



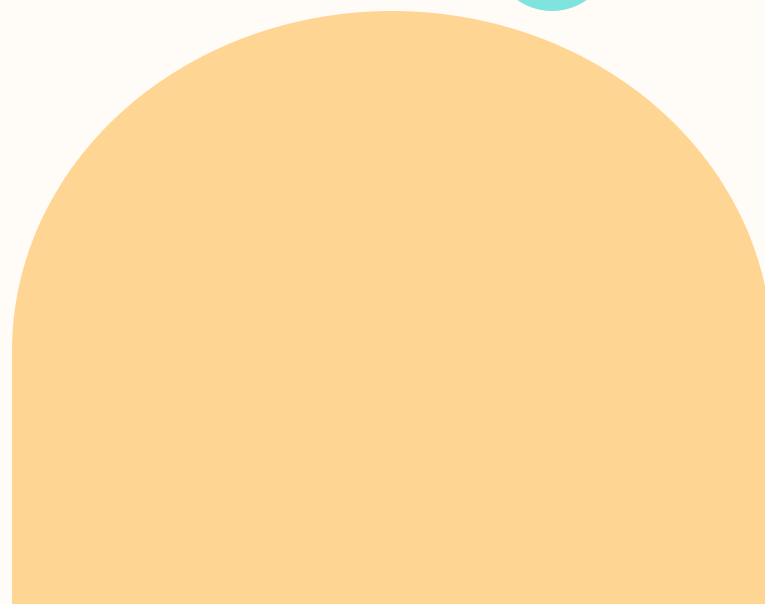
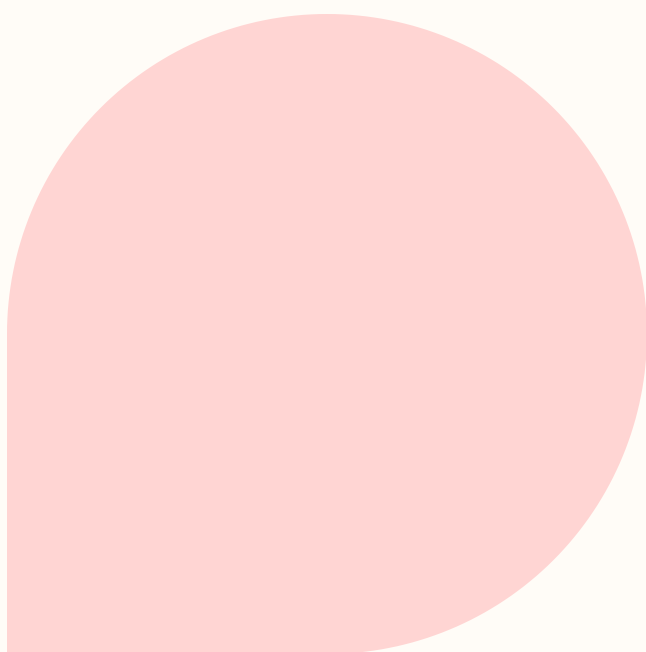
# Pennsylvania Standards Alignment

High School Courses • Grades 9-12

Transition Curriculum

Emotional Well-Being Curriculum

Financial Literacy





## Overview

Ori Learning's high school courses align to multiple Pennsylvania standards frameworks. Each lesson includes Common Core ELA standards in its lesson properties. Additionally, each course line aligns to the Pennsylvania content standards that govern its subject area.

## Standards Addressed

**CCSS ELA & Math Standards** — embedded in every lesson via lesson properties; PA Core Standards closely aligned to CCSS

**PA Career Education & Work Standards (13.1–13.4)** — Career Awareness & Preparation, Career Acquisition, Career Retention & Advancement, Entrepreneurship (22 Pa. Code Ch. 4, App. E)

**PA Career Ready Skills (PA CRS)** — Self-Awareness & Self-Management, Establishing & Maintaining Relationships, Social Problem-Solving Skills (CASEL-aligned, PreK–12)

**PA Academic Standards for Personal Finance (17.1–17.6)** — Personal Finance Fundamentals, Income, Spending, Saving & Investing, Risk & Insurance, Credit (Act 35 of 2023, effective July 1, 2026)

**PA Health, Safety & Physical Education Standards (10.1–10.3)** — Concepts of Health, Healthful Living, Safety & Injury Prevention — mental/emotional health and decision-making components

