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
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.	Chapter 1 Keys to Financial Success, Real World Activity-Analyzing Beliefs About Money and Spending
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	Chapter 16 The Next Steps, Real World
or salary paid to workers in jobs is usually	Activity-Evaluating Career Options
determined by the labor market.	
SS.912.FL.2.5 Discuss reasons why changes in	Chapter 16 The Next Steps, Reading-
economic conditions or the labor market can	Entrepreneurship, Gigs, and Side-Hustles
cause changes in a worker's income or may cause	
unemployment.	
SS.912.FL.2.6 Explain that taxes are paid to	Chapter 15 Taxes, Chapter 7 Investing for
federal, state, and local governments to fund	Retirement
government goods and services as well as transfer	
payments from government to individuals.	
SS.912.FL.2.7 Explain how interest, dividends,	Chapter 6 Saving and Investing, Chapter
and capital gains are forms of income earned from	7 Investing for Retirement
financial investments.	
SS.912.FL.2.8 Evaluate how the sources of	Simulation: 401(k) contribution
income, amount of income, as well as the amount	calculation, Chapter 6 Saving and
and type of spending affect the types and amounts	Investing, Chapter 7 Investing for
of taxes paid.	Retirement, Chapter 15 Taxes
SS.912.FL.2.9 Describe why some people choose	Chapter 16 Reading-Entrepreneurship,
to become entrepreneurs as a career choice.	Gigs, and Side-Hustles
SS.912.FL.2.10 Evaluate the benefits and costs of	Chapter 16 Reading-Entrepreneurship,
"gig" employment.	Gigs, and Side-Hustles
SS.912.FL.2.11 Describe how Social Security is	Chapter 3 Employment, Chapter 7
funded and the benefit it provides to retirees.	Investing for Retirement
SS.912.FL.2.12 Identify and complete appropriate	Simulation: payroll taxes and W2,
tax forms to calculate the amount of federal	Chapter 15 Real World Activity-Finding
income tax owed.	and Completing Tax Forms
SS.912.FL.2.13 Describe the types and sources of	Chapter 15 Taxes
taxes at the local level.	
SS.912.FL.3 Buying Goods and Services	
SS.912.FL.3.1 Analyze the factors that influence a	Chapter 8 Purchasing and Consumer
consumer's decision-making process (e.g., the	Protection, Chapter 8 Reading-
price of a good or service, the price of	Purchasing, Social Media, and
alternatives, income level, personal preferences,	Regulation, Real World Activity-
advertisements, and reviews.)	Purchasing and Its Effects on the
	Community
SS.912.FL.3.2 Explain that the consumption of a	Chapter 8 Purchasing and Consumer
good or service can have positive or negative	Protection, Real World Activity-
effects on others.	Purchasing and Its Effects on the
	Community
SS.912.FL.3.3 Discuss that when buying a good,	Simulation: vendor selection, Chapter 8
consumers may consider various aspects and	Purchasing and Consumer Protection,
features of the product.	Chapter 9 Buying or Leasing a Vehicle
SS.912.FL.3.4 Describe ways that consumers may	Chapter 8 Purchasing and Consumer
be influenced by how the price of a good is	Protection, Chapter 9 Buying or Leasing
expressed.	l series of the
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	a Vehicle, Chapter 9 Real World Activity-
	Buying a Vehicle
SS.912.FL.3.5 Discuss ways people incur costs	Chapter 8 Purchasing and Consumer
and realize benefits when searching for	Protection, Chapter 9 Buying or Leasing
information related to their purchases of goods	a Vehicle, Chapter 9 Real World Activity-
and services.	Buying a Vehicle
SS.912.FL.3.6 Explain that people may choose to	Chapter 1 Keys to Financial Success
donate money to charitable organizations and	
other not-for-profit organizations because they	
gain satisfaction from donating.	
SS.912.FL.3.7 Explain how governments establish	Chapter 6 Saving and Investing, Chapter
laws and institutions to provide consumers with	8 Purchasing and Consumer Protection
information about goods or services being	
purchased and to protect consumers.	
SS.912.FL.3.8 Evaluate how different forms of	Simulation: vendor selection checking
payment can result in costs or fees.	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	Simulation: Cash Flow Budgeting Tool,
income and expenses for long-term and short-term	Chapter 1 Keys to Financial Success
financial goals.	Chapter 1 116/5 to 1 maneral 2 access
SS.912.FL.3.10 Understand that when individuals	Simulation: vendor selections, Chapter 8
or business owners buy or sell goods or services,	Purchasing and Consumer Protection,
they may enter into contracts.	Chapter 9 Buying or Leasing a Vehicle,
they may enter into contracts.	Chapter 10 Housing, Chapter 10
	Reading-Analyzing a Sample Lease
	Agreement
SS.912.FL.3.11 Evaluate and interpret terms and	Simulation: vendor selections, Chapter 10
conditions within a contract.	Reading-Analyzing a Sample Lease
conditions within a contract.	Agreement
SS.912.FL.3.12 Understand the process of	Simulation: Help Desk dispute resolution,
identifying and contesting an incorrect billing	Chapter 8 Purchasing and Consumer
statement.	Protection
SS.912.FL.4 Saving	1 lotection
SS.912.FL.4 Saving SS.912.FL.4.1 Describe the different types of	Simulation: vendor selection checking
accounts and financial products offered through	account and credit card, Chapter 4
	Banking, Chapter 5 Loans and Credit
banking institutions.	
SS 012 FL 4.2 Compare and contract the	Chapter 4 Papiling Chapter 5 Leans and
SS.912.FL.4.2 Compare and contrast the	Chapter 4 Banking, Chapter 5 Loans and
characteristics of the various accounts and	Credit Cards, Chapter 6 Saving and
services offered by depository institutions.	Investing
SS.912.FL.4.3 Explain how people should	Simulation: checking account
regularly track and manage funds in their account	management, Perfect Pay Trophy, Cash
to ensure enough funds are available in those	Flow Budgeting Tool, Chapter 4 Banking

