

PARTNERSHIP FOR 21ST CENTURY LEARNING (P21)

P21's **Framework for 21st Century Learning** skills are incorporated into the curriculum wherever possible. These important skills prepare students with the ability to navigate the complex life and work environments in today's competitive world.

	Lesson 1 “Money Matters”		Lesson 2 “Get Set for Goals”		Lesson 3 “Make a Plan”		Lesson 4 “Save Your Money”		Lesson 5 “Which Way to Pay?”		Lesson 6 “Get Invested”		Lesson 7 “It’s Great to Donate!”		Lesson 8 “Career Choices”	
	Core lesson activities	Extended Exploration	Core lesson activities	Extended Exploration	Core lesson activities	Extended Exploration	Core lesson activities	Extended Exploration	Core lesson activities	Extended Exploration	Core lesson activities	Extended Exploration	Core lesson activities	Extended Exploration	Core lesson activities	Extended Exploration
KEY SUBJECTS AND 21ST CENTURY THEMES																
Financial, Economic, Business and Entrepreneurial Literacy	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
LEARNING AND INNOVATION SKILLS																
Creativity and Innovation	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
Critical Thinking and Problem Solving	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
Communication	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
Collaboration	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
INFORMATION, MEDIA, AND TECHNOLOGY SKILLS																
Information Literacy	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
ICT (Information, Communications, Technology) Literacy	X			X		X	X	X	X	X		X			X	X
LIFE AND CAREER SKILLS																
Flexibility and Adaptability	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
Initiative and Self-Direction	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
Social and Cross-Cultural Skills	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
Productivity and Accountability	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
Leadership and Responsibility	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X

Source: 21st Century Student Outcomes and Support System (2019) (<http://www.p21.org/our-work/p21-framework>)

NATIONAL STANDARDS FOR PERSONAL FINANCIAL EDUCATION

The National Standards for Personal Financial Education, which are published by the Jump\$tart Coalition and the Council for Economic Education, provide a framework for teaching personal finance in kindergarten through 12th grade, and contain areas of knowledge and understanding that are fundamental to personal finance. Standards are published at the 4th, 8th, and 12th grade levels; the table below shows alignment between Money Smart for Young People and the 4th grade standards.

	Lesson 1 “Money Matters”		Lesson 2 “Get Set for Goals”		Lesson 3 “Make a Plan”		Lesson 4 “Save Your Money”		Lesson 5 “Which Way to Pay?”		Lesson 6 “Get Invested”		Lesson 7 “It’s Great to Donate!”		Lesson 8 “Career Choices”		
	Core lesson activities	Extended Exploration	Core lesson activities	Extended Exploration	Core lesson activities	Extended Exploration	Core lesson activities	Extended Exploration	Core lesson activities	Extended Exploration	Core lesson activities	Extended Exploration	Core lesson activities	Extended Exploration	Core lesson activities	Extended Exploration	
EARNING INCOME																	
1. People have different job choices depending on their knowledge, skills, interests, and experience.																X	X
2. People may be able to improve their ability to earn income by gaining new knowledge, skills, and experience.																X	X
4. People can earn income by starting a new business as an entrepreneur or by owning a business.																X	X
6. Income can be received as gifts or as an allowance for which no specified work may be required.													X				
7. Most income is taxed by the government to pay for government-provided goods and services.																X	
SPENDING																	
1. People differ in their preferences, priorities, and resources available for consuming goods and services.	X																
2. Money can be spent to increase one’s own or another individual’s personal satisfaction or to share the cost of goods and services.	X																
3. When people make a decision to use money for a particular purpose, they incur an opportunity cost in that they cannot use the money for another purpose.	X	X															

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	Core lesson activities	Extended Exploration	Core lesson activities	Extended Exploration	Core lesson activities	Extended Exploration	Core lesson activities	Extended Exploration	Core lesson activities	Extended Exploration	Core lesson activities	Extended Exploration	Core lesson activities	Extended Exploration	Core lesson activities	Extended Exploration
4. Purchasing decisions have costs and benefits that can be different for different people.	X	X														
5. Price, spending choices of others, peer pressure, and advertising about a product or service can influence purchase decisions			X													
6. Payment methods for making purchases include cash, checks, debit cards, and credit cards.									X	X						
SAVING																
1. When people save money, they are choosing not to spend money today to be able to buy something in the future.			X		X		X									
2. A savings plan is a plan for setting aside money to pay for a future need, goal, or emergency.					X		X									
4. Safety and ease of access are factors to consider when deciding where to keep savings.							X									
5. Financial institutions often pay interest on deposit accounts to attract customers to deposit money in their institution.							X	X								
INVESTING																
1. People invest their money so that it can grow over time and help them achieve their long-term financial goals.											X	X				
2. Low-interest savings accounts are commonly used for short-term financial goals and emergency funds because they are low risk. When saving for longer-term financial goals, people often invest in riskier assets to earn higher returns.			X								X	X				