**PA SEL Competencies** — Self-Awareness, Self-Management, Social Awareness, Relationship Skills, Responsible Decision-Making — PA is an open SEL state with full CASEL alignment

## Course Summary

| Course                     | Grades | Units | Lessons | CCSS Standards | Pennsylvania Standards        |
|----------------------------|--------|-------|---------|----------------|-------------------------------|
| Transition 9-10            | 9-12   | 6     | 30      | 30+            | PA CEW 13.1–13.4, PA CRS      |
| Transition 11-12           | 9-12   | 6     | 30      | 30+            | PA CEW 13.1–13.4, PA CRS      |
| Emotional Well-Being Gr 9  | 9      | 5     | 25      | 14             | PA CRS, Health 10.1–10.3      |
| Emotional Well-Being Gr 10 | 10     | 5     | 25      | 3+             | PA CRS, Health 10.1–10.3      |
| Emotional Well-Being Gr 11 | 11     | 5     | 25      | *              | PA CRS, Health 10.1–10.3      |
| Emotional Well-Being Gr 12 | 12     | 5     | 25      | 2+             | PA CRS, Health 10.1–10.3      |
| Financial Literacy 9-10    | 9-12   | 1     | 5       | 3              | PA Personal Finance 17.1–17.6 |
| Financial Literacy 11-12   | 9-12   | 1     | 5       | 5              | PA Personal Finance 17.1–17.6 |

*\* 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

# CCSS ELA Standards Alignment

CCSS ELA standards aligned in lesson properties. 60 lessons across two course levels.

| CCSS ELA Standard | Description                                   | 9-10 | 11-12 |
|-------------------|-----------------------------------------------|------|-------|
| RI.9-10.1         | Cite textual evidence to support analysis     | ✓    | ✓     |
| RI.9-10.2         | Determine central idea; analyze development   | ✓    | ✓     |
| RI.9-10.3         | Analyze how ideas/events unfold               | ✓    | ✓     |
| RI.9-10.4         | Determine meaning of words and phrases        | ✓    | ✓     |
| RI.9-10.5         | Analyze structure of text                     | ✓    | ✓     |
| RI.9-10.7         | Analyze accounts in different mediums         | ✓    | ✓     |
| RI.11-12.1        | Cite thorough textual evidence                | ✓    | ✓     |
| RI.11-12.2        | Determine/analyze central ideas               | —    | ✓     |
| RI.11-12.3        | Analyze complex set of ideas/events           | ✓    | —     |
| RI.11-12.4        | Determine meaning incl. connotative/technical | ✓    | —     |
| RI.11-12.6        | Determine author's purpose; analyze style     | ✓    | ✓     |
| RI.11-12.7        | Integrate/evaluate multiple sources           | ✓    | ✓     |
| W.9-10.1          | Write arguments                               | ✓    | ✓     |
| W.9-10.2          | Write informative/explanatory texts           | ✓    | ✓     |
| W.9-10.3          | Write narratives                              | ✓    | ✓     |
| W.9-10.4          | Produce clear and coherent writing            | ✓    | ✓     |
| W.9-10.5          | Develop writing through planning/revising     | ✓    | —     |
| W.9-10.6          | Use technology to produce/publish writing     | ✓    | ✓     |
| W.9-10.7          | Conduct short research projects               | ✓    | —     |
| W.9-10.8          | Gather relevant information from sources      | ✓    | ✓     |
| W.11-12.1         | Write arguments                               | ✓    | —     |
| W.11-12.2         | Write informative/explanatory texts           | ✓    | —     |
| W.11-12.3         | Write narratives                              | ✓    | —     |
| W.11-12.4         | Produce clear and coherent writing            | ✓    | —     |
| W.11-12.5         | Develop writing through planning/revising     | ✓    | ✓     |

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

**36 unique CCSS ELA standards** addressed across 60 Transition lessons, spanning Reading Informational Text, Writing, Speaking & Listening, and Language strands.

