WealthWise KIDS

STANDARDS CROSSWALK

FINANCIAL FOUNDATIONS™ · STANDARDS CROSSWALK

Unit-by-unit alignment to the National Standards for Personal Financial Education.

The 2021 National Standards were published jointly by the Jump$tart Coalition and the Council for Economic Education. They are organized in six topics, with standards benchmarked at grades 4, 8, and 12. This document maps every Financial Foundations™ unit to the standards it addresses, and states plainly which standards the program does not yet reach.

TOPIC	BAND 1 Grades K–2	BAND 2 Grades 3–5	BAND 3 Grades 6–8	BAND 4 Grades 9–12	ADDRESSED
Earning Income	2	6	5	5	17
Spending	6	6	4	3	13
Saving	4	5	6	4	15
Investing	1	2	6	5	13
Managing Credit	—	—	7	6	13
Managing Risk	—	1	1	6	8

EDITION	VERSION	STANDARD	OWNER
Public · unit level	1.0 · September 2026	2021 · Jump$tart	WealthWise Kids IP Holdings LLC

HOW TO USE THIS DOCUMENT

Three readers, three paths.

CURRICULUM DIRECTOR

Which standards does this cover, and which not?

- The coverage figure on the next page shows where each topic is reached, by band.
- Each unit lists the standards its activities teach; a standard appears only where an activity teaches it.
- The sixteen standards not yet addressed are listed at the end, with the roadmap note.

EVALUATOR OR STATE REVIEWER

Is the alignment claim defensible?

- Alignment is stated at the standard level, not the topic level, and the mapping rule is printed in the coverage note.
- Standards text is quoted from the 2021 National Standards for reference.
- Ask for the activity-level mapping under agreement.

FUNDER OR SPONSOR

Does this satisfy a state mandate?

- Thirty states now guarantee a standalone personal-finance course; this crosswalk is the document a district attaches to show alignment.
- Grade-12 coverage (Band 9–12) is the section a high-school mandate reads.
- Gaps are stated plainly, which is what a reviewer expects to see.

COVERAGE AT A GLANCE

Financial Foundations™ addresses 79 of the 95 standards across the six topics (83%).

Bands K–2 and 3–5 are mapped to the grade 4 benchmarks, Band 6–8 to grade 8, and Band 9–12 to grade 12.

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Cells count the distinct standards each band addresses within a topic (bands K–2 and 3–5 map to the grade-4 benchmarks, 6–8 to grade 8, 9–12 to grade 12). Blank means the topic is not yet reached in that band; the list of unaddressed standards is at the end of this document.

17/17
EARNING INCOME

13/15
SPENDING

15/16
SAVING

13/14
INVESTING

13/16
MANAGING CREDIT

8/17
MANAGING RISK

Where the program does not yet reach. Sixteen standards are not addressed. They cluster in two places: **Managing Credit and Managing Risk at the grade 4 benchmark** (Bands K–2 and 3–5 contain no borrowing or insurance content), and **Managing Risk at grade 8** (insurance is introduced in Band 9–12, Unit 4.5). The full list is at the end of this document. These are on the curriculum roadmap; nothing here claims otherwise.

Unit 1.1 · What Is Money?

10 activities

FCF™ domains: Earning, Spending, Saving, Giving

Earning Income 4-3	There are different ways to be paid for labor, including wages, salaries, commissions, and tips
Earning Income 4-6	Income can be received as gifts or as an allowance for which no specified work may be required
Spending 4-2	Money can be spent to increase one's own or another individual's personal satisfaction or to share the cost of goods and services
Spending 4-6	Payment methods for making purchases include cash, checks, debit cards, and credit cards .
Saving 4-1	When people save money, they are choosing not to spend money today to be able to buy something in the future

Unit 1.2 · Needs and Wants

10 activities

FCF™ domains: Spending, Planning

Spending 4-1	People differ in their preferences, priorities, and resources available for consuming goods and services
Spending 4-3	When people make a decision to use money for a particular purpose, they incur an opportunity cost in that they cannot use the money for another purpose
Spending 4-4	Purchasing decisions have costs and benefits that can be different for different people
Spending 4-5	Price, spending choices of others, peer pressure, and advertising about a product or service can influence purchase decisions

Unit 1.3 · Saving for Something

10 activities

FCF™ domains: Saving, Planning

Saving 4-1	When people save money, they are choosing not to spend money today to be able to buy something in the future
Saving 4-2	A savings plan is a plan for setting aside money to pay for a future need, goal, or emergency
Saving 4-3	People differ in their values and attitudes about saving
Saving 4-4	Safety and ease of access are factors to consider when deciding where to keep savings
Investing 4-2	Low-interest savings accounts are commonly used for short-term financial goals and emergency funds because they are low risk

