



Standards Alignment

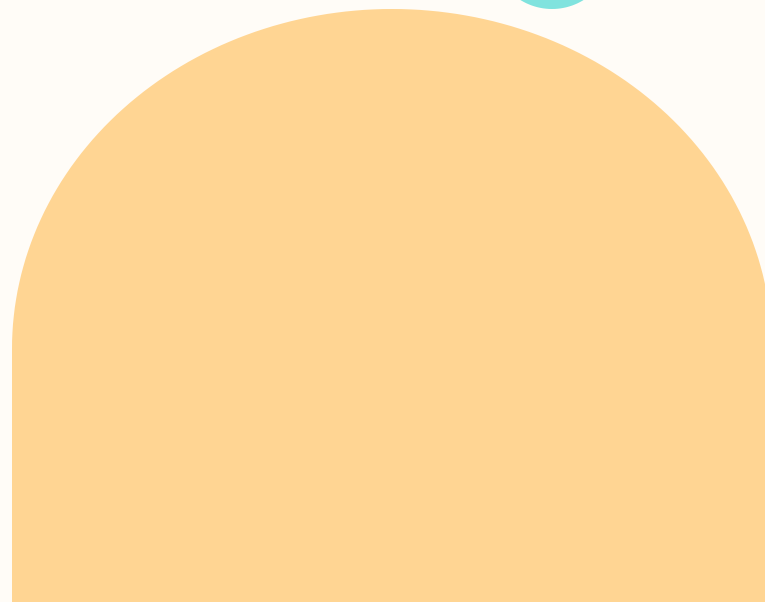
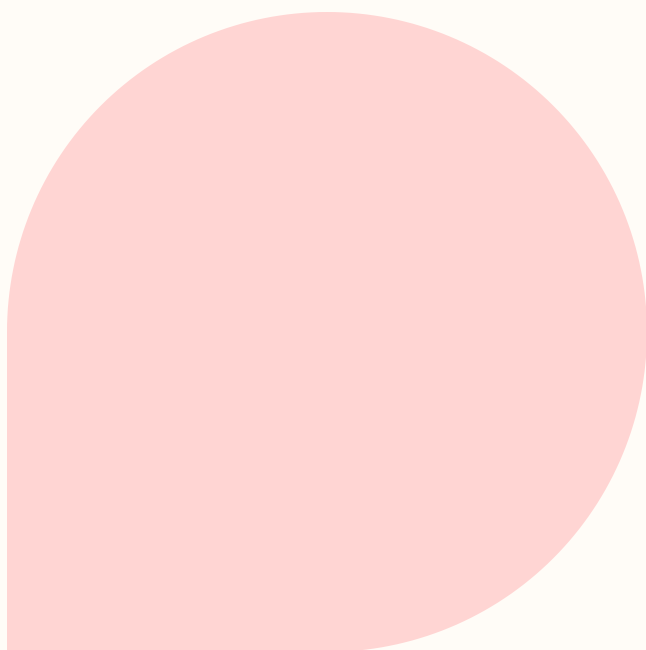
New York Standards Alignment

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 York 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 York content standards that govern its subject area.

Standards Addressed

CCSS ELA Standards — embedded in every lesson via lesson properties; NY Next Generation Learning Standards derive from CCSS

NYS Social Emotional Learning Benchmarks — Self-Awareness & Self-Management, Social Awareness & Interpersonal Skills, Ethical Decision-Making & Responsible Behavior (adopted 2018, revised 2022, CASEL-aligned)

CDOS Standards — Career Development and Occupational Studies — Standard 1 (Career Development), Standard 2 (Integrated Learning), Standard 3a (Universal Foundation Skills)

CDOS Commencement Credential — Board of Regents-endorsed career readiness credential, especially significant for students with disabilities

NYS Health Education Standards — Standard 1 (Personal Health and Fitness), Standard 2 (Safe and Healthy Environment), Standard 3 (Resource Management)

Mental Health Education Mandate — Education Law Section 804 — NY was the first state to mandate mental health education (2018); seven health education skills aligned to mental health instruction

NY Personal Finance Education — Five required topics effective 2026-27: Budgeting, Credit & Debt, Earning Income, Risk Management, Saving & Investing

SS.12E Economics — Grade 12 economics graduation requirement including personal financial literacy (SS.12E.1)