## PA Career Education & Work — 13.1 Career Awareness and Preparation (Grade 11)

| Standard  | Description                                                                                                                                                 | Curriculum Alignment                                                                                                  |
|-----------|-------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------|
| 13.1.11.A | Relate careers to individual interests, abilities, and aptitudes                                                                                            | Self-Determination: Self-Awareness, Growth Mindset; Employment Skills: Job Search                                     |
| 13.1.11.B | Analyze career options based on personal interests, abilities, aptitudes, achievements, and goals                                                           | Self-Determination: Self-Awareness, SMART Goals, Goal Setting; Employment Skills: Job Search, Getting the Job         |
| 13.1.11.C | Analyze how changing roles of individuals in the workplace relate to new career opportunities                                                               | Employment Skills: Job Search (9-10), Workplace Etiquette, Communication (11-12); Education + Training: My Education  |
| 13.1.11.D | Evaluate school-based opportunities for career awareness/preparation (career days, portfolio, internship, job shadowing)                                    | Education + Training: My Education, Learning Supports; Employment Skills: Job Search, Getting the Job                 |
| 13.1.11.E | Justify the selection of a career                                                                                                                           | Self-Determination: Self-Awareness, SMART Goals, Goal Setting; culminating projects in each unit                      |
| 13.1.11.F | Analyze the relationship between career choices and preparation opportunities (associate degree, certificate, entrepreneurship, military, vocational rehab) | Education + Training: My Education, Learning Supports; Employment Skills: full unit                                   |
| 13.1.11.G | Assess implementation of individualized career plan through ongoing development of career portfolio                                                         | Self-Determination: SMART Goals (9-10), Goal Setting (11-12); Employment Skills: Building a Resume, digital portfolio |

| Standard  | Description                                                                                                   | Curriculum Alignment                                                                        |
|-----------|---------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------|
| 13.1.11.H | Review personal high school plan against current personal career goals and select postsecondary opportunities | Self-Determination: Goal Setting, Self-Advocacy (11-12); Education + Training: My Education |

## PA Career Education & Work — 13.2 Career Acquisition (Grade 11)

| Standard  | Description                                                                                                                                                                                      | Curriculum Alignment                                                                                                                                       |
|-----------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 13.2.11.A | Apply effective speaking and listening skills used in a job interview                                                                                                                            | Employment Skills: Job Interviews (9-10), Communication (11-12); Social Skills: Navigating Social Situations                                               |
| 13.2.11.B | Apply research skills in searching for a job (CareerLinks, Internet/O*NET, networking, newspapers, professional associations)                                                                    | Employment Skills: Job Search (9-10), digital portfolio/resume building; Education + Training: Learning Supports                                           |
| 13.2.11.C | Develop and assemble career portfolio, placement, and acquisition documents (job application, letters, resume, postsecondary applications)                                                       | Employment Skills: Building a Resume, Applying for Jobs, Job Interviews; culminating project lessons                                                       |
| 13.2.11.D | Analyze, revise, and apply individualized career portfolio to chosen career path                                                                                                                 | Employment Skills: Building a Resume (9-10), full employment unit (11-12); Self-Determination: Goal Setting                                                |
| 13.2.11.E | Demonstrate essential workplace skills/knowledge: commitment, communication, dependability, health/safety, laws & regulations, self-advocacy, time management, team building, technical literacy | Employment Skills: Workplace Etiquette, Work Ethic, Safety, Communication (11-12); Self-Determination: Self-Advocacy; Independent Living: Planning My Week |

## PA Career Education & Work — 13.3 Career Retention and Advancement (Grade 11)

| Standard  | Description                                                                                                                                                                | Curriculum Alignment                                                                                                                            |
|-----------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------|
| 13.3.11.A | Evaluate personal attitudes and work habits that support career retention and advancement                                                                                  | Self-Determination: Growth Mindset, My Mindset; Employment Skills: Work Ethic, Workplace Etiquette                                              |
| 13.3.11.B | Evaluate team member roles; describe and illustrate active listening techniques (clarifying, encouraging, reflecting, restating, summarizing)                              | Social Skills: Working with Others, Navigating Social Situations, Relationship Skills; Employment Skills: Communication (11-12)                 |
| 13.3.11.C | Evaluate conflict resolution skills as they relate to the workplace (constructive criticism, group dynamics, managing/leadership, mediation, negotiation, problem solving) | Social Skills: Navigating Social Situations, Working with Others; Self-Determination: Self-Advocacy (11-12); (11-12) Solving Community Problems |

| Standard  | Description                                                                                                                              | Curriculum Alignment                                                                                                                     |
|-----------|------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------|
| 13.3.11.D | Develop a personal budget based on career choice (charitable contributions, fixed/variable expenses, gross pay, net pay, savings, taxes) | Financial Literacy: all lessons — Introduction to Money, Ways to Earn/Spend, How to Save (9-10); Budgeting Basics, Money Matters (11-12) |
| 13.3.11.E | Evaluate time management strategies and their application to personal and work situations                                                | Independent Living: Planning My Week; Employment Skills: Workplace Etiquette; Self-Determination: SMART Goals                            |
| 13.3.11.F | Evaluate strategies for career retention and advancement in response to the changing global workplace                                    | Employment Skills: Work Ethic, Communication (11-12); Self-Determination: Growth Mindset, Goal Setting                                   |
| 13.3.11.G | Evaluate the impact of lifelong learning on career retention and advancement                                                             | Education + Training: My Education, Learning Supports; Self-Determination: Growth Mindset, My Mindset                                    |