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

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

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
SS.912.FL.6.2 Compare the ways that tax rates vary on different types of investments.	Simulation: 401(k), Chapter 6 Saving and Investing, Chapter 7 Investing for Retirement
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
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. 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 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
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.	Chapter 6 Saving and Investing, Chapter 7 Investing for Retirement
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.	Chapter 6 Saving and Investing, Chapter 6 Reading-Speculative Bubbles: Four Case Studies
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

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alternative investments or access to competitive	
financial markets.	
SS.912.FL.6.12 Compare the Securities and	Chapter 8 Purchasing and Consumer
Exchange Commission (SEC), the Federal	Protection, Chapter 5 Reading- How Are
Reserve, and other government agencies that	Interest Rates Determined
regulate financial markets.	
SS.912.FL.6.13 Describe the purpose of the	Simulation: 401(k), Chapter 3
following accounts that hold investments: various	Employment, Chapter 7 Investing for
retirement accounts (e.g., 401(k), 403(b),	Retirement, Chapter 17 Paying for
Traditional IRA, Roth IRA), education accounts	College
(e.g., 529 savings plan, Coverdell Education	1
Savings Account (ESA), and taxable investment	
brokerage accounts.	
SS.912.FL.6.14 Evaluate the motives for using a	Chapter 4 Reading-Is Cryptocurrency
digital currency.	Money?
	Wioney:
SS.912.FL.7 Protecting and Insuring SS.912.FL.7.1 Describe how individuals vary with	Simulation: renters insurance and vehicle
respect to their willingness to accept risk and why	insurance purchase decision, Chapter 8
most people are willing to pay a small cost now if	Purchasing and Consumer Protection,
it means they can avoid a possible larger loss later.	Chapter 11 Insurance and Managing
	Risk: Motor Vehicle and Property,
	Chapter 12 Insurance and Managing
22 040 FX = 0 XX 1	Risk: Health, Life, and Disability
SS.912.FL.7.2 Understand that insurance	Chapter 11 Insurance and Managing
companies charge premiums to create a pool of	Risk: Motor Vehicle and Property,
money from which the company uses to pay for	Chapter 12 Insurance and Managing
losses incurred by policyholders.	Risk: Health, Life, and Disability
SS.912.FL.7.3 Analyze and evaluate the cost-	Simulation: cell phone contract decision,
effectiveness of supplemental insurance.	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	Simulation: renters insurance and vehicle
different amounts of insurance coverage based on	insurance purchase decision, Chapter 11
their willingness to accept risk, as well as their	Insurance and Managing Risk: Motor
occupation, lifestyle, age, financial profile, and	Vehicle and Property, Chapter 12
the price of insurance.	Insurance and Managing Risk: Health,
·	Life, and Disability
SS.912.FL.7.5 Explain how governments and	Chapter 11 Insurance and Managing
contractual obligations can influence the decisions	Risk: Motor Vehicle and Property,
and responsibilities of individuals to obtain	Chapter 12 Insurance and Managing
different forms of insurance.	Risk: Health, Life, and Disability,
different forms of modifiate.	Reading-Who Provides Insurance?
	ixeaumg-who riovides msurance:

