



*Standards Alignment*

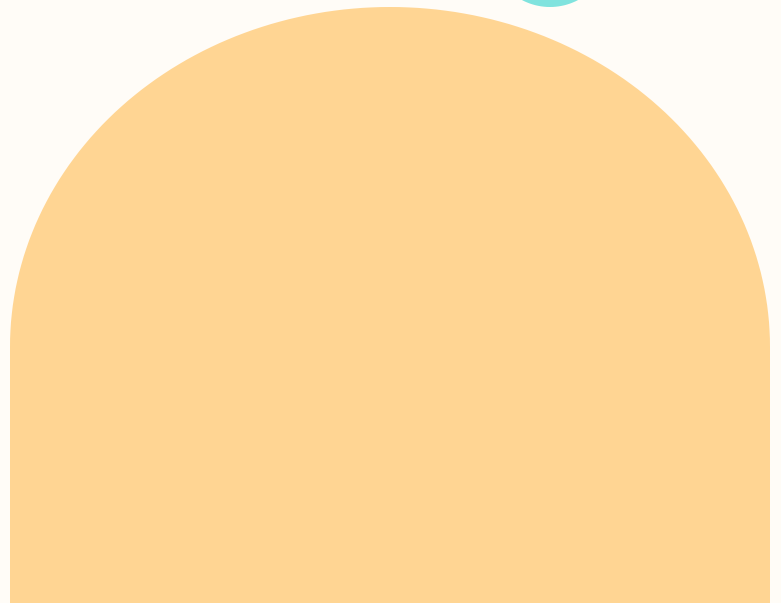
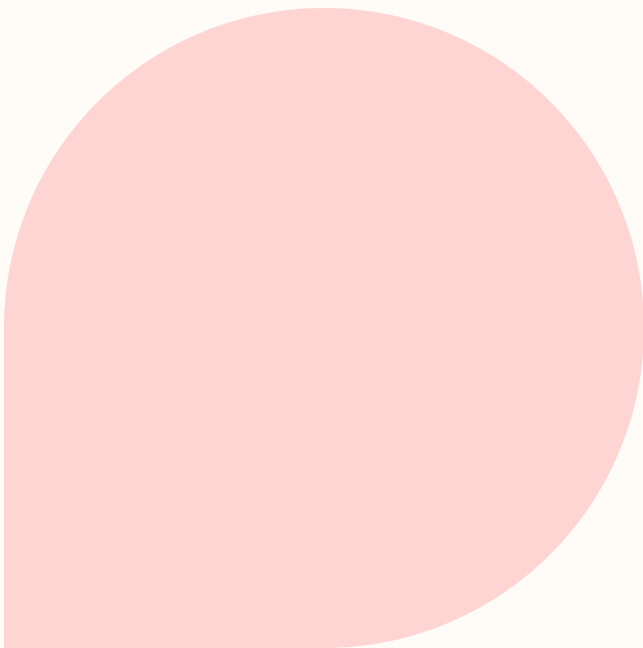
# New Jersey Standards Alignment

High School Courses • Grades 9-12

Transition Curriculum

Emotional Well-Being Curriculum

Financial Literacy





## Overview

Ori Learning's high school courses align to multiple New Jersey 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 New Jersey content standards that govern its subject area.

## Standards Addressed

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

**NJSLS ELA (CCSS-aligned)** — New Jersey Student Learning Standards for English Language Arts — aligned to Common Core State Standards

**NJSLS 9.1** — Personal Financial Literacy

**NJSLS 9.2** — Career Awareness, Exploration, Preparation, and Training

**NJSLS 9.4** — Life Literacies and Key Skills

**NJSLS-CHPE 2.1** — Personal and Mental Health (Emotional Health, Personal Growth, Social Health)

**NJSLS-CHPE 2.3** — Safety — Violence and Abuse Prevention, Community Safety

**NJ SEL Competencies** — Self-Awareness, Self-Management, Social Awareness, Relationship Skills, Responsible Decision-Making (CASEL-aligned)

**NJ IDEA Secondary Transition Requirements** — Postsecondary employment, education/training, and independent living goals (age 16+)