Course Summary

Course	Grades	Units	Lessons	DLM Essential Element	New York Standards
Transition 9-10	9-12	6	30	30+	CDOS 1, 2, 3a
Transition 11-12	9-12	6	30	30+	CDOS 1, 2, 3a
Emotional Well-Being Gr 9	9	5	25	14	NYS SEL Benchmarks, Health Ed
Emotional Well-Being Gr 10	10	5	25	3+	NYS SEL Benchmarks, Health Ed
Emotional Well-Being Gr 11	11	5	25	*	NYS SEL Benchmarks, Health Ed
Emotional Well-Being Gr 12	12	5	25	2+	NYS SEL Benchmarks, Health Ed
Financial Literacy 9-10	9-12	1	5	3	SS.12E, Personal Finance Ed

Course	Grades	Units	Lessons	DLM Essential Element	New York Standards
Financial Literacy 11-12	9-12	1	5	5	SS.12E, Personal Finance Ed

** 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.

CDOS Standard 1 — Career Development

Standard	Description	Curriculum Alignment
CDOS.C.1.1.A	Complete the development of a career plan that would permit eventual entry into a career option of their choosing	Self-Determination: SMART Goals (9-10), Goal Setting (11-12); Employment Skills: Job Search, Getting the Job
CDOS.C.1.1.B	Apply decision-making skills in the selection of a career option of strong personal interest	Self-Determination: Self-Awareness, Knowing My Limits; Employment Skills: Job Search, Resume, Applications
CDOS.C.1.1.C	Analyze skills and abilities required in a career option and relate them to their own skills and abilities	Self-Determination: Self-Awareness, Growth Mindset, My Mindset; Employment Skills: Building a Resume, Job Interviews

CDOS Standard 2 — Integrated Learning

Standard	Description	Curriculum Alignment
CDOS.C.2.1.A	Demonstrate the integration and application of academic and occupational skills in school, work, and personal settings	Education + Training: My Education, Study Skills, Organization Skills; Employment Skills: Workplace Etiquette, Communication, Work Ethic
CDOS.C.2.1.B	Use academic knowledge and skills in an occupational context, and apply workplace skills to academic learning	Education + Training: Learning Supports, Study Skills; Employment Skills: full unit — all lessons connect academic skills to workplace readiness

CDOS Standard 3a — Universal Foundation Skills

Standard	Description	Curriculum Alignment
CDOS.C.3a.1	Basic Skills — read/listen to complex information, convey information in written or oral form, analyze and solve problems	Education + Training: Study Skills, Organization Skills; Social Skills: full unit — communication embedded in every lesson; collaboration boards in all lessons
CDOS.C.3a.2	Thinking Skills — organize and process information, apply skills in new ways, solve advanced problems using logic and reasoning	Self-Determination: Growth Mindset, My Mindset, SMART Goals; Independent Living: Solving Community Problems (11-12); all culminating project lessons
CDOS.C.3a.3	Personal Qualities — leadership, goal setting, monitoring progress, self-management, planning, organizing, independent action	Self-Determination: Self-Awareness, Self-Advocacy, Goal Setting; Employment Skills: Work Ethic, Workplace Etiquette
CDOS.C.3a.4	Interpersonal Skills — teamwork and cooperation using cultural/global competence	Social Skills: Working with Others, Navigating Social Situations, Taking Perspective, Relationship Skills; (11-12) Community Awareness
CDOS.C.3a.5	Technology — assess digital tools and apply technology appropriately	Education + Training: Learning Supports; all courses delivered via digital platform
CDOS.C.3a.6	Managing Information — compare and evaluate multiple sources of information	Throughout all units: scenario analysis, workplace documents, health information, community resources
CDOS.C.3a.7	Managing Resources — manage personal and organizational resources effectively	Independent Living: Household Chores, Preparing Meals, Planning My Week; Financial Literacy course (all lessons)
CDOS.C.3a.8	Systems — understand social, organizational, and technological systems and work within them	Social Skills: Communities in Action, Solving Community Problems (11-12); Independent Living: Community Awareness, Navigating Social Situations



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.

