



Financial Education Standards Map

The Hands on Banking financial education program offers a wealth of lessons, activities, and other resources for you and your students. Use this handy, at-a-glance guide¹ to identify and select lessons that support the following standards:

- Council for Economic Education (CEE)
- Jump\$tart Coalition for Personal Financial Literacy
- Common Core State Standards in Math
- C3 Framework for Social Studies State Standards
- Family and Consumer Sciences National Standards, NASAFACS

1. Earning Income Instructional Overview: Students consider job and career options, and learn about different types of income and the deductions that affect gross income.

Hands on Banking Resource Summary	CEE Standards	Jump\$tart Standards	Common Core State Standards Mathematics	C3 Framework for Social Studies	Family and Consumer Sciences
Toolkit Lesson 2: Earning Power (p. 9) Students identify personal talents and interests, learn how education, skills, and career choices affect income, and practice career research skills.	CEE Earning Income 1–6	Employment and Income 1			Career Community and Family Connections 1.2.1
Lesson: The Basics of Taxes Students learn about gross and net pay; types of taxes at the federal, state, and local levels.	Earning Income 11	Employment and Income 3	6.RP.A.3.C: Find a percent of a quantity as a rate per 100	Civics D2.Civ.5.6–8	



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2. Buying Goods and Services Instructional Overview: Students learn how to apply consumer skills to buying decisions, how to prepare and use budgets, and about including giving to others as part of a financial plan.

Hands on Banking Resource Summary	CEE Standards	JumpStart Standards	Common Core State Standards Mathematics	C3 Framework for Social Studies	Family and Consumer Sciences
Lesson: Budgeting to Reach a Financial Goal Students consider ways to increase income and cut expenses to meet a financial goal.	Buying Goods and Services 6	Financial Decision Making 4		Economics D2.Eco.1.6–8	Consumer and Family Resources 2.1.2 2.6.2
Lesson: Including Charity Donations in Your Budget Students learn the part that giving has in a person's budget.		Financial Decision Making 4		Civics D2.Civ.5.6–8	Consumer and Family Resources 2.1.2

3. Saving Overview: Students learn that saving money in a financial institution can increase safety and produce additional income in the form of interest. Students learn that people save for different reasons and that saving instead of spending can mean deferring gratification.

Hands on Banking Resource Summary	CEE Standards	JumpStart Standards	Common Core State Standards Mathematics	C3 Framework for Social Studies	Family and Consumer Sciences
Toolkit Lesson Lesson 6: Banks and You (p. 31) Students learn about banks, interest, and the details of preparing documents such as deposit slips and checks.	Saving 1, 2, 7, 8	Spending and Saving 1, 3			Consumer Services 3.3.4

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4. Using Credit Overview: Students learn the importance of credit and different credit options, the costs involved, and how to maintain a good credit rating.

Hands on Banking Resource Summary	CEE Standards	JumpStart Standards	Common Core State Standards Mathematics	C3 Framework for Social Studies	Family and Consumer Sciences
Online credit module (Or, alternative version) Teens' Instructor Guide Unit Plan: Credit and You (p. 72) Students learn the difference between credit cards and loans; about interest; and about responsible credit behavior.	Using Credit 1–8	Credit and Debt 1, 2	6.RP.A.3.C: Find a percent of a quantity as a rate per 100	Economics D2.Eco.1.6–8	Consumer Services 3.3.3 3.3.8

5. Financial Investing Overview: Students learn how financial assets can lead to increased income and/or wealth and about the relationship between risk and return.

Hands on Banking Resource Summary	CEE Standards	JumpStart Standards	Common Core State Standards Mathematics	C3 Framework for Social Studies	Family and Consumer Sciences
Online investing module (Or, alternative version) Teens' Instructor Guide Unit Plan: Smart Investing (p. 81) Students learn essential investing terminology, how stocks are priced, and how to calculate capital gains and losses. The lesson also includes activities regarding risk, brokerage fees, and published financial information.	Financial Investing 1–7	Investing 2, 3	6.SP.B.5.C: Giving quantitative measures of center (median and/or mean) 6.NS.B.3: Fluently add, subtract, multiply, and divide multidigit decimals	Economics D2.Eco.1.6–8	Consumer Services 3.3.4



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6. Protecting and Insuring Overview: Students learn how to manage risk through the purchase of insurance, the threat of identity theft, and how to keep financial information safe.

Hands on Banking Resource Summary	CEE Standards	Jump\$tart Standards	Common Core State Standards Mathematics	C3 Framework for Social Studies	Family and Consumer Sciences
Lesson: Understanding Insurance Students learn the basic concept of mitigating risk through insurance.	Protecting and Insuring 1-3	Risk Management and Insurance 1-3	6.RP.A.3.C: Find a percent of a quantity as a rate per 100	Economics D2.Eco.1.6-8	Consumer Services 3.3.5
Toolkit Lesson 10: Online Safety (p. 67) Students learn about identity theft and safe internet behavior.	Protecting and Insuring 8	Financial Decision Making 7			Consumer Services 3.2.5