## Course Summary

| Course                     | Grades | Units | Lessons | DLM Essential Element | New Jersey Standards |
|----------------------------|--------|-------|---------|-----------------------|----------------------|
| Transition 9-10            | 9-12   | 6     | 30      | 30+                   | NJSLS 9.2, 9.4       |
| Transition 11-12           | 9-12   | 6     | 30      | 30+                   | NJSLS 9.2, 9.4       |
| Emotional Well-Being Gr 9  | 9      | 5     | 25      | 14                    | CHPE 2.1, NJ SEL     |
| Emotional Well-Being Gr 10 | 10     | 5     | 25      | 3+                    | CHPE 2.1, NJ SEL     |
| Emotional Well-Being Gr 11 | 11     | 5     | 25      | *                     | CHPE 2.1, NJ SEL     |
| Emotional Well-Being Gr 12 | 12     | 5     | 25      | 2+                    | CHPE 2.1, NJ SEL     |
| Financial Literacy 9-10    | 9-12   | 1     | 5       | 3                     | NJSLS 9.1            |
| Financial Literacy 11-12   | 9-12   | 1     | 5       | 5                     | NJSLS 9.1            |

*\* 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.

## NJSLS 9.2 — Career Awareness, Exploration, Preparation & Training

| Standard     | Description                                                                          | Curriculum Alignment                                                                                                                                                                            |
|--------------|--------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 9.2.12.CAP.1 | Analyze interrelationship of personal qualities, education, and career opportunities | Self-Determination: Self-Awareness, Growth Mindset, SMART Goals; Education + Training: My Education, Learning Supports                                                                          |
| 9.2.12.CAP.2 | Develop college and career readiness skills                                          | Education + Training: Study Skills, Organization Skills; Employment Skills: Job Search, Resume, Applications, Interviews (9-10); Workplace Etiquette, Communication, Work Ethic, Safety (11-12) |
| 9.2.12.CAP.3 | Investigate career pathways based on interests and aptitudes                         | Self-Determination: Self-Awareness, SMART Goals, Goal Setting; Employment Skills: Job Search, Getting the Job                                                                                   |
| 9.2.12.CAP.4 | Evaluate career preparation options                                                  | Education + Training: My Education, Learning Supports; Employment Skills: full unit                                                                                                             |
| 9.2.12.CAP.5 | Assess and modify a personal plan for career goals                                   | Self-Determination: SMART Goals (9-10), Goal Setting (11-12); culminating projects in each unit                                                                                                 |
| 9.2.12.CAP.6 | Identify transferable skills in career choices                                       | Self-Determination: Knowing My Limits, Self-Advocacy (11-12); Employment Skills: all lessons                                                                                                    |
| 9.2.12.CAP.7 | Use online job search tools and resources                                            | Employment Skills: Job Search (9-10), digital portfolio/resume building                                                                                                                         |
| 9.2.12.CAP.8 | Determine job preparation requirements                                               | Employment Skills: Building a Resume, Applying for Jobs, Job Interviews; Education + Training: My Education                                                                                     |

## NJSLS 9.4 — Life Literacies and Key Skills

| Standard     | Description                                            | Curriculum Alignment                                                                                                                              |
|--------------|--------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------|
| 9.4.12.CI.1  | Reflect, analyze, and use creative skills              | Self-Determination: Growth Mindset, My Mindset; all culminating project lessons                                                                   |
| 9.4.12.CI.2  | Identify career pathways highlighting personal talents | Self-Determination: Self-Awareness, Knowing My Limits; Employment Skills: Job Search                                                              |
| 9.4.12.CT.1  | Identify problem-solving strategies                    | Independent Living: Household Chores, Preparing Meals, Personal Care, Planning My Week; (11-12) Communities in Action, Solving Community Problems |
| 9.4.12.CT.2  | Collaborative problem-solving for challenges           | Social Skills: Working with Others, Navigating Social Situations; (11-12) Community Awareness, Solving Community Problems                         |
| 9.4.12.DC.1  | Beneficial and harmful effects of technology           | Education + Training: Learning Supports; all courses delivered via digital platform                                                               |
| 9.4.12.GCA.1 | Collaborate to analyze diverse perspectives            | Social Skills: Taking Perspective, Working with Others, Relationship Skills, Navigating Social Situations                                         |
| 9.4.12.IML.1 | Compare and evaluate multiple sources                  | Throughout all units: scenario analysis, workplace documents, health information, community resources                                             |
| 9.4.12.TL.1  | Assess digital tools based on characteristics          | Education + Training: Learning Supports; technology-based research in project lessons                                                             |