NYS SEL Benchmarks — Goal 1: Self-Awareness and Self-Management

Benchmark	Description	Curriculum Alignment
1A.4a	Analyze how thoughts and emotions affect decision making and responsible behavior (9-10)	Unit 2 Self-Management: Managing My Emotions, Mixed Emotions; Unit 5: Making Decisions, Anticipating Outcomes
1A.4b	Generate ways to develop more positive attitudes (9-10)	Unit 1 Self-Awareness: Growth Mindset, My Potential; Unit 2: Getting Motivated, Building Habits
1A.4c	Demonstrate the capacity to shift one's focus between tasks (9-10)	Unit 2 Self-Management: Managing My Emotions, My Bandwidth, Self-Care
1A.5a	Evaluate how expressing one's emotions in different situations affects others (11-12)	Unit 2: Managing My Emotions, Acceptance (R.A.I.N.); Unit 4: Expressing My Feelings, Communication Skills

Benchmark	Description	Curriculum Alignment
1A.5b	Evaluate how expressing more positive attitudes influences others (11-12)	Unit 1: My Potential, Growth Mindset; Unit 3: Elevating Others, Caring for My Community
1A.5c	Demonstrate the ability to adjust one's behavior in response to environmental changes (11-12)	Unit 2: Handling Stress, Self-Care, My Bandwidth; Unit 5: Anticipating Outcomes
1B.4a	Set priorities that build on strengths and identify areas for improvement (9-10)	Unit 1: Knowing My Strengths, My Priorities; Unit 2: SMART Goals, Goals vs. Dreams
1B.4b	Analyze how positive adult role models and support systems contribute to achievement (9-10)	Unit 2: Seeking Support; Unit 4: Building Relationships, My Support Network
1B.5a	Implement a plan to build on a personal strength, meet a need, or address a challenge (11-12)	Unit 2: SMART Goals, Building Habits, Getting Motivated; culminating project lessons
1B.5b	Implement a plan to build on strengths to meet community needs (11-12)	Unit 3: Caring for My Community, Leadership Skills; (11-12) Communities in Action
1B.5c	Evaluate how developing interests and giving back support success (11-12)	Unit 1: My Aspirations, My Priorities; Unit 3: Elevating Others, Leadership Skills
1C.4a	Identify strategies to make use of resources to overcome obstacles to achieve goals (9-10)	Unit 2: SMART Goals, Goals vs. Dreams, Seeking Support; Unit 1: My Potential
1C.4b	Apply strategies to overcome obstacles to goal achievement (9-10)	Unit 2: Getting Motivated, Building Habits; Unit 1: Growth Mindset
1C.5a	Set a post-secondary goal with action steps, timeframes, and evaluation criteria (11-12)	Unit 2: SMART Goals, Goals vs. Dreams; Unit 1: My Aspirations, My Priorities
1C.5b	Monitor progress toward achieving a goal and evaluate performance (11-12)	Unit 2: Building Habits, Getting Motivated; pre/post assessments at lesson, unit, and course level

NYS SEL Benchmarks — Goal 2: Social Awareness and Interpersonal Skills

Benchmark	Description	Curriculum Alignment
2A.4a	Analyze similarities and differences between one's own and others' perspectives (9-10)	Unit 3 Social Awareness: Understanding Perspective, Empathy, Being Open-Minded
2A.4b	Use communication skills to gain understanding of others' feelings (9-10)	Unit 4 Relationship Skills: Communication Skills, Expressing My Feelings; Unit 3: Empathy, Compassion
2A.5a	Demonstrate how to express understanding of those who hold different opinions (11-12)	Unit 3: Understanding Perspective, Being Open-Minded, Respecting Others; Unit 4: Communication Skills
2A.5b	Demonstrate ways to express empathy for others (11-12)	Unit 3: Empathy, Compassion, Caring for My Community, Elevating Others
2B.4a	Analyze the origins and negative effects of stereotyping and prejudice (9-10)	Unit 3: Uncovering Bias, Strength in Diversity, Being Open-Minded