## PA Career Education & Work — 13.4 Entrepreneurship (Grade 11)

| Standard  | Description                                                                                 | Curriculum Alignment                                                                          |
|-----------|---------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------|
| 13.4.11.A | Analyze entrepreneurship as it relates to personal career goals and corporate opportunities | Self-Determination: Self-Awareness, SMART Goals, Goal Setting; Employment Skills: Job Search  |
| 13.4.11.B | Analyze entrepreneurship as it relates to personal character traits                         | Self-Determination: Self-Awareness, Growth Mindset, My Mindset; Employment Skills: Work Ethic |

## PA Career Ready Skills (PA CRS) — Transition Alignment (Grades 9–12)

| Standard | Description                                                                                                                                                                   | Curriculum Alignment                                                                                                                         |
|----------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------|
| PA CRS A | Self-Awareness & Self-Management — advocate for self in education, employment, and community; establish and pursue goals for post-secondary education, employment, and living | Self-Determination: Self-Awareness, Self-Advocacy, SMART Goals, Goal Setting; Employment Skills: full unit; Independent Living: full unit    |
| PA CRS B | Establishing & Maintaining Relationships — pro-social relationships, communication strategies specific to context, conflict resolution                                        | Social Skills: Working with Others, Navigating Social Situations, Relationship Skills; Employment Skills: Communication, Workplace Etiquette |
| PA CRS C | Social Problem-Solving Skills — evaluate consequences from personal and civic perspective to inform decision-making                                                           | Independent Living: Solving Community Problems (11-12), Communities in Action; Self-Determination: Self-Advocacy                             |



Emotional Well-Being Curriculum

## CCSS ELA Standards Alignment

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

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

## PA Career Ready Skills (PA CRS) — SEL Competencies (Grades 9–12)

| Domain                                                        | Standard Description                                                                                                                                                                           | Curriculum Alignment                                                                                                                                                                                                            |
|---------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Domain A: Self-Awareness &amp; Self-Management</b>         | Evaluate behaviors in relation to impact on self and others; identify and select healthy coping skills; establish and pursue goals for post-secondary education, employment, and community     | Unit 1 Self-Awareness: My Identity, Knowing My Strengths, Strength in Identity, My Potential, My Values; Unit 2 Self-Management: Managing Emotions, Handling Stress, SMART Goals, Building Habits, Self-Care, Getting Motivated |
| <b>Domain B: Establishing &amp; Maintaining Relationships</b> | Establish pro-social relationships to support self and others; select expressive communication strategies specific to context; evaluate skills and strategies to prevent and resolve conflicts | Unit 4 Relationship Skills: Building Relationships, Communication Skills, Resolving Conflict, Working with Others, Healthy vs. Unhealthy Relationships, My Boundaries, Expressing My Feelings                                   |

| Domain                                  | Standard Description                                                                                                                                                                                  | Curriculum Alignment                                                                                                                                                                                                     |
|-----------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Domain C: Social Problem-Solving Skills | Evaluate consequences from personal and civic perspective to inform decision-making; situate self in social context to determine a response; evaluate how societal conventions influence perspectives | Unit 5 Responsible Decision-Making: Making Decisions, Anticipating Outcomes, Problem Solving, Taking Healthy Risks, Making Big Decisions; Unit 3: Understanding Perspective, Empathy, Uncovering Bias, Being Open-Minded |

