

# KNOW YOUR RISK

SPENDING, SAVING,  
AND PROTECTING YOUR MONEY



**Standards for Grades 9-12**  
 Common Core State Standards<sup>1</sup>  
 Personal Finance and Economic Education Standards<sup>2</sup>  
 Family and Consumer Sciences Education Standards<sup>3</sup>  
 Partnership For 21st Century Learning (P21)<sup>4</sup>

ENGLISH LANGUAGE ARTS STANDARDS <sup>1</sup>	Activity 1	Activity 2	Activity 3	Activity 4
<b>GRADES 9-10</b>				
<b>READING INFORMATIONAL TEXT: Key Ideas and Details</b>				
<b>CCSS.ELA-Literacy.RI.9-10.1</b> Cite strong and thorough textual evidence to support analysis of what the text says explicitly as well as inferences drawn from the text.	X	X	X	X
<b>READING INFORMATIONAL TEXT: Integration of Knowledge and Ideas</b>				
<b>CCSS.ELA-Literacy.RI.9-10.7</b> Analyze various accounts of a subject told in different mediums (e.g., a person's life story in both print and multimedia), determining which details are emphasized in each account.	X	X	X	X
<b>WRITING: Text Types and Purposes</b>				
<b>CCSS.ELA-Literacy.W.9-10.2</b> Write informative/explanatory texts to examine and convey complex ideas, concepts, and information clearly and accurately through the effective selection, organization, and analysis of content.		X	X	X
<b>SPEAKING AND LISTENING: Comprehension and Collaboration</b>				
<b>CCSS.ELA-Literacy.SL.9-10.1</b> Initiate and participate effectively in a range of collaborative discussions (one-on-one, in groups, and teacher-led) with diverse partners on grades 9-10 topics, texts, and issues, building on others' ideas and expressing their own clearly and persuasively.	X	X	X	X
<b>LANGUAGE: Vocabulary Acquisition and Use</b>				
<b>CCSS.ELA-Literacy.L.9-10.4</b> Determine or clarify the meaning of unknown and multiple-meaning words and phrases based on grades 9-10 reading and content, choosing flexibly from a range of strategies.	X			
<b>CCSS.ELA-Literacy.L.9-10.6</b> Acquire and use accurately general academic and domain-specific words and phrases, sufficient for reading, writing, speaking, and listening at the college and career readiness level; demonstrate independence in gathering vocabulary knowledge when considering a word or phrase important to comprehension or expression.	X			

<b>GRADES 11-12</b>				
<b>READING INFORMATIONAL TEXT: Key Ideas and Details</b>				
<b>CCSS.ELA-Literacy.RI.11-12.1</b> Cite strong and thorough textual evidence to support analysis of what the text says explicitly as well as inferences drawn from the text, including where the text leaves matters uncertain.	X	X	X	X
<b>READING INFORMATIONAL TEXT: Integration of Knowledge and Ideas</b>				
<b>CCSS.ELA-Literacy.RI.11-12.7</b> Integrate and evaluate multiple sources of information presented in different media or formats (e.g., visually, quantitatively) as well as in words in order to address a question or solve a problem.	X	X	X	X
<b>WRITING: Text Types and Purposes</b>				
<b>CCSS.ELA-Literacy.W.11-12.2</b> Write informative/explanatory texts to examine and convey complex ideas, concepts, and information clearly and accurately through the effective selection, organization, and analysis of content.		X	X	X
<b>SPEAKING AND LISTENING: Comprehension and Collaboration</b>				
<b>CCSS.ELA-Literacy.SL.9-10.1</b> Initiate and participate effectively in a range of collaborative discussions (one-on-one, in groups, and teacher-led) with diverse partners on grades 9-10 topics, texts, and issues, building on others' ideas and expressing their own clearly and persuasively.	X	X	X	X
<b>LANGUAGE: Vocabulary Acquisition and Use</b>				
<b>CCSS.ELA-Literacy.L.11-12.4</b> Determine or clarify the meaning of unknown and multiple-meaning words and phrases based on grades 11-12 reading and content, choosing flexibly from a range of strategies.	X			
<b>CCSS.ELA-Literacy.L.11-12.6</b> Acquire and use accurately general academic and domain-specific words and phrases, sufficient for reading, writing, speaking, and listening at the college and career readiness level; demonstrate independence in gathering vocabulary knowledge when considering a word or phrase important to comprehension or expression.	X			

