



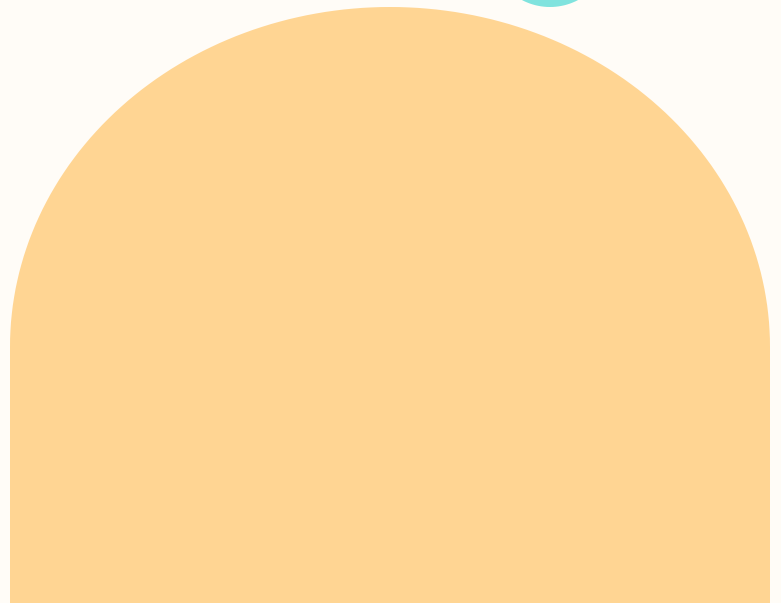
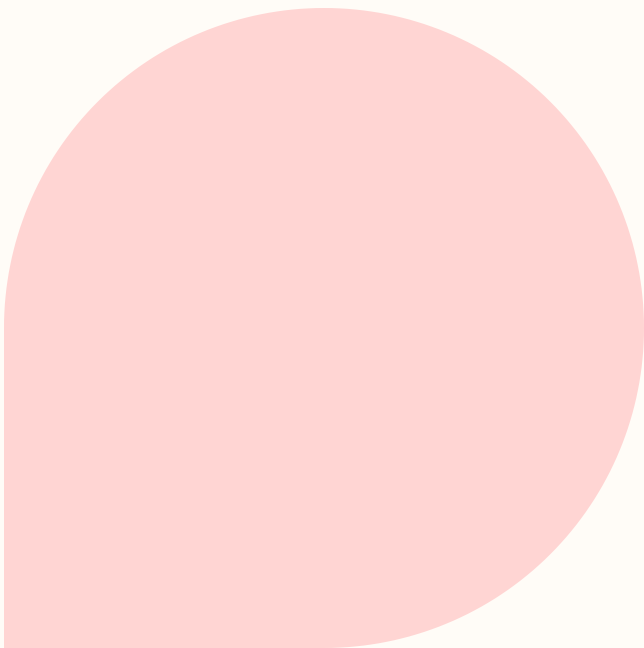
Illinois Standards Alignment

High School Courses • Grades 9-12

Transition Curriculum

Emotional Well-Being Curriculum

Financial Literacy





Overview

Ori Learning's high school courses align to multiple Illinois standards frameworks. Each lesson includes Common Core ELA standards in its lesson properties, providing a direct crosswalk to **DLM Essential Element**. Additionally, each course line aligns to the Illinois content standards that govern its subject area.

Standards Addressed

DLM Essential Elements (ELA & Math) — via CCSS standard alignments embedded in every lesson

IL Learning Standards (CCSS-aligned) — Illinois Learning Standards for English Language Arts — aligned to Common Core State Standards

Illinois SEL Standards — 3 goals, 10 learning standards — first state-adopted SEL standards in the nation (2004)

Illinois Health Education Standards — State Goals 22, 23, 24 — health promotion, human development, communication/decision-making

Illinois Essential Employability Skills — Personal Ethic, Work Ethic, Communication Skills, Teamwork

ISBE College and Career Readiness (CCR) — Career Development Experience, Career Area of Interest, Program of Study indicators

IL SPED Transition Requirements — Employment, Education/Training, Independent Living, Self-Determination domains (age 14.5+)

SS.EC.FL (Financial Literacy) — Illinois Social Science Economics and Financial Literacy standards for grades 9-12