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SS.912.FL.7.6 Describe how an insurance contract	Chapter 11 Insurance and Managing
can increase the probability or size of a potential	Risk: Motor Vehicle and Property,
loss.	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	Chapter 11 Insurance and Managing
insurance premiums by behaving in ways that	Risk: Motor Vehicle and Property,
show they pose a lower risk.	Chapter 12 Insurance and Managing
show they pose a lower risk.	Risk: Health, Life, and Disability
CC 012 EL 7 9 Identify the magnetic of various	Simulation: renters insurance and vehicle
SS.912.FL.7.8 Identify the purposes of various	
types of insurance.	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	Chapter 12 Insurance and Managing
provide a social safety net that protects an	Risk: Health, Life, and Disability,
individual from an economic hardship created by	Reading-Who Provides Insurance?
unexpected events.	
SS.912.FL.7.10 Identify how responsible use of	Chapter 14 Data Security, Reading-Can
personal information can prevent identity theft.	Your Personal Data Ever Be Safe?
SS.912.FL.7.11 Compare federal and state	Chapter 14 Data Security
regulations that provide some remedies and	Chapter 14 Data Security
assistance for victims of identity theft.	
	Chantan 14 Data Saggistry Chantan 2
SS.912.FL.7.12 Identify the implications of social	Chapter 14 Data Security, Chapter 3
networking sites and other online activity on an	Reading-Social Media and Employment
individual's digital footprint.	
SS.912.FL.7.13 Explain that financial planning	Chapter 1 Reading-Creating
includes preparing for all contingencies, including	Generational Wealth, Chapter 12
death.	Insurance and Managing Risk: Health,
	Life, and Disability, Chapter 16 The Next
	Steps
SS.912.FL.7.14 Explain the implications of	Chapter 1 Reading-Creating Generational
receiving an inheritance.	Wealth, Chapter 15 Taxes, Chapter 16
	The Next Steps
SS.912.FL.7.15 Examine laws and regulations	Chapter 3 Employment, Chapter 4
concerning personal finance.	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,

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	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 realworld 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

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

Alignment of



and the

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Management High School Class
#2102373

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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. SS.912.FL.2.10 Evaluate the benefits and costs of	Chapter 16 Reading-Entrepreneurship, Gigs, and Side-Hustles Chapter 16 Reading-Entrepreneurship,
"gig" employment. SS.912.FL.2.11 Describe how Social Security is funded and the benefit it provides to retirees.	Gigs, and Side-Hustles 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. SS.912.FL.3.4 Describe ways that consumers may	Simulation: vendor selection, Chapter 8 Purchasing and Consumer Protection, Chapter 9 Buying or Leasing a Vehicle Chapter 8 Purchasing and Consumer
be influenced by how the price of a good is expressed.	Protection, Chapter 9 Buying or Leasing