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MANAGING CREDIT

1. Interest is the price a borrower pays for using someone else’s money, and the income earned by the lender.								X							
2. When a person pays with credit, they have immediate use of purchased goods or services while agreeing to repay the lender in the future with interest.								X							
3. Lenders are more likely to approve borrowers who do not have a lot of other debt and who have a history of paying back loans as promised.								X							

MANAGING RISK

1. People are exposed to risk when there is a chance of loss or harm. Risk is an unavoidable part of daily life.						X	X			X					
2. People who are exposed to risks often try to reduce or avoid the negative consequences of those risks						X				X					
3. One way to cope with unexpected losses is to save for emergencies.						X									

Source: Jump\$Start Coalition and Council for Economic Education, National Standards for Personal Financial Education (2021). <https://www.councilforeconed.org/wp-content/uploads/2021/10/2021-National-Standards-for-Personal-Financial-Education.pdf>; Grade 4 benchmarks

NATIONAL COUNCIL FOR SOCIAL STUDIES NATIONAL CURRICULUM STANDARDS

National Curriculum Standards for Social Studies, developed by the National Council for Social Studies, include learning expectations at early, middle, and high school levels and describe purposes, knowledge and intellectual processes that students should demonstrate.

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	Core lesson activities	Extended Exploration	Core lesson activities	Extended Exploration	Core lesson activities	Extended Exploration	Core lesson activities	Extended Exploration	Core lesson activities	Extended Exploration	Core lesson activities	Extended Exploration	Core lesson activities	Extended Exploration	Core lesson activities	Extended Exploration
2. Time, Continuity, and Change								X								X
4. Individual, Development, and Identity			X												X	
5. Individuals, Groups, and Institutions							X									
6. Power Authority, and Governance														X		
7. Production, Distribution, and Consumption	X	X	X	X	X	X	X	X	X	X	X	X	X	X		
8. Science, Technology, and Society				X		X		X	X	X		X			X	X

Source: National Council for Social Studies: <https://www.socialstudies.org/standards>; Early Grades

COMMON CORE STANDARDS FOR ENGLISH LANGUAGE ARTS AND MATHEMATICS GRADES 3-5

The Common Core English Language Arts and Mathematics Standards outline what students need to know and be able to do at each grade level in order to graduate high school prepared to succeed in entry-level careers, introductory academic college courses, and workforce training programs.

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	Core lesson activities	Extended Exploration	Core lesson activities	Extended Exploration	Core lesson activities	Extended Exploration	Core lesson activities	Extended Exploration	Core lesson activities	Extended Exploration	Core lesson activities	Extended Exploration	Core lesson activities	Extended Exploration	Core lesson activities	Extended Exploration
COMMON CORE ELA STANDARDS: GRADES 3-5																
READING STANDARDS FOR LITERATURE (RL)																
RL.3.1., RL.4.1, RL.5.1	X	X												X		
RL.3.2, RL.4.2., RL.5.2	X	X												X		
RL.3.3., RL.4.3, RL.5.3	X	X												X		
RL.3.10, RL.4.10, RL.5.10	X	X				X								X		
READING STANDARDS FOR INFORMATIONAL TEXT (RI)																
RI.3.1, RI.4.1, RI.5.1			X								X					X
RI.3.7, RI.4.7					X											X
RI.3.10, RI.4.10, RI.5.10			X			X		X	X	X	X					X
WRITING STANDARDS (W)																
W.3.1, W.4.1, W.5.1			X								X		X	X	X	X
W.3.2, W.4.2, W.5.2	X		X		X				X		X		X	X	X	X
W.3.3, W.4.3, W.5.3												X				
W.3.7, W.4.7, W.5.7								X								
W.3.8, W.4.8, W.5.8								X								
W.3.10, W.4.10, W.5.10	X		X		X				X		X		X	X	X	X
SPEAKING AND LISTENING STANDARDS (SL)																
SL.3.1, SL.4.1, SL.5.1	X	X	X		X		X	X	X		X		X	X	X	
SL.3.3	X	X	X		X		X		X		X		X	X	X	
SL.3.4, SL.4.4., SL.5.4													X			
COMMON CORE MATHEMATICS STANDARDS: GRADES 3-5																
OPERATIONS AND ALGEBRAIC THINKING																
D.8, 4.0A.A3	X		X		X					X			X			
NUMBER AND OPERATIONS IN BASE TEN																
3.NBT.A.2, 4.NBT.B.4, 5.NBT.B.7	X		X		X				X		X		X	X	X	
MEASUREMENT AND DATA																
4.MD.A.2	X		X		X		X		X		X		X			