## New Jersey Secondary Transition Requirements (IDEA)

| Standard     | Description                           | Curriculum Alignment                                                                                      |
|--------------|---------------------------------------|-----------------------------------------------------------------------------------------------------------|
| Transition.1 | Postsecondary employment goals        | Employment Skills: full unit — Job Search, Resume, Applications, Interviews, Workplace Readiness          |
| Transition.2 | Education/training goals              | Education + Training: My Education, Learning Supports, Study Skills, Organization Skills                  |
| Transition.3 | Independent living goals              | Independent Living: full unit — Household Chores, Preparing Meals, Personal Care, Planning My Week        |
| Transition.4 | Age-appropriate transition assessment | Self-Determination: Self-Awareness, Knowing My Limits, SMART Goals; interest/skill inventories in lessons |
| Transition.5 | Self-determination and self-advocacy  | Self-Determination: full unit — Self-Awareness, Self-Advocacy, Growth Mindset, Goal Setting               |



## 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.

## NJSLS-CHPE 2.1 — Personal and Mental Health

| Standard   | Core Idea                                                                            | Curriculum Alignment                                                                                                                                                              |
|------------|--------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 2.1.12.EH  | Self-confidence, traits, stress, and limitations impact mental/emotional development | Unit 1 Self-Awareness: My Identity, Knowing My Strengths, Strength in Identity, My Potential; Unit 2 Self-Management: Managing Emotions, Handling Stress, My Bandwidth, Self-Care |
| 2.1.12.EH  | Conflict resolution skills contribute to healthy relationships                       | Unit 4 Relationship Skills: Healthy vs. Unhealthy Relationships, Resolving Conflict; Unit 5: Saying No, Peer Pressure                                                             |
| 2.1.12.EH  | Recognize and manage the interrelationship of emotions and behavior                  | Unit 2 Self-Management: Managing My Emotions, Mixed Emotions, Acceptance (R.A.I.N. framework); journal reflections in every lesson                                                |
| 2.1.12.PGD | Decisions influence growth and all dimensions of wellness                            | Unit 5 Responsible Decision-Making: Making Decisions, Anticipating Outcomes, Making Big Decisions, Taking Healthy Risks                                                           |
| 2.1.12.PGD | Set and work toward personal goals                                                   | Unit 2: SMART Goals, Goals vs. Dreams, Getting Motivated; Unit 1: My Aspirations, My Priorities                                                                                   |

| Standard    | Core Idea                                                           | Curriculum Alignment                                                                                                             |
|-------------|---------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------|
| 2.1.12.SSH  | Identity development; healthy relationships; positive communication | Unit 1: My Identity, Being Myself, Strength in Identity; Unit 4: full unit — building, maintaining, and evaluating relationships |
| 2.1.12.CHSS | Seeking help; health literacy; advocacy                             | Unit 2: Seeking Support; Unit 3: Caring for My Community, Elevating Others, Leadership Skills                                    |

## NJ SEL Competencies (CASEL-Aligned)

| Competency                         | Standard Description                                                                                                                                                                       | Curriculum Alignment                                                                                                                                                      |
|------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Self-Awareness</b>              | Recognize one's emotions, values, strengths, and limitations; identify how thoughts and feelings influence behavior                                                                        | Unit 1: My Identity, Knowing My Strengths, Strength in Identity, My Values, My Potential, Growth Mindset, Being Myself, My Outlook                                        |
| <b>Self-Management</b>             | Regulate emotions and behaviors, manage stress, set and work toward personal and academic goals, exhibit self-discipline and self-motivation                                               | Unit 2: Managing My Emotions, Handling Stress, SMART Goals, Building Habits, Acceptance (R.A.I.N.), Self-Care, Getting Motivated, My Bandwidth, Overcoming Obstacles      |
| <b>Social Awareness</b>            | Take the perspective of others, appreciate diversity, understand social and ethical norms, recognize community resources and supports                                                      | Unit 3: Understanding Perspective, Empathy, Compassion, Respecting Others, Strength in Diversity, Uncovering Bias, Being Open-Minded, Elevating Others                    |
| <b>Relationship Skills</b>         | Establish and maintain healthy relationships, communicate clearly, listen actively, cooperate, resist inappropriate social pressure, resolve conflicts constructively, seek and offer help | Unit 4: Building Relationships, Communication Skills, Resolving Conflict, Working with Others, My Boundaries, Healthy vs. Unhealthy Relationships, Expressing My Feelings |
| <b>Responsible Decision-Making</b> | Make constructive choices about personal behavior and social interactions, evaluate consequences, consider well-being of self and others                                                   | Unit 5: Making Decisions, Anticipating Outcomes, Problem Solving, Taking Healthy Risks, Peer Pressure, Saying No, Thinking Clearly, Remembering My Values                 |