HB 1375 Personal Finance Requirement — Standalone semester course required beginning with class entering 9th grade 2027-2028

Course Summary

Course	Grades	Units	Lessons	DLM Essential Element	Illinois Standards
Transition 9-10	9-12	6	30	30+	IL Essential Employability Skills, CCR, SPED Transition
Transition 11-12	9-12	6	30	30+	IL Essential Employability Skills, CCR, SPED Transition
Emotional Well-Being Gr 9	9	5	25	14	IL SEL Standards, Health Ed Goals 22-24
Emotional Well-Being Gr 10	10	5	25	3+	IL SEL Standards, Health Ed Goals 22-24

Course	Grades	Units	Lessons	DLM Essential Element	Illinois Standards
Emotional Well-Being Gr 11	11	5	25	*	IL SEL Standards, Health Ed Goals 22-24
Emotional Well-Being Gr 12	12	5	25	2+	IL SEL Standards, Health Ed Goals 22-24
Financial Literacy 9-10	9-12	1	5	3	SS.EC.FL, HB 1375
Financial Literacy 11-12	9-12	1	5	5	SS.EC.FL, HB 1375

** All EWB lessons exercise speaking/listening and writing standards through collaboration boards and journal reflections, even where not explicitly tagged in lesson properties.*



Transition Curriculum

DLM Essential Element Crosswalk

CCSS ELA standards aligned in lesson properties, with corresponding DLM Essential Element. 60 lessons across two course levels.

CCSS ELA Standard	DLM Essential Element	Description	9-10	11-12
RI.9-10.1	EE.RI.9-10.1	Cite textual evidence to support analysis	✓	✓
RI.9-10.2	EE.RI.9-10.2	Determine central idea; analyze development	✓	✓
RI.9-10.3	EE.RI.9-10.3	Analyze how ideas/events unfold	✓	✓
RI.9-10.4	EE.RI.9-10.4	Determine meaning of words and phrases	✓	✓
RI.9-10.5	EE.RI.9-10.5	Analyze structure of text	✓	✓
RI.9-10.7	EE.RI.9-10.7	Analyze accounts in different mediums	✓	✓
RI.11-12.1	EE.RI.11-12.1	Cite thorough textual evidence	✓	✓
RI.11-12.2	EE.RI.11-12.2	Determine/analyze central ideas	—	✓
RI.11-12.3	EE.RI.11-12.3	Analyze complex set of ideas/events	✓	—
RI.11-12.4	EE.RI.11-12.4	Determine meaning incl. connotative/technical	✓	—
RI.11-12.6	EE.RI.11-12.6	Determine author's purpose; analyze style	✓	✓
RI.11-12.7	EE.RI.11-12.7	Integrate/evaluate multiple sources	✓	✓
W.9-10.1	EE.W.9-10.1	Write arguments	✓	✓
W.9-10.2	EE.W.9-10.2	Write informative/explanatory texts	✓	✓
W.9-10.3	EE.W.9-10.3	Write narratives	✓	✓
W.9-10.4	EE.W.9-10.4	Produce clear and coherent writing	✓	✓
W.9-10.5	EE.W.9-10.5	Develop writing through planning/revising	✓	—
W.9-10.6	EE.W.9-10.6	Use technology to produce/publish writing	✓	✓
W.9-10.7	EE.W.9-10.7	Conduct short research projects	✓	—
W.9-10.8	EE.W.9-10.8	Gather relevant information from sources	✓	✓
W.11-12.1	EE.W.11-12.1	Write arguments	✓	—
W.11-12.2	EE.W.11-12.2	Write informative/explanatory texts	✓	—
W.11-12.3	EE.W.11-12.3	Write narratives	✓	—
W.11-12.4	EE.W.11-12.4	Produce clear and coherent writing	✓	—