Source: <http://www.corestandards.org/read-the-standards/>



ALIGNMENT TO INDIVIDUAL STATE ENGLISH LANGUAGE ARTS AND MATHEMATICS STANDARDS

The following pages provide information about the alignment of Money Smart for Young People to academic standards for English Language Arts and Mathematics in states that did not use the Common Core standards as of the release of this curriculum.

ALASKA

	Lesson 1 “Money Matters”		Lesson 2 “Get Set for Goals”		Lesson 3 “Make a Plan”		Lesson 4 “Save Your Money”		Lesson 5 “Which Way to Pay?”		Lesson 6 “Get Invested”		Lesson 7 “It’s Great to Donate!”		Lesson 8 “Career Choices”	
	Core lesson activities	Extended Exploration	Core lesson activities	Extended Exploration	Core lesson activities	Extended Exploration	Core lesson activities	Extended Exploration	Core lesson activities	Extended Exploration	Core lesson activities	Extended Exploration	Core lesson activities	Extended Exploration	Core lesson activities	Extended Exploration
ALASKA STATE ELA STANDARDS: GRADES 3-5																
READING STANDARDS FOR LITERATURE (RL)																
RL.3.1., RL.4.1, RL.5.1	X	X												X		
RL.3.2, RL.4.2., RL.5.2	X	X												X		
RL.3.3., RL.4.3, RL.5.3	X	X												X		
RL.3.10, RL.4.10, RL.5.10	X	X				X								X		
READING STANDARDS FOR INFORMATIONAL TEXT (RI)																
RI.3.1, RI.4.1, RI.5.1			X						X		X					X
RI.3.7, RI.4.7					X											X
RI.3.10, RI.4.10, RI.5.10			X				X	X	X	X						X
WRITING STANDARDS (W)																
W.3.1, W.4.2, W.5.2			X								X		X	X	X	X
W.3.2, W.4.2, W.5.2	X		X		X				X		X		X	X	X	X
W.3.3, W.4.3, W.5.3												X				
W.3.7, W.4.7, W.5.7							X									
W.3.8, W.4.8, W.5.8							X									
W.3.10, W.4.10, W.5.10	X		X		X			X		X		X	X	X	X	X
SPEAKING AND LISTENING STANDARDS (SL)																
SL.3.1, SL.4.1, SL.5.1	X	X	X		X		X	X	X		X		X	X	X	
SL.3.3	X	X	X		X		X		X		X		X	X	X	
SL.3.4, SL.4.4., SL.5.4													X			
ALASKA STATE MATH STANDARDS: GRADES 3-5																
OPERATIONS AND ALGEBRAIC THINKING (OA)																
3.OA.3, 4.OA.3	X		X		X				X				X			
NUMBER AND OPERATIONS IN BASE TEN (NBT)																
3.NBT.2, 4.NBT.4	X		X		X	X			X		X	X	X	X	X	
MEASUREMENT AND DATA (MD)																
4.MD.2	X		X		X		X		X		X		X			

Source: https://education.alaska.gov/akstandards/standards/AKStandards_ELAandMath_080812.pdf

