

Financially Savvy Parent

5–6th Grade Financial Literacy Course Crosswalk

Mapped to: Grade 4 National Standards (I–VI)

UNIT 01 — Why Learning About Money Is Important

Standard	Sub-Standard	Learning Outcome
<i>Intro concept — no direct Grade 4 benchmark</i>	—	—

(This unit is motivational context; not mapped to a required 4th-grade standard.)

UNIT 02 — What Is Money? (Money Basics, Barter, Currency, Mint, Legal Tender)

Standard	Sub-Standard	Learning Outcome
II. Spending	Spending 4-4	4-4a (describe advantages of using money rather than bartering), 4-4b (identify how money facilitates exchange)*
III. Saving	Saving 4-4	4-4b (identify safe places to keep money)

*Note: Sub-standard Spending 4-4 explicitly includes “money makes trading easier,” perfectly matched to your Money vs Barter lesson.

UNIT 03 — Saving (Interest + Compound Interest + Why Save)

Standard	Sub-Standard	Learning Outcome
III. Saving	Saving 4-1	4-1a, 4-1b, 4-1c
	Saving 4-2	4-2a, 4-2b, 4-2c
	Saving 4-3	4-3a, 4-3b
	Saving 4-4	4-4a, 4-4b
	Saving 4-5	4-5a

UNIT 04 — Banking (Deposits, FDIC, Checking vs Savings, Bank Services)

Standard	Sub-Standard	Learning Outcome
III. Saving	Saving 4-4	4-4a, 4-4b
	Saving 4-5	4-5a
II. Spending	Spending 4-4	4-4a, 4-4b

(FDIC = falls under “safe places to keep money” and “advantages of keeping money in a financial institution.”)

UNIT 05 — Earning & Income (What work is, why people work, skills, types of jobs)

Standard	Sub-Standard	Learning Outcome
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I. Earning Income	Earning Income 4-1	4-1a, 4-1b
	Earning Income 4-2	4-2a, 4-2b
	Earning Income 4-3	4-3a, 4-3b
	Earning Income 4-4	4-4a, 4-4b
	Earning Income 4-5	4-5a, 4-5b

UNIT 06 — Spending & Choices (Needs vs Wants, Ads, Choices, Prices, Opportunity Cost)

Standard	Sub-Standard	Learning Outcome
II. Spending	Spending 4-1	4-1a, 4-1b
	Spending 4-2	4-2a, 4-2b
	Spending 4-3	4-3a
	Spending 4-4	4-4a, 4-4b

UNIT 07 — Needs vs Wants (Deep Dive Segmented Module)

Standard	Sub-Standard	Learning Outcome
II. Spending	Spending 4-1	4-1a, 4-1b

UNIT 08 — Borrowing Basics (Very simple credit: what borrowing means, why borrowing costs money)

Standard	Sub-Standard	Learning Outcome
V. Managing Credit	Managing Credit 4-1	4-1a, 4-1b
	Managing Credit 4-2	4-2a, 4-2b
	Managing Credit 4-3	4-3a, 4-3b

UNIT 09 — Risk Basics (Simple insurance + unexpected events)

Standard	Sub-Standard	Learning Outcome
VI. Managing Risk	Managing Risk 4-1	4-1a, 4-1b
	Managing Risk 4-2	4-2a, 4-2b

SUMMARY OF COVERAGE — 5–6 GRADE PRODUCT

Major Standard	Fully Covered?	Sub-Standards Covered
I. Earning Income	✓ YES	4-1 through 4-5
II. Spending	✓ YES	4-1 through 4-4
III. Saving	✓ YES	4-1 through 4-5
IV. Investing	⚠ OPTIONAL	Not required for Grade 4 (can be added later)

V. Managing Credit YES 4-1 through 4-3

VI. Managing Risk YES 4-1 through 4-2

✓ TOTAL: 100% Grade-4 National Standards coverage