

By the end of grade 5

Personal Financial Literacy 9.1

A Civic Financial Responsibility

- 1 Compare various ways to give back and relate them to your strengths, interests, and other personal factors. 9.1.5.CR.1
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B Credit Profile

- 1 Identify the advantages of maintaining a positive credit history. 9.1.5.CP.1
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C Economic and Government Influences

- 1 Explain and give examples of what is meant by the term “tax.” 9.1.5.EG.1
 - 2 Describe how tax monies are spent 9.1.5.EG.2
 - 3 Explain the impact of the economic system on one’s personal financial goals. 9.1.5.EG.3
 - 4 Describe how an individual’s financial decisions affect society and contribute to the overall economy. 9.1.5.EG.4
 - 5 Identify sources of consumer protection and assistance. 9.1.5.EG.5
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D Financial Institutions

- 1 Identify various types of financial institutions and the services they offer including banks, credit unions, and credit card companies. 9.1.5.FI.1
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E Financial Psychology

- 1 Illustrate the impact of financial traits on financial decisions. 9.1.5.FP.1
- 2 Identify the elements of being a good steward of money. 9.1.5.FP.2
- 3 Analyze how spending choices and decision-making can result in positive or negative consequences. 9.1.5.FP.3
- 4 Explain the role of spending money and how it affects wellbeing and happiness (e.g., "happy money," experiences over things, donating to causes, anticipation, etc.). 9.1.5.FP.4
- 5 Illustrate how inaccurate information is disseminated through various external influencers including the media, advertisers/marketers, friends, educators, and family members. 9.1.5.FP.5

F Planning and Budgeting

- 1 Develop a personal budget and explain how it reflects spending, saving, and charitable contributions. [9.1.5.PB.1](#)
 - 2 Describe choices consumers have with money (e.g., save, spend, donate). [9.1.5.PB.2](#)
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G Risk Management and Insurance

- 1 Identify risks that individuals and households face. [9.1.5.RMI.1](#)
 - 2 Justify reasons to have insurance. [9.1.5.RMI.2](#)
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Career Awareness, Exploration, Preparation, and Training [9.2](#)

A Career Awareness and Planning

- 1 Evaluate personal likes and dislikes and identify careers that might be suited to personal likes. [9.1.5.CAP.1](#)
 - 2 Identify how you might like to earn an income. [9.1.5.CAP.2](#)
 - 3 Identify qualifications needed to pursue traditional and non-traditional careers and occupations. [9.1.5.CAP.3](#)
 - 4 Explain the reasons why some jobs and careers require specific training, skills, and certification (e.g., life guards, child care, medicine, education) and examples of these requirements. [9.1.5.CAP.4](#)
 - 5 Identify various employee benefits, including income, medical, vacation time, and lifestyle benefits provided by different types of jobs and careers. [9.1.5.CAP.5](#)
 - 6 Compare the characteristics of a successful entrepreneur with the traits of successful employees. [9.1.5.CAP.6](#)
 - 7 Identify factors to consider before starting a business. [9.1.5.CAP.7](#)
 - 8 Identify risks that individuals and households face. [9.1.5.CAP.8](#)
 - 9 Justify reasons to have insurance. [9.1.5.CAP.9](#)
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Life Literacies and Key Skills [9.4](#)

A Creativity and Innovation

- 1 Use appropriate communication technologies to collaborate with individuals with diverse perspectives about a local and/or global climate change issue and deliberate about possible solutions (e.g., W.4.6, 3.MD.B.3, 7.1.NM.IPERS.6). [9.4.5.CI.1](#)
- 2 Investigate a persistent local or global issue, such as climate change, and collaborate with individuals with diverse perspectives to improve upon current actions designed to address the issue (e.g., 6.3.5.CivicsPD.3, W.5.7). [9.4.5.CI.2](#)
- 3 Participate in a brainstorming session with individuals with diverse perspectives to expand one's thinking about a topic of curiosity (e.g., 8.2.5.ED.2, 1.5.5.CR1a). [9.4.5.CI.3](#)
- 4 Research the development process of a product and identify the role of failure as a part of the creative process (e.g., W.4.7, 8.2.5.ED.6). [9.4.5.CI.4](#)

