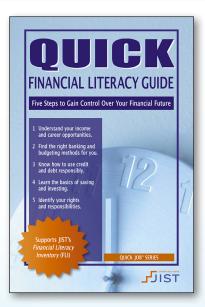


Looking for National Standards Resources?



See how JIST's Quick Financial Literacy Guide aligns to the National Standards in K-12 Personal Finance Education, Fourth Edition



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About JIST's Curriculum Mapping Guide

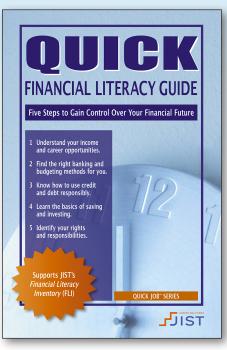
The Curriculum Mapping Guide correlates the goals and objectives of *National Standards in K-12 Personal Finance Education*, Fourth Edition, to JIST's *Quick Financial Literacy Guide*. The resulting standards and benchmarks describe the instructional building blocks for a comprehensive K-12 curriculum. Consequently, instructors and students who use JIST's *Quick Financial Literacy Guide* can be assured that their program of study aligns with best practices in financial literacy curriculum and training.

These National Standards delineate the personal finance knowledge and ability that young people should acquire throughout their kindergarten through 12th grade school years (K-12) to emerge as independent adult consumers, fully prepared to make wise financial decisions for a lifetime of economic well-being.

The National Standards in K-12 Personal Finance Education is published by the Jump\$tart Coalition for Personal Financial Literacy on behalf of its partners—from business, finance, government, academia, education, associations, and other sectors—and its 50 independent state affiliates. It has encouraged all financial literacy programs and educators to use its model curriculum and uses these National Standards as the basis for evaluating resources to be listed in the Jump\$tart Clearinghouse. Jump\$tart has had no participation in this mapping alignment guide.

Model Curriculum Content Categories

- **Spending and Saving:** Apply strategies to monitor income and expenses, plan for spending, and save for future goals.
- Credit and Debt: Develop strategies to control and manage credit and debt.
- Employment and Income: Use a career plan to develop personal income potential.
- **Investing:** Implement a diversified investment strategy that is compatible with personal financial goals.
- **Risk Management and Insurance:** Apply appropriate and cost-effective risk management strategies.
- **Financial Decision Making:** Apply reliable information and systematic decision making to personal financial decisions.



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Quick Financial Literacy Guide

JIST's *Quick Financial Literacy Guide* addresses all of the *National Standards in K-12 Personal Finance Education* goals on some level while also providing hands-on skills practice.

| Format | Product Name | ISBN |
|---------------------|---|-------------------|
| Print package of 10 | Quick Financial Literacy Guide | 978-1-63332-252-3 |
| eBook | Quick Financial Literacy Guide - access code delivered via email - 1-year license from time of activation | 978-1-63332-251-6 |

At-a-Glance National Standards Alignment Guide

| The Standards | Content Categories | | | | | |
|--|--|---|--------------------------|-----------|----------------------------------|------------------------------|
| | Spending and Saving | Credit and Debt | Employment and Income | Investing | Risk Management and Insurance | Financial Decision Making |
| Apply strategies to monitor income and expenses, plan for spending and save for future goals. | Chapter 2 pp 4, 24-30, 60 | | | | | |
| Develop a plan for spending and saving. | Chapter 2 pp 23-29 Chapter 3 pp 39-41 | | | | | |
| Develop a system for keeping and using financial records. | Chapter 3 pp 23-28, 34 | | | | | |
| Describe how to use different payment methods. | Chapter 2 pp 17-19 Chapter 3 pp 35-38 | | | | | |
| Apply consumer skills to spending and saving decisions. | Chapter 3 pp 35-38 Chapter 5 pp 53-59 | | | | | |
| Develop strategies to control and manage credit and debt | | Chapter 3 pp 35-41 Chapter 2 25-30 | | | | |

