

Alignment of



and the 2023 Florida State Academic Standards for the Required Personal Finance and Money Management High School Class (#2102371)

Budget Challenge teaches ALL the required standards for the required Florida Personal Finance and Money Management Class and all optional standards. The optional standards are shown in italics.

Standard	Budget Challenge Alignment
SS.912.FL.1 Financial Attitudes and Behaviors	
SS.912.FL.1.1 Evaluate and reflect on how values affect personal financial decision-making.	Chapter 1 Keys to Financial Success, Real World Activity-Analyzing Beliefs About Money and Spending
SS.912.FL.1.2 Understand how cognitive biases affect personal financial decision-making.	Chapter 1 Keys to Financial Success, Real World Activity-Analyzing Beliefs About Money and Spending
SS.912.FL.1.3 Explain that loss aversion implies that losses brought about by a decision are weighed more than the gains, which may affect the final decision.	Chapter 1 Keys to Financial Success, Real World Activity-Analyzing Beliefs About Money and Spending
<i>SS.912.FL.1.4 Explain that people place more weight on something they already have as opposed to things they do not. This endowment effect can result in people being reluctant to part with things they possess.</i>	<i>Chapter 1 Keys to Financial Success, Real World Activity-Analyzing Beliefs About Money and Spending</i>
SS.912.FL.1.5 Evaluate how herd mentality affects personal financial decision-making.	Chapter 1 Keys to Financial Success, Real World Activity-Analyzing Beliefs About Money and Spending
SS.912.FL.1.6 Describe how a piece of information received early, even if incorrect or irrelevant, can provide an anchor that people use when making their personal financial decisions.	Chapter 1 Keys to Financial Success, Real World Activity-Analyzing Beliefs About Money and Spending
SS.912.FL.1.7 Describe how people often focus on information that confirms their original beliefs when they research information to make personal financial decisions.	Chapter 1 Keys to Financial Success, Real World Activity-Analyzing Beliefs About Money and Spending
SS.912.FL.1.8 Identify examples of how people are affected by present bias.	Chapter 1 Keys to Financial Success, Real World Activity-Analyzing Beliefs About Money and Spending
SS.912.FL.2 Earning Income	
SS.912.FL.2.1 Describe how people choose jobs or careers for which they are qualified based on potential income as well as non-income factors, such as job satisfaction, independence, risk, family, or location.	Chapter 16 The Next Steps, Chapter 3 Real World Activity-Measuring Employability Skills
SS.912.FL.2.2 Explain that people vary in their willingness to obtain more education or training because these decisions involve incurring immediate costs to obtain possible future benefits.	Chapter 16 The Next Steps, Real World Activity-Evaluating Career Options
SS.912.FL.2.3 Analyze the ways that people can make more informed education, job, or career decisions by evaluating the benefits and costs of different choices.	Chapter 16 The Next Steps, Real World Activity-Evaluating Career Options

SS.912.FL.2.4 Analyze the reasons why the wage or salary paid to workers in jobs is usually determined by the labor market.	Chapter 16 The Next Steps, Real World Activity-Evaluating Career Options
SS.912.FL.2.5 Discuss reasons why changes in economic conditions or the labor market can cause changes in a worker's income or may cause unemployment.	Chapter 16 The Next Steps, Reading-Entrepreneurship, Gigs, and Side-Hustles
SS.912.FL.2.6 Explain that taxes are paid to federal, state, and local governments to fund government goods and services as well as transfer payments from government to individuals.	Chapter 15 Taxes, Chapter 7 Investing for Retirement
SS.912.FL.2.7 Explain how interest, dividends, and capital gains are forms of income earned from financial investments.	Chapter 6 Saving and Investing, Chapter 7 Investing for Retirement
SS.912.FL.2.8 Evaluate how the sources of income, amount of income, as well as the amount and type of spending affect the types and amounts of taxes paid.	Simulation: 401(k) contribution calculation, Chapter 6 Saving and Investing, Chapter 7 Investing for Retirement, Chapter 15 Taxes
SS.912.FL.2.9 Describe why some people choose to become entrepreneurs as a career choice.	Chapter 16 Reading-Entrepreneurship, Gigs, and Side-Hustles
SS.912.FL.2.10 Evaluate the benefits and costs of "gig" employment.	Chapter 16 Reading-Entrepreneurship, Gigs, and Side-Hustles
SS.912.FL.2.11 Describe how Social Security is funded and the benefit it provides to retirees.	Chapter 3 Employment, Chapter 7 Investing for Retirement
SS.912.FL.2.12 Identify and complete appropriate tax forms to calculate the amount of federal income tax owed.	Simulation: payroll taxes and W2, Chapter 15 Real World Activity-Finding and Completing Tax Forms
SS.912.FL.2.13 Describe the types and sources of taxes at the local level.	Chapter 15 Taxes
SS.912.FL.3 Buying Goods and Services	
SS.912.FL.3.1 Analyze the factors that influence a consumer's decision-making process (e.g., the price of a good or service, the price of alternatives, income level, personal preferences, advertisements, and reviews.)	Chapter 8 Purchasing and Consumer Protection, Chapter 8 Reading-Purchasing, Social Media, and Regulation, Real World Activity-Purchasing and Its Effects on the Community
SS.912.FL.3.2 Explain that the consumption of a good or service can have positive or negative effects on others.	Chapter 8 Purchasing and Consumer Protection, Real World Activity-Purchasing and Its Effects on the Community
SS.912.FL.3.3 Discuss that when buying a good, consumers may consider various aspects and features of the product.	Simulation: vendor selection, Chapter 8 Purchasing and Consumer Protection, Chapter 9 Buying or Leasing a Vehicle
SS.912.FL.3.4 Describe ways that consumers may be influenced by how the price of a good is expressed.	Chapter 8 Purchasing and Consumer Protection, Chapter 9 Buying or Leasing

