

FINANCIAL LITERACY STANDARDS CROSSWALK Updated: January 2018 NEFE ©2014 High School Financial Planning Program® and 2017 Iowa Financial Literacy Standards Grades 6 - 12	Module 1 Money Management					Module 2 Borrowing					Module 3 Earning Power					Module 4 Investing				Module 5 Financial Services				Module 6 Insurance				
	Lesson 1-1: Money Habits	Lesson 1-2: Goals	Lesson 1-3: Decisions	Lesson 1-4: Spending Plan	Lesson 1-5: Cash Flow	Lesson 2-1: Using Credit	Lesson 2-2: Credit Costs	Lesson 2-3: Credit Rating	Lesson 2-4: Rights and Responsibilities	Lesson 2-5: Identity Fraud	Lesson 3-1: Invest in Yourself	Lesson 3-2: Job Benefits and Costs	Lesson 3-3: Pay and Taxes	Lesson 3-4: Life Style	Lesson 3-5: Plan for Changes	Lesson 4-1: Put Savings to Work	Lesson 4-2: How Investing Works	Lesson 4-3: Choosing Investments	Lesson 4-4: Investing Strategy	Lesson 5-1: Checking Accounts	Lesson 5-2: Financial Tools and Technology	Lesson 5-3: Financial Fraud	Lesson 5-4: Financial Service Providers	Lesson 6-1: Manage Risk	Lesson 6-2: How Insurance Works	Lesson 6-3: Selecting Insurance	Lesson 6-4: Auto Accidents Happen	
Iowa Core 21st Century Skills and Iowa Social Studies Standards [2017]																												
Develop Financial and Career Goals																												
SS.6.24 Explain how personal financial decisions are influenced by an individual's interpretation of needs and wants.	x	x	x																									
SS.7.28 Predict the relationship between financial goals and achievements.	x	x																										
SS-FL.9-12.13 Develop short- and long-term financial goals.	x	x																										
SS-FL.9-12.14 Evaluate entrepreneurship, career choices and the effect on the standard of living.										x			x															
Create a Saving and Spending Plan																												
SS.6.25 Demonstrate how to allocate income for spending, saving and giving.	x	x	x	x	x																							
SS.7.29 Analyze how external factors, such as marketing and advertising techniques, might influence spending decisions.	x		x																									
SS.8.26 Discuss the components of a personal spending plan, including income, planned saving and expenses.	x	x	x	x	x																							
SS-FL.9-12.15 Evaluate the effect of taxes and other factors on income.												x																
SS-FL.9-12.16 Develop a saving and spending plan using a financial recordkeeping tool.				x																	x							
SS-FL.9-12.17 Apply consumer skills to saving and spending decisions.	x	x	x	x		x																						
Analyze Credit and Debt Levels																												
SS.6.26 Explain how debit cards differ from credit cards, gift cards, and savings accounts.																					x							
SS.7.30 Explain an individual's rights and responsibilities as a consumer.									x										x		x	x	x		x			
SS.8.27 Calculate the cost of borrowing money for different types of goods.						x	x		x																			
SS-FL.9-12.18 Analyze the cost and benefits of different types of credit and debt.						x	x																					
SS-FL.9-12.19 Summarize a borrower's rights and responsibilities.									x																			
SS-FL.9-12.20 Investigate strategies to avoid and manage debt effectively.						x			x																			

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Evaluate Savings and Long-Term Investments																											
SS.6.27 Identify the advantages and disadvantages of various savings tools.															x					x							
SS.7.31 Explain how an investment differs from a savings account in potential risks and returns.															x		x										
SS.8.28 Explain how investing may build wealth and help meet financial goals.															x	x	x	x									
SS-FL.9-12.21 Evaluate short-term savings tools.		x													x		x										
SS-FL.9-12.22 Apply investment tools to meet financial goals.		x													x	x	x	x									
Measure Risk Management Tools																											
SS.6.28 Describe how to protect one's identity from common threats.									x												x						
SS.8.29 Identify ways insurance may minimize personal financial risk.																							x	x	x	x	
SS-FL.9-12.23 Justify reasons to use various forms of insurance.																							x	x	x	x	
SS-FL.9-12.24 Establish strategies for protection of personal identity and other forms of fraud.									x												x						

Source: Iowa Department of Education (<https://iowacore.gov/content/social-studies-resources>)