



Standard 1 – Self-Awareness: Individual has the ability to identify their emotions, personal assets, areas for growth, and potential external resources and supports.

Benchmark 1A: Demonstrates awareness and understanding of one’s own emotions and emotions’ influence on behavior.

- While recognizing, identifying, and naming emotions, include the differentiation between want and need.
- While verbally expressing emotions or feelings, acknowledge the opportunity costs of a decision.
- While identifying how thoughts and feelings affect actions, consider the impact of advertising on self-worth and spending decisions (time and money).
- While encouraging growth mindset, include financial contexts such as savings goals and careers.

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Benchmark 1B: Demonstrate awareness of personal and collective identity encompassing strengths, areas for growth, aspirations, and cultural and linguistic assets.

- While identifying interests and one’s own unique voice, consider how these interests can generate income.
- While recognizing personal strengths, make connections with potential career choices.
- While developing cultural identity, encourage acceptance of different financial situations and priorities.

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Benchmark 1C: Demonstrates self-awareness and understanding of external influences, e.g., culture, family, school, and community resources and supports.

- While setting and reflecting on goals, include education, career, personal savings, and group giving (donation) goals.
- While identifying safe adults that are resources or supports outside of family, understand the concept of risk and how it can be personal or financial.
- While recognizing situations where help is needed from others, identify how risks can be minimized or avoided.

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Standard 2 – Self-Management: Individuals can regulate emotions, thoughts, and behaviors.

Benchmark 2A: Demonstrates the skills to manage one’s emotions, thoughts, impulses, and stress in constructive ways.

- While learning that actions have consequences, predict the consequences of spending decisions.
- While developing the ability to pause before acting, explain how financial resources affect the choices people make.
- While identifying and developing strategies for self-control, acknowledge the opportunity costs of actions.
- While understanding the importance of a safe classroom and school environment, identify ways to reduce or avoid potential risks in these places.

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Benchmark 2B: Demonstrates responsible decision-making and problem-solving skills.

- While developing problem-solving skills, explain a spending decision based on predetermined criteria for an acceptable outcome (such as a budget) and available options.
- While developing decision-making skills, explore money-handling decisions that youth commonly face.
- While demonstrating responsible decision-making and problem-solving, identify how to use and return borrowed personal property.
- While identifying the pros and cons of possible solutions, acknowledge the opportunity costs of choices.

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Standard 3 – Self-Efficacy: Individuals can motivate themselves, persevere, and see themselves as capable.

Benchmark 3A: Demonstrates the skills to set, monitor, adapt, persevere, achieve, and evaluate goals.

- While creating a goal and identifying steps to achieve that goal, demonstrate how to allocate income for spending, saving, and sharing goals.
- While identifying and reflecting on personal accomplishments, acknowledge the opportunity costs of choices.
- While recognizing the relationship between attitude and goal achievement, explain how saving (money, time) can improve financial and personal well-being.
- While identifying personal, school, and family goals, and how to meet them, introduce the concept of investing time (human capital) or money (compound interest).

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Benchmark 3B: Demonstrates problem-solving skills to engage responsibly in a variety of situations.

- While acknowledging the relationship between choices, behavior, and consequences, consider how price, advertising, trends, and peer pressure affect spending (time and money) decisions.
- While responsibly interacting with different backgrounds and cultures, demonstrate acceptance for differences in peers' opinions or attitudes about money.
- While demonstrating responsible behavior when using others' belongings, consider the qualities of a trustworthy person, and create a list of reasonable conditions for the use of borrowed personal property.
- While developing independent problem-solving skills, understand that risk occurs when there is a chance of harm, either financial or personally.

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Benchmark 3C: Demonstrate awareness and ability to speak on behalf of personal rights and advocacy.

- While understanding personal rights, understand personal information should be protected in person or online.
- While identifying how to advocate for individual rights, practice financial communication strategies, such as negotiating a fee.
- While recognizing the need to share responsibility during conflict, consider how communication about lending and borrowing could help reduce potential conflict.
- While developing constructive self-expression during conflict, consider methods to prevent or avoid conflict around financial issues youth commonly face.
- While accepting and expressing different opinions and perspectives, demonstrate acceptance for different opinions, values, and attitudes about money.

Financial Decision-Making



Standard 4 – Social Awareness: Individuals can take the perspective of and empathize with others from diverse backgrounds and cultures.