FLORIDA

	Lesson 1 “Money Matters”		Lesson 2 “Get Set for Goals”		Lesson 3 “Make a Plan”		Lesson 4 “Save Your Money”		Lesson 5 “Which Way to Pay?”		Lesson 6 “Get Invested”		Lesson 7 “It’s Great to Donate!”		Lesson 8 “Career Choices”	
	Core lesson activities	Extended Exploration	Core lesson activities	Extended Exploration	Core lesson activities	Extended Exploration	Core lesson activities	Extended Exploration	Core lesson activities	Extended Exploration	Core lesson activities	Extended Exploration	Core lesson activities	Extended Exploration	Core lesson activities	Extended Exploration
FLORIDA STATE ELA STANDARDS: GRADES 3-5																
READING STANDARDS FOR LITERATURE (RL)																
LAFS.3.RL.1.1, LAFS.4.RL.1.1, LAFS.5.RL.1.1	X	X												X		
LAFS.3.RL.1.2, LAFS.4.RL.1.2, LAFS.5.RL.1.2	X	X												X		
LAFS.3.RL.1.3, RL.1.3, RL.1.3	X	X												X		
LAFS.3.RL.3.10, LAFS.4.RL.4.10, LAFS.5.RL.5.10	X	X				X								X		
READING FOR INFORMATIONAL TEXT																
LAFS.3.RI.1.1, LAFS.4.RI.1.1, LAFS.5.RI.1.1			X						X		X					X
LAFS.3.RI.3.7, LAFS.4.RI.3.7					X											X
LAFS.3.RI.3.10, LAFS.4.RI.4.10, LAFS.5.RI.5.10			X					X	X	X	X					X
WRITING STANDARDS (W)																
LAFS.3.W.1.1, LAFS.4.W.1.1, LAFS.5.W.1.1			X								X		X	X	X	X
LAFS.3.W.1.2, LAFS.4.W.1.2, LAFS.5.W.1.2	X		X		X				X		X		X	X	X	X
LAFS.3.W.1.3, LAFS.4.W.1.3, LAFS.5.W.1.3											X					
LAFS.3.W.3.7, LAFS.4.W.3.7, LAFS.5.W.3.7								X								
LAFS.3.W.3.8, LAFS.4.W.3.8, W.5.8								X								
LAFS.3.W.4.10, LAFS.4.W.4.10, LAFS.5.W.4.10	X		X		X				X		X		X	X	X	X
SPEAKING AND LISTENING STANDARDS (SL)																
LAFS.3.SL.1.1, LAFS.4.SL.1.1, LAFS.5.SL.1.1	X	X	X		X		X	X	X		X		X	X	X	
LAFS.3.SL.1.3	X	X	X		X		X		X		X		X	X	X	
LAFS.3.SL.2.4, LAFS.4.SL.2.4, LAFS.5.SL.2.4													X			
FLORIDA STATE MATH STANDARDS: GRADES 3-5																
OPERATIONS AND ALGEBRAIC THINKING																
MAFS.3.OA.4.8, MAFS.4.OA.1.3	X		X		X				X				X			
NUMBER AND OPERATIONS IN BASE TEN																
MAFS.3.NBT.1.2, MAFS.4.NBT.2.4	X		X		X	X			X		X	X	X	X	X	
MEASUREMENT AND DATA																
MAFS.4.MD.1.2	X		X		X		X		X		X		X			