	a Vehicle, Chapter 9 Real World Activity-Buying a Vehicle
<i>SS.912.FL.3.5 Discuss ways people incur costs and realize benefits when searching for information related to their purchases of goods and services.</i>	<i>Chapter 8 Purchasing and Consumer Protection, Chapter 9 Buying or Leasing a Vehicle, Chapter 9 Real World Activity-Buying a Vehicle</i>
SS.912.FL.3.6 Explain that people may choose to donate money to charitable organizations and other not-for-profit organizations because they gain satisfaction from donating.	Chapter 1 Keys to Financial Success
<i>SS.912.FL.3.7 Explain how governments establish laws and institutions to provide consumers with information about goods or services being purchased and to protect consumers.</i>	<i>Chapter 6 Saving and Investing, Chapter 8 Purchasing and Consumer Protection</i>
SS.912.FL.3.8 Evaluate how different forms of payment can result in costs or fees.	Simulation: vendor selection checking account and credit card, Chapter 4 Banking, Chapter 5 Loans and Credit Cards, Chapter 8 Purchasing and Consumer Protection
SS.912.FL.3.9 Develop a budget based on a given income and expenses for long-term and short-term financial goals.	Simulation: Cash Flow Budgeting Tool, Chapter 1 Keys to Financial Success
SS.912.FL.3.10 Understand that when individuals or business owners buy or sell goods or services, they may enter into contracts.	Simulation: vendor selections, Chapter 8 Purchasing and Consumer Protection, Chapter 9 Buying or Leasing a Vehicle, Chapter 10 Housing, Chapter 10 Reading-Analyzing a Sample Lease Agreement
SS.912.FL.3.11 Evaluate and interpret terms and conditions within a contract.	Simulation: vendor selections, Chapter 10 Reading-Analyzing a Sample Lease Agreement
SS.912.FL.3.12 Understand the process of identifying and contesting an incorrect billing statement.	Simulation: Help Desk dispute resolution, Chapter 8 Purchasing and Consumer Protection
SS.912.FL.4 Saving	
SS.912.FL.4.1 Describe the different types of accounts and financial products offered through banking institutions.	Simulation: vendor selection checking account and credit card, Chapter 4 Banking, Chapter 5 Loans and Credit Cards, Chapter 6 Saving and Investing
SS.912.FL.4.2 Compare and contrast the characteristics of the various accounts and services offered by depository institutions.	Chapter 4 Banking, Chapter 5 Loans and Credit Cards, Chapter 6 Saving and Investing
SS.912.FL.4.3 Explain how people should regularly track and manage funds in their account to ensure enough funds are available in those	Simulation: checking account management, Perfect Pay Trophy, Cash Flow Budgeting Tool, Chapter 4 Banking

accounts to cover any outstanding transactions or future automated withdrawals.	
SS.912.FL.4.4 Analyze the impact of spending versus saving.	Simulation: daily decision making, Cash Flow Budget Tool, Emergency Fund Trophy, Chapter 6 Saving and Investing, Chapter 1 Real World Activity-Analyzing Beliefs About Money and Spending
SS.912.FL.4.5 Describe how inflation reduces the value of money.	Chapter 1 Keys to Financial Success
<i>SS.912.FL.4.6 Compare the difference between the nominal interest rate and the real interest rate.</i>	<i>Chapter 6 Saving and Investing</i>
<i>SS.912.FL.4.7 Describe ways that money received (or paid) in the future can be compared to money held today by discounting the future value based on the rate of interest.</i>	<i>Chapter 6 Saving and Investing, Chapter 7 Investing for Retirement</i>
SS.912.FL.4.8 Explain ways that government agencies supervise and regulate financial institutions to help protect the safety, soundness, and legal compliance of the United States banking and financial system.	Chapter 4 Banking, Chapter 6 Saving and Investing
<i>SS.912.FL.4.9 Describe government policies that create incentives and disincentives for people to save.</i>	<i>Simulation: 401(k) contribution, Chapter 6 Saving and Investing, Chapter 7 Investing for Retirement, Chapter 15 Taxes, Chapter 17 Paying for College</i>
<i>SS.912.FL.4.10 Explain how employer benefit programs create incentives and disincentives to save and how an employee's decision to save can depend on how the alternatives are presented by the employer.</i>	<i>Simulation: 401(k) contribution and employer match, Chapter 3 Employment</i>
SS.912.FL.5 Using Credit	
SS.912.FL.5.1 Analyze the ways that consumers can compare the cost of credit by using the annual percentage rate (APR), initial fees charged, and fees charged for late payment or missed payments.	Chapter 5 Loans and Credit Cards
SS.912.FL.5.2 Explain why banks and financial institutions sometimes compete by offering credit at low introductory rates.	Chapter 5 Loans and Credit Cards
SS.912.FL.5.3 Explain that loans can be unsecured or secured with collateral.	Simulation: vehicle loan, student loan, and credit card, Chapter 5 Loans and Credit Cards
SS.912.FL.5.4 Describe the factors that influence the cost of borrowing from the perspective of the buyer and the seller, such as down payments and interest rates.	Chapter 5 Loans and Credit Cards, Chapter 13 Building and Managing Credit, Chapter 13 Reading-Evaluating a Mortgage Application

SS.912.FL.5.5 Explain that lenders make credit decisions based in part on consumer payment history.	Chapter 13 Building and Managing Credit, Chapter 13 Reading-Evaluating a Mortgage Application
SS.912.FL.5.6 Demonstrate an understanding of completing a loan application.	Chapter 13 Building and Managing Credit, Chapter 13 Reading-Evaluating a Mortgage Application
SS.912.FL.5.7 Discuss that lenders can pay to receive a borrower's credit score from a credit bureau.	Chapter 13 Building and Managing Credit, Chapter 13 Reading-Evaluating a Mortgage Application
SS.12.FL.5.8 Analyze the costs and benefits associated with credit cards.	Simulation: credit card management, Chapter 5 Loans and Credit Cards, Chapter 13 Building and Managing Credit
SS.912.FL.5.9 Describe that, in addition to assessing a person's credit risk, credit reports and scores may be requested and used by employers in hiring decisions, property owners in deciding to rent apartments, and insurance companies in charging premiums.	Chapter 13 Building and Managing Credit
SS.912.FL.5.10 Examine the fact that failure to repay a loan has significant consequences for borrowers such as negative entries on their credit report, repossession of property (collateral), garnishment of wages, and the inability to obtain loans in the future.	Chapter 13 Building and Managing Credit
SS.912.FL.5.11 Explain that consumers who have difficulty repaying debt can seek assistance through credit counseling services and by negotiating directly with creditors.	Chapter 13 Building and Managing Credit
SS.912.FL.5.12 Explain how bankruptcy may be an option for consumers who are unable to repay debt.	Chapter 13 Building and Managing Credit
SS.912.FL.5.13 Explain that people often apply for a mortgage to purchase a home.	Chapter 10 Housing, Chapter 13 Real World Activity-Evaluating a Mortgage Application
SS.912.FL.5.14 Discuss that consumers who use credit should be aware of laws that are in place to protect them.	Chapter 5 Loans and Credit Cards, Chapter 8 Purchasing and Consumer Protection
SS.912.FL.5.15 Explain that consumers are entitled to a free copy of their credit report annually.	Chapter 13 Building and Managing Credit
SS.912.FL.5.16 Analyze how postsecondary education can be financed through a combination of scholarships, grants, and other financial aid (e.g., Bright Futures, work-study, student loans, and savings).	Chapter 17 Paying for College, Chapter 17 Real World Activity-Funding Post-Secondary Education