Benchmark 4A: Demonstrates awareness of other people’s emotions, perspectives, cultures, languages, histories, identities, and abilities.

- While identifying and interpreting the emotions, perspectives, and cues of others, include the context of lending and borrowing.
- While recognizing that people can have different feelings about the same situation, make a connection to ways financial resources affect the choices people make.
- While identifying how individual backgrounds and experiences can result in varied responses to situations, include financial backgrounds and experiences such as food or housing insecurity.

Spending & Saving, Credit & Debt

Benchmark 4B: Demonstrates an awareness and respect for similarities and differences among community, cultural, and social groups.

- While demonstrating acceptance of differing social beliefs and perspectives, include acceptance for different financial backgrounds and experiences, such as food or housing insecurity.
- While identifying similarities, differences, and perspectives among various social and cultural groups, explore how these groups may have different customs or traditions about spending, saving, borrowing, or giving.
- While developing the ability to identify different types of verbal and nonverbal communication, include the context of lending and borrowing.

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Benchmark 4C: Demonstrates an understanding of the variation within and across cultures.

- While identifying different customs and traditions practiced by different cultures, include financial contexts, such as spending, saving, borrowing, or giving.
- While recognizing the contributions of various social and cultural groups to society, explain how these groups contributed to the development of monetary and/or economics systems.
- While developing understanding of why some people have preferences (bias), make a connection to how bias can affect spending decisions.

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Standard 5 – Social Management: Individuals can motivate themselves, persevere, and see themselves as capable.

Benchmark 5A: Demonstrates a range of communication and social skills to interact effectively with others.

- While progressing from attentive to active listening skills, include contractual contexts, such as a devising an agreement between friends or family.
- While demonstrating the ability to wait, take turns, and share with others, consider utilizing a classroom savings and/or giving goal.
- While performing different roles in cooperative groups, make connections to future workplace skills.

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Benchmark 5B: Demonstrates the ability to identify and take steps to resolve interpersonal conflicts in constructive ways.

- While identifying situations when trusted adult or peer support is needed to resolve conflicts, include the context of lending and borrowing money or personal items.
- While developing the ability to manage feelings and emotions during challenging interactions, explore the connections between feelings, emotions, and impulse spending.
- While learning to solve interpersonal conflicts and practice conflict resolution, consider methods to prevent or avoid conflict around financial issues youth commonly face.

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Benchmark 5C: Demonstrates the ability to engage in respectful and healthy relationships with individuals with diverse perspectives, cultures, languages, histories, identities, and abilities.

- While developing a concept of peer pressure and how it may influence actions, recognize how spending choices are influenced by peer pressure, and make a connection between advertising and peer pressure.
- While creating positive interactions with people from similar and different backgrounds, make connections to future workplace skills.
- While identifying the qualities to look for and embody in a good friend, consider the qualities of a trustworthy person, and make connections between trust, borrowing, lending, and the concept of credit.

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Standard 6 – Social Engagement: Individuals can motivate themselves, persevere, and see themselves as capable.

Benchmark 6A: Demonstrates a sense of school and community responsibility.

- While recognizing the relationship between personal behavior, school, and community, recognize the importance of giving (money or time).
- While learning the importance of diversity within a classroom and school, extend ideas to workplaces, career fields, and types of resources.

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Benchmark 6B: Demonstrates the ability to work with others to set, monitor, adapt, achieve, and evaluate goals.

- While developing inclusive practices within a group context, demonstrate acceptance for peers from different financial backgrounds and experiences.
- While identifying how members of a diverse community rely on each other, extend ideas to workplaces, career fields, and types of resources.
- While practicing positive and respectful group participation, make connections to future workplace skills.

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Benchmark 6C: Contributes productively to one's school, workplace, and community.

- While identifying and performing tasks that contribute to the operation of a classroom, introduce the concept of employment with class jobs and/or classroom economy.
- While exploring individual and community rights and responsibilities, connect the functions of property and liability insurance.
- While identifying positive practices that contribute to a healthy natural environment, explain how spending decisions can reflect personal beliefs and values.
- While identifying the differences between social media and in-person engagement, introduce the concept of personal information and list the types of personal information that should never be shared.
- While identifying and practicing healthy social media communication, recognize the effect of social media influencers on spending decisions (money, time).

Spending & Saving, Employment & Income, Risk Management & Insurance, Financial-Decision Making