<b>Mathematics Standards<sup>1</sup></b>	<b>Activity 1</b>	<b>Activity 2</b>	<b>Activity 3</b>	<b>Activity 4</b>
<b>Grades 9-12</b>				
High School: Modeling		X	X	X

<b>Personal Finance and Economic Education Standards<sup>2</sup></b>	<b>Activity 1</b>	<b>Activity 2</b>	<b>Activity 3</b>	<b>Activity 4</b>
<b>Benchmarks: by Grade 12</b>				
<b>Spending</b>				
12-1: A budget helps people achieve their financial goals by allocating income to necessary and desired spending, saving, and philanthropy.		X	X	X
12-9: Having an organized system for keeping track of spending, saving, and investing makes it easier to make financial decisions.				
<b>Saving</b>				
12-1: Financial institutions offer several types of savings accounts, including regular savings, money market accounts, and certificates of deposit (CDs), that differ in minimum deposits, rates, and deposit insurance coverage.		X		
12-3: Unless offered by insured financial institutions, mobile payment accounts and cryptocurrency accounts are not federally insured and usually do not pay interest to depositors.	X	X	X	X
<b>Investing</b>				
12-1: A person's investment risk tolerance depends on factors such as personality, financial resources, investment experiences, and life circumstances.				
<b>Managing Risk</b>				
12-11: Online transactions and failure to safeguard personal documents can make consumers vulnerable to privacy infringement, identity theft, and fraud .				

<b>Family and Consumer Sciences Education Standards<sup>3</sup></b>	<b>Activity 1</b>	<b>Activity 2</b>	<b>Activity 3</b>	<b>Activity 4</b>
3.3 Analyze factors in guiding development of long-term financial management plans.		X	X	
3.3.2 Demonstrate components of a financial planning process that reflect the distinction between needs, wants, values, goals, and economic resources for a variety of diverse populations.		X	X	
3.3.4 Compare investment and savings alternatives.			X	
3.3.5 Examine the effects of risk management strategies on long-term financial planning.			X	

<b>Partnership For 21st Century Learning (P21)<sup>4</sup></b>	<b>Activity 1</b>	<b>Activity 2</b>	<b>Activity 3</b>	<b>Activity 4</b>
<b>Key Subjects &amp; 21st Century Themes</b>				
Financial, Economic, Business, and Entrepreneurial Literacy	X	X	X	X
<b>Learning &amp; Innovation Skills</b>				
Creativity and Innovation		X	X	X
Critical Thinking and Problem Solving	X	X	X	X
Communication		X	X	X
Collaboration		X	X	X
<b>Information, Media &amp; Technology Skills</b>				
Information Literacy	X	X	X	X
ICT (Information, Communications, Technology) Literacy		X	X	X
<b>Life &amp; Career Skills</b>				
Flexibility and Adaptability		X	X	X
Initiative and Self-Direction		X	X	X
Productivity and Accountability		X	X	X
Leadership and Responsibility		X	X	X

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3. Copyright © 2018-2028. “National Standards for Family and Consumer Sciences” developed by National Association of State Administrators of Family and Consumer Sciences (NASAFACS). Available at: [www.leadfcsed.org/national-standards.html](http://www.leadfcsed.org/national-standards.html).

4. 21st Century Student Outcomes and Support Systems, Framework for 21<sup>st</sup> Century Learning. © 2019 Battelle for Kids. All Rights Reserved. Available at <http://www.p21.org/our-work/p21-framework>.