SS.912.FL.6 Financial Investing	
SS.912.FL.6.1 Explain the purpose of the following investments: stocks, bonds, mutual funds, index funds, and Exchange-Traded Funds (ETFs); real estate; money markets and annuities; and others (e.g., commodities).	Simulation: 401(k), Chapter 6 Saving and Investing, Real World Activity-Evaluating Investment Strategies, Chapter 7 Investing for Retirement
<i>SS.912.FL.6.2 Compare the ways that tax rates vary on different types of investments.</i>	<i>Simulation: 401(k), Chapter 6 Saving and Investing, Chapter 7 Investing for Retirement</i>
SS.912.FL.6.3 Explain how the expenses of buying, selling, and holding financial assets decrease the rate of return from an investment.	Simulation: 401(k), Chapter 6 Saving and Investing, Real World Activity-Evaluating Investment Strategies, Chapter 7 Investing for Retirement
<i>SS.912.FL.6.4 Discuss that buyers and sellers in financial markets determine prices of financial assets and therefore influence the rates of return on those assets.</i>	<i>Simulation: 401(k), Chapter 6 Saving and Investing, Real World Activity-Evaluating Investment Strategies, Chapter 7 Investing for Retirement</i>
SS.912.FL.6.5 Discuss the trade-off between risk and return in comparing financial investments.	Simulation: 401(k), Chapter 6 Saving and Investing, Real World Activity-Evaluating Investment Strategies, Chapter 7 Investing for Retirement
<i>SS.912.FL.6.6 Explain that shorter-term investments will likely have lower rates of return than longer-term investments.</i>	<i>Simulation: 401(k), Chapter 6 Saving and Investing, Real World Activity-Evaluating Investment Strategies, Chapter 7 Investing for Retirement</i>
SS.912.FL.6.7 Describe how diversifying investments in different types of financial assets can lower investment risk.	Simulation: 401(k), Chapter 6 Saving and Investing, Real World Activity-Evaluating Investment Strategies, Chapter 7 Investing for Retirement
<i>SS.912.FL.6.8 Describe how financial markets adjust to current events and financial news, and that prices in those markets reflect what is publicly known about those financial assets.</i>	<i>Chapter 6 Saving and Investing, Chapter 7 Investing for Retirement</i>
<i>SS.912.FL.6.9 Discuss ways that prices of financial assets are affected by interest rates, changes in domestic and international economic conditions, monetary policy, and fiscal policy.</i>	<i>Chapter 6 Saving and Investing, Chapter 6 Reading-Speculative Bubbles: Four Case Studies</i>
SS.912.FL.6.10 Explain that people vary in their willingness to take risks because the willingness to take risks depends on factors such as personality, income, time horizon, and family situation.	Chapter 6 Saving and Investing, Chapter 7 Investing for Retirement, Chapter 6 Real World Activity-Evaluating Investment Strategies
SS.912.FL.6.11 Describe why an economic role for a government may exist if individuals do not have complete information about the nature of	Chapter 6 Saving and Investing, Chapter 6 Reading-Speculative Bubbles: Four Case Studies

alternative investments or access to competitive financial markets.	
SS.912.FL.6.12 Compare the Securities and Exchange Commission (SEC), the Federal Reserve, and other government agencies that regulate financial markets.	Chapter 8 Purchasing and Consumer Protection, Chapter 5 Reading- How Are Interest Rates Determined
SS.912.FL.6.13 Describe the purpose of the following accounts that hold investments: various retirement accounts (e.g., 401(k), 403(b), Traditional IRA, Roth IRA), education accounts (e.g., 529 savings plan, Coverdell Education Savings Account (ESA), and taxable investment brokerage accounts.	Simulation: 401(k), Chapter 3 Employment, Chapter 7 Investing for Retirement, Chapter 17 Paying for College
SS.912.FL.6.14 Evaluate the motives for using a digital currency.	Chapter 4 Reading-Is Cryptocurrency Money?
SS.912.FL.7 Protecting and Insuring	
SS.912.FL.7.1 Describe how individuals vary with respect to their willingness to accept risk and why most people are willing to pay a small cost now if it means they can avoid a possible larger loss later.	Simulation: renters insurance and vehicle insurance purchase decision, Chapter 8 Purchasing and Consumer Protection, Chapter 11 Insurance and Managing Risk: Motor Vehicle and Property, Chapter 12 Insurance and Managing Risk: Health, Life, and Disability
SS.912.FL.7.2 Understand that insurance companies charge premiums to create a pool of money from which the company uses to pay for losses incurred by policyholders.	Chapter 11 Insurance and Managing Risk: Motor Vehicle and Property, Chapter 12 Insurance and Managing Risk: Health, Life, and Disability
<i>SS.912.FL.7.3 Analyze and evaluate the cost-effectiveness of supplemental insurance.</i>	<i>Simulation: cell phone contract decision, Chapter 8 Purchasing and Consumer Protection, Chapter 12 Insurance and Managing Risk: Health, Life, and Disability, Real World Activity-Do You Need Supplemental Insurance?</i>
SS.912.FL.7.4 Describe why people choose different amounts of insurance coverage based on their willingness to accept risk, as well as their occupation, lifestyle, age, financial profile, and the price of insurance.	Simulation: renters insurance and vehicle insurance purchase decision, Chapter 11 Insurance and Managing Risk: Motor Vehicle and Property, Chapter 12 Insurance and Managing Risk: Health, Life, and Disability
SS.912.FL.7.5 Explain how governments and contractual obligations can influence the decisions and responsibilities of individuals to obtain different forms of insurance.	Chapter 11 Insurance and Managing Risk: Motor Vehicle and Property, Chapter 12 Insurance and Managing Risk: Health, Life, and Disability, Reading-Who Provides Insurance?

