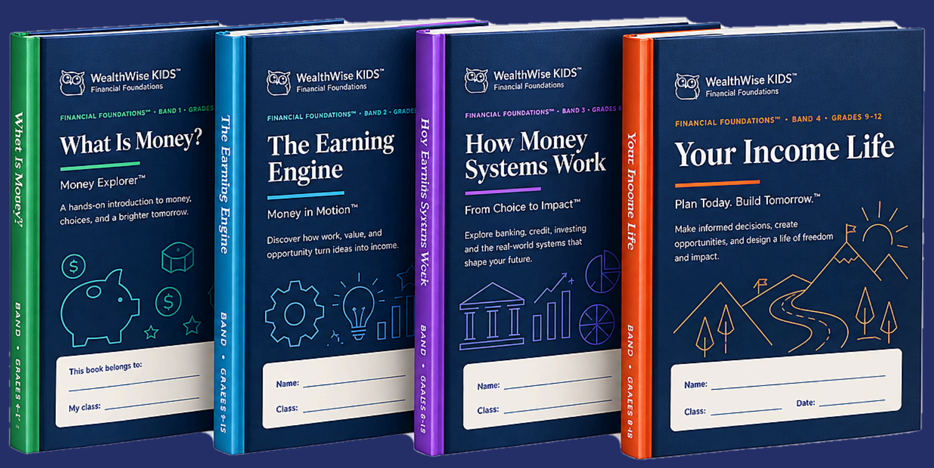
WealthWise KIDS

SCOPE & SEQUENCE

FINANCIAL FOUNDATIONS™ · K–12 SCOPE & SEQUENCE

24 units. 266 lessons. One arc from a first coin to a first paycheck.

Every unit, its lead Financial Competency Framework™ domain and its lesson count, across four developmental bands, counted from the built Student Activity Packs. Shown at unit level with representative lessons; the full lesson index is provided to partners.



EDITION	DATE	ALIGNMENT	OWNER
Public · unit level	September 2026	2021 National Standards (Jump$tart · CEE)	WealthWise Kids IP Holdings LLC

HOW TO USE THIS DOCUMENT

Three readers, three paths.

CURRICULUM DIRECTOR

Does this fit our sequence and our standards?

- Start with the four bands on the next page and the lead domain of each unit.
- Check the Standards Crosswalk (separate document) for the 79 of 95 standards addressed and the 16 not yet.
- Ask for the full lesson index and Unit 1.2 in full under the pilot agreement.

EVALUATOR OR RESEARCH OFFICE

What is measured, and how?

- Read "What this outline does not show" for where the FLIQ Score™ layer sits in the sequence.
- The Research & Evidence Base states the evidence ladder and our current rung.
- Validation status and the study program are at fliqscore.org/validation and /research.

FUNDER OR SPONSOR

What will my money produce?

- Lesson counts and hours are on the band tables; a pilot is 24 modules over a term.
- The sample Executive Brief shows the report a sponsored cohort receives.
- Sponsor acknowledgment appears on family letters and reports, never inside a lesson.

AT A GLANCE

Four bands, one continuous course.

Financial Foundations™ runs from kindergarten to twelfth grade as one sequence. Each band deepens the same eight domains rather than starting over, so a student who begins in Band 1 meets borrowing, investing and insurance at the age the research says they can act on them.

4	24	266	8
K–12 BANDS	UNITS	LESSONS	FCF™ DOMAINS

How to read this document. Each unit is listed with its lead domain and lesson count, and three lessons chosen to show the range of the unit (its opening, its middle and its close). The complete lesson index, the Unit-at-a-Glance sheets, pacing guides and the Student Activity Packs are provided under a pilot or license agreement.

BAND 1 · MONEY EXPLORERS · GRADES K–2 · AGES 5–8 · 4 UNITS · 40 LESSONS

UNIT	TITLE	LEAD DOMAIN	LESSONS	REPRESENTATIVE LESSONS
1.1	**What Is Money?**	Earning	10	Money Is a Tool · Saving · Money You Cannot See
1.2	**Needs and Wants**	—	10	Need or Want? · It Depends · Unit wrap-up
1.3	**Saving for Something**	Saving	10	What Is Saving? · Where To Keep It · Show What You Know
1.4	**Sharing and Giving**	Giving	10	What Is Giving? · Ava’s Fundraiser · Show What You Know

BAND 2 · MONEY BUILDERS · GRADES 3–5 · AGES 8–11 · 5 UNITS · 50 LESSONS

UNIT	TITLE	LEAD DOMAIN	LESSONS	REPRESENTATIVE LESSONS
2.1	**The Earning Engine**	Earning	10	Sort the Earner · Where Did the Money Go? · Show What You Know
2.2	**Smart Spending**	Spending	10	The Trade-Off Problem · Ava's Dilemma · Show What You Know
2.3	**The Saving System**	Saving	10	Why Saving Is Hard · What Is a Bank Account? · Show What You Know
2.4	**Budgeting Basics**	Planning	10	What Is a Budget? · When Income Drops · Show What You Know
2.5	**Money and Community**	Giving	10	Follow the Dollar · Banks in a Neighborhood · Band 2 Capstone