B Critical Thinking and Problem-solving

- 1 Identify and gather relevant data that will aid in the problem-solving process (e.g., 2.1.5.EH.4, 4-ESS3-1, 6.3.5.CivicsPD.2). [9.4.5.CT.1](#)
- 2 Identify a problem and list the types of individuals and resources (e.g., school, community agencies, governmental, online) that can aid in solving the problem (e.g., 2.1.5.CHSS.1, 4-ESS3-1). [9.4.5.CT.2](#)
- 3 Describe how digital tools and technology may be used to solve problems. [9.4.5.CT.3](#)
- 4 Apply critical thinking and problem-solving strategies to different types of problems such as personal, academic, community and global (e.g., 6.1.5.CivicsCM.3). [9.4.5.CT.4](#)

C Digital Citizenship

- 1 Explain the need for and use of copyrights. [9.4.5.DC.1](#)
- 2 Provide attribution according to intellectual property rights guidelines using public domain or creative commons media. [9.4.5.DC.2](#)
- 3 Distinguish between digital images that can be reused freely and those that have copyright restrictions. [9.4.5.DC.3](#)
- 4 Model safe, legal, and ethical behavior when using online or offline technology (e.g., 8.1.5.NI.2). [9.4.5.DC.4](#)
- 5 Identify the characteristics of a positive and negative online identity and the lasting implications of online activity. [9.4.5.DC.5](#)
- 6 Compare and contrast how digital tools have changed social interactions (e.g., 8.1.5.IC.1). [9.4.5.DC.6](#)
- 7 Explain how posting and commenting in social spaces can have positive or negative consequences. [9.4.5.DC.7](#)
- 8 Propose ways local and global communities can engage digitally to participate in and promote climate action (e.g., 6.3.5.GeoHE.1). [9.4.5.DC.8](#)

D Global and Cultural Awareness

- 1 Analyze how culture shapes individual and community perspectives and points of view (e.g., 1.1.5.C2a, RL.5.9, 6.1.5.HistoryCC.8). [9.4.5.GCA.1](#)

E Information and Media Literacy

- 1 Evaluate digital sources for accuracy, perspective, credibility and relevance (e.g., Social Studies Practice - Gathering and Evaluating Sources). 9.4.5.IML.1
- 2 Create a visual representation to organize information about a problem or issue (e.g., 4.MD.B.4, 8.1.5.DA.3). 9.4.5.IML.2
- 3 Represent the same data in multiple visual formats in order to tell a story about the data. 9.4.5.IML.3
- 4 Determine the impact of implicit and explicit media messages on individuals, groups, and society as a whole. 9.4.5.IML.4
- 5 Distinguish how media are used by individuals, groups, and organizations for varying purposes. (e.g., 1.3A.5.R1a). 9.4.5.IML.5
- 6 Use appropriate sources of information from diverse sources, contexts, disciplines, and cultures to answer questions (e.g., RI.5.7, 6.1.5.HistoryCC.7, 7.1.NM.IPRET.5). 9.4.5.IML.6
- 7 Evaluate the degree to which information meets a need including social emotional learning, academic, and social (e.g., 2.2.5. PF.5). 9.4.5.IML.7

F Technology Literacy

- 1 Compare the common uses of at least two different digital tools and identify the advantages and disadvantages of using each. 9.4.5.TL.1
- 2 Sort and filter data in a spreadsheet to analyze findings. 9.4.5.TL.2
- 3 Format a document using a word processing application to enhance text, change page formatting, and include appropriate images graphics, or symbols. 9.4.5.TL.3
- 4 Compare and contrast artifacts produced individually to those developed collaboratively (e.g., 1.5.5.CR3a). 9.4.5.TL.4
- 5 Collaborate digitally to produce an artifact (e.g., 1.2.5CR1d). 9.4.5.TL.5