	T
	a Vehicle, Chapter 9 Real World Activity-
	Buying a Vehicle
SS.912.FL.3.5 Discuss ways people incur costs	Chapter 8 Purchasing and Consumer
and realize benefits when searching for	Protection, Chapter 9 Buying or Leasing
information related to their purchases of goods	a Vehicle, Chapter 9 Real World Activity-
and services.	Buying a Vehicle
SS.912.FL.3.6 Explain that people may choose to	Chapter 1 Keys to Financial Success
donate money to charitable organizations and	
other not-for-profit organizations because they	
gain satisfaction from donating.	
SS.912.FL.3.7 Explain how governments establish	Chapter 6 Saving and Investing, Chapter
laws and institutions to provide consumers with	8 Purchasing and Consumer Protection
information about goods or services being	0
purchased and to protect consumers.	
SS.912.FL.3.8 Evaluate how different forms of	Simulation: vendor selection checking
payment can result in costs or fees.	account and credit card, Chapter 4
This control of the c	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	Simulation: Cash Flow Budgeting Tool,
income and expenses for long-term and short-term	Chapter 1 Keys to Financial Success
financial goals.	
SS.912.FL.3.10 Understand that when individuals	Simulation: vendor selections, Chapter 8
or business owners buy or sell goods or services,	Purchasing and Consumer Protection,
they may enter into contracts.	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	Simulation: vendor selections, Chapter 10
conditions within a contract.	Reading-Analyzing a Sample Lease
Conditions within a Constant	Agreement
SS.912.FL.3.12 Understand the process of	Simulation: Help Desk dispute resolution,
identifying and contesting an incorrect billing	Chapter 8 Purchasing and Consumer
statement.	Protection
SS.912.FL.4 Saving	11000000
SS.912.FL.4.1 Describe the different types of	Simulation: vendor selection checking
accounts and financial products offered through	account and credit card, Chapter 4
banking institutions.	Banking, Chapter 5 Loans and Credit
omiting monutons.	Cards, Chapter 6 Saving and Investing
SS.912.FL.4.2 Compare and contrast the	Chapter 4 Banking, Chapter 5 Loans and
characteristics of the various accounts and	Credit Cards, Chapter 6 Saving and
services offered by depository institutions.	Investing
SS.912.FL.4.3 Explain how people should	Simulation: checking account
regularly track and manage funds in their account	management, Perfect Pay Trophy, Cash
to ensure enough funds are available in those	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	Simulation: daily decision making, Cash
versus saving.	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	Chapter 1 Keys to Financial Success
value of money.	
SS.912.FL.4.6 Compare the difference between the	Chapter 6 Saving and Investing
nominal interest rate and the real interest rate.	Chapter & Soving and Investing Chapter
SS.912.FL.4.7 Describe ways that money received (or paid) in the future can be compared to money	Chapter 6 Saving and Investing, Chapter 7 Investing for Retirement
held today by discounting the future value based	/ Hivesting for Retirement
on the rate of interest.	
SS.912.FL.4.8 Explain ways that government	Chapter 4 Banking, Chapter 6 Saving and
agencies supervise and regulate financial	Investing
institutions to help protect the safety, soundness,	_
and legal compliance of the United States banking	
and financial system.	
SS.912.FL.4.9 Describe government policies that	Simulation: 401(k) contribution, Chapter
create incentives and disincentives for people to	6 Saving and Investing, Chapter 7
save.	Investing for Retirement, Chapter 15
CC 012 FL 4 10 F1-1-1-1111	Taxes, Chapter 17 Paying for College
SS.912.FL.4.10 Explain how employer benefit programs create incentives and disincentives to	Simulation: 401(k) contribution and
save and how an employee's decision to save can	employer match, Chapter 3 Employment