## PA Health, Safety & Physical Education Standards — Mental/Emotional Health (Grades 9–12)

| Standard  | Description                                                                                                                         | Curriculum Alignment                                                                                                        |
|-----------|-------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------|
| 10.1.9.A  | Analyze factors that impact growth and development: relationships, interpersonal communication, risk factors, peer pressure         | Unit 4: Building Relationships, Healthy vs. Unhealthy Relationships; Unit 5: Peer Pressure, Saying No; Unit 1: My Identity  |
| 10.1.9.D  | Analyze prevention and intervention strategies: decision-making/refusal skills, situation avoidance, goal setting                   | Unit 5: Making Decisions, Anticipating Outcomes, Saying No; Unit 2: SMART Goals, Getting Motivated                          |
| 10.1.12.A | Evaluate factors that impact growth and development during adulthood: relationships (marriage, divorce, loss), career choice, aging | Unit 4: Building Relationships, Resolving Conflict; Unit 1: My Potential, My Aspirations, My Priorities                     |
| 10.1.12.B | Evaluate factors that impact body systems including mental health status; apply protective/preventive strategies                    | Unit 2: Managing My Emotions, Handling Stress, My Bandwidth, Self-Care, Acceptance (R.A.I.N.)                               |
| 10.2.9.C  | Analyze media health and safety messages and describe their impact on personal health and safety                                    | Unit 3: Uncovering Bias, Being Open-Minded; Unit 5: Anticipating Outcomes, Making Decisions                                 |
| 10.2.9.D  | Analyze and apply a decision-making process to adolescent health and safety issues                                                  | Unit 5: Making Decisions, Anticipating Outcomes, Making Big Decisions, Problem Solving; journal reflections in every lesson |
| 10.2.12.D | Examine and apply a decision-making process to the development of short and long-term health goals                                  | Unit 2: SMART Goals, Goals vs. Dreams, Getting Motivated, Building Habits; Unit 5: Making Big Decisions                     |
| 10.3.9.C  | Analyze and apply strategies to avoid or manage conflict and violence: effective negotiation, assertive behavior                    | Unit 4: Resolving Conflict, My Boundaries; Unit 5: Saying No, Peer Pressure; Unit 3: Compassion, Empathy                    |
| 10.3.12.C | Analyze the impact of violence on the victim and surrounding community                                                              | Unit 3: Empathy, Compassion, Caring for My Community, Elevating Others; Unit 5: Anticipating Outcomes                       |
| 10.4.9.B  | Analyze effects of physical activity in relation to stress management, disease prevention, weight management                        | Unit 2: Handling Stress, Self-Care, My Bandwidth; health and wellness concepts woven throughout                             |

| Standard | Description                                                                                                                    | Curriculum Alignment                                                                                         |
|----------|--------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------|
| 10.4.9.F | Analyze effects of positive and negative interactions of group members in physical activities: group dynamics, social pressure | Unit 3: Understanding Perspective, Strength in Diversity; Unit 4: Working with Others; Unit 5: Peer Pressure |

## PA Career Ready Skills / SEL Competencies

The EWB Curriculum’s five-unit structure maps directly to Pennsylvania’s three PA CRS domains and five CASEL-aligned SEL competencies, with 25 dedicated lessons per competency across four grade levels. PA is an open SEL state — PDE explicitly supports social-emotional learning and the PA CRS framework is built on the CASEL model.

### 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 PA Career Ready Skills 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. All three PA CRS domains (Self-Awareness & Self-Management, Establishing & Maintaining Relationships, Social Problem-Solving) directly mapped.



Financial Literacy

## CCSS Standards Alignment

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

| CCSS Standard    | Description                                             | 9-10 | 11-12 |
|------------------|---------------------------------------------------------|------|-------|
| RI.8.2           | Determine central ideas in informational text           | ✓    | ✓     |
| MATH 7.EE.B.4    | Use equations to solve problems                         | ✓    | ✓     |
| MATH 4.NBT.B.4   | Fluently add and subtract multi-digit numbers           | ✓    | —     |
| MATH HSA.CED.A.3 | Represent constraints by equations; interpret solutions | —    | ✓     |
| MATH HSN.Q.A.1   | Use units to understand and solve problems              | —    | ✓     |
| MATH MP.4        | 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                                                                         |
|-------------|-------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------|
| 17.1.9-12.A | Determine the financial impact of various long-term goals (lifestyle, family, education)                          | Lesson 1: Introduction to Money — role of money, financial goals; Capstone project       |
| 17.1.9-12.B | Apply a systematic decision-making process, including opportunity costs, to setting and achieving financial goals | Lesson 3: Ways to Spend — needs vs. wants, opportunity cost; Lesson 4: How to Save Money |
| 17.1.9-12.C | Analyze the impact of various factors on a person's financial mindset and decisions                               | Lesson 1: Introduction to Money — attitudes toward money, values alignment               |
| 17.1.9-12.F | Compare various financial service providers (banks, credit unions, check cashers, brokerage firms)                | Lesson 4: How to Save Money — saving fundamentals, where to keep money                   |
| 17.2.9-12.A | Explain various types of income (earned, unearned, passive, active) and their sources                             | Lesson 2: Ways to Earn Money — income types, pay structures                              |
| 17.2.9-12.H | Calculate the impact of taxes and payroll deductions on income                                                    | Lesson 2: Ways to Earn Money — earnings, taxes, deductions                               |
| 17.3.9-12.A | Develop a process for making informed spending decisions (product features, price, durability, reliability)       | Lesson 3: Ways to Spend — consumer decision-making, needs vs. wants                      |