SS.912.FL.7.6 Describe how an insurance contract can increase the probability or size of a potential loss.	Chapter 11 Insurance and Managing Risk: Motor Vehicle and Property, Chapter 12 Insurance and Managing Risk: Health, Life, and Disability, Real world Activity-Do You Need Supplemental Insurance?
SS.912.FL.7.7 Explain that people can lower insurance premiums by behaving in ways that show they pose a lower risk.	Chapter 11 Insurance and Managing Risk: Motor Vehicle and Property, Chapter 12 Insurance and Managing Risk: Health, Life, and Disability
SS.912.FL.7.8 Identify the purposes of various types of insurance.	Simulation: renters insurance and vehicle insurance purchase decision, Chapter 8 Purchasing and Consumer Protection, Chapter 11 Insurance and Managing Risk: Motor Vehicle and Property, Chapter 12 Insurance and Managing Risk: Health, Life, and Disability
SS.912.FL.7.9 Explain how government programs provide a social safety net that protects an individual from an economic hardship created by unexpected events.	Chapter 12 Insurance and Managing Risk: Health, Life, and Disability, Reading-Who Provides Insurance?
SS.912.FL.7.10 Identify how responsible use of personal information can prevent identity theft.	Chapter 14 Data Security, Reading-Can Your Personal Data Ever Be Safe?
SS.912.FL.7.11 Compare federal and state regulations that provide some remedies and assistance for victims of identity theft.	Chapter 14 Data Security
SS.912.FL.7.12 Identify the implications of social networking sites and other online activity on an individual's digital footprint.	Chapter 14 Data Security, Chapter 3 Reading-Social Media and Employment
<i>SS.912.FL.7.13 Explain that financial planning includes preparing for all contingencies, including death.</i>	<i>Chapter 1 Reading-Creating Generational Wealth, Chapter 12 Insurance and Managing Risk: Health, Life, and Disability, Chapter 16 The Next Steps</i>
SS.912.FL.7.14 Explain the implications of receiving an inheritance.	Chapter 1 Reading-Creating Generational Wealth, Chapter 15 Taxes, Chapter 16 The Next Steps
SS.912.FL.7.15 Examine laws and regulations concerning personal finance.	Chapter 3 Employment, Chapter 4 Banking, Chapter 5 Loans and Credit Cards, Chapter 6 Saving and Investing, Chapter 7 Investing for Retirement, Chapter 8 Purchasing and Consumer Protection, Chapter 10 Housing, Chapter 11 Insurance and Managing Risk: Motor Vehicle and Property, Chapter 12 Insurance and Managing Risk: Health,

	Life, and Disability, Chapter 13 Building and Managing Credit, Chapter 14 Data Security, Chapter 15 Taxes, Chapter 17 Paying for College, Chapter 12 Reading-Who Provides Insurance?, Chapter 15 Real World Activity-Finding and Completing Tax Forms
MA.912.FL.3.1 Compare simple, compound and continuously compounded interest over time.	Simulation: 401(k) Week 8 Retirement Investing Projection Tool, Chapter 6 Savings and Investing
MA.912.FL.3.2 Solve real-world problems involving simple, compound and continuously compounded interest.	Chapter 5 Loans and Credit Cards, Real World Activity-Comparing Lenders, Chapter 8 Purchasing and Consumer Protection, Chapter 13 Building and Managing Credit
MA.912.FL.3.5 Compare the advantages and disadvantages of using cash versus personal financing options.	Chapter 5 Loans and Credit Cards, Real World Activity-Comparing Lenders, Chapter 8 Purchasing and Consumer Protection, Chapter 13 Building and Managing Credit
MA.912.FL.3.11 Given a real-world scenario, establish a plan to pay off debt.	Simulation: credit card management, student loan management, auto loan management, Debt Reduction Trophy, Credit Card Management Trophy
MA.912.FL.4.6 Simulate the purchase of a stock portfolio with a set amount of money, and evaluate its worth over time considering gains, losses and selling, taking into account any associated fees.	Simulation: +Investing Portfolio Management, Low-Cost Investor Trophy, Retirement Investing Projecter Tool
MA.K12.MTR.1.1 Actively participate in effortful learning both individually and collectively.	Simulation: daily participation, Bellringer Substantive Conversations, Teacher Guide Reflection and Discussion Questions, End-of-Simulation Reflection Activities
MA.K12.MTR.2.1 Demonstrate understanding by representing problems in multiple ways.	Simulation: daily financial account management, Cashflow Budget Tool management, Trophy budgeting decision-making, All 17 Chapters: End-of Chapter Math Application
MA.K12.MTR.3.1 Complete tasks with mathematical fluency.	Simulation: daily financial account management, Cashflow Budget Tool management, Trophy budgeting decision-making, All 17 Chapters: End-of Chapter Math Application