BAND 3 · MONEY SYSTEMS · GRADES 6–8 · AGES 11–14 · 6 UNITS · 60 LESSONS

UNIT	TITLE	LEAD DOMAIN	LESSONS	REPRESENTATIVE LESSONS
3.1	**How Money Systems Work**	Earning	10	What Money Actually Is · The Time Value of Patience · Sai's Financial Snapshot
3.2	**The Real Paycheck**	Earning	10	Where Did $177 Go? · Your Benefits Are Pay · Pay Stub Mastery
3.3	**Credit and Borrowing**	Borrowing	10	What Are You Building? · Save or Finance? · The Borrowing Decision Framework
3.4	**Spending with Strategy**	Spending	10	Every Dollar Is a Vote · Brooke-Lynn's Cultural Budget · Present Your Spending Plan
3.5	**Saving and the Time Factor**	Saving	10	The Invisible Multiplier · Sai Opens a Custodial Roth IRA · The Compound Interest Challenge
3.6	**Sai's Financial Blueprint (capstone)**	Planning	10	The Blueprint · Sai's Credit Plan · One Year Later

BAND 4 · MONEY MASTERY · GRADES 9–12 · AGES 14–18 · 9 UNITS · 116 LESSONS

UNIT	TITLE	LEAD DOMAIN	LESSONS	REPRESENTATIVE LESSONS
4.1	**Your Income Life**	Earning	14	Four Ways to Get Paid · Brackets, Marginal, Effective · Earning Domain Checkpoint
4.2	**The Real Cost of Borrowing**	Borrowing	12	Debt Is a Tool · Two Borrowing Stories · The Borrowing Decision Framework
4.3	**Building and Protecting Your Credit**	Borrowing	12	The Number That Follows You · The Strongest Protection There Is · The Five-Year Credit Blueprint
4.4	**Investing Before 25**	Investing	12	The Compound Interest Clock · Investing on Autopilot · Your First Investment Plan
4.5	**Protecting What You Build**	Protecting	12	Risk Is Real · Spot It, Stop It · Your Personal Protection Plan
4.6	**The Blueprint (capstone)**	Planning	12	What Is a Financial Plan? · The First Paycheck Plan · Present Your Blueprint
4.7	**Paying for College or Trade School**	Planning	14	The Sticker Price Lie · SAI, Not EFC · Show What You Know
4.8	**Student Loans and Smart Borrowing**	Borrowing	14	Gift or Debt? · Ava Becomes a Nurse · Show What You Know
4.9	**The Launch Plan**	Planning	14	Frame the Choice · Your First-Year Budget · The Launch Plan

WHAT THIS OUTLINE DOES NOT SHOW

Financial Foundations™ is an instrumented course. The measurement is built into it, not bolted on.

The lessons are the visible half. Running underneath them, from the first unit to the capstone, is the FLIQ Score™ layer: every student is read before instruction begins and again after it ends, and the reading comes from decisions the student actually makes, not from a quiz.

- **Pre- and post-assessment through play.** The FLIQ readings are taken inside gamified scenarios the student experiences as part of the course, so there is no test day to teach to.
- **CoinQuest™.** Each student's simulated account records saving, spending, sharing and borrowing behavior across the term, and those patterns feed the same measure.
- **WealthWise Kids Adventures™.** Comprehension of the story layer is read as a signal, not graded as a worksheet.
- **The $100 Week™.** A five-day simulation that opens the program and returns at its close, so before and after are measured on the same ground. A month-long closing challenge is in development.
- **Real-world capstone.** Partner platforms and community projects extend the measure into real money decisions under the node protocol.

The FLIQ Score™ scoring model, its parameters and its scenario content are proprietary to WealthWise Kids IP Holdings LLC and are not described in any public document. A reproduction of this outline reproduces the lessons only; it cannot produce the score.

Beyond K–12

The K–12 core extends into a lifelong continuum (young adult, adult and legacy bands) in development. Lesson counts are taken from the Student Activity Packs as built; the unit-by-unit standards alignment is a separate document, the Standards Crosswalk.

NEXT STEP

See a complete unit. One full unit of Financial Foundations™ — every lesson, the Student Activity Pack, the family letter and the Unit-at-a-Glance sheet — is available to schools and evaluators at **wealthwisekids.org/curriculum/inside**. A free five-week pilot, one cohort, no contract, ends with the cohort's FLIQ Score™ report: **wealthwisekids.org/pilot-brief**.

Notices

What this document is. A unit-level outline of the Financial Foundations™ curriculum, published so that curriculum directors, evaluators and funders can see its scope, sequence and coverage.

What it is not. This document is not the curriculum. Lesson content, Student Activity Packs, facilitator scripts, session plans, decision scenarios and assessment items are provided only under a written pilot or license agreement with WealthWise Kids LLC and remain subject to that agreement's confidentiality and use terms.

Proprietary method. The FLIQ Score™ scoring model, its parameters, item and scenario content, and weighting are trade secrets of WealthWise Kids IP Holdings LLC. Nothing in this document describes, or is intended to permit the derivation of, that method.

Standards. The National Standards for Personal Financial Education (2021) are the work of the Jump$tart Coalition for Personal Financial Literacy and the Council for Economic Education and are quoted here for alignment purposes only. Alignment statements are WealthWise Kids' own and imply no endorsement by either organization.

Accuracy and currency. Counts and alignments reflect the program as built at the date on the cover. The curriculum is revised on a published cycle; the current edition of this document is at wealthwisekids.org/curriculum. Where a standard or topic is not yet addressed, this document says so.

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