depend on how the alternatives are presented by	
the employer.	
SS.912.FL.5 Using Credit	
SS.912.FL.5.1 Analyze the ways that consumers	Chapter 5 Loans and Credit Cards
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.	
SS.912.FL.5.2 Explain why banks and financial	Chapter 5 Loans and Credit Cards
institutions sometimes compete by offering credit	
at low introductory rates.	
SS.912.FL.5.3 Explain that loans can be	Simulation: vehicle loan, student loan,
unsecured or secured with collateral.	and credit card, Chapter 5 Loans and
SS.912.FL.5.4 Describe the factors that influence	Chapter 5 Leans and Credit Cords
the cost of borrowing from the perspective of the	Chapter 5 Loans and Credit Cards, Chapter 13 Building and Managing
buyer and the seller, such as down payments and	Credit, Chapter 13 Reading-Evaluating a
interest rates.	Mortgage Application
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SS.912.FL.5.5 Explain that lenders make credit decisions based in part on consumer payment	Chapter 13 Building and Managing Credit, Chapter 13 Reading-Evaluating a
history. SS.912.FL.5.6 Demonstrate an understanding of	Mortgage Application Chapter 13 Building and Managing
completing a loan application.	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	Simulation: 401(k), Chapter 6 Saving and
following investments: stocks, bonds, mutual	Investing, Real World Activity-
funds, index funds, and Exchange-Traded Funds	Evaluating Investment Strategies,
(ETFs); real estate; money markets and annuities;	Chapter 7 Investing for Retirement
and others (e.g., commodities).	
SS.912.FL.6.2 Compare the ways that tax rates	Simulation: 401(k), Chapter 6 Saving and
vary on different types of investments.	Investing, Chapter 7 Investing for
	Retirement
SS.912.FL.6.3 Explain how the expenses of	Simulation: 401(k), Chapter 6 Saving
buying, selling, and holding financial assets	and Investing, Real World Activity-
decrease the rate of return from an investment.	Evaluating Investment Strategies,
SS.912.FL.6.4 Discuss that buyers and sellers in	Chapter 7 Investing for Retirement Simulation: 401(k), Chapter 6 Saving and
financial markets determine prices of financial	Investing, Real World Activity-Evaluating
assets and therefore influence the rates of return	Investing, Real world Activity-Evaluating Investment Strategies, Chapter 7
on those assets.	Investing for Retirement
SS.912.FL.6.5 Discuss the trade-off between risk	Simulation: 401(k), Chapter 6 Saving and
and return in comparing financial investments.	Investing, Real World Activity-
1 &	Evaluating Investment Strategies,
	Chapter 7 Investing for Retirement
SS.912.FL.6.6 Explain that shorter-term	Simulation: 401(k), Chapter 6 Saving and
investments will likely have lower rates of return	Investing, Real World Activity-
than longer-term investments.	Evaluating Investment Strategies,
	Chapter 7 Investing for Retirement
SS.912.FL.6.7 Describe how diversifying	Simulation: 401(k), Chapter 6 Saving and
investments in different types of financial assets	Investing, Real World Activity-
can lower investment risk.	Evaluating Investment Strategies,
	Chapter 7 Investing for Retirement
SS.912.FL.6.8 Describe how financial markets	Chapter 6 Saving and Investing, Chapter
adjust to current events and financial news, and	7 Investing for Retirement
that prices in those markets reflect what is publicly known about those financial assets.	
SS.912.FL.6.9 Discuss ways that prices of	Chapter 6 Saving and Investing, Chapter
financial assets are affected by interest rates,	6 Reading-Speculative Bubbles: Four
changes in domestic and international economic	Case Studies
conditions, monetary policy, and fiscal policy.	
SS.912.FL.6.10 Explain that people vary in their	Chapter 6 Saving and Investing, Chapter
willingness to take risks because the willingness	7 Investing for Retirement, Chapter 6
to take risks depends on factors such as	-