Unit 1.4 · Sharing and Giving

10 activities

FCF™ domains: Giving, Spending

Earning Income 4-6	Income can be received as gifts or as an allowance for which no specified work may be required
Spending 4-2	Money can be spent to increase one's own or another individual's personal satisfaction or to share the cost of goods and services
Spending 4-4	Purchasing decisions have costs and benefits that can be different for different people

Unit 2.1 · The Earning Engine

10 activities

FCF™ domains: Earning, Planning

Earning Income 4-1	People have different job choices depending on their knowledge, skills, interests, and experience
Earning Income 4-2	People may be able to improve their ability to earn income by gaining new knowledge, skills, and experience
Earning Income 4-3	There are different ways to be paid for labor, including wages, salaries, commissions, and tips
Earning Income 4-4	People can earn income by starting a new business as an entrepreneur or by owning a business
Earning Income 4-7	Most income is taxed by the government to pay for government-provided goods and services .

Unit 2.2 · Smart Spending

10 activities

FCF™ domains: Spending

Spending 4-1	People differ in their preferences, priorities, and resources available for consuming goods and services
Spending 4-3	When people make a decision to use money for a particular purpose, they incur an opportunity cost in that they cannot use the money for another purpose
Spending 4-4	Purchasing decisions have costs and benefits that can be different for different people
Spending 4-5	Price, spending choices of others, peer pressure, and advertising about a product or service can influence purchase decisions
Spending 4-6	Payment methods for making purchases include cash, checks, debit cards, and credit cards .

Unit 2.3 · The Saving System

10 activities

FCF™ domains: Saving, Investing

Saving 4-1	When people save money, they are choosing not to spend money today to be able to buy something in the future
Saving 4-2	A savings plan is a plan for setting aside money to pay for a future need, goal, or emergency
Saving 4-3	People differ in their values and attitudes about saving
Saving 4-4	Safety and ease of access are factors to consider when deciding where to keep savings
Saving 4-5	Financial institutions often pay interest on deposit accounts to attract customers to deposit money in their institution .
Investing 4-1	People invest their money so that it can grow over time and help them achieve their long-term financial goals
Investing 4-2	Low-interest savings accounts are commonly used for short-term financial goals and emergency funds because they are low risk

Unit 2.4 · Budgeting Basics

10 activities

FCF™ domains: Planning, Spending

Spending 4-1	People differ in their preferences, priorities, and resources available for consuming goods and services
Spending 4-3	When people make a decision to use money for a particular purpose, they incur an opportunity cost in that they cannot use the money for another purpose
Saving 4-2	A savings plan is a plan for setting aside money to pay for a future need, goal, or emergency
Managing Risk 4-4	One way to cope with unexpected losses is to save for emergencies

Unit 2.5 · Money and Community

10 activities

FCF™ domains: Giving, Earning, Borrowing

Earning Income 4-5	People can earn income by lending money or by renting their property to others
Earning Income 4-7	Most income is taxed by the government to pay for government-provided goods and services .
Spending 4-2	Money can be spent to increase one’s own or another individual’s personal satisfaction or to share the cost of goods and services
Saving 4-4	Safety and ease of access are factors to consider when deciding where to keep savings

Unit 3.1 · How Money Systems Work

10 activities

FCF™ domains: Earning, Saving, Borrowing, Planning

Spending 8-1	Creating a budget can help people make informed choices about spending, saving, and managing money in order to achieve financial goals
Saving 8-3	Financial institutions pay interest to depositors and loan out the money to borrowers who pay interest on their loans
Saving 8-5	Compound interest is interest on both the original principal and previously earned interest, as compared to simple interest which is only interest on the original principal
Saving 8-6	Checking and saving deposit accounts in many financial institutions are insured up to certain limits by the federal government .
Managing Credit 8-1	Interest rates and fees vary by type of lender, type of credit, and market conditions
Managing Credit 8-4	The longer a loan repayment period and the higher the interest rate, the larger the total amount of interest paid by a borrower

Unit 3.2 · The Real Paycheck

10 activities

FCF™ domains: Earning

Earning Income 8-1	Careers are based on working at jobs in the same occupation or profession for many years
Earning Income 8-2	Careers vary in their education and training requirements
Earning Income 8-3	People make many decisions over a lifetime about their education, jobs, and careers that affect their incomes and opportunities
Earning Income 8-4	Getting more education, training, and experience can increase a person’s human capital, productivity, and income-earning potential
Earning Income 8-5	Education, training, and development of job skills have opportunity costs in the form of time, effort, and money