| Standard    | Description                                                                            | Lesson Alignment                                                   |
|-------------|----------------------------------------------------------------------------------------|--------------------------------------------------------------------|
| 17.3.9-12.C | Develop a personal approach to keeping track of income and spending                    | Lesson 3: Ways to Spend — tracking spending; Capstone project      |
| 17.4.9-12.B | Develop a savings plan for accomplishing personal short- and long-term financial goals | Lesson 4: How to Save Money — saving strategies, goal-based saving |

## 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                                                                      |
|-------------|------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------|
| 17.1.9-12.C | Analyze the impact of various factors on a person's financial mindset and decisions                                    | Lesson 1: Money Matters — psychology of money, values alignment, financial attitudes  |
| 17.1.9-12.D | Evaluate strategies for dealing with behavioral biases (loss aversion, experiential bias, mental accounting)           | Lesson 1: Money Matters — understanding financial decision-making, behavioral factors |
| 17.1.9-12.F | Compare various financial service providers and the types of accounts and services each provides                       | Lesson 3: Where You Keep Your Money — types of bank accounts, financial institutions  |
| 17.1.9-12.G | Communicate the process of opening financial accounts and selecting financial institutions                             | Lesson 3: Where You Keep Your Money — opening accounts, choosing a bank               |
| 17.1.9-12.H | Evaluate the use of financial technology to access financial services and make financial decisions                     | Lesson 3: Where You Keep Your Money — digital banking, fintech tools                  |
| 17.3.9-12.D | Evaluate various budgeting approaches (50-30-20, zero-based) and methods (envelope system, spreadsheets, online tools) | Lesson 2: Budgeting Basics — budget design, budgeting methods                         |
| 17.3.9-12.E | Create a personal budget to allocate current or future income, including estimates for fixed and variable expenses     | Lesson 2: Budgeting Basics — hands-on budget creation; Capstone project               |
| 17.3.9-12.F | Identify methods for adjusting a budget for unexpected expenses or loss of income                                      | Lesson 2: Budgeting Basics — budget flexibility, emergency adjustments                |
| 17.3.9-12.G | Compare the effects of using various payment methods when making purchases                                             | Lesson 4: Using Credit and Debit Cards — credit vs. debit, payment method comparison  |
| 17.5.9-12.H | Analyze trends in financial fraud and strategies to avoid becoming a victim                                            | Lesson 3: Where You Keep Your Money — account safety, fraud awareness                 |
| 17.5.9-12.I | Research agencies individuals can contact and steps to address financial fraud and identity theft                      | Lesson 3: Where You Keep Your Money — identity protection, what to do if compromised  |

| Standard           | Description                                                                                                      | Lesson Alignment                                                                              |
|--------------------|------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------|
| <b>17.6.9-12.A</b> | Evaluate pathways to obtaining credit and what lenders look for (character, capacity, capital, collateral)       | Lesson 4: Using Credit and Debit Cards — credit fundamentals, how credit works                |
| <b>17.6.9-12.B</b> | Describe how credit reports and scores are determined, used, and improved                                        | Lesson 4: Using Credit and Debit Cards — credit scores, responsible credit use                |
| <b>17.6.9-12.E</b> | Calculate the total cost of credit given a variety of situations (minimum payments, fees, alternative providers) | Lesson 4: Using Credit and Debit Cards — consequences of credit misuse, cost of borrowing     |
| <b>17.6.9-12.F</b> | Describe the consequences of failing to repay debts and sources of debt management assistance                    | Lesson 4: Using Credit and Debit Cards — debt consequences, responsible use; Capstone project |