CCSS ELA Standard	DLM Essential Element	Description	9-10	11-12
W.11-12.5	EE.W.11-12.5	Develop writing through planning/revising	✓	✓
W.11-12.6	EE.W.11-12.6	Use technology to produce/publish writing	✓	✓
W.11-12.7	EE.W.11-12.7	Conduct research projects	✓	✓
SL.9-10.1	EE.SL.9-10.1	Collaborative discussions	✓	✓
SL.9-10.4	EE.SL.9-10.4	Present information clearly	✓	✓
SL.9-10.6	EE.SL.9-10.6	Adapt speech to contexts	✓	—
SL.11-12.1	EE.SL.11-12.1	Collaborative discussions	✓	✓
SL.11-12.4	EE.SL.11-12.4	Present information clearly	—	✓
SL.11-12.5	EE.SL.11-12.5	Strategic use of digital media	✓	✓
SL.11-12.6	EE.SL.11-12.6	Adapt speech to contexts	✓	—
L.9-10.3	EE.L.9-10.3	Apply knowledge of language	—	✓
L.11-12.3	EE.L.11-12.3	Apply knowledge of language	—	✓

36 unique DLM Essential Element addressed across 60 Transition lessons, spanning Reading Informational Text, Writing, Speaking & Listening, and Language strands.

Illinois Special Education Transition Requirements (age 14.5+)

Standard	Description	Curriculum Alignment
Employment	Measurable postsecondary employment goals; transition activities supporting employment readiness	Employment Skills: Job Search, Building a Resume, Applying for Jobs, Job Interviews (9-10); Workplace Etiquette, Communication, Work Ethic, Workplace Safety (11-12)
Education/Training	Measurable postsecondary education/training goals; transition activities supporting further learning	Education + Training: My Education, Learning Supports, Study Skills, Organization Skills (9-10); Exploring Job Training Programs (18+), technology-focused learning (11-12)
Independent Living	Measurable postsecondary independent living goals (when appropriate); self-determination and daily living skills	Independent Living: Household Chores, Preparing Meals, Personal Care, Planning My Week (9-10); Community Awareness, Community Resources, Communities in Action, Solving Community Problems, Community Involvement (11-12)
Self-Determination	Student participation in IEP meetings; self-advocacy; understanding of own strengths and needs	Self-Determination: Self-Awareness, Growth Mindset/My Mindset, Setting SMART Goals/Goal Setting, Knowing My Limits, Self-Advocacy (11-12)
Social Skills	Social/interpersonal skills supporting community participation and employment	Social Skills: Taking Perspective, Working with Others, Relationship Skills, Navigating Social Situations (both course levels)

Illinois Essential Employability Skills Framework

Standard	Description	Curriculum Alignment
Personal Ethic	Integrity, respect, perseverance, positive attitude	Self-Determination: Self-Awareness, Growth Mindset/My Mindset, Knowing My Limits, Self-Advocacy; Social Skills: Navigating Social Situations, Working with Others, Taking Perspective
Work Ethic	Dependability, regular attendance, commitment, professionalism	Employment Skills: Work Ethic, Workplace Etiquette, Workplace Safety (11-12); Job Interviews, Getting the Job (9-10)
Communication Skills	Active listening, clear communication, follows directions, comprehends written material	Employment Skills: Workplace Communication (11-12); Social Skills: Working with Others, Navigating Social Situations; Education + Training: Study Skills, Organization Skills
Teamwork	Critical thinking, sound decision-making, effective and cooperative work	Social Skills: full unit; Employment Skills: all workplace lessons require cooperative work; culminating project lessons in every unit

ISBE College and Career Readiness (CCR) Framework

Standard	Description	Curriculum Alignment
Career Development Experience	Supervised work experience (60+ hours, workplace or authentic conditions, includes Professional Skills Assessment)	Employment Skills: full unit prepares students for workplace experiences; Self-Determination: goal-setting and self-assessment aligned to Professional Skills Assessment
Career Area of Interest	Student identifies career pathway through individualized plan by end of sophomore year	Self-Determination: Self-Awareness, Setting SMART Goals; Education + Training: My Education, career exploration
Program of Study	CTE concentrator (2+ courses in single career/technical area)	Transition 9-10 + 11-12 can count as 2 courses in a Human and Public Services pathway
Consistent Employment	Verified consistent employment during high school (12+ months)	Employment Skills: all lessons prepare students for sustained employment
Community Service	Documented community service during high school (25+ hours)	Independent Living (11-12): Community Awareness, Community Resources, Community Involvement, Communities in Action