Unit 3.3 · Credit and Borrowing

10 activities

FCF™ domains: Borrowing, Protecting

Managing Credit 8-1	Interest rates and fees vary by type of lender, type of credit, and market conditions
Managing Credit 8-2	Financial institutions advertise loan costs to potential borrowers using the Annual Percentage Rate (APR), expressed as an annual percentage of the loan principal
Managing Credit 8-3	Low introductory rates offered to attract customers may increase later
Managing Credit 8-4	The longer a loan repayment period and the higher the interest rate, the larger the total amount of interest paid by a borrower
Managing Credit 8-5	Credit cards typically charge higher interest rates on balances due compared with rates on other types of loans
Managing Credit 8-6	Lenders charge different interest rates based on borrower risk of nonpayment, which is commonly evaluated using information in the borrower's credit report
Managing Credit 8-7	When people borrow money to invest in higher education or housing, the risks and costs may be outweighed by the future benefits
Managing Risk 8-1	Financial loss can occur from unexpected events that damage health, wealth, income, property, and/or future opportunities

Unit 3.4 · Spending with Strategy

10 activities

FCF™ domains: Spending, Planning

Spending 8-1	Creating a budget can help people make informed choices about spending, saving, and managing money in order to achieve financial goals
Spending 8-2	Making an informed purchase decision requires a consumer to critically evaluate price, product claims, and quality information from a variety of sources
Spending 8-3	When evaluating information about goods and services, a consumer can better assess the quality and usefulness of the information by understanding the incentives of the information provider
Spending 8-4	Consumers weigh the costs and benefits of different payment methods to determine the best option for purchasing goods and services .

Unit 3.5 · Saving and the Time Factor

10 activities

FCF™ domains: Saving, Investing

Saving 8-1	People save money for many different purposes, including large purchases such as cars and homes, education costs, retirement, and emergencies
Saving 8-2	Savings decisions depend on individual preferences and circumstances, and can impact personal satisfaction and financial well-being
Saving 8-4	Interest earned on savings is the interest rate multiplied by the balance in the account, which includes the original amount saved (principal) and previously earned interest
Saving 8-5	Compound interest is interest on both the original principal and previously earned interest, as compared to simple interest which is only interest on the original principal
Investing 8-1	Investors in financial assets expect an increase in value over time (capital gain) and/ or receipt of regular income, such as interest or dividends
Investing 8-2	Common types of financial assets include certificates of deposit (CDs), stocks, bonds, mutual funds, and real estate
Investing 8-4	Investors who buy corporate stock become part-owners of a business, benefit from potential increases in the value of their shares, and may receive dividend income
Investing 8-5	Instead of buying individual stocks and bonds, investors can buy shares of pooled investments such as mutual funds and exchange-traded funds (ETFs)
Investing 8-6	Different types of investments expose investors to different degrees of risk
Investing 8-7	The benefits of compounding for building wealth are greatest for people who invest regularly over longer periods of time .

Unit 3.6 · Sai's Financial Blueprint (capstone)

10 activities

FCF™ domains: Planning, Earning, Spending, Borrowing, Saving

Earning Income 8-3	People make many decisions over a lifetime about their education, jobs, and careers that affect their incomes and opportunities
Spending 8-1	Creating a budget can help people make informed choices about spending, saving, and managing money in order to achieve financial goals
Saving 8-1	People save money for many different purposes, including large purchases such as cars and homes, education costs, retirement, and emergencies
Managing Credit 8-6	Lenders charge different interest rates based on borrower risk of nonpayment, which is commonly evaluated using information in the borrower’s credit report
Managing Risk 8-1	Financial loss can occur from unexpected events that damage health, wealth, income, property, and/or future opportunities

Unit 4.1 · Your Income Life

14 activities

FCF™ domains: Earning, Planning

Earning Income 12-1	Compensation for a job or career can be in the form of wages, salaries, commissions, tips, or bonuses, and may also include contributions to employee benefits, such as health insurance, retirement savings plans, and education reimbursement programs
Earning Income 12-2	In addition to wages and paid benefits, employees may also value intangible (non- cash) benefits, such as good working conditions, flexible work hours, telecommuting privileges, and career advancement potential
Earning Income 12-3	People vary in their opportunity and willingness to incur the present costs of additional training and education in exchange for future benefits, such as earning potential
Earning Income 12-4	Employers generally pay higher wages or salaries to more educated, skilled, and productive workers than to less educated, skilled, and productive workers
Earning Income 12-5	Changes in economic conditions, technology, or the labor market can cause changes in income, career opportunities, or