

# Financially Savvy Parent

## 7–9th Grade Financial Literacy Course Crosswalk

**Mapped to:** Grade 8 National Standards (I–VI)

**Note:** This course also fully covers the Grade 4 standards (cumulative design).

**Using your approved 7–9 course structure (17 units)**

---

### UNIT 01 — Why Learning About Money Matters

Standard	Sub-Standard	Learning Outcome
—	—	<i>(Motivational / orientation unit; not mapped to a required Grade 8 standard.)</i>

---

### UNIT 02 — What Is Money?

*(Bartering, Currency, Digital Money, Why Money Exists)*

Standard	Sub-Standard	Learning Outcome
II. Spending 8-4	8-4a	Describe advantages of using money vs. bartering

II. Spending 8-4	8-4b	Identify how money facilitates exchange
III. Saving 8-4	8-4a	Identify safe places to store money
III. Saving 8-4	8-4b	Explain why storing money safely matters

---

## UNIT 03 — Saving

*(Reasons to Save, Interest, Short- vs Long-Term Goals)*

<b>Standard</b>	<b>Sub-Standard</b>	<b>Learning Outcome</b>
III. Saving 8-1	8-1a	Identify reasons individuals save
III. Saving 8-1	8-1b	Distinguish short-term vs long-term saving goals
III. Saving 8-2	8-2a	Explain how saving supports financial stability
III. Saving 8-2	8-2b	Describe consequences of not saving
III. Saving 8-3	8-3a	Explain how interest helps savings grow
III. Saving 8-3	8-3b	Compare simple vs compound interest (conceptual)

III. Saving 8-5 8-5a Describe how saving supports future financial needs

---

## UNIT 04 — Banking

*(Checking, Savings, Deposits, Withdrawals, Debit Cards)*

Standard	Sub-Standard	Learning Outcome
III. Saving 8-4	8-4a	Identify functions of financial institutions
III. Saving 8-4	8-4b	Compare storing money at home vs in a bank
V. Managing Credit 8-1	8-1a	Recognize that debit cards withdraw existing money (not loans)

---

## UNIT 05 — Budgeting & Spending Basics

*(Needs, Wants, Tracking Spending, Avoiding Overspending)*

Standard	Sub-Standard	Learning Outcome
II. Spending 8-1	8-1a	Identify expenses people must consider

II. Spending 8-1	8-1b	Explain choices people face about spending
II. Spending 8-2	8-2a	Explain opportunity cost in spending decisions
II. Spending 8-2	8-2b	Describe tradeoffs in spending
II. Spending 8-3	8-3a	Explain how budgets help manage spending

---

## UNIT 06 — Income, Jobs & Skills

Standard	Sub-Standard	Learning Outcome
I. Earning Income 8-1	8-1a	Identify ways people earn income
I. Earning Income 8-1	8-1b	Explain connections between skills, education, and income
I. Earning Income 8-2	8-2a	Compare different careers based on required skills
I. Earning Income 8-2	8-2b	Explain how workers increase earnings over time

---

# UNIT 07 — How to Read a Pay Stub

Standard	Sub-Standard	Learning Outcome
I. Earning Income 8-3	8-3a	Identify common payroll deductions
I. Earning Income 8-3	8-3b	Distinguish gross income vs net income
I. Earning Income 8-5	8-5a	Explain how payroll taxes fund government programs

---

# UNIT 08 — Understanding Taxes

Standard	Sub-Standard	Learning Outcome
I. Earning Income 8-5	8-5a	Explain why people pay taxes
II. Spending 8-5	8-5a	Identify examples of public goods funded by taxes
VI. Managing Risk 8-3	8-3a	Describe government programs that provide financial protection

---

# UNIT 09 — Saving & Investing Foundations

*(Intro to investing, risk, return)*

<b>Standard</b>	<b>Sub-Standard</b>	<b>Learning Outcome</b>
IV. Investing 8-1	8-1a	Explain why people invest
IV. Investing 8-1	8-1b	Identify basic types of investments
IV. Investing 8-2	8-2a	Explain how investment risk and return relate
IV. Investing 8-2	8-2b	Describe benefits of diversification