| The Standards | Content Categories | | | | | |
|--|---------------------|--|----------------------------|-------------------------------|--|------------------------------|
| | Spending and Saving | Credit and Debt | Employment and Income | Investing | Risk Management and Insurance | Financial Decision Making |
| Analyze the costs and benefits of various types of credit. | | Chapter 3 pp 30-32 | | | | |
| Summarize a borrower's rights and responsibilities related to credit reports. | | Chapter 3 pp 33-34 Chapter 5 pp 51-52 | | | | |
| Apply strategies to avoid or correct debt management problems. | | Chapter 3 pp 39-41 Chapter 2 25-30 | | | | |
| Summarize major consumer credit laws. | | Chapter 5 pp 51-52 | | | | |
| Use a career plan to develop personal income potential. | | | Chapter 1 pp 8-12 | | | |
| Explore job and career options. | | | Chapter 1 pp 12-13 | | | |
| Compare sources of personal income and compensation. | | | Chapter 1 pp 1-5, 12-15 | | | |
| Analyze factors that affect net income. | | | Chapter 1 pp 5-8 | | | |
| Implement a diversified investment strategy that is compatible with personal financial goals. | | | | Chapter 4 pp. 46-50 | | |
| Explain how investing may build wealth and help meet financial goals. | | | | Chapter 4 pp. 41-44, 49-50 | | |
| Evaluate investment alterna- tives. | | | | Chapter 4 pp. 42-45 | | |
| Demonstrate how to buy and sell investments. | | | | Chapter 4 pp. 49-50 | | |
| Investigate how agencies protect investors and regulate financial markets and products. | | | | Chapter 5 pp. 51-52 | | |
| Apply appropriate and cost- effective risk management strategies. | | | | | Chapter 4 pp 46-48 Chapter 5 pp 52-59 | |
| Identify common types of risks and basic risk management methods. | | | | | Chapter 4 pp 46-48 Chapter 5 pp 52-54 | |
| Justify reasons to use property and liability insurance. | | | | | Chapter 5 pp 53-57 | |
| Justify reasons to use health, disability, long-term care and life insurance. | | | 0 0 0 | 0.0 | Chapter 5 pp 58-59 | |

| The Standards | Content Categories | | | | | |
|--|---------------------|-----------------|--------------------------|-----------|----------------------------------|--|
| | Spending and Saving | Credit and Debt | Employment and Income | Investing | Risk Management and Insurance | Financial Decision Making |
| Apply reliable information and systematic decision making to personal financial decisions. | | | | | | Chapter 1 pp 14-15 Chapter 2 pp 23-30 Chapter 4 pp 42-48 |
| Recognize the responsibilities associated with personal financial decisions. | | | | | | Chapter 2 pp 23-30 Chapter 4 pp 42-45 Chapter 5 pp 51-52 |
| Use reliable resources when making financial decisions. | | | | | | Chapter 1 pp 1-5 Chapter 4 pp 43-46 Chapter 5 pp 51-52 |
| Summarize major consumer protection laws. | | | | | | Chapter 5 pp 51-52 |
| Make criterion-based financial decisions by systematically considering alternatives and consequences. | | | | | | Chapter 1 pp 3, 15 Chapter 2 pp 28-30 |
| Apply communication strate- gies when discussing financial issues. | | | | | | Chapter 1 pp 2-3, 13 Chapter 2 pp 12-13, 21, 25 Chapter 3 p 34 |
| Analyze the requirements of contractual obligations. | | | | | | Chapter 3 pp 31-34 Chapter 5 pp 51-52 |
| Control personal information. | | | | | | Chapter 3 pp 33-34 Chapter 5 pp 51-52 |
| Use a personal financial plan. | | | | | | Chapter 1 pp 14-15 Chapter 2 pp 23-30 Chapter 3 pp 39-41 Chapter 5 pp 59-60 |



Timely, accurate, and comprehensive courseware is essential to guide classroom education and extra-curricular learning, and to develop financial education programs, materials, and tools.

The Quick Financial Literacy Guide:

- Aligns with the fourth edition of the National Standards in K-12 Personal Finance Education.
- Offers educators a model that promotes financial education consistency, while supporting local customization.
- Helps teachers utilize the many curriculum resources available to them.
- Prepares students to achieve success by drawing from a number of academic areas pertinent to financial literacy, including mathematics, economics, business, and consumer science.
- Guides informal education outside the classroom and at home; postsecondary and adult education; professional development for teachers, counselors and others; and other initiatives.
- Provides the most accurate, up-to-date information available.

