



National Standards Mapping

	CEE: National Standards for Financial Literacy	JumpStart: National Standards in K-12 Personal Finance Education	Common Core State Standards: Mathematics: 9-12	Common Core State Standards: ELA: 9-12
Unit 1				
Lesson 1: Setting Goals and the Need for Financial Literacy	Earning Income:4. People can make more informed education, job, or career decisions by evaluating the benefits and costs of different choices. Students will understand that:People can improve their economic well being by making informed spending decisions, which entails collecting information, planning, and budgeting.	Spending and Saving: Standard 1: Develop a plan for spending and saving. Employment and Income: Standard 1: Explore job and career options.	HAS-REI.B HAS-CED.A HAS-SSE.B	CCRA.R.4 CCRA.L.6 CCRA.R.1
Lesson 2: Value of Education	Earning Income:4. People can make more informed education, job, or career decisions by evaluating the benefits and costs of different choices. Students will understand that:People can improve their economic well being by making informed spending decisions, which entails collecting information, planning, and budgeting.	Financial Decision Making: Standard 4. Make criterion-based financial decisions by systematically considering alternatives and consequences.	HAS-REI.C HSS-ID.A	CCRA.R.4 CCRA.L.6 CCRA.R.1 CCRA.SL.3 WHST.11-12.7
Unit 2				
Lesson 1: Pay, Benefits, and Deductions	Earning Income: Income for most people is determined by the market value of their labor, paid as wages and salaries	“Employment and Income:Standard 2. Compare sources of personal income and compensation. a. Give examples of employee benefits and explain why they are forms of compensation. b. Differentiate between required employer contributions and additional benefits that an employer may offer.”	HSS-CP.B	CCRA.R.4 CCRA.L.6 CCRA.R.1 RH.9-10.7 RH.11-12.1
Unit 3				
Lesson 1: Types of Taxes	Earning Income:Taxes are paid to federal, state, and local governments to fund government goods and services and transfer payments from government to individuals. The major types of taxes are income taxes, payroll (Social Security) taxes, property taxes, and sales taxes.		HAS-CED.A	CCRA.R.4 CCRA.L.6 CCRA.R.1 RH.9-10.7 WHST.11-12.8
Lesson 2:Diving Deeper into Taxes	Earning Income: People’s sources of income, amount of income, as well as the amount and type of spending affect the types and amounts of taxes paid.	Employment and Income: Standard 3. Analyze factors that affect net income.	HAS-SSE.B HAS-SSE.A	CCRA.R.4 CCRA.L.6 CCRA.R.1 RH.11-12.2 RH.11-12.3
Unit 4				
Lesson 1: Budgeting	Buying Goods and Services: People cannot buy or make all the goods and services they want; as a result, people choose to buy some goods and services and not buy others. People can improve their economic well-being by making informed spending decisions, which entails collecting information, planning, and budgeting.	Spending and Saving: Standard 1. Develop a plan for spending and saving. Standard 4. Apply consumer skills to spending and saving decisions.	HSS-MD.B HSS-CP.B HSS.ID.A	CCRA.R.4 CCRA.L.6 CCRA.R.1 CCRA.SL.4 CCRA.SL.1