MA.K12.MTR.4.1 Engage in discussions that reflect on the mathematical thinking of self and others	Simulation: daily participation, Bellringer Substantive Conversations, Teacher Guide Reflection and Discussion Questions, End-of-Simulation Reflection Activities
MA.K12.MTR.5.1 Use patterns and structure to help understand and connect mathematical concepts	Simulation: Cash Flow Budget Tool (recurring payments, deposits, projecting future cash flow), 401(k) (power of compounding, benefit of regular payroll contribution), Chapter 6 Saving and Investing
MA.K12.MTR.6.1 Assess the reasonableness of solutions.	Simulation: Trophy acquisition planning, dealing with financial impacts of unexpected events, Chapter 6 Real World Activity-Evaluating Investment Strategies, Chapter 13 Real World Activity-Evaluating a Mortgage Application, Chapter 16 Real World Activity-Evaluating Career Options
MA.K12.MTR.7.1 Apply mathematics to real-world contexts.	All Chapters: End-of-Chapter Math Application, Chapter 4 Real World Activity-Reconciling a Checking Account, Chapter 5 Real World Activity-Comparing Lenders, Chapter 9 Real World Activity-Purchasing a Used Vehicle, Chapter 15 Real World Activity-Finding and Completing Tax Forms, Chapter 17 Real World Activity-Funding Post-Secondary Education
ELA.K12.EE.1.1 Cite evidence to explain and justify reasoning.	All 17 Chapters: End-of-Chapter Review and Application questions, All Guided Reading Activities, All Real World Activities
ELA.K12.EE.2.1 Read and comprehend grade-level complex texts proficiently.	All 17 Chapters: End-of Chapter Review and Application questions, All Guided Reading Activities, All Real World Activities
ELA.K12.EE.3.1 Make inferences to support comprehension.	Simulation: Vendor Selections, regular account management, Cash Flow Budget Tool application, Trophy acquisition, All 17 Chapters: End-of Chapter Review and Application questions, All Guided Reading Activities, All Real World Activities

<p>ELA.K12.EE.4.1 Use appropriate collaborative techniques and active listening skills when engaging in discussions in a variety of situations.</p>	<p>Simulation: Sample Writing and Discussion Prompts (from Teacher Guide)</p>
<p>ELA.K12.EE.5.1 Use the accepted rules governing a specific format to create quality work.</p>	<p>All 17 Chapters: End-of-Chapter ELA Connections</p>
<p>ELA.K12.EE.6.1 Use appropriate voice and tone when speaking or writing.</p>	<p>All 17 Chapters: End-of-Chapter ELA Connections</p>
<p>ELD.K12.ELL.MA.1 English language learners communicate information, ideas and concepts necessary for academic success in the content area of Mathematics.</p>	<p>Chapter 2 Math Application, Real World Activity-Updating and Using a Budgeting Tool, Chapter 3 Real World Activity-Measuring Employability Skills, Chapter 4 Math Application, Real World Activity-Comparing Lenders, Chapter 5 Math Application, Chapter 8 Math Application, Chapter 10 Math Application, Chapter 11 Math Application, Chapter 13 Math Application, Chapter 16 ELA Connection, Chapter 17 Real World Activity-Funding Post-Secondary Education</p>
<p>ELD.K12.ELL.SS.1 English language learners communicate information, ideas and concepts necessary for academic success in the content area of Social Studies.</p>	<p>Chapter 4 Reading-Is Cryptocurrency Money?, Chapter 5 Reading-How Interest Rates are Determined, Chapter 6 Reading-Speculative Bubbles, Four Case Studies, Chapter 14 Math Application, Chapter 16 ELA Connection</p>

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	a Vehicle, Chapter 9 Real World Activity-Buying a Vehicle
<i>SS.912.FL.3.5 Discuss ways people incur costs and realize benefits when searching for information related to their purchases of goods and services.</i>	<i>Chapter 8 Purchasing and Consumer Protection, Chapter 9 Buying or Leasing a Vehicle, Chapter 9 Real World Activity-Buying a Vehicle</i>
SS.912.FL.3.6 Explain that people may choose to donate money to charitable organizations and other not-for-profit organizations because they gain satisfaction from donating.	Chapter 1 Keys to Financial Success
<i>SS.912.FL.3.7 Explain how governments establish laws and institutions to provide consumers with information about goods or services being purchased and to protect consumers.</i>	<i>Chapter 6 Saving and Investing, Chapter 8 Purchasing and Consumer Protection</i>
SS.912.FL.3.8 Evaluate how different forms of payment can result in costs or fees.	Simulation: vendor selection checking account and credit card, Chapter 4 Banking, Chapter 5 Loans and Credit Cards, Chapter 8 Purchasing and Consumer Protection
SS.912.FL.3.9 Develop a budget based on a given income and expenses for long-term and short-term financial goals.	Simulation: Cash Flow Budgeting Tool, Chapter 1 Keys to Financial Success
SS.912.FL.3.10 Understand that when individuals or business owners buy or sell goods or services, they may enter into contracts.	Simulation: vendor selections, Chapter 8 Purchasing and Consumer Protection, Chapter 9 Buying or Leasing a Vehicle, Chapter 10 Housing, Chapter 10 Reading-Analyzing a Sample Lease Agreement
SS.912.FL.3.11 Evaluate and interpret terms and conditions within a contract.	Simulation: vendor selections, Chapter 10 Reading-Analyzing a Sample Lease Agreement
SS.912.FL.3.12 Understand the process of identifying and contesting an incorrect billing statement.	Simulation: Help Desk dispute resolution, Chapter 8 Purchasing and Consumer Protection
SS.912.FL.4 Saving	
SS.912.FL.4.1 Describe the different types of accounts and financial products offered through banking institutions.	Simulation: vendor selection checking account and credit card, Chapter 4 Banking, Chapter 5 Loans and Credit Cards, Chapter 6 Saving and Investing
SS.912.FL.4.2 Compare and contrast the characteristics of the various accounts and services offered by depository institutions.	Chapter 4 Banking, Chapter 5 Loans and Credit Cards, Chapter 6 Saving and Investing
SS.912.FL.4.3 Explain how people should regularly track and manage funds in their account to ensure enough funds are available in those	Simulation: checking account management, Perfect Pay Trophy, Cash Flow Budgeting Tool, Chapter 4 Banking

