




Legend:

X The standard is clearly addressed by program activities.

- This standard potentially could be addressed as part the program either by actions that the coach or teacher takes when working with the students or by conditions established by the program.

		8 th Grade Financial Literacy Recommended Grade Level: 8 th Grade		 Class Pack	
Standard 1		FINANCIAL RESPONSIBILITY AND DECISION MAKING			
		Demonstrate management of individual and family finances by applying reliable information and systematic decision making			
Content Standards	8-1.1	Demonstrate taking responsibility for personal financial decisions.	-	X	-
	8-1.2	Analyze financial information from a variety of reliable sources.	-	-	-
	8-1.3	Utilize consumer protection laws and resources.	-	-	-
	8-1.4	Make financial decisions by systematically considering alternatives and consequences.	X	-	X
	8-1.5	Demonstrate communication strategies for discussing financial issues.	X	-	X
	8-1.6	Demonstrate strategies to control personal information.	-	-	-
Standard 2		RELATING INCOME AND CAREERS			
		Demonstrate management of individual and family finances by applying reliable information and systematic decision making.			
Content Standards	8-2.1	Describe how career choice, education, skills, entrepreneurship, and economic conditions affect income	-	-	-
	8-2.2	Identify sources of personal income.	-	-	-
	8-2.3	Explain how taxes and employee benefits relate to disposable income.			
Standard 3		PLANNING AND MANAGING MONEY			
		Manage money effectively by developing financial goals and budgets.			
Content Standards	8-3.1	Demonstrate ability to use money management skills and strategies.	-	-	-
	8-3.2	Develop a system for keeping and using financial records.	X	-	X
	8-3.3	Analyze services of financial institutions.			
	8-3.4	Apply consumer skills to purchase decisions.	X		X

	8-3.5	Connect the role of charitable giving, volunteer service, and philanthropy to community development and quality of life.	x		x
	8-3.6	Develop a personal financial plan.			
	8-3.7	Examine the purpose and value of estate planning.			
Standard 4	MANAGING CREDIT AND DEBT				
Content Standards	Manage credit and debt to remain both creditworthy and financially secure				
	8-4.1	Analyze the costs and benefits of using various types of credit.			
	8-4.2	Analyze factors that influence establishing and maintaining a good credit rating.			
	8-4.3	Analyze methods and benefits of avoiding or correcting credit and debt problems.			
	8-4.4	Analyze major consumer credit laws.			
Standard 5	RISK MANAGEMENT AND INSURANCE				
Content Standards	Analyze the features of insurance, its role in balancing risk and benefits in financial planning				
	8-5.1	Analyze the nature of personal financial risk and the importance of protecting against financial loss.			
	8-5.2	Analyze the need for and value of various types of insurance across stages of the life cycle.			
	8-5.3	Apply concepts related to financial risk, protection from loss, and financial planning.			
Standard 6	SAVING AND INVESTING				
Content Standards	Analyze saving and investing to build long-term financial security and wealth.				
	8-6.1	Explain how saving contributes to financial wellbeing			
	8-6.2	Apply strategies for creating wealth and building assets.			
	8-6.3	Compare investment alternatives.			
	8-6.4	Describe how to buy and sell investments.			
	8-6.5	Analyze factors that affect the rate of return on investments.			
	8-6.6	Analyze how agencies that regulate financial markets protect investors.			