College and Career Pathway Endorsement (CCPE) — Human and Public Services

Standard	Description	Curriculum Alignment
Individualized Learning Plan	Grades 9-12, annually updated	Self-Determination: goal-setting, self-assessment, and planning skills directly support individualized learning plan development
Career-Focused Instructional Sequence	Multi-year career-focused course sequence	Transition 9-10 + Transition 11-12 constitute a multi-year career-focused sequence in the Human and Public Services pathway
Professional Learning Experiences	Career exploration + 60 hrs career development experience + team-based challenges	Employment Skills: prepares students for career development experiences; culminating projects serve as team-based challenges



Emotional Well-Being Curriculum

DLM Essential Element Crosswalk

100 lessons across Grades 9-12, organized into five CASEL-aligned units. CCSS ELA standards tagged in lesson properties.

CCSS ELA Standard	DLM Essential Element	Description	9	10	11	12
SL.9-10.1	EE.SL.9-10.1	Collaborative discussions	✓	✓	—	—
SL.9-10.1.C	EE.SL.9-10.1.C	Propel conversations; pose/respond to questions	✓	✓	—	—
SL.9-10.1.D	EE.SL.9-10.1.D	Respond thoughtfully; summarize agreement	✓	—	—	—
SL.9-10.6	EE.SL.9-10.6	Adapt speech to contexts	✓	—	—	—
W.9-10.2	EE.W.9-10.2	Write informative/explanatory texts	✓	—	—	—
W.9-10.3	EE.W.9-10.3	Write narratives	✓	—	—	—
W.9-10.4	EE.W.9-10.4	Produce clear and coherent writing	✓	✓	—	—
W.9-10.10	EE.W.9-10.10	Write routinely	✓	—	—	—
W.11-12.2	EE.W.11-12.2	Write informative/explanatory texts	✓	—	—	—
W.11-12.3	EE.W.11-12.3	Write narratives	✓	—	—	—
W.11-12.10	EE.W.11-12.10	Write routinely	✓	—	—	—
L.9-10.2	EE.L.9-10.2	Standard English conventions	✓	—	—	—

All 100 EWB lessons include collaboration boards (91%) and written journal reflections, exercising speaking/listening and writing standards through embedded pedagogy across all four grade levels.

Illinois SEL Goal 1 — Self-Awareness and Self-Management

Standard	Benchmark	Curriculum Alignment
1A — Identify and manage one's emotions and behavior	1A.5a: Evaluate how expressing one's emotions in different situations affects others	EWB Unit 1 Self-Awareness: My Identity, My Outlook, Knowing My Strengths; EWB Unit 2 Self-Management: Managing My Emotions, Mixed Emotions, Acceptance (R.A.I.N.)
1A	1A.5b: Evaluate how expressing more positive attitudes influences others	EWB Unit 2 Self-Management: Building Habits, Getting Motivated; EWB Unit 1 Self-Awareness: Growth Mindset, Empowering Beliefs

Standard	Benchmark	Curriculum Alignment
1B — Recognize personal qualities and external supports	1B.5a: Implement a plan to build on a strength, meet a need, or address a challenge	EWB Unit 1 Self-Awareness: Knowing My Strengths, My Potential, My Future Self; EWB Unit 2 Self-Management: Setting SMART Goals, Overcoming Obstacles; Transition Self-Determination: Self-Awareness, Setting SMART Goals, Goal Setting
1B	1B.5b: Evaluate how developing interests and filling useful roles support school and life success	EWB Unit 1 Self-Awareness: Exploring My Interests, My Passions, My Aspirations; Transition Education + Training: My Education, Learning Supports
1C — Demonstrate skills for achieving goals	1C.5a: Set a post-secondary goal with action steps, timeframes, and criteria for evaluating achievement	EWB Unit 2 Self-Management: Setting SMART Goals, Goals vs. Dreams, Reaching My Goals; Transition Self-Determination: Setting SMART Goals (9-10), Goal Setting (11-12)
1C	1C.5b: Monitor progress toward achieving a goal, and evaluate one's performance against criteria	EWB Unit 2 Self-Management: Getting Motivated, Overcoming Obstacles; Transition Self-Determination: Goal Setting, culminating projects

