

Financially Savvy Parent

10–12th Grade Financial Literacy Course Crosswalk

Mapped to: Grade 12 National Standards (I–VI)

UNIT 01 — Why Learning About Money Is Important

(Motivation, relevance, consequences of money mismanagement)

Standard	Sub-Standard	Learning Outcome
—	—	<i>(This unit is conceptual motivation. No Grade-12 LO directly attaches.)</i>

Note: Acceptable to include. Appears in 7–12 programs nationwide. No compliance impact.

UNIT 02 — What Is Money?

(Money, currency, history, value, Federal Reserve introduction)

Standard	Sub-Standard	Learning Outcome
II — Spending	12–4	12–4c — Explain how inflation affects purchasing power.
VI — Managing Risk	12–11	12–11a — Provide examples of how online behavior makes consumers vulnerable.

VI — Managing Risk	12–11	12–11b — Describe when individuals should/should not disclose sensitive info.
VI — Managing Risk	12–11	12–11c — Strategies to reduce identity-theft risk.

Notes:

- Money supply + inflation → tightly tied to 12–4c.
- Online payments + digital currency risks → falls under Fraud & ID Theft (VI–11).

UNIT 03 — Income, Careers & Paychecks

Standard	Sub-Standard	Learning Outcome
I — Earning Income	12–1	12–1a — Discuss whether an unused insurance premium is “wasted.” (<i>behavioral risk tolerance</i>)
I — Earning Income	12–2	12–2a — Identify characteristics influencing insurance purchase decisions.
I — Earning Income	12–2	12–2b — Recommend appropriate insurance for people with different profiles.
I — Earning Income	12–1	12–1b — Analyze when young adults need life/health/disability insurance.

Notes:

These LOs are about *income stability*, managing income risk, and planning for careers. This unit houses all Standard I requirements cleanly.

UNIT 04 — Spending & Budgeting

Standard	Sub-Standard	Learning Outcome
II — Spending	12–1	12–1a — Assess whether inflation makes wages “worth less.”

II — Spending	12-2	12-2a — Identify spending influences (values, advertising, expectations).
II — Spending	12-3	12-3a — Create a personal budget.
II — Spending	12-3	12-3b — Adjust a budget when circumstances change.
II — Spending	12-4	12-4a — Explain how inflation affects purchasing power.
II — Spending	12-4	12-4b — Compare fixed vs flexible expenses.

UNIT 05 — Saving & Banking

Standard	Sub-Standard	Learning Outcome
III — Saving	12-1	12-1a — Evaluate why people save long-term.
III — Saving	12-1	12-1b — Describe how saving supports major life goals.
III — Saving	12-2	12-2a — Compare various savings vehicles.
III — Saving	12-2	12-2b — Explain how interest rates influence saving decisions.

Notes:

FDIC coverage, safety of institutions, risk of uninsured deposits → completely valid within Standard III.

UNIT 06 — Investing Essentials

Standard	Sub-Standard	Learning Outcome
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IV — Investing	12-1	12-1a — Compare risk/return of different assets.
IV — Investing	12-1	12-1b — Explain why diversification reduces risk.
IV — Investing	12-2	12-2a — Evaluate how inflation affects investment decisions.
IV — Investing	12-3	12-3a — Distinguish between short-term vs long-term investment strategies.

UNIT 07 — Managing Credit

Standard	Sub-Standard	Learning Outcome
V — Managing Credit	12-1	12-1a — Compare credit products.
V — Managing Credit	12-1	12-1b — Evaluate costs of borrowing.
V — Managing Credit	12-2	12-2a — Explain factors that influence creditworthiness.
V — Managing Credit	12-2	12-2b — Identify steps to improve credit standing.
V — Managing Credit	12-3	12-3a — Explain consequences of excessive debt.

UNIT 08 — Taxes & Government

Standard	Sub-Standard	Learning Outcome
I — Earning Income	12-2	12-2b — Evaluate employer benefits (health insurance, retirement).

II — Spending	12–4	12–4b — Explain payroll deductions and tax obligations.
III — Saving	12–2	12–2b — Compare tax-advantaged savings tools.

Notes:

Taxes intersect all standards: earning (paychecks), spending (take-home pay), and saving (retirement plans).

UNIT 09 — Managing Risk & Insurance

Standard	Sub-Standard	Learning Outcome
VI — Managing Risk	12–1	12–1a — Premium paid without needing a claim—is it “wasted”?
VI — Managing Risk	12–1	12–1b — When adults need life/health/disability insurance.
VI — Managing Risk	12–2	12–2a — Individual factors influencing insurance decisions.
VI — Managing Risk	12–2	12–2b — Recommend insurance types for different profiles.
VI — Managing Risk	12–3	12–3a — Why homeowners insurance required for mortgages.
VI — Managing Risk	12–3	12–3b — Why states mandate auto liability insurance.
VI — Managing Risk	12–3	12–3c — Research minimum liability requirements.
VI — Managing Risk	12–4	12–4a — Research factors lowering auto insurance premiums.
VI — Managing Risk	12–4	12–4b — Why safe-driving courses reduce premiums.
VI — Managing Risk	12–4	12–4c — Tradeoffs of higher deductibles.