Benchmark	Description	Curriculum Alignment
2B.4b	Demonstrate respect for individuals from different social and cultural groups (9-10)	Unit 3: Respecting Others, Strength in Diversity; Unit 4: Building Relationships
2B.5a	Evaluate strategies for being respectful and opposing stereotyping (11-12)	Unit 3: Uncovering Bias, Strength in Diversity, Respecting Others
2B.5b	Evaluate how advocacy for others' well-being contributes to the common good (11-12)	Unit 3: Caring for My Community, Elevating Others, Leadership Skills; (11-12) Communities in Action
2C.4a	Evaluate the effects of requesting and providing support to others (9-10)	Unit 2: Seeking Support; Unit 4: Building Relationships, My Support Network
2C.4b	Evaluate one's contribution in groups as member and leader (9-10)	Unit 4: Working with Others; Unit 3: Leadership Skills; collaboration boards in all lessons
2C.5a	Evaluate the application of communication skills in daily interactions (11-12)	Unit 4: Communication Skills, Expressing My Feelings; journal reflections in every lesson
2C.5b	Plan, implement, and evaluate one's participation in a group project (11-12)	All culminating project lessons; Unit 4: Working with Others
2D.4a	Analyze how active listening and communication strategies help resolve conflicts (9-10)	Unit 4: Resolving Conflict, Communication Skills; Unit 3: Understanding Perspective
2D.4b	Analyze how conflict-resolution skills contribute to group work (9-10)	Unit 4: Resolving Conflict, Working with Others; Unit 5: Problem Solving
2D.5a	Evaluate the effects of using collaborative negotiation skills for win-win solutions (11-12)	Unit 4: Resolving Conflict, Communication Skills; Unit 5: Making Decisions, Problem Solving
2D.5b	Evaluate current conflict-resolution skills and plan improvements (11-12)	Unit 4: Resolving Conflict; pre/post assessments; journal reflections

NYS SEL Benchmarks — Goal 3: Ethical Decision-Making and Responsible Behavior

Benchmark	Description	Curriculum Alignment
3A.4a	Demonstrate personal responsibility in making ethical decisions (9-10)	Unit 5 Responsible Decision-Making: Making Decisions, Taking Healthy Risks, Anticipating Outcomes
3A.4b	Evaluate how social norms and expectations influence personal decisions (9-10)	Unit 5: Peer Pressure, Saying No; Unit 3: Understanding Perspective, Being Open-Minded
3A.5a	Apply ethical reasoning to evaluate societal practices (11-12)	Unit 5: Making Decisions, Making Big Decisions; Unit 3: Uncovering Bias, Caring for My Community
3A.5b	Examine how different societies' norms influence members' decisions (11-12)	Unit 3: Understanding Perspective, Strength in Diversity; Unit 5: Anticipating Outcomes

Benchmark	Description	Curriculum Alignment
3B.4a	Evaluate one's personal abilities to gather information and anticipate consequences (9-10)	Unit 5: Anticipating Outcomes, Problem Solving; Unit 1: Knowing My Strengths
3B.4b	Apply decision-making skills to establish responsible relationships (9-10)	Unit 5: Making Decisions; Unit 4: Healthy vs. Unhealthy Relationships, My Boundaries
3B.5a	Analyze how present decision-making affects college and career choices (11-12)	Unit 5: Making Big Decisions; Unit 1: My Aspirations, My Priorities; Unit 2: SMART Goals
3B.5b	Evaluate how responsible decision making affects group relationships (11-12)	Unit 5: Making Decisions, Problem Solving; Unit 4: Working with Others, Resolving Conflict
3C.4a	Plan, implement, and evaluate participation in activities improving school culture (9-10)	Unit 3: Caring for My Community, Leadership Skills; all culminating project lessons
3C.4b	Plan, implement, and evaluate participation in community improvement efforts (9-10)	Unit 3: Caring for My Community, Elevating Others; (11-12) Communities in Action, Solving Community Problems
3C.5a	Work cooperatively to plan, implement, and evaluate a project meeting school needs (11-12)	All culminating project lessons; Unit 4: Working with Others; Unit 3: Leadership Skills
3C.5b	Work cooperatively to plan, implement, and evaluate a project addressing community needs (11-12)	Unit 3: Communities in Action, Solving Community Problems (11-12); culminating projects