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personality, income, time horizon, and family	Real World Activity-Evaluating
situation.	Investment Strategies
SS.912.FL.6.11 Describe why an economic role	Chapter 6 Saving and Investing, Chapter
for a government may exist if individuals do not	6 Reading-Speculative Bubbles: Four
have complete information about the nature of	Case Studies
alternative investments or access to competitive	
financial markets.	
SS.912.FL.6.12 Compare the Securities and	Chapter 8 Purchasing and Consumer
Exchange Commission (SEC), the Federal	Protection, Chapter 5 Reading-How Are
Reserve, and other government agencies that	Interest Rates Determined
regulate financial markets.	
SS.912.FL.6.13 Describe the purpose of the	Simulation: 401(k), Chapter 3
following accounts that hold investments: various	Employment, Chapter 7 Investing for
retirement accounts (e.g., 401(k), 403(b),	Retirement, Chapter 17 Paying for
Traditional IRA, Roth IRA), education accounts	College
(e.g., 529 savings plan, Coverdell Education	
Savings Account (ESA), and taxable investment	
brokerage accounts.	
SS.912.FL.6.14 Evaluate the motives for using a	Chapter 4 Reading-Is Cryptocurrency
digital currency.	Money?
SS.912.FL.7 Protecting and Insuring	
SS.912.FL.7.1 Describe how individuals vary with	Simulation: renters insurance and vehicle
respect to their willingness to accept risk and why	insurance purchase decision, Chapter 8
most people are willing to pay a small cost now if	Purchasing and Consumer Protection,
it means they can avoid a possible larger loss later.	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	Chapter 11 Insurance and Managing
companies charge premiums to create a pool of	Risk: Motor Vehicle and Property,
money from which the company uses to pay for	Chapter 12 Insurance and Managing
losses incurred by policyholders.	Risk: Health, Life, and Disability
SS.912.FL.7.3 Analyze and evaluate the cost-	Simulation: cell phone contract decision,
effectiveness of supplemental insurance.	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	Simulation: renters insurance and vehicle
different amounts of insurance coverage based on	insurance purchase decision, Chapter 11
their willingness to accept risk, as well as their	Insurance and Managing Risk: Motor
occupation, lifestyle, age, financial profile, and	Vehicle and Property, Chapter 12
the price of insurance.	Insurance and Managing Risk: Health,
	Life, and Disability
SS.912.FL.7.5 Explain how governments and	Chapter 11 Insurance and Managing
contractual obligations can influence the decisions	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. SS.912.FL.7.11 Compare federal and state	Chapter 14 Data Security, Reading-Can Your Personal Data Ever Be Safe? Chapter 14 Data Security
regulations that provide some remedies and assistance for victims of identity theft. SS.912.FL.7.12 Identify the implications of social	Chapter 14 Data Security, Chapter 3
networking sites and other online activity on an individual's digital footprint.	Reading-Social Media and Employment
SS.912.FL.7.13 Explain that financial planning includes preparing for all contingencies, including death.	Chapter 1 Reading-Creating Generational Wealth, Chapter 12 Insurance and Managing Risk: Health, Life, and Disability, Chapter 16 The Next Steps
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	Chapter 6 Savings and Investing,
continuously compounded interest over time.	Simulation: 401(k) Week 8 Retirement
MA 012 FL 2 2 C.1 1 11 11	Investing Projection Tool
MA.912.FL.3.2 Solve real-world problems	Chapter 5 Loans and Credit Cards, Real
involving simple, compound and continuously	World Activity-Comparing Lenders,
compounded interest.	Chapter 8 Purchasing and Consumer
	Protection, Chapter 13 Building and
	Managing Credit
MA.912.FL.3.5 Compare the advantages and	Chapter 5 Loans and Credit Cards, Real
disadvantages of using cash versus personal	World Activity-Comparing Lenders,
financing options.	Chapter 8 Purchasing and Consumer
	Protection, Chapter 13 Building and
	Managing Credit
MA.912.FL.3.11 Given a real-world scenario,	Simulation: credit card management,
establish a plan to pay off debt.	student loan management, auto loan
	management, Debt Reduction Trophy,
	Credit Card Management Trophy
MA.912.FL.4.6 Simulate the purchase of a stock	Simulation: +Investing Portfolio
portfolio with a set amount of money, and	Management, Low-Cost Investor Trophy,
evaluate its worth over time considering gains,	Retirement Investing Projecter Tool
losses and selling, taking into account any	
associated fees.	
MA.K12.MTR.1.1 Actively participate in effortful	Simulation: daily participation, Bellringer
learning both individually and collectively.	Substantive Conversations, Teacher
loanning ooth marviadally and concentrely.	Guide Reflection and Discussion
	Questions, End-of-Simulation Reflection
	Activities
MA.K12.MTR.2.1 Demonstrate understanding by	Simulation: daily financial account
representing problems in multiple ways.	management, Cashflow Budget Tool
representing problems in muniple ways.	management, Cashnow Budget 1001 management, Trophy budgeting decision-
	making, All 17 Chapters: End-of Chapter
MA V12 MTD 2.1 C	Math Applications
MA.K12.MTR.3.1 Complete tasks with	Simulation: daily financial account
mathematical fluency.	management, Cashflow Budget Tool
	management, Trophy budgeting decision-

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