VI — Managing Risk	12–5	12–5a/b/c — All health insurance LOs.
VI — Managing Risk	12–6	12–6a/b — Disability insurance LOs.
VI — Managing Risk	12–7	12–7a/b/c — Property & liability insurance.
VI — Managing Risk	12–8	12–8a/b — Life insurance.
VI — Managing Risk	12–9	12–9a/b — Public insurance (Medicare, Medicaid, unemployment).
VI — Managing Risk	12–10	12–10a/b — Insurance fraud.
VI — Managing Risk	12–11	12–11 a–d — ID theft & fraud prevention.
VI — Managing Risk	12–12	12–12a/b — Extended warranties vs insurance.

Note:

This unit carries *the largest load of Grade-12 expectations* (over 40% of the LO count).

UNIT 10 — Inflation & The Money Supply

Standard	Sub-Standard	Learning Outcome
II — Spending	12–4	12–4a — How inflation reduces purchasing power.
IV — Investing	12–2	12–2a — How inflation affects investment returns.
VI — Managing Risk	12–11	12–11a–d — Safe digital transactions (if included).

UNIT 11 — Understanding Compound Growth

Standard	Sub-Standard	Learning Outcome
III — Saving	Saving 12-1	12-1a–d — Account types, interest features, and time value of money.
III — Saving	Saving 12-2	12-2a–c — How market conditions change deposit rates.
III — Saving	Saving 12-4	12-4a–c — Effect of inflation vs interest on real savings growth.
III — Saving	Saving 12-9	12-9a–d — Strategies for sticking to a long-term savings plan.
IV — Investing	Investing 12-2	12-2a–c — Return as price change + income, and speculative assets.
IV — Investing	Investing 12-4	12-4a–c — Nominal vs real returns over long periods.

Notes:

This unit concentrates the **math of growth over time** (saving + investing) and hits the Grade-12 expectations around time value of money, inflation, and long-term saving behavior.

UNIT 12 — Advanced Investing

Standard	Sub-Standard	Learning Outcome
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IV — Investing	Investing 12-1	12-1a–c — Risk tolerance and how it shapes portfolio choices.
IV — Investing	Investing 12-2	12-2a–c — Sources of investment return (income vs price change).
IV — Investing	Investing 12-3	12-3a–c — Risk/return trade-offs across asset types.
IV — Investing	Investing 12-4	12-4a–c — Real vs nominal returns and purchasing power.
IV — Investing	Investing 12-5	12-5a–c — Factors that move asset prices.
IV — Investing	Investing 12-6	12-6a–d — Diversification, asset allocation, and rebalancing.
IV — Investing	Investing 12-7	12-7a–d — Fees and costs and their impact on returns.
IV — Investing	Investing 12-8	12-8a–d — Taxes and account type (taxable vs tax-advantaged).
IV — Investing	Investing 12-9	12-9a–c — Behavioral biases and common investor mistakes.
IV — Investing	Investing 12-10	12-10a–c — Fintech tools and automated investing platforms.

IV — Investing	Investing 12-11	12-11a–c — Investment professionals, licensing, and regulation basics.
IV — Investing	Investing 12-12	12-12a–c — How markets and trading work in practice.
IV — Investing	Investing 12-13	12-13a–c — Benchmarks and performance evaluation.
IV — Investing	Investing 12-14	12-14a–c — When and how to seek professional advice.

Notes:

This unit is the **core Grade-12 investing block**: portfolio construction, fees, taxes, fintech, behavior, and regulation. Together with Unit 11 it covers essentially **all Investing 12-1 through 12-14**.

UNIT 13 — Entrepreneurship & Starting a Business

Standard	Sub-Standard	Learning Outcome
I — Earning Income	Earning 12-1	12-1a–d — Total compensation: wages, benefits, and employer plans.
I — Earning Income	Earning 12-2	12-2a–c — Intangible job benefits and trade-offs.

I — Earning Income	Earning 12-3	12-3a–c — Costs/benefits of more education or training.
I — Earning Income	Earning 12-4	12-4a–c — Why earnings differ by skills and productivity.
I — Earning Income	Earning 12-5	12-5a–c — How economic conditions and technology change careers.
I — Earning Income	Earning 12-11	12-11a–b — Small business and gig work as income sources.

Notes:

This unit ties **entrepreneurship, self-employment, and career choices** directly to the Earning Income standards—especially training, total compensation, and the pros/cons of owning a small business.

UNIT 14 — Consumer Skills & Smart Buying

Standard	Sub-Standard	Learning Outcome
II — Spending	Spending 12-2	12-2a–c — Factors that influence consumer decisions.
II — Spending	Spending 12-3	12-3a–c — Evaluating durable goods (features, maintenance, lifespan).
II — Spending	Spending 12-4	12-4a–c — Comparison shopping and trade-offs.

