



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 using self-reflection to determine if emotions and feelings are proportional to the situation, recognize how emotions and feelings influence personal financial decisions.
- While identifying the relationship between emotions and problem-solving skills, apply systematic decision-making to spending and saving situations.
- While examining possible outcomes associated with different ways of communicating emotions and feelings, include communication about positive and negative financial issues.
- While adjusting thoughts to reflect a growth mindset, include education, career, and personal finance contexts.

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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 reflecting on how the challenges I face and attitudes I hold impact my ability to achieve, consider how these challenges and attitudes also affect financial decisions and goals.
- While identifying personal strengths and assets, make connections with potential career choices.
- While recognizing the values that are part of my own culture, encourage acceptance and discussion of multiple financial situations and priorities.

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Standard 1 – Self-Awareness, continued:

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

- While reflecting on unanticipated outcomes and adapting strategies to meet goals, include education, career, and personal financial contexts.
- While identifying safe school and community resources, understand the concept of risk and how it can be personal or financial.
- While reach out for assistance that meets my needs, identify how risks can be minimized or avoided.

Risk Management & Insurance, Financial Decision-Making



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 stopping to think about consequences before acting when strong feelings and emotions are triggered, analyze how external factors, such as marketing and advertising techniques, might influence spending decisions for different individuals, and how influences such as current fashion trends, peer pressure, and procrastination can affect financial decisions.
- While reflecting on the effectiveness of strategies used to manage emotions, thoughts, impulses, transitions, and stress, identify the relationship between spending practices and achieving financial goals.
- While self-regulating behavior in response to rules, give examples of how decisions made today can affect future opportunities.

Spending & Saving, Financial Decision-Making

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

- While drawing on multiple views to inform decision-making and problem-solving approaches, compare the total cost of repaying a loan under various rates of interest and over different periods.
- While evaluating solutions in relation to resources, situations, and personal values, assess whether a specific purchase justifies the use of credit.

Credit & Debt



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 identifying goal outcomes that match personal values, determine a personal definition of wealth.
- While identifying, planning steps, and garnering the resources needed to accomplish a task, evaluate the opportunity costs of post-secondary education within career goals.
- While applying strategies that will help achieve goals, assess how spending priorities reflect goals and personal values.
- While prioritizing goals for growth and development, select appropriate investments for accumulating money for a major financial goal.

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

- While explaining personal responsibility for outcomes that arise from personal behaviors, explain the use of liability insurance to cover accidental bodily harm or damage to another person's property.
- While identifying how taking personal responsibility and developing cultural humility helps mold a better friend, family member, and community member, analyze how discussing financial matters could help reduce conflict.
- While using a range of culturally responsive strategies and resources to solve problems, give examples of how to reduce spending to meet a budget.

Risk Management & Insurance, Financial Decision-Making



Standard 3 – Self-Efficacy, continued:

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

- While identifying specific personal rights, and understanding the ability to personally advocate, analyze money-handling decisions that young adults commonly face.
- While demonstrating the ability to engage in a positive approach when faced conflict, devise a sample peer/family agreement that establishes the terms of use of a personal item or resource.
- While demonstrating the actions and behaviors of a caring relationship, analyze how discussing financial matters could help reduce conflict.
- While demonstrating the ability to present and support a personal point of view in a positive, culturally responsive, and constructive manner, make connections to expressing personal financial values and goals.

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 differentiating between the factual and emotional content of communication, explore how discussing financial matters could help reduce conflict.
- While identifying possible reasons for peer responses to situations and practicing perspective taking, make connections to how influences such as trends and peer pressure can affect financial decisions.

Financial Decision-Making

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

- While adapting clear strategies for accepting, respecting, and supporting similarities and differences, include differences in peers’ personal values and attitudes about money.
- While exploring ways to use culturally specific practices to enrich an understanding of the world, explore how local government services and/or community resources assist people, such as those who are unemployed, elderly, disabled, or low-income.
- While identifying how communication and cultural variables can influence understanding or misunderstanding, make connections to future workplace communication and culture.

Employment & Income, Financial Decision-Making



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Standard 4 – Social Awareness, continued:

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

- While recognizing and validating that other people have different customs, identify, summarize, and assess differences in peers' personal values and attitudes about money.
- While applying strategies to examine biases and the positions of others, determine whether information sources are accurate and reliable when comparing products and services.

Spending & Saving, Financial Decision-Making



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 practicing active and reflective listening skills to better understand the thoughts and ideas of others, match personal skills to various career options.
- While demonstrating respectful behavior and consideration of others, make connections to money-handling decisions that young adults commonly face.

Employment & Income, Financial Decision-Making

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

- While identifying resources and positive supports that enhance abilities to resolve conflicts, give examples of how people manage the risk of financial loss through insurance.
- While taking the initiative to repair interactions that have not gone well, give examples of how decisions made today can affect future opportunities.
- While listening and responding calmly and constructively while resolving a conflict, demonstrate how to negotiate a fee for services such as babysitting or lawn care.

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



Standard 5 – Social Management, continued:

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

- While distinguishing between healthy and risky relationships, and identifying strategies for resisting negative peer pressure, make connections to money-handling decisions that young adults commonly face.
- While practicing strategies for engaging in, building, and maintaining relationships with people whose backgrounds and identities are different, recognize differences in peers' personal values and attitudes about money.
- While nurturing constructive relationships, identify individuals who could provide positive job references.

Employment & Income, Financial Decision-Making



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 generating ideas that will enhance or improve how the school and community function, consider the role of giving in a personal budget.

Spending & Saving

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

- While exploring how similarities and differences in backgrounds can influence group dynamics and working together, make connections between personal skills and various career options.
- While participating in group activities with a variety of social groups both in and out of school, categorize the types of rights and responsibilities typically found in school handbooks.

Employment & Income

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

- While participating in addressing the needs and enhancements of school and community, explore how local government services assist people.
- While recognizing interactions that represent the responsibilities of youth within school and community, demonstrate how to negotiate a fee for services such as babysitting or lawn care.
- While understanding the role that social media plays in communications and making healthy decisions about what is communicated on social media, recommend ways to use social media safely.

Spending & Saving, Financial Decision-Making