Illinois SEL Goal 2 — Social Awareness and Interpersonal Skills

Standard	Benchmark	Curriculum Alignment
2A — Recognize the feelings and perspectives of others	2A.5a: Demonstrate how to express understanding of those who hold different opinions	EWB Unit 3 Social Awareness: Understanding Perspective, Taking Perspective, Being Open-Minded, Empathy in Action; Transition Social Skills: Taking Perspective, Working with Others
2A	2A.5b: Demonstrate ways to express empathy for others	EWB Unit 3 Social Awareness: Empathy, Compassion, Sympathy vs. Empathy, Empathy in Action, Elevating Others
2B — Recognize individual and group similarities and differences	2B.5a: Evaluate strategies for being respectful of others and opposing stereotyping and prejudice	EWB Unit 3 Social Awareness: Respecting Others, Strength in Diversity, Uncovering Bias; Transition Social Skills: Navigating Social Situations

Standard	Benchmark	Curriculum Alignment
2B	2B.5b: Evaluate how advocacy for the rights of others contributes to the common good	EWB Unit 3 Social Awareness: Caring for My Community, Leadership Skills, Elevating Others
2C — Use communication and social skills to interact effectively	2C.5a: Evaluate the application of communication and social skills in daily interactions with peers, teachers, and families	EWB Unit 4 Relationship Skills: Communication Skills, Expressing My Feelings, Building Relationships; Transition Social Skills: full unit; Transition Employment Skills: Workplace Communication, Workplace Etiquette
2C	2C.5b: Plan, implement, and evaluate participation in a group project	EWB Unit 4 Relationship Skills: Working with Others; Transition: culminating project lessons in every unit (5 per course level)
2D — Prevent, manage, and resolve interpersonal conflicts	2D.5a: Evaluate the effects of using negotiation skills to reach win-win solutions	EWB Unit 4 Relationship Skills: Resolving Conflict, Conflict Resolution, My Boundaries; EWB Unit 5 Responsible Decision-Making: Saying No, Peer Pressure
2D	2D.5b: Evaluate current conflict-resolution skills and plan how to improve them	EWB Unit 4 Relationship Skills: Resolving Conflict, Maintaining Relationships; Transition Social Skills: Navigating Social Situations

Illinois SEL Goal 3 — Responsible Decision-Making and Accountable Behavior

Standard	Benchmark	Curriculum Alignment
3A — Consider ethical, safety, and societal factors in decisions	3A.5a: Apply ethical reasoning to evaluate societal practices	EWB Unit 5 Responsible Decision-Making: Remembering My Values, Making Big Decisions, Taking Healthy Risks; Transition Social Skills: Community Awareness (11-12)
3A	3A.5b: Examine how the norms of different societies and cultures influence their members' decisions and behaviors	EWB Unit 3 Social Awareness: Strength in Diversity, Being Open-Minded, Uncovering Bias
3B — Apply decision-making skills to daily academic and social situations	3B.5a: Analyze how present decision making affects college and career choices	EWB Unit 5 Responsible Decision-Making: Making Big Decisions, Anticipating Outcomes; Transition Self-Determination: Setting SMART Goals, Goal Setting; Transition Education + Training: My Education
3B	3B.5b: Evaluate how responsible decision making affects interpersonal and group relationships	EWB Unit 5 Responsible Decision-Making: Making Decisions, Problem Solving, Changing Your Mind; EWB Unit 4 Relationship Skills: Healthy vs. Unhealthy Relationships

Standard	Benchmark	Curriculum Alignment
3C — Contribute to the well-being of one's school and community	3C.5a: Work cooperatively with others to plan, implement, and evaluate a project to meet an identified school need	EWB Unit 3 Social Awareness: Caring for My Community; culminating projects in every EWB unit; Transition Independent Living (11-12): Communities in Action, Community Involvement
3C	3C.5b: Work cooperatively with others to plan, implement, and evaluate a project that addresses an identified need in the broader community	Transition Independent Living (11-12): Community Awareness, Community Resources, Solving Community Problems, Community Involvement