accounts to cover any outstanding transactions or future automated withdrawals.	
SS.912.FL.4.4 Analyze the impact of spending versus saving.	Simulation: daily decision making, Cash Flow Budget Tool, Emergency Fund Trophy, Chapter 6 Saving and Investing, Chapter 1 Real World Activity-Analyzing Beliefs About Money and Spending
SS.912.FL.4.5 Describe how inflation reduces the value of money.	Chapter 1 Keys to Financial Success
<i>SS.912.FL.4.6 Compare the difference between the nominal interest rate and the real interest rate.</i>	<i>Chapter 6 Saving and Investing</i>
SS.912.FL.4.7 Describe ways that money received (or paid) in the future can be compared to money held today by discounting the future value based on the rate of interest.	Chapter 6 Saving and Investing, Chapter 7 Investing for Retirement
SS.912.FL.4.8 Explain ways that government agencies supervise and regulate financial institutions to help protect the safety, soundness, and legal compliance of the United States banking and financial system.	Chapter 4 Banking, Chapter 6 Saving and Investing
<i>SS.912.FL.4.9 Describe government policies that create incentives and disincentives for people to save.</i>	<i>Simulation: 401(k) contribution, Chapter 6 Saving and Investing, Chapter 7 Investing for Retirement, Chapter 15 Taxes, Chapter 17 Paying for College</i>
SS.912.FL.4.10 Explain how employer benefit programs create incentives and disincentives to save and how an employee's decision to save can depend on how the alternatives are presented by the employer.	Simulation: 401(k) contribution and employer match, Chapter 3 Employment
SS.912.FL.5 Using Credit	
SS.912.FL.5.1 Analyze the ways that consumers can compare the cost of credit by using the annual percentage rate (APR), initial fees charged, and fees charged for late payment or missed payments.	Chapter 5 Loans and Credit Cards
SS.912.FL.5.2 Explain why banks and financial institutions sometimes compete by offering credit at low introductory rates.	Chapter 5 Loans and Credit Cards
SS.912.FL.5.3 Explain that loans can be unsecured or secured with collateral.	Simulation: vehicle loan, student loan, and credit card, Chapter 5 Loans and Credit Cards
SS.912.FL.5.4 Describe the factors that influence the cost of borrowing from the perspective of the buyer and the seller, such as down payments and interest rates.	Chapter 5 Loans and Credit Cards, Chapter 13 Building and Managing Credit, Chapter 13 Reading-Evaluating a Mortgage Application

SS.912.FL.5.5 Explain that lenders make credit decisions based in part on consumer payment history.	Chapter 13 Building and Managing Credit, Chapter 13 Reading-Evaluating a Mortgage Application
SS.912.FL.5.6 Demonstrate an understanding of completing a loan application.	Chapter 13 Building and Managing Credit, Chapter 13 Reading-Evaluating a Mortgage Application
SS.912.FL.5.7 Discuss that lenders can pay to receive a borrower's credit score from a credit bureau.	Chapter 13 Building and Managing Credit, Chapter 13 Reading-Evaluating a Mortgage Application
SS.12.FL.5.8 Analyze the costs and benefits associated with credit cards.	Simulation: credit card management, Chapter 5 Loans and Credit Cards, Chapter 13 Building and Managing Credit
SS.912.FL.5.9 Describe that, in addition to assessing a person's credit risk, credit reports and scores may be requested and used by employers in hiring decisions, property owners in deciding to rent apartments, and insurance companies in charging premiums.	Chapter 13 Building and Managing Credit
SS.912.FL.5.10 Examine the fact that failure to repay a loan has significant consequences for borrowers such as negative entries on their credit report, repossession of property (collateral), garnishment of wages, and the inability to obtain loans in the future.	Chapter 13 Building and Managing Credit
SS.912.FL.5.11 Explain that consumers who have difficulty repaying debt can seek assistance through credit counseling services and by negotiating directly with creditors.	Chapter 13 Building and Managing Credit
SS.912.FL.5.12 Explain how bankruptcy may be an option for consumers who are unable to repay debt.	Chapter 13 Building and Managing Credit
SS.912.FL.5.13 Explain that people often apply for a mortgage to purchase a home.	Chapter 10 Housing, Chapter 13 Real World Activity-Evaluating Investment Strategies
SS.912.FL.5.14 Discuss that consumers who use credit should be aware of laws that are in place to protect them.	Chapter 5 Loans and Credit Cards, Chapter 8 Purchasing and Consumer Protection
SS.912.FL.5.15 Explain that consumers are entitled to a free copy of their credit report annually.	Chapter 13 Building and Managing Credit
SS.912.FL.5.16 Analyze how postsecondary education can be financed through a combination of scholarships, grants, and other financial aid (e.g., Bright Futures, work-study, student loans, and savings).	Chapter 17 Paying for College, Chapter 17 Real World Activity-Funding Post-Secondary Education

SS.912.FL.5.17 Compare different types of student loans and understand how to complete a student loan application.	Chapter 17 Paying for College, Chapter 17 Real World Activity-Funding Post-Secondary Education
SS.912.FL.6 Financial Investing	
SS.912.FL.6.1 Explain the purpose of the following investments: stocks, bonds, mutual funds, index funds, and Exchange-Traded Funds (ETFs); real estate; money markets and annuities; and others (e.g., commodities).	Simulation: 401(k), Chapter 6 Saving and Investing, Real World Activity-Evaluating Investment Strategies, Chapter 7 Investing for Retirement
<i>SS.912.FL.6.2 Compare the ways that tax rates vary on different types of investments.</i>	<i>Simulation: 401(k), Chapter 6 Saving and Investing, Chapter 7 Investing for Retirement</i>
SS.912.FL.6.3 Explain how the expenses of buying, selling, and holding financial assets decrease the rate of return from an investment.	Simulation: 401(k), Chapter 6 Saving and Investing, Real World Activity-Evaluating Investment Strategies, Chapter 7 Investing for Retirement
<i>SS.912.FL.6.4 Discuss that buyers and sellers in financial markets determine prices of financial assets and therefore influence the rates of return on those assets.</i>	<i>Simulation: 401(k), Chapter 6 Saving and Investing, Real World Activity-Evaluating Investment Strategies, Chapter 7 Investing for Retirement</i>
SS.912.FL.6.5 Discuss the trade-off between risk and return in comparing financial investments.	Simulation: 401(k), Chapter 6 Saving and Investing, Real World Activity-Evaluating Investment Strategies, Chapter 7 Investing for Retirement
SS.912.FL.6.6 Explain that shorter-term investments will likely have lower rates of return than longer-term investments.	Simulation: 401(k), Chapter 6 Saving and Investing, Real World Activity-Evaluating Investment Strategies, Chapter 7 Investing for Retirement
SS.912.FL.6.7 Describe how diversifying investments in different types of financial assets can lower investment risk.	Simulation: 401(k), Chapter 6 Saving and Investing, Real World Activity-Evaluating Investment Strategies, Chapter 7 Investing for Retirement
<i>SS.912.FL.6.8 Describe how financial markets adjust to current events and financial news, and that prices in those markets reflect what is publicly known about those financial assets.</i>	<i>Chapter 6 Saving and Investing, Chapter 7 Investing for Retirement</i>
<i>SS.912.FL.6.9 Discuss ways that prices of financial assets are affected by interest rates, changes in domestic and international economic conditions, monetary policy, and fiscal policy.</i>	<i>Chapter 6 Saving and Investing, Chapter 6 Reading-Speculative Bubbles: Four Case Studies</i>
SS.912.FL.6.10 Explain that people vary in their willingness to take risks because the willingness to take risks depends on factors such as	Chapter 6 Saving and Investing, Chapter 7 Investing for Retirement, Chapter 6