Mental Health Education Mandate — Education Law Section 804

Health Education Skill	Description	Curriculum Alignment
MH.1	Self-Management — develop self-management skills essential for mental health	Unit 2: Managing My Emotions, Handling Stress, Self-Care, My Bandwidth, Acceptance (R.A.I.N.), Building Habits
MH.2	Relationship Management — develop healthy relationships to promote mental health	Unit 4: Building Relationships, Healthy vs. Unhealthy Relationships, My Boundaries, My Support Network
MH.3	Stress Management — recognize and manage stress and its impact on well-being	Unit 2: Handling Stress, Self-Care, My Bandwidth; Unit 1: Knowing My Strengths
MH.4	Communication — express needs, feelings, and ideas effectively	Unit 4: Communication Skills, Expressing My Feelings; Unit 2: Seeking Support
MH.5	Planning and Goal Setting — set and work toward personal wellness goals	Unit 2: SMART Goals, Goals vs. Dreams, Getting Motivated, Building Habits
MH.6	Decision-Making — make constructive choices about health behaviors	Unit 5: Making Decisions, Anticipating Outcomes, Taking Healthy Risks, Making Big Decisions
MH.7	Advocacy — advocate for personal, family, and community health and well-being	Unit 3: Caring for My Community, Elevating Others, Leadership Skills; Unit 2: Seeking Support

NYS Social Emotional Learning Benchmarks

The EWB Curriculum’s five-unit structure maps directly to New York’s three SEL goals and ten indicators (adopted 2018, revised 2022, CASEL-aligned), with 25 dedicated lessons per CASEL competency 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 NYS SEL Benchmarks 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. Additionally addresses all seven Mental Health Education skills mandated under Education Law Section 804.



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.12E.1.a	Evaluate opportunities, resources, preferences, and ethics when making economic choices	Lesson 1: Introduction to Money — role of money, values and needs; Lesson 3: Ways to Spend — needs vs. wants
SS.12E.1.b	Sound personal finance practices require considering wealth, income, present/future, and risk factors when setting goals	Lesson 4: How to Save Money — saving fundamentals; Capstone project connects earning, spending, saving
SS.12E.1.c	Understanding financial credit, personal debt, interest, and predatory lending	Lesson 1: Introduction to Money — role of money in society; Lesson 3: Ways to Spend — consumer decision-making
SS.12E.1.d	Awareness of inflation and international currency fluctuations	Lesson 2: Ways to Earn Money — earnings, pay structures; introductory economic concepts

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.12E.1.a	Evaluate opportunities, resources, preferences, and ethics when making economic choices	Lesson 1: Money Matters — psychology of money, values alignment; Capstone project

Standard	Description	Lesson Alignment
SS.12E.1.b	Sound personal finance practices require considering wealth, income, present/future, and risk factors when setting goals	Lesson 2: Budgeting Basics — hands-on budget creation; Lesson 3: Where You Keep Your Money — savings vehicles
SS.12E.1.c	Understanding financial credit, personal debt, interest, and predatory lending	Lesson 4: Using Credit and Debit Cards — credit fundamentals, responsible use, consequences of credit misuse
SS.12E.1.d	Awareness of inflation and international currency fluctuations	Lesson 1: Money Matters — financial concepts from reliable sources; economic context

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
PFE.1	Budgeting and Money Management — allocate financial resources to meet life goals	Lesson 3: Ways to Spend Your Money — needs vs. wants, spending priorities; Lesson 4: How to Save Money — budgeting fundamentals
PFE.2	Credit and Debt Management — role of credit; how to avoid pitfalls of debt	Lesson 1: Introduction to Money — role of money in society; introductory credit concepts
PFE.3	Earning Income — how income is earned and how taxes impact take-home money	Lesson 2: Ways to Earn Money — earnings, pay structures, taxes
PFE.4	Risk Management — strategies to manage risk including insurance	Lesson 1: Introduction to Money — financial safety; Capstone — comprehensive financial planning
PFE.5	Saving and Investing — putting money aside for longer-term expenditures	Lesson 4: How to Save Money — saving fundamentals and concepts

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
PFE.1	Budgeting and Money Management — allocate financial resources to meet life goals	Lesson 2: Budgeting Basics — hands-on budget creation, expense tracking; Capstone project
PFE.2	Credit and Debt Management — role of credit; how to avoid pitfalls of debt	Lesson 4: Using Credit and Debit Cards — credit vs. debit, responsible use, consequences
PFE.3	Earning Income — how income is earned and how taxes impact take-home money	Lesson 1: Money Matters — psychology of money, income sources, values alignment
PFE.4	Risk Management — strategies to manage risk including insurance	Lesson 3: Where You Keep Your Money — account safety, protecting assets; Lesson 4: credit misuse consequences
PFE.5	Saving and Investing — putting money aside for longer-term expenditures	Lesson 3: Where You Keep Your Money — types of bank accounts, savings vehicles; Capstone — long-term financial planning