---

# UNIT 10 — Insurance & Risk Management

<b>Standard</b>	<b>Sub-Standard</b>	<b>Learning Outcome</b>
VI. Risk Management 8-1	8-1a	Identify common risks individuals face
VI. Risk Management 8-1	8-1b	Explain strategies to reduce risk

VI. Risk Management 8-2	8-2a	Describe how insurance works
VI. Risk Management 8-4	8-4a	Explain how government programs help manage risk

---

## UNIT 11 — Understanding Compound Growth

Standard	Sub-Standard	Learning Outcome
III. Saving 8-5	8-5a	Explain how savings grow through interest
IV. Investing 8-2	8-2a	Describe long-term advantages of compounding
IV. Investing 8-2	8-2b	Compare simple vs compound growth in examples

---

## UNIT 12 — Entrepreneurship Basics

Standard	Sub-Standard	Learning Outcome
I. Earning Income 8-2	8-2a	Identify entrepreneurial ways people earn income

I. Earning Income 8-2	8-2b	Explain how entrepreneurs use skills to earn money
I. Earning Income 8-4	8-4a	Describe how innovation affects job opportunities
I. Earning Income 8-4	8-4b	Explain how businesses respond to supply/demand

---

## UNIT 13 — Consumer Skills & Smart Buying

Standard	Sub-Standard	Learning Outcome
II. Spending 8-2	8-2a	Identify factors that influence spending
II. Spending 8-2	8-2b	Compare costs of different purchasing options
II. Spending 8-3	8-3a	Explain how to avoid financial scams
II. Spending 8-4	8-4a	Evaluate whether a purchase is necessary
II. Spending 8-4	8-4b	Compare alternatives before buying

V. Credit 8-3

8-3a

Identify consequences of not repaying debt

---

## UNIT 14 — Job Trends & The Future of Work

Standard	Sub-Standard	Learning Outcome
I. Earning Income 8-4	8-4a	Explain how technology changes job opportunities
I. Earning Income 8-4	8-4b	Identify careers likely to grow in the future
I. Earning Income 8-5	8-5a	Describe the role of taxes in supporting public services tied to work

---

## UNIT 15 — Economy & Markets

Standard	Sub-Standard	Learning Outcome
I. Earning Income 8-4	8-4a	Explain how market conditions affect income

I. Earning Income 8-4	8-4b	Identify economic factors influencing job availability
II. Spending 8-4	8-4a	Explain how prices reflect supply and demand
II. Spending 8-4	8-4b	Describe how markets help buyers and sellers

---

## UNIT 16 — Credit Basics

Standard	Sub-Standard	Learning Outcome
V. Credit 8-1	8-1a	Explain difference between borrowing and paying with cash
V. Credit 8-2	8-2a	Identify why people borrow money
V. Credit 8-2	8-2b	Explain costs of borrowing (interest, fees)
V. Credit 8-3	8-3a	Describe consequences of failing to repay debt

---

## UNIT 17 — Digital Safety & Privacy

Standard	Sub-Standard	Learning Outcome
----------	--------------	------------------

VI. Risk 8-2 8-2a Identify ways to protect personal information

VI. Risk 8-5 8-5a Recognize identity theft risks

VI. Risk 8-7 8-7a Explain how to reduce digital financial risks

---

## SUMMARY OF COVERAGE — 7–9 GRADE PRODUCT

Standard Area	Fully Covered?	Sub-Standards Covered
<b>I. Earning Income</b>	 YES	8-1, 8-2, 8-3, 8-4, 8-5
<b>II. Spending / Buying Goods &amp; Services</b>	 YES	8-1, 8-2, 8-3, 8-4, 8-5
<b>III. Saving</b>	 YES	8-1 through 8-5
<b>IV. Investing</b>	 YES	8-1 through 8-4
<b>V. Managing Credit</b>	 YES	8-1 through 8-3
<b>VI. Managing Risk</b>	 YES	8-1 through 8-7

✓ **TOTAL: 100% Grade-8 standards coverage**

✓ **100% Grade-4 standards coverage (cumulative)**