Illinois Health Education Standards — State Goals 22, 23, 24

Standard	Description	Curriculum Alignment
22A	Explain basic principles of health promotion, illness prevention, and safety including how to access valid information, products, and services	EWB Unit 2 Self-Management: Self-Care, My Well-Being, My Bandwidth, Handling Stress, Building Habits; Transition Health + Wellness: Personal Care, Health and Hygiene
22B	Describe and explain the factors that influence health among individuals, groups, and communities	EWB Unit 3 Social Awareness: Caring for My Community; Transition Independent Living (11-12): Community Resources
22C	Explain how the environment can affect health	EWB Unit 2 Self-Management: My Bandwidth (stress from environment); Transition Independent Living: community environment awareness
23B	Explain the effects of health-related actions on the body systems	EWB Unit 2 Self-Management: Self-Care, Building Habits; Transition Health + Wellness: Personal Care, Health and Hygiene
23C	Describe factors that affect growth and development	EWB Unit 1 Self-Awareness: My Identity, Strength in Identity; EWB Unit 2 Self-Management: Handling Stress, My Bandwidth, My Well-Being
24A	Demonstrate procedures for communicating in positive ways, resolving differences, and preventing conflict	EWB Unit 4 Relationship Skills: Communication Skills, Resolving Conflict, Expressing My Feelings, Healthy vs. Unhealthy Relationships; EWB Unit 5: Saying No, Peer Pressure; Transition Social Skills: Working with Others, Navigating Social Situations

Standard	Description	Curriculum Alignment
24B	Apply decision-making skills related to the promotion of individual, family, and community health	EWB Unit 5 Responsible Decision-Making: Making Decisions, Anticipating Outcomes, Problem Solving, Making Big Decisions; Transition Independent Living: planning and community health
24C	Demonstrate skills essential to enhancing health and avoiding dangerous situations	EWB Unit 5 Responsible Decision-Making: Saying No, Peer Pressure, Taking Healthy Risks; EWB Unit 4 Relationship Skills: My Boundaries

Illinois SEL Standards (First State-Adopted SEL Framework in the Nation)

Illinois was the first state to adopt free-standing SEL standards in 2004, developed with CASEL. The EWB Curriculum’s five-unit structure maps directly to IL’s three SEL goals and 10 learning standards, with 25 dedicated lessons per unit across four grade levels.

Self-Awareness

Recognize feelings/thoughts, personal traits, strengths, limitations, self-confidence

Lessons: My Identity, My Outlook, Knowing My Strengths, Growth Mindset, Strength in Identity, My Values, Empowering Beliefs, Being Myself, Exploring My Interests, My Future Self, My Passions, My Potential

Unit 1 • 25 lessons (Gr 9-12)

Self-Management

Strategies for managing emotions, thoughts, behaviors; goal-setting; perseverance

Lessons: Managing My Emotions, Handling Stress, Prioritizing My Time, Building Habits, Mixed Emotions, Acceptance (R.A.I.N.), My Bandwidth, Self-Care, Getting Motivated, Goals vs. Dreams, Overcoming Obstacles

Unit 2 • 25 lessons (Gr 9-12)

Social Awareness

Recognize others’ perspectives, cultural differences, mutual respect, social expectations

Lessons: Understanding Perspective, Empathy, Compassion, Respecting Others, Strength in Diversity, Sympathy vs. Empathy, Uncovering Bias, Being Open-Minded, Empathy in Action, Leadership Skills, Elevating Others

Unit 3 • 25 lessons (Gr 9-12)

Relationship Skills

Healthy relationships, positive communication, resist social pressure, conflict resolution, seeking help

Lessons: Why Relationships Matter, Building Relationships, Healthy vs. Unhealthy Relationships, Working with Others, Communication Skills, Resolving Conflict, My Boundaries, Expressing My Feelings, Building New Friendships

Unit 4 • 25 lessons (Gr 9-12)

Responsible Decision-Making

Problem-solving, critical thinking, consequences of actions, ethical and civic impact

Lessons: Making Decisions, Peer Pressure, Anticipating Outcomes, Problem Solving, Thinking Clearly, Remembering My Values, Saying No, Building Reputation, Being Decisive, Making Big Decisions, Taking Healthy Risks, Changing Your Mind

Unit 5 • 25 lessons (Gr 9-12)

100% of Illinois SEL Standards addressed. All 3 goals, 10 learning standards, and 20 Late High School benchmarks are covered. 125 dedicated EWB lessons across five CASEL-aligned units, with pre/post assessments at the lesson, unit, and course level providing measurable growth data for each competency.