Source: <http://www.fldoe.org/academics/standards/>

INDIANA

	Lesson 1 “Money Matters”		Lesson 2 “Get Set for Goals”		Lesson 3 “Make a Plan”		Lesson 4 “Save Your Money”		Lesson 5 “Which Way to Pay?”		Lesson 6 “Get Invested”		Lesson 7 “It’s Great to Donate!”		Lesson 8 “Career Choices”	
	Core lesson activities	Extended Exploration	Core lesson activities	Extended Exploration	Core lesson activities	Extended Exploration	Core lesson activities	Extended Exploration	Core lesson activities	Extended Exploration	Core lesson activities	Extended Exploration	Core lesson activities	Extended Exploration	Core lesson activities	Extended Exploration
INDIANA STATE ELA STANDARDS: GRADES 3-5																
READING LITERATURE (RL)																
3.RL.1., 4.RL.1, 5.RL.1	X	X				X								X		
3.RL.2.1, 4.RL.2.1, 5.RL.2.1	X	X												X		
3.RL.2.2, 4.RL.2.2., 5.RL.2.2	X	X												X		
3.RL.2.3, 4.RL.2.3, 5.RL.2.3	X	X												X		
READING NONFICTION (RN)																
3.RN.1, 4.RN.1, 5.RN.1			X					X	X	X	X					X
3.RN.2.1, 4.RN.2.1, 5.RN.2.1			X						X		X					X
3.RN.3.1, 4.RN.3.1, 5.RN.3.1				X												X
WRITING STANDARDS (W)																
3.W.3.2, 4.W.3.2, 5.W.3.2	X		X		X				X		X		X	X	X	X
3.W.3.3, 4.W.3.3, 5.W.3.3											X					
3.W.5, 4.W.5, 5.W.5							X									
3.W.1., 4.W.1.; 5.W.1	X		X		X				X		X		X	X	X	X
SPEAKING AND LISTENING STANDARDS (SL)																
3.SL.2.1, 4.SL.2.1, 5.SL.2.1	X	X	X		X		X	X	X		X		X	X	X	
3.SL.2.4, 4.SL.2.4, 5.SL.2.4	X	X	X		X		X		X		X		X	X	X	
3.SL.4.1, 4.SL.4.1, 5.SL.4.1													X			
INDIANA STATE MATH STANDARDS: GRADES 3-5																
OPERATIONS AND ALGEBRAIC THINKING																
3.AT.1, 4.AT.1, 5.AT.1	X		X		X				X					X		
NUMBER AND OPERATIONS IN BASE TEN																
3.C.1, 4.C.1	X		X		X	X			X		X	X	X	X	X	
MEASUREMENT AND DATA																
3.M.4			X		X			X					X	X		

Source: <https://www.doe.in.gov/standards>

MINNESOTA¹

	Lesson 1 “Money Matters”		Lesson 2 “Get Set for Goals”		Lesson 3 “Make a Plan”		Lesson 4 “Save Your Money”		Lesson 5 “Which Way to Pay?”		Lesson 6 “Get Invested”		Lesson 7 “It’s Great to Donate!”		Lesson 8 “Career Choices”	
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MINNESOTA STATE MATH STANDARDS: GRADES 3-5																
NUMBER AND OPERATIONS																
3.1.2; 4.1.1, 5.1.1	X		X		X				X				X			
3.1.2	X		X		X	X			X		X	X	X	X	X	
GEOMETRY AND MEASUREMENT																
3.3.3								X								

Source: <https://education.mn.gov/MDE/dse/stds/>

¹ Note: Minnesota uses Common Core standards for English Language Arts.

NEBRASKA

	Lesson 1 “Money Matters”		Lesson 2 “Get Set for Goals”		Lesson 3 “Make a Plan”		Lesson 4 “Save Your Money”		Lesson 5 “Which Way to Pay?”		Lesson 6 “Get Invested”		Lesson 7 “It’s Great to Donate!”		Lesson 8 “Career Choices”	
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NEBRASKA STATE ELA STANDARDS: GRADES 3-5																
READING																
LA.3.1.6, LA 4.1.6	X	X	X			X		X	X	X	X			X		X
LA 3.1.6.b, LA 4.1.6.b	X	X												X		
LA 3.1.6.e, LA 4.1.6.e	X	X												X		
LA.3.1.6.i, LA 4.1.6.i	X	X	X						X		X			X		X
LA 3.1.6.p					X											X
WRITING																
LA 3.2.2.a, LA 4.2.2.a	X		X		X				X		X		X	X	X	X
LA 3.2.1.c, LA 4.2.1.c								X								
SPEAKING AND LISTENING																
LA 3.3.1.d, LA 4.3.1.d														X		
LA 3.3.3.d, LA 4.3.3.d	X	X	X		X		X		X		X		X	X	X	
LA 3.3.3.e, LA 4.3.3.e	X	X	X		X		X	X	X		X		X	X	X	
NEBRASKA STATE MATH STANDARDS: GRADES 3-5																
OPERATIONS																
MA 3.1.2, MA 4.1.2	X		X		X	X			X		X	X	X	X	X	
ALGEBRA																
MA 3.2.3, MA 4.2.3	X		X		X				X				X			

Source: <https://www.education.ne.gov/contentareastandards/>

OKLAHOMA

Lesson 1 “Money Matters”		Lesson 2 “Get Set for Goals”		Lesson 3 “Make a Plan”		Lesson 4 “Save Your Money”		Lesson 5 “Which Way to Pay?”		Lesson 6 “Get Invested”		Lesson 7 “It’s Great to Donate!”		Lesson 8 “Career Choices”	
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OKLAHOMA ELA STANDARDS: GRADES 3-5