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Lesson 2: Financial Planning	People choose between immediate spending and saving for future consumption. Some people have a tendency to be impatient, choosing immediate spending over saving for the future.	Spending and Saving: Standard 2. Develop a system for keeping and using financial records. Standard 3. Describe how to use different payment methods. Financial Decision Making: Standard 5. Apply communication strategies when discussing financial issues. Standard 8. Use a personal financial plan.	HAS.CED.A HSS-MD.B	CCRA.R.4 CCRA.L.6 CCRA.R.1 RH.11-12.13 RH.11.12.2 CCRA.SL.1
Unit 5				
Lesson 1: Banking and Financial Systems		Investing: Standard 4. Investigate how agencies protect investors and regulate financial markets and products.	HAS-CED.A	CCRA.R.4 CCRA.L.6 CCRA.R.1 CCRA.SL.1 CCRA.SL.2 WHST.11-12.7
Lesson 2: Financial Services		Investing: Standard 4. Investigate how agencies protect investors and regulate financial markets and products.	HSS-MD.B	CCRA.R.4 CCRA.L.6 CCRA.R.1 RH.9-10.5 RH.9-10.2
Lesson 3: Checking		“Spending and Saving: Standard 3: Describe how to use different payment methods. f. Write a check g. Reconcile a checking account. h. Explain how to verify printed and online account statements for accuracy.”	HAS-CED.A HSS-MD.B	CCRA.R.4 CCRA.L.6 CCRA.R.1 WHST.11-12.9 RH.9-10.7
Unit 6				
Lesson 1: Time Value of Money	Saving: Time, interest rates, and inflation affect the value of savings.	Investing: Standard 1. Explain how investing may build wealth and help meet financial goals. d. Illustrate how the concept of the time value of money applies to retirement planning. Standard 2. Evaluate investment alternatives. Standard 3. Demonstrate how to buy and sell investments.	HAS-CED.A HAS-REI.B HAS-REI.C HAS-SSE.A	CCRA.R.4 CCRA.L.6 CCRA.R.1 CCRA.L.4
Lesson 2: Saving	Saving: Saving is the part of income that people choose to set aside for future uses. People save for different reasons during the course of their lives. People make different choices about how they save and how much they save.	Spending and Saving: Standard 1. Develop a plan for spending and saving. Standard 4. Apply consumer skills to spending and saving decisions.	HAS-SSE.B	CCRA.R.4 CCRA.L.6 CCRA.R.1 RH.9-10.5 CCRA.SL.2 RH.11-12.2
Lesson 3: Investments	Earning Income: Income also is obtained from other sources such as interest, rents, capital gains, dividends, and profits. Financial Investing: Financial investment is the purchase of financial assets to increase income or wealth in the future. Investors must choose among investments that have different risks and expected rates of return. Investments with higher expected rates of return tend to have greater risk. Diversification of investment among a number of choices can lower investment risk.	Investing: Standard 1. Explain how investing may build wealth and help meet financial goals. Standard 2. Evaluate investment alternatives. Standard 3. Demonstrate how to buy and sell investments.	HSS-MD.B	CCRA.R.4 CCRA.L.6 CCRA.R.1 RH.9-10.7 RH.9-10.5

