



**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 analyzing how and why emotions can trigger behaviors in different contexts, recognize how external factors, such as marketing and advertising techniques, might influence spending decisions.
- While evaluating the impact of intense emotional focus, reflect on how emotions affect financial decisions, saving or education goals, and/or employability.
- While analyzing the effectiveness of actions taken to deal with emotions and feelings, consider the relationship between emotions, feelings, and spending habits.
- While working towards the development of a growth mindset, make connections to income and career opportunities and the need for lifelong training and education.

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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 SEL skills and assets needed to enter specific adult roles, recognize how financial situations can affect interpersonal relationships.
- While demonstrating an understanding of personal strengths to support achievement of goals, explore a career plan that aligns with personal interests, financial goals, and desired lifestyle.
- While identifying how personal perspectives affect interactions, practice respectful engagement with different financial or economic experiences.

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## Financial Education Benchmark & Social Emotional Learning Indicator Crosswalk, Grades 9 – 12

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

- While demonstrating awareness of resources, including where to go and with whom to connect, identify community resources for job training, job searching, and tax assistance.
- While assessing the effectiveness of different forms of assistance in relation to personal boundaries, assets and 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 developing the ability to reflect on potential consequences when strong feelings and emotions are triggered, make connections to impulse spending and the relationship between emotions, feelings, and spending habits.
- While gauging the feelings and emotions of others and using appropriate strategies to deal with personal feelings and behavior, consider how communicating about financial issues can reduce conflict.
- While examining personal roles in affirming or challenging school and community rules and expectations, consider how personal financial decisions might affect society.

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

- While demonstrating problem-solving and decision-making skills that use multiple viewpoints, compare the cost of expenses with postsecondary education at three institutions; compare the costs and benefits of a new versus used car with public transportation; evaluate strategies for investing as part of a comprehensive financial plan; evaluate specific charities based on purpose, management, and other criteria.
- While identifying and analyzing challenges, considering external perspectives, employing cultural storytelling to understand context, and determining potential solutions, consider how personal finance decision might affect an individual, family members, and society.

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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 evaluating steps to accomplish a task and identifying areas for growth to achieve further success, investigate changes in personal spending behavior that contributes to saving or wealth building.
- While developing strategies to meet goals, develop a definition of wealth based on personal values and priorities, then explore a career or investing plan that aligns with personal interests, financial goals, and desired lifestyle.
- While reflecting on progress toward achieving goals, analyze how changes in life circumstances can affect a personal spending plan.
- While demonstrating the ability to make revisions as needed, practice developing backup plans for a specific financial goal based on unforeseen circumstances.

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

- While analyzing the short- and long-term outcomes of all behaviors and evaluating how responsible decision-making improves outcomes, analyze the costs, benefits, and impact of investment in post-high school education by career options and evaluate strategies for investing as part of a comprehensive financial plan.
- While identifying the role of personal mindset and actions in community/social problems, practice respectful engagement with different financial or economic experiences.
- While applying problem-solving tools and personal problem-solving strengths, identify and compare alternatives to loans as a means of paying for post-secondary education.

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## Financial Education Benchmark & Social Emotional Learning Indicator Crosswalk, Grades 9 – 12

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

- While identifying, articulating, and advocating for personal rights, identify community resources and/or government programs that provide financial assistance for income loss.
- While determining roles and making clear expressions when necessary to resolve conflicts, develop a personal financial plan or budget, and ways to adapt as needed.
- While advocating with varied and diverse audiences in a positive and constructive manner, assess the importance of sharing personal financial values, goals, and information.

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**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 reflecting on the emotional impact people have on each other, reflect on how emotions affect financial decisions, saving or education goals, and/or employability.
- While evaluating how personal responses to a situation might affect others, analyze how changes in life circumstances can affect a personal spending plan.

***Financial Decision-Making***

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

- While identifying how advocacy for the rights of others contributes to the common good, research consumer credit rights and landlord rights and responsibilities.
- While demonstrating personal reflection about the value of cultural diversity and humility, consider different definitions of wealth based on cultural values, priorities, and goals.
- While evaluating strategies for engaging in non-verbal and verbal communication across cultures, assess the value of sharing financial goals and personal financial information with a partner before combining households.

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## Financial Education Benchmark & Social Emotional Learning Indicator Crosswalk, Grades 9 – 12

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

- While demonstrating an awareness that others' responses are influenced by different customs and traditions, analyze how differences in customs and traditions can affect personal spending behaviors.
- While respectfully participating in cross-cultural activities, explore how employment opportunities are impacted by factors such as culture and education.
- While identifying broader issues, unaddressed areas, and potential bias in existing information, evaluate whether financial information is objective, accurate, and current

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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 actively working to improve communication with others, assess the value of sharing financial goals and personal financial information.
- While using cooperative strategies for collaborating with peers, adults, and others in the community, make connections between interpersonal skills and career opportunities.

### ***Financial Decision-Making***

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

- While applying specific conflict-resolution skills and seeking out problem-solving resources, summarize the factors that make a contract legal and binding.
- While practicing solving problems in a peaceful way and taking initiative for reparation when needed, demonstrate how to find information on employment law to resolve an employee issue with an employer.
- While applying conflict-resolution skills to de-escalate, defuse, and resolve conflicts, research the use of small claims court for the redress of a consumer dispute.

### ***Employment & Income, Financial Decision-Making***

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

- While applying strategies for setting and keeping healthy boundaries in relationships, assess the value of sharing financial goals and personal financial information with a partner before combining households.
- While practicing strategies for engaging and maintaining constructive relationships, consider how communicating about financial issues can reduce conflict.

### ***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 engaging in ways to improve school operation and/or community function, identify how local taxes affect the school and community.
- While resisting the social pressures that may result in marginalization and bias within my school and community, practice respectful engagement with different financial or economic experiences.
- While taking leadership opportunities to contribute to school or community, analyze how economic and other conditions can affect income and career opportunities and the need for lifelong training and education.

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

- While evaluating strategies for working together, advocating for the rights of others and the common good, and recognizing how bias can affect group dynamics, practice respectful engagement with different financial or economic experiences.
- While promoting equitable distribution of community resources, identify and compare how financial responsibility is different for individuals with and without dependents.
- While evaluating personal contributions to group effectiveness, explore how productivity among workers relates to workers' wages and job retention.

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

- While working cooperatively with others to plan, implement, and evaluate projects that address identified needs in my school, work, and community, determine how charitable giving fits into a spending plan.
- While actively participating in cooperative interactions to improve civic, workplace, and ethical climates, practice respectful engagement with different financial or economic experiences.
- While analyzing, promoting, and advocating for civic and democratic responsibilities for promoting a healthy and clean environment, give examples of how decisions made today can affect future opportunities.
- While using analysis and critical-thinking skills to understand the broad impact and potential consequences of safe and risky behaviors online behaviors, apply identity theft prevention strategies and outline steps to resolve identity theft problems

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