READING AND WRITING PROCESS

3.2.R.1, 4.2.R.1	X	X												X			
3.2.R.1, 3.2.R.3; 4.2.R.1, 4.2.R.3; 5.2.R.3	X	X												X			

CRITICAL READING AND WRITING

3.3.R.3, 4.3.R.3, 5.3.R.3	X	X												X			
3.3.R.7, 4.3.R.7			X					X		X						X	
3.W.3.2, 4.W.3.2, 5.W.3.2	X		X		X			X		X		X	X	X	X	X	X
3.3.W.3, 4.3.W.3, 5.3.W.3			X							X		X	X	X	X	X	X

RESEARCH

3.6.R.1, 4.6.R.1, 5.6.R.1								X									
3.6.W.4, 4.6.W.4, 5.6.W.4														X			

INDEPENDENT READING AND WRITING

3.8.R, 4.8.R, 5.8.R	X	X			X									X			
3.8.W, 4.8.W, 5.8.W	X		X		X			X		X		X	X	X	X	X	X

OKLAHOMA STATE MATH STANDARDS: GRADES 3-5

NUMBER AND OPERATIONS

3.N.2.3	X		X		X	X			X		X	X	X	X	X	X	
3.N.2.5, 4.N.1.5, 5.N.1.5	X		X		X				X				X				

GEOMETRY AND MEASUREMENT

4.GM.2.5	X		X		X		X		X		X		X				
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Source: <https://sde.ok.gov/oklahoma-academic-standards>



SOUTH CAROLINA

	Lesson 1 “Money Matters”		Lesson 2 “Get Set for Goals”		Lesson 3 “Make a Plan”		Lesson 4 “Save Your Money”		Lesson 5 “Which Way to Pay?”		Lesson 6 “Get Invested”		Lesson 7 “It’s Great to Donate!”		Lesson 8 “Career Choices”	
	Core lesson activities	Extended Exploration	Core lesson activities	Extended Exploration	Core lesson activities	Extended Exploration	Core lesson activities	Extended Exploration	Core lesson activities	Extended Exploration	Core lesson activities	Extended Exploration	Core lesson activities	Extended Exploration	Core lesson activities	Extended Exploration
SOUTH CAROLINA ELA STANDARDS: GRADES 3-5																
READING—LITERARY TEXT (RL)																
3.RL.5, 4.RL.5,	X	X												X		
3.RL.6, 4.RL.6, 5.RL.6	X	X												X		
3.RL.7, 4.RL.7, 5.RL.7					X										X	
3.RL.8, 4.RL.8	X	X												X		
3.RL.13, 4.RL.13, 5.EL.13	X	X				X								X		
READING—INFORMATIONAL TEXT (RI)																
3.RI.5, 4.RI.5, 5.RI.5			X						X		X				X	
3.RI.12, 4.RI.12, 5.RI.12			X					X	X	X	X				X	
WRITING (W)																
3.W.1, 4.W.1			X								X		X	X	X	X
3.W.2, 4.W.2, 5.W.2	X		X		X				X		X		X	X	X	X
3.W.3, 4.W.3, 5.W.3												X				
3.W.6, 4.W.6, 5.W.6	X		X		X				X		X		X	X	X	X
COMMUNICATION (C)																
3.C.1, 4.C.1, 5.C.1	X	X	X		X		X	X	X		X		X	X	X	
3.C.2, 4.C.2, 5.C.2													X			
SOUTH CAROLINA STATE MATH STANDARDS: GRADES 3-5																
ALGEBRAIC THINKING AND OPERATIONS (ATO)																
3.ATO.8	X		X		X				X				X			
NUMBER SENSE AND BASE TEN (NSBT)																
3.NSBT.4	X		X		X	X	X	X	X		X	X	X	X	X	

Source: <https://ed.sc.gov/instruction/standards-learning/mathematics/standards/sccc-standards-for-mathematics-final-print-on-one-side/>

