such as a bike.
- C. Discuss ways to verify a claim expressed in advertising for an age appropriate product.

Indicator 3: Summarize major consumer protection laws. - No 4th Grade Benchmarks

Indicator 4: Make criterion-based financial decisions by systematically considering alternatives and consequences.

Learning Targets:

- A. Explain how limited personal financial resources affect the choices people make.
- B. Rank personal wants in order of importance.
- C. Make a decision based on the description of an acceptable outcome.
- D. Devise a plan to achieve a specific, measurable goal.

Indicator 5: Apply communication strategies when discussing financial issues.

Learning Targets:

- A. Analyze how members of previous generations differ in their values and attitudes about money compared to people today.
- B. Demonstrate how to negotiate an acceptable trade of goods and services between family members or friends.

Indicator 6: Analyze the requirements of contractual obligations.

Learning Targets:

- A. Devise an agreement between friends, listing expectations for each person and consequences of breaking the agreement.
- B. Compare product return policies at local retail stores.

Indicator 7: Control personal information.

Learning Targets:

- A. List types of personal information that should not be disclosed to others in person or online.
- B. Apply strategies to protect personal information.

Indicator 8: Use a personal financial plan.

Learning Targets:

- A. Categorize types of household assets.
- B. Explain what it means to inherit something.

Content Areas:	Math	Global Citizenship	ELA-Reading & Writing	Games
<p>Connection to Standards:</p>	<p>CCSS.MATH.CONTENT.2.OA.C.3 Work with equal groups of objects to gain foundations for multiplication.</p> <p>CCSS.MATH.CONTENT.3.OA.A.3 Use multiplication and division within 100 to solve word problems in situations.</p> <p>CCSS.MATH.CONTENT.3.OA.D.8 Solve two-step word problems using a letter for unknown.</p> <p>CCSS.MATH.CONTENT.3.MD.B.3 Draw a scaled graph to represent data with several categories.</p> <p>CCSS.MATH.CONTENT.3.NBT.A Use place value understanding and properties of operations to perform multi-digit arithmetic.</p>	<p>D2.Eco.1.K-2. Explain how scarcity necessitates decision making.</p> <p>D2.Eco.1.3-5. Compare the benefits and costs of individual choices.</p>	<p>CCSS.ELA-LITERACY.RI.4.3 Explain events, procedures, ideas, or concepts in a historical, scientific, or technical text, including what happened and why, based on specific information in the text.</p> <p>CCSS.ELA-LITERACY.W.4.1 Write opinion pieces on topics or texts, supporting a point of view with reasons and information.</p> <p>CCSS.ELA-LITERACY.W.4.2 Write informative/explanatory texts to examine a topic and convey ideas and information clearly.</p> <p>CCSS.ELA-LITERACY.W.4.7 Conduct short research projects that build knowledge through investigation of different aspects of a topic.</p>	

Content Areas:	Math	Global Citizenship	ELA-Reading & Writing	Games
<p>Connection to Standards: (cont.)</p>			<p>CCSS.ELA-LITERACY.W.4.8 Recall relevant information from experiences or gather relevant information from print and digital sources; take notes and categorize information and provide a list of sources.</p> <p>CCSS.ELA-LITERACY.W.4.9 Draw evidence from literary or informational texts to support analysis, reflection, and research.</p>	
<p>Lessons:</p>	<ul style="list-style-type: none"> ● K-2 Money Smart Children ● K-2 What Is Money? ● K-5 Counting Money ● K-2 Practical Money Skills Lesson Plans ● 1 Money Activities - Math ● 1 It's On Sale ● 1 Wants and Needs ● 2 Keeping Track of Our Money ● 3 Mental Money ● 3 Budget Activities - Math ● 3-5 All About Prices 	<ul style="list-style-type: none"> ● K-2 Bad Kitty Gets Goods and Services ● K-2 Money Smart Children ● K-2 That's Not Fair! How Do We Share? ● K-4 Classroom Economy ● K-5 Kids & Money ● 1 Money Activities - Social Studies ● 2 How People Make Things ● 2 Consumer Activities - Social Studies ● 3-5 Believe it or Not ● 3-5 Going Camping ● 3-5 Ben Knows \$ 	<ul style="list-style-type: none"> ● K-2 The Little Red Hen is a Consumer and a Producer ● K-2 The Wants & Needs of Making A Difference ● K-5 Financial Fables - Olivia Owl ● 1 - Money Activities - ELA ● 1-3 So Few of Me ● 2 Scarcity and Choice ● 2 Savings and Budget ● 3-5 Have a Good Day Cafe ● 3 Budget Activities - ELA ● 4 Taxes ● 4 Money Activities - ELA 	<ul style="list-style-type: none"> ● K-1 Monster Musical Chairs ● K-2 How Do You Spend Money Wisely? ● K-2 Trading Post Simulation ● K-5 The Mint Fun For Kids ● 3-5 FAME's Claim Your Future Game ● 3-5 Fifty Nifty Econ Cards ● 4-5 What is Money?

Content Areas:	Math	Global Citizenship	ELA-Reading & Writing	Games
	<ul style="list-style-type: none"> • 3-5 Money Comes & Goes • 4 Characteristics and Functions of Money • 3-6 Practical Money Skills Lesson Plans 	<ul style="list-style-type: none"> • 3-5 Inventive Incentives • 4 Money Activities - Social Studies 		

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This sample document was developed through a collaboration between the Vermont Agency of Education (AOE) and Champlain College’s Center for Financial Literacy, with funding provided through a generous grant from the Northfield Savings Bank Foundation. A Professional Learning Community (PLC) of sixteen K-12 educators, representing various content areas and the field of special education, collaborated with the AOE to develop this document.