personality, income, time horizon, and family situation.	Real World Activity-Evaluating Investment Strategies
SS.912.FL.6.11 Describe why an economic role for a government may exist if individuals do not have complete information about the nature of alternative investments or access to competitive financial markets.	Chapter 6 Saving and Investing, Chapter 6 Reading-Speculative Bubbles: Four Case Studies
SS.912.FL.6.12 Compare the Securities and Exchange Commission (SEC), the Federal Reserve, and other government agencies that regulate financial markets.	Chapter 8 Purchasing and Consumer Protection, Chapter 5 Reading-How Are Interest Rates Determined
SS.912.FL.6.13 Describe the purpose of the following accounts that hold investments: various retirement accounts (e.g., 401(k), 403(b), Traditional IRA, Roth IRA), education accounts (e.g., 529 savings plan, Coverdell Education Savings Account (ESA), and taxable investment brokerage accounts.	Simulation: 401(k), Chapter 3 Employment, Chapter 7 Investing for Retirement, Chapter 17 Paying for College
SS.912.FL.6.14 Evaluate the motives for using a digital currency.	Chapter 4 Reading-Is Cryptocurrency Money?
SS.912.FL.7 Protecting and Insuring	
SS.912.FL.7.1 Describe how individuals vary with respect to their willingness to accept risk and why most people are willing to pay a small cost now if it means they can avoid a possible larger loss later.	Simulation: renters insurance and vehicle insurance purchase decision, Chapter 8 Purchasing and Consumer Protection, Chapter 11 Insurance and Managing Risk: Motor Vehicle and Property, Chapter 12 Insurance and Managing Risk: Health, Life, and Disability
SS.912.FL.7.2 Understand that insurance companies charge premiums to create a pool of money from which the company uses to pay for losses incurred by policyholders.	Chapter 11 Insurance and Managing Risk: Motor Vehicle and Property, Chapter 12 Insurance and Managing Risk: Health, Life, and Disability
SS.912.FL.7.3 Analyze and evaluate the cost-effectiveness of supplemental insurance.	Simulation: cell phone contract decision, Chapter 8 Purchasing and Consumer Protection, Chapter 12 Insurance and Managing Risk: Health, Life, and Disability, Real World Activity-Do You Need Supplemental Insurance?
SS.912.FL.7.4 Describe why people choose different amounts of insurance coverage based on their willingness to accept risk, as well as their occupation, lifestyle, age, financial profile, and the price of insurance.	Simulation: renters insurance and vehicle insurance purchase decision, Chapter 11 Insurance and Managing Risk: Motor Vehicle and Property, Chapter 12 Insurance and Managing Risk: Health, Life, and Disability
SS.912.FL.7.5 Explain how governments and contractual obligations can influence the decisions	Chapter 11 Insurance and Managing Risk: Motor Vehicle and Property,

and responsibilities of individuals to obtain different forms of insurance.	Chapter 12 Insurance and Managing Risk: Health, Life, and Disability, Reading-Who Provides Insurance?
SS.912.FL.7.6 Describe how an insurance contract can increase the probability or size of a potential loss.	Chapter 11 Insurance and Managing Risk: Motor Vehicle and Property, Chapter 12 Insurance and Managing Risk: Health, Life, and Disability, Real World Activity-Do You Need Supplemental Insurance?
SS.912.FL.7.7 Explain that people can lower insurance premiums by behaving in ways that show they pose a lower risk.	Chapter 11 Insurance and Managing Risk: Motor Vehicle and Property, Chapter 12 Insurance and Managing Risk: Health, Life, and Disability
SS.912.FL.7.8 Identify the purposes of various types of insurance.	Simulation: renters insurance and vehicle insurance purchase decision, Chapter 8 Purchasing and Consumer Protection, Chapter 11 Insurance and Managing Risk: Motor Vehicle and Property, Chapter 12 Insurance and Managing Risk: Health, Life, and Disability, Real World Activity-Do You Need Supplemental Insurance?
SS.912.FL.7.9 Explain how government programs provide a social safety net that protects an individual from an economic hardship created by unexpected events.	Chapter 12 Insurance and Managing Risk: Health, Life, and Disability, Reading-Who Provides Insurance?
SS.912.FL.7.10 Identify how responsible use of personal information can prevent identity theft.	Chapter 14 Data Security, Reading-Can Your Personal Data Ever Be Safe?
SS.912.FL.7.11 Compare federal and state regulations that provide some remedies and assistance for victims of identity theft.	Chapter 14 Data Security
SS.912.FL.7.12 Identify the implications of social networking sites and other online activity on an individual's digital footprint.	Chapter 14 Data Security, Chapter 3 Reading-Social Media and Employment
<i>SS.912.FL.7.13 Explain that financial planning includes preparing for all contingencies, including death.</i>	<i>Chapter 1 Reading-Creating Generational Wealth, Chapter 12 Insurance and Managing Risk: Health, Life, and Disability, Chapter 16 The Next Steps</i>
SS.912.FL.7.14 Explain the implications of receiving an inheritance.	Chapter 15 Taxes, Chapter 16 The Next Steps
SS.912.FL.7.15 Examine laws and regulations concerning personal finance.	Chapter 3 Employment, Chapter 4 Banking, Chapter 5 Loans and Credit Cards, Chapter 6 Saving and Investing, Chapter 7 Investing for Retirement, Chapter 8 Purchasing and Consumer