TEXAS

	Lesson 1 “Money Matters”		Lesson 2 “Get Set for Goals”		Lesson 3 “Make a Plan”		Lesson 4 “Save Your Money”		Lesson 5 “Which Way to Pay?”		Lesson 6 “Get Invested”		Lesson 7 “It’s Great to Donate!”		Lesson 8 “Career Choices”	
	Core lesson activities	Extended Exploration	Core lesson activities	Extended Exploration	Core lesson activities	Extended Exploration	Core lesson activities	Extended Exploration	Core lesson activities	Extended Exploration	Core lesson activities	Extended Exploration	Core lesson activities	Extended Exploration	Core lesson activities	Extended Exploration
TEXAS ELA STANDARDS: GRADES 3-5																
STRAND 3: RESPONSE SKILLS: LISTENING, SPEAKING, READING, WRITING AND THINKING USING MULTIPLE TEXTS.																
3.7.C, 4.7.C, 5.7.C	X	X												X		
3.7.E, 4.7.E, 5.7.E							X									
STRAND 4: MULTIPLE GENRES: LISTENING, SPEAKING, READING, WRITING AND THINKING USING MULTIPLE TEXTS—LITERARY ELEMENTS																
3.8.I, 4.8.I, 5.8.I	X	X											X			
STRAND 2: DEVELOP AND DEEPEN COMPREHENSION OF COMPLEX TEXTS																
3.6.B, 4.6.B, 5.6.B			X					X		X						X
STRAND 6: COMPOSITION: LISTENING, SPEAKING, READING, WRITING, AND THINKING USING MULTIPLE TEXTS—GENRES																
3.12.A, 4.12.A., 5.12.A												X				
3.12.B, 4.12.B, 5.12.B	X		X		X			X		X		X	X	X	X	X
3.12.C, 4.12.C, 5.12.C			X							X		X	X	X	X	X
STRAND 7: INQUIRY AND RESEARCH: LISTENING, SPEAKING, READING, WRITING AND THINKING USING MULTIPLE TEXTS																
3.13.C., 3.13., E, 4.13.C, 4.13.E, 5.13.C, 5.13.E							X									
STRAND 1: DEVELOPING AND SUSTAINING FOUNDATIONAL LANGUAGE SKILLS: LISTENING, SPEAKING, DISCUSSION, AND THINKING—ORAL LANGUAGE																
3.1.A, 4.1.A, 5.1.A	X	X	X		X		X	X	X		X		X	X	X	
3.1.C, 4.1.C, 5.1.C													X			
TEXAS MATH STANDARDS: GRADES 3-5																
NUMBER AND OPERATIONS																
3(4)(A)	X		X		X				X				X			
4(4)(A)	X		X		X	X			X		X	X	X	X	X	X
GEOMETRY AND MEASUREMENT																
4(8)(C)	X		X		X		X		X		X		X			

Source: <https://tea.texas.gov/curriculum/teks/>

VIRGINIA

	Lesson 1 “Money Matters”		Lesson 2 “Get Set for Goals”		Lesson 3 “Make a Plan”		Lesson 4 “Save Your Money”		Lesson 5 “Which Way to Pay?”		Lesson 6 “Get Invested”		Lesson 7 “It’s Great to Donate!”		Lesson 8 “Career Choices”	
	Core lesson activities	Extended Exploration	Core lesson activities	Extended Exploration	Core lesson activities	Extended Exploration	Core lesson activities	Extended Exploration	Core lesson activities	Extended Exploration	Core lesson activities	Extended Exploration	Core lesson activities	Extended Exploration	Core lesson activities	Extended Exploration
VIRGINIA ELA STANDARDS: GRADES 3-5																
READING																
3.5.g, 3.5.j, 3.5.e; 4.5.b, 4.5.c, 4.5.h; 5.5	X	X											X			
3.6.c					X											X
3.6.d; 4.6.e; 5.6			X				X	X	X	X						X
WRITING																
3.8, 4.7, 5.7	X		X		X				X		X	X	X	X	X	X
RESEARCH																
3.10.c; 4.9.b; 5.9							X									
COMMUNICATION AND MULTIMODAL LITERACIES																
3.1.g, 4.1.a, 5.1.d	X	X	X		X		X	X	X		X		X	X	X	
3.1.c, 4.1.d	X	X	X		X		X		X		X		X	X	X	
3.2, 4.2, 5.2													X			
VIRGINIA MATH STANDARDS: GRADES 3-5																
MEASUREMENT AND GEOMETRY																
3.6 (Determine value of bills and coins and make change)								X								

Source: <http://www.doe.virginia.gov/testing/indeX.shtml>