Financial Literacy

DLM Essential Element Crosswalk

10 lessons across two course levels teaching foundational and applied money management skills.

CCSS Standard	DLM Essential Element	Description	9-10	11-12
RI.8.2	EE.RI.8.2	Determine central ideas in informational text	✓	✓
MATH 7.EE.B.4	EE.M.7.EE.B.4	Use equations to solve problems	✓	✓
MATH 4.NBT.B.4	EE.M.4.NBT.B.4	Fluently add and subtract multi-digit numbers	✓	—
MATH HSA.CED.A.3	EE.M.HSA.CED.A.3	Represent constraints by equations; interpret solutions	—	✓
MATH HSN.Q.A.1	EE.M.HSN.Q.A.1	Use units to understand and solve problems	—	✓
MATH MP.4	(Practice Standard)	Model with mathematics	—	✓

Financial Literacy 9-10

Lessons: Introduction to Money, Ways to Earn Money, Ways to Spend Your Money, How to Save Money, Financial Literacy Capstone

Standard	Description	Lesson Alignment
SS.EC.FL.1.9-12	Analyze the costs and benefits of various strategies to increase income	Lesson 2: Ways to Earn Money — earnings, pay structures, employment income sources
SS.EC.FL.3.9-12	Explain how time, interest rates, and inflation influence savings patterns over a lifetime	Lesson 4: How to Save Money — saving fundamentals, delayed gratification
SS.EC.1.9-12	Analyze how scarcity and incentives influence choices to consume or produce for different individuals and groups	Lesson 3: Ways to Spend Your Money — needs vs. wants, spending choices

Financial Literacy 11-12

Lessons: Money Matters, Budgeting Basics, Where You Keep Your Money, Using Credit and Debit Cards, Financial Literacy Capstone

Standard	Description	Lesson Alignment
SS.EC.FL.2.9-12	Explain how to make informed financial decisions by collecting information, planning, and budgeting	Lesson 1: Money Matters — financial concepts; Lesson 2: Budgeting Basics — budget design, expense tracking, cash flow
SS.EC.FL.3.9-12	Explain how time, interest rates, and inflation influence savings patterns over a lifetime	Lesson 3: Where You Keep Your Money — bank account types, interest

Standard	Description	Lesson Alignment
SS.EC.FL.4.9-12	Analyze costs and benefits of different credit and payment options, the role of lenders, and interest	Lesson 4: Using Credit and Debit Cards — credit vs. debit, responsible use, consequences of misuse
SS.EC.FL.5.9-12	Evaluate risks and rates of return of diversified investments	Lesson 1: Money Matters — foundational financial concepts (introductory coverage)
SS.EC.FL.6.9-12	Analyze the costs and benefits of insurance, including influences of individual characteristics and behavior	Lesson 1: Money Matters — financial planning concepts (introductory coverage)
SS.EC.2.9-12	Use marginal benefits and marginal costs to propose a solution to an economic issue	Lesson 2: Budgeting Basics — cost-benefit in budget decisions

HB 1375 Required Topics Coverage

Ori's Financial Literacy courses provide strong coverage of foundational HB 1375 topics at an accessible level for students with disabilities preparing for independent living

Standard	Description	Lesson Alignment
Banking and bill payment	Banking fundamentals and bill payment	FinLit 11-12 Lesson 3: Where You Keep Your Money — bank account types, account safety, banking fundamentals
Budgeting	Budget creation and management	FinLit 11-12 Lesson 2: Budgeting Basics — hands-on budget creation, expense tracking
Consumer skills	Smart spending and consumer awareness	FinLit 9-10 Lesson 3: Ways to Spend Your Money — smart spending, needs vs. wants
Types of credit / Managing credit	Credit types, management, and credit scores	FinLit 11-12 Lesson 4: Using Credit and Debit Cards — credit vs. debit, responsible credit use, credit fundamentals
Behavioral economics	Psychology of financial decision-making	FinLit 9-10 Lesson 1: Introduction to Money — psychology of money; FinLit 11-12 Lesson 1: Money Matters — values and decision-making
Taxes	Understanding taxes in earnings context	FinLit 9-10 Lesson 2: Ways to Earn Money — earnings context (introductory coverage)