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Unit 7				
Lesson 1: Credit Basics	Using Credit: Credit allows people to purchase goods and services that they can use today and pay for those goods and services in the future with interest. People choose among different credit options that have different costs.	Credit and Debt: Standard 1. Analyze the costs and benefits of various types of credit.	HAS-CED.A HAS-REI.B HAS-REI.C HAS-SSE.A	CCRA.R.4 CCRA.L.6 CCRA.R.1 WHST.11-12.7 WHST.11-12.9
Lesson 2: Credit Cards	Using Credit: Consumers can compare the cost of credit using the annual percentage rate (APR), initial fees charged, and fees charged for late payment or missed payments.	Credit and Debt: Standard 1. Analyze the costs and benefits of various types of credit. Standard 3. Apply strategies to avoid or correct debt management problems.	HSS-ID.A	CCRA.R.4 CCRA.L.6 CCRA.R.1 WHST.11-12.9
Lesson 3: Credit Reports, Credit Scores, & Preventing Identity Theft	Using Credit: Lenders can pay to receive a borrower's credit score from a credit bureau. A credit score is a number based on information in a credit report and assesses a person's credit risk.	Credit and Debt Standard 2. Summarize a borrower's rights and responsibilities related to credit reports. Standard 4. Summarize major consumer credit laws.		CCRA.R.4 CCRA.L.6 CCRA.R.1 WHST.9-10.8 WHST.9-10.9
Unit 8				
Lesson 1: Protect What You Own	Protecting and Insuring: People make choices to protect themselves from the financial risk of lost income, assets, health, or identity. They can choose to accept risk, reduce risk, or transfer the risk to others. Insurance allows people to transfer risk by paying a fee now to avoid the possibility of a larger loss later. The price of insurance is influenced by an individual's behavior.	Risk Management and Insurance: Standard 1. Identify common types of risks and basic risk management methods. Standard 2. Justify reasons to use property and liability insurance. Standard 3. Justify reasons to use health, disability, long-term care and life insurance. Financial Decision Making: Standard 3. Summarize major consumer protection laws.	HSN-Q.A	"CCRA.R.4 CCRA.L.6 CCRA.R.1 CCRA.R.2 CCRA.SL.4 RH.11-12.3"
Lesson 2: Social Insurance	Protecting and Insuring: In addition to privately purchased insurance, some government benefit programs provide a social safety net to protect individuals from economic hardship created by unexpected events.	Risk Management and Insurance: Standard 3. Justify reasons to use health, disability, long-term care and life insurance. c. Identify government programs that provide financial assistance for income loss due to illness, disability or premature	"HAS-CED.A HAS-REI.B HAS-REI.C HAS-SSE.A"	"CCRA.R.4 CCRA.L.6 CCRA.R.1 CCRA.SL.4 RH.9-10.1 WHST.11-12.4"





New Jersey Standards Mapping

	NJ: 21st Century Life and Careers	NJ Technology
Unit 1		
Lesson 1: Setting Goals and the Need for Financial Literacy	“9-12 9.1 A- 3,4,9 B- 2,3,4 D- 5 9.2 C-1”	“9-12 8.1 A- 1,2,3 C - 1, D - 1, E - 2 8.2 B- 3”
Lesson 2: Value of Education	“9-12 9.1 A- 3,4,5,9 B- 1,8,10 E- 3,6 G- 1 9.2 C- 1,2,3,4,5,9 9.3 FN12, ACT 2”	“9-12 8.1 A- 2,3 B- 2, C-1, D - 1,2,3 E - 1,2 F- 1 8.2 B-3, E-1”
Unit 2		
Lesson 1: Pay, Benefits, and Deductions	“9-12 9.1 A-1,11,12 B- 5 E- 3 F-6”	“9-12 8.1 A- 1,2,3 B-2 C- 1 D-1 8.2 B- 3”
Unit 3		
Lesson 1: Types of Taxes	“9-12 9.1 A- 1,2,9,10,11,12 B- 5,7 D- 14”	“9-12 8.1 A- 1,2,3 B- 2 C-1 D-1 8.2 B- 3 E-1”
Lesson 2: Diving Deeper into Taxes	“9-12 9.1 A- 1,2,9,10,11,12 B-5,7 D-14”	“9-12 8.1 A- 1,2,3,5 B- 2 C-1 D-1,2 8.2 B- 3”
Unit 4		
Lesson 1: Budgeting	“9-12 9.1 A- 7,9 B- 1,2,3,4,6 D- 3,4,15 E-2,3 G- 1”	“9-12 8.1 A- 1,2,3,4,5 B-2 C- 1 D- 1,2 E- 2 F- 1 8.2 B- 3 E- 1”
Lesson 2: Financial Planning	“9-12 9.1 A- 7,9 B- 1,2,3,4,5,6 D- 3,4,7,8,9 E- 2,3,F- 5 G- 1”	“9-12 8.1 A- 1,2,3,4,5 B-2 C- 1 D- 1,2 E- 2 F- 1 8.2 B- 3 E- 1”
Unit 5		
Lesson 1: Banking and Financial Systems	“9-12 9.1 A- 8 B- 9 D- 12 E- 2 F- 1,2,3”	“9-12 8.1 A- 1,2,3,4,5 B- 2 C- 1 D-1,2 F- 1 8.2 B-3 E- 1”
Lesson 2: Financial Services	“9-12 9.1 B-1,8,9,10 C-1 D- 8 E-1,2,3,8 G- 1 9.3 FN 12 ACT 2 BNK 3 BNK 4”	“9-12 8.1 A- 1,2,3,4,5 B- 2 C- 1 D-1,2 F- 1 8.2 B-3 E- 1”
Lesson 3: Checking	“9-12 9.1 A- 8 B- 9,10 C- 1,5 E- 1,2,3,8 G- 1 9.3 FN 2 FN 12 ACT 2 BNK 3,4”	“9-12 8.1 A- 1,2,3,4,5 B- 2 C- 1 D- 1,2, F- 1 8.2 B- 3 E- 1”