## NJSLS-CHPE 2.3 — Safety (Violence & Abuse Prevention)

| Standard      | Core Idea                                                                                                       | Curriculum Alignment                                                                                                     |
|---------------|-----------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------|
| 2.3.12.PS.1   | Recognize warning signs of violence; identify strategies to prevent, manage, or resolve interpersonal conflicts | Unit 4: Healthy vs. Unhealthy Relationships, Resolving Conflict; Unit 5: Saying No, Peer Pressure, Anticipating Outcomes |
| 2.3.12.PS.2   | Develop a plan to promote personal safety and the safety of others                                              | Unit 5: Making Decisions, Problem Solving; Unit 4: My Boundaries, Expressing My Feelings                                 |
| 2.3.12.PS.3   | Analyze the relationship between alcohol/drug use and violence, harassment, and abuse                           | Unit 5: Peer Pressure, Saying No, Anticipating Outcomes; Unit 2: Managing My Emotions, Handling Stress                   |
| 2.3.12.DSDT.1 | Analyze factors that influence decision-making related to substance use                                         | Unit 5: Peer Pressure, Saying No, Thinking Clearly, Remembering My Values; Unit 2: Self-Care, Handling Stress            |

# NJ SEL Competencies

The EWB Curriculum’s five-unit structure maps directly to NJ’s five SEL competency domains, with 25 dedicated lessons per domain 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 NJ SEL Competencies addressed.** 125 dedicated 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                                                                 |
|--------------|------------------------------------------------------------|----------------------------------------------------------------------------------|
| 9.1.12.FP.1  | How values, needs, and wants influence financial decisions | Lesson 1: Introduction to Money; Lesson 3: Ways to Spend — needs vs. wants       |
| 9.1.12.FP.3  | Delayed gratification contributes to financial well-being  | Lesson 4: How to Save Money; capstone project connects earning, spending, saving |
| 9.1.12.PB.1  | Difference between saving and investing                    | Lesson 4: How to Save Money — saving fundamentals                                |
| 9.1.12.PB.2  | Prioritize financial decisions with systematic strategies  | Lesson 3: Ways to Spend; Lesson 4: How to Save — budgeting fundamentals          |
| 9.1.12.CFR.1 | Role of philanthropy and government                        | Lesson 1: Introduction to Money — role of money in society                       |
| 9.1.12.EG.1  | Government policies affect personal finances               | Lesson 2: Ways to Earn Money — earnings, pay structures, taxes                   |

### 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                                                                 |
|-------------|------------------------------------------------------------|----------------------------------------------------------------------------------|
| 9.1.12.FP.1 | How values, needs, and wants influence financial decisions | Lesson 1: Money Matters — psychology of money, values alignment                  |
| 9.1.12.FP.5 | Evaluate sources of financial information                  | Lesson 1: Money Matters — understanding financial concepts from reliable sources |

| Standard     | Description                                               | Lesson Alignment                                                           |
|--------------|-----------------------------------------------------------|----------------------------------------------------------------------------|
| 9.1.12.PB.2  | Prioritize financial decisions with systematic strategies | Lesson 2: Budgeting Basics — budget design, expense tracking               |
| 9.1.12.PB.3  | Design a budget for short- and long-term goals            | Lesson 2: Budgeting Basics — hands-on budget creation; capstone project    |
| 9.1.12.FI.1  | Steps to protect identity and avoid identity theft        | Lesson 3: Where You Keep Your Money — account safety                       |
| 9.1.12.FI.2  | Evaluate financial institution offerings                  | Lesson 3: Where You Keep Your Money — types of bank accounts               |
| 9.1.12.CDM.1 | Purpose and types of consumer credit and debt             | Lesson 4: Using Credit and Debit Cards — credit vs. debit, responsible use |
| 9.1.12.CDM.3 | Impact of responsible/irresponsible credit use            | Lesson 4: Using Credit and Debit Cards — consequences of credit misuse     |
| 9.1.12.CP.1  | Components and importance of credit history/score         | Lesson 4: Using Credit and Debit Cards — credit fundamentals               |