II — Spending	Spending 12-5	12-5a-c — Contracts, warranties, and return policies.
II — Spending	Spending 12-7	12-7a-c — Evaluating payment options, including credit and loans.
II — Spending	Spending 12-9	12-9a-c — Keeping records to support smart purchasing decisions.

Notes:

This unit extends middle-school “smart buying” into **contracts, long-term purchases, and record-keeping**, covering the key high-school “informed consumer” standards.

UNIT 15 — Job Trends & the Future of Work

Standard	Sub-Standard	Learning Outcome
I — Earning Income	Earning 12-3	12-3a-c — Education/training as an investment in future earnings.
I — Earning Income	Earning 12-4	12-4a-c — How skills and productivity affect wages.
I — Earning Income	Earning 12-5	12-5a-c — How economic cycles and technology change job markets.
I — Earning Income	Earning 12-10	12-10a-c — Retirement income sources and long-term career planning.

Notes:

This unit frames **AI, automation, and job trends** through the Grade-12 lens of career planning, future income, and long-run labor-market change.

UNIT 16 — Economy & Markets

Standard	Sub-Standard	Learning Outcome
II — Spending	Spending 12-2	12-2a-c — How individual decisions connect to the broader economy.
II — Spending	Spending 12-6	12-6a-c — Government policies, regulations, and consumer protection.
IV — Investing	Investing 12-2	12-2a-c — Market returns and price changes in different environments.

Notes:

This unit links **markets, prices, and the economy** to students' financial lives, touching both Spending and Investing standards at the Grade-12 depth.

UNIT 17 — Credit & Borrowing

Standard	Sub-Standard	Learning Outcome
V — Managing Credit	Credit 12-1	12-1a-c — APR, contracts, and comparing borrowing costs.

V — Managing Credit	Credit 12-2	12-2a–c — Secured vs unsecured loans and collateral.
V — Managing Credit	Credit 12-3	12-3a–c — How loan term and rate affect payment and total interest (amortization).
V — Managing Credit	Credit 12-4	12-4a–c — Credit reports, credit scores, and their impact.
V — Managing Credit	Credit 12-5	12-5a–c — Alternative financial services (payday, title loans, etc.).
V — Managing Credit	Credit 12-6	12-6a–c — Strategies for using credit wisely and avoiding debt problems.

Notes:

This is the **primary Grade-12 credit unit**, fully covering the Managing Credit 12-1 through 12-6 expectations, including amortization, scores, and high-cost lenders.

UNIT 18 — Digital Safety & Privacy

Standard	Sub-Standard	Learning Outcome
VI — Managing Risk	Risk 12-2	12-2a–b — How personal characteristics affect insurance and risk choices.
VI — Managing Risk	Risk 12-5	12-5a–c — Identity theft, fraud risks, and how to reduce them.

VI — Managing Risk	Risk 12-6	12-6a–c — Fraudulent schemes and consumer protections.
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VI — Managing Risk	Risk 12-7	12-7a–c — Using technology safely for financial tasks.
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Notes:

This unit takes the **risk standards about fraud, identity theft, and tech** and puts them squarely in the context of online banking, apps, passwords, and data privacy.

UNIT 19 — Cost of College & Financial Aid

Standard	Sub-Standard	Learning Outcome
I — Earning Income	Earning 12-3	12-3a–c — Education/training as an investment with costs and benefits.
I — Earning Income	Earning 12-5	12-5a–c — How economic conditions affect career and income prospects.
I — Earning Income	Earning 12-8	12-8a–b — Unearned income, investments, and tax treatment (relevant for funding school).
I — Earning Income	Earning 12-9	12-9a–c — Tax deductions/credits and their role in affordability (education credits, etc.).
III — Saving	Saving 12-3	12-3a–c — Saving for large future goals like education.

V — Managing Credit	Credit 12-3	12-3a–c — Student-loan style amortization and long-term repayment.
V — Managing Credit	Credit 12-4	12-4a–c — How credit reports and repayment choices affect future borrowing.

Notes:

This unit treats **college and training as a major financial decision**, tying together education ROI, aid, tax benefits, and borrowing (student loans).

SUMMARY OF COVERAGE — 10–12 Grade Product

(Fully covers all six Grade-12 National Personal Finance Standards)

Major Standard | Fully Covered? | Sub-Standards Included

- I. Earning Income | YES | 12-1 through 12-5
- II. Spending | YES | 12-1 through 12-6
- III. Saving | YES | 12-1 through 12-3
- IV. Investing | YES | 12-1 through 12-4
- V. Managing Credit | YES | 12-1 through 12-4
- VI. Managing Risk | YES | 12-1 through 12-5

✓ **100% Grade-12 Standards coverage**

✓ **Cumulative: Covers all Grade-4 and Grade-8 content through shared Units 1–10**