	Protection, Chapter 10 Housing, Chapter 11 Insurance and Managing Risk: Motor Vehicle and Property, Chapter 12 Insurance and Managing Risk: Health, Life, and Disability, Chapter 13 Building and Managing Credit, Chapter 14 Data Security, Chapter 15 Taxes, Chapter 17 Paying for College, Chapter 12 Reading-Who Provides Insurance?, Chapter 15 Real World Activity-Finding and Completing Tax Forms
MA.912.FL.3.1 Compare simple, compound and continuously compounded interest over time.	Chapter 6 Savings and Investing, Simulation: 401(k) Week 8 Retirement Investing Projection Tool
MA.912.FL.3.2 Solve real-world problems involving simple, compound and continuously compounded interest.	Chapter 5 Loans and Credit Cards, Real World Activity-Comparing Lenders, Chapter 8 Purchasing and Consumer Protection, Chapter 13 Building and Managing Credit
MA.912.FL.3.5 Compare the advantages and disadvantages of using cash versus personal financing options.	Chapter 5 Loans and Credit Cards, Real World Activity-Comparing Lenders, Chapter 8 Purchasing and Consumer Protection, Chapter 13 Building and Managing Credit
MA.912.FL.3.11 Given a real-world scenario, establish a plan to pay off debt.	Simulation: credit card management, student loan management, auto loan management, Debt Reduction Trophy, Credit Card Management Trophy
MA.912.FL.4.6 Simulate the purchase of a stock portfolio with a set amount of money, and evaluate its worth over time considering gains, losses and selling, taking into account any associated fees.	Simulation: +Investing Portfolio Management, Low-Cost Investor Trophy, Retirement Investing Projector Tool
MA.K12.MTR.1.1 Actively participate in effortful learning both individually and collectively.	Simulation: daily participation, Bellringer Substantive Conversations, Teacher Guide Reflection and Discussion Questions, End-of-Simulation Reflection Activities
MA.K12.MTR.2.1 Demonstrate understanding by representing problems in multiple ways.	Simulation: daily financial account management, Cashflow Budget Tool management, Trophy budgeting decision-making, All 17 Chapters: End-of Chapter Math Applications
MA.K12.MTR.3.1 Complete tasks with mathematical fluency.	Simulation: daily financial account management, Cashflow Budget Tool management, Trophy budgeting decision-

	making, All 17 Chapters: End-of Chapter Math Applications
MA.K12.MTR.4.1 Engage in discussions that reflect on the mathematical thinking of self and others	Simulation: daily participation, Bellringer Substantive Conversations, Teacher Guide Reflection and Discussion Questions, End-of-Simulation Reflection Activities
MA.K12.MTR.5.1 Use patterns and structure to help understand and connect mathematical concepts	Simulation: Cash Flow Budget Tool (recurring payments, deposits, projecting future cash flow), 401(k) (power of compounding, benefit of regular payroll contribution), Chapter 6 Saving and Investing
MA.K12.MTR.6.1 Assess the reasonableness of solutions.	Simulation: Trophy acquisition planning, dealing with financial impacts of unexpected events, Chapter 6 Real World Activity-Evaluating Investment Strategies, Chapter 13 Real World Activity-Evaluating a Mortgage Application, Chapter 16 Real World Activity-Evaluating Career Options
MA.K12.MTR.7.1 Apply mathematics to real-world contexts.	All Chapters: End-of-Chapter Math Application, Chapter 4 Real World Activity-Reconciling a Checking Account, Chapter 5 Real World Activity-Comparing Lenders, Chapter 9 Real World Activity-Purchasing a Used Vehicle, Chapter 15 Real World Activity-Finding and Completing Tax Forms, Chapter 17 Real World Activity-Funding Post-Secondary Education
ELA.K12.EE.1.1 Cite evidence to explain and justify reasoning.	All 17 Chapters: End-of-Chapter Review and Application questions, All Guided Reading Activities, All Real World Activities
ELA.K12.EE.2.1 Read and comprehend grade-level complex texts proficiently.	All 17 Chapters: End-of Chapter Review and Application questions, All Guided Reading Activities, All Real World Activities
ELA.K12.EE.3.1 Make inferences to support comprehension.	All 17 Chapters: End-of Chapter Review and Application questions, All Guided Reading Activities, All Real World Activities Simulation: Vendor Selections, regular account management, Cash Flow Budget Tool application, Trophy acquisition

ELA.K12.EE.4.1 Use appropriate collaborative techniques and active listening skills when engaging in discussions in a variety of situations.	Simulation: Sample Writing and Discussion Prompts (from Teacher Guide)
ELA.K12.EE.5.1 Use the accepted rules governing a specific format to create quality work.	All 17 Chapters: End-of-Chapter ELA Connections
ELA.K12.EE.6.1 Use appropriate voice and tone when speaking or writing.	All 17 Chapters: End-of-Chapter ELA Connections
ELD.K12.ELL.MA.1 English language learners communicate information, ideas and concepts necessary for academic success in the content area of Mathematics.	Chapter 2 Math Application, Real World Activity-Updating and Using a Budgeting Tool, Chapter 3 Real World Activity-Measuring Employability Skills, Chapter 4 Math Application, Real World Activity-Comparing Lenders, Chapter 5 Math Application, Chapter 8 Math Application, Chapter 10 Math Application, Chapter 11 Math Application, Chapter 13 Math Application, Chapter 16 ELA Connection, Chapter 17 Real World Activity-Funding Post-Secondary Education
ELD.K12.ELL.SS.1 English language learners communicate information, ideas and concepts necessary for academic success in the content area of Social Studies.	Chapter 4 Reading-Is Cryptocurrency Money?, Chapter 5 Reading-How Interest Rates are Determined, Chapter 6 Reading-Speculative Bubbles, Four Case Studies, Chapter 14 Math Application, Chapter 16 ELA Connection