	NJ: 21st Century Life and Careers	NJ Technology
Unit 6		
Lesson 1: Time Value of Money	"9-12 9.1 A- 7,9 B- 1,2,3,8 C- 1 D- 1,3,5,6,7,9,11,12,13 E- 2,3 G- 1 9.3 BNK 3"	"9-12 8.1 A- 1,2,3 B- 2 C- 1 D-1 8.2 B-3 E- 1"
Lesson 2: Saving	"9-12 9.1 A- 7,9 B- 1,2,3,4,10 C- 1,2 D- 1,2,3,4,5,7,,10,14 E- 3 G- 1 9.3 FN2 FN 12 BNK 3"	"9-12 8.1 A- 1,2,3,4,5 B- 2 C- 1 D- 1 F- 1 8.2 B- 3 E- 1"
Lesson 3: Investments	"9- 12 9.1 A- 7,9 B- 12,3,4,10 C- 1,2 D- 1,2,3,4,5,7,9,10,14 9.3 FN 2 FN 12 BNK 3"	"9-12 8.1 A- 12,3,4,5 B- 2 C- 1 D- 1 F- 1 8.2 B- 3 E- 1"
Unit 7		
Lesson 1: Credit Basics	"9-12 9.1 A- 7,8,9 B- 1 C- 1,2,4,5,6,8 D- 4 E- 1,2,4,5,6,7,8 9.3 BNK 3"	"9-12 8.1 A- 1,2,3,4,5 B- 2 C- 1D- 1 F- 1 8.2 B- 3 E- 1"
Lesson 2: Credit Cards	"9-12 9.1 A 4,7,8,9 B- 1,8,9,10 C- 1,2,3,4,5,6,8 E- 1,3,4,8,9 G- 1 9.2 C- 9 9.3 FN2 FN12 BNK3"	"9-12 8.1 A- 1,2,3,5 B- 2 C- 1 D-1 F- 1 8.2 B- 3 E- 1"
Lesson 3: Credit Reports, Credit Scores & Preventing Identity Theft	"9-12 9.1 A- 4,7,8,9 B- 5,8 C- 1,2,3,4,5,6,7,8,9 D- 4 E- 1,2,3,5,6,7,8,9,10 G- 1 9.3 FN2 FN 12 BNK 3"	"9-12 8.1 A- 1,2,3,4,5 B- 2 C- 1 D- 1 F- 1 8.2 B- 3 E- 1"
Unit 8		
Lesson 1: Protect What You Own	"9-12 A- 9 B- 1,2,3,4,10 C- 1 D- 1,2,4,10 E- 2,3 G- 1,2,3,4,5,6,7 9.3 FN 2"	"9-12 8.1 A- 2,3,5 B- 2 C- 1 D- 1 F- 1 8.2 B- 3 E- 1"
Lesson 2: Social Insurance	"9-12 9.1 A- 1,7,9,11,12 B- 5,7 D- 8 F- 1,2,3,6"	"9-12 8.1 A- 2,3,5 B- 2 C- 1 D- 1 F- 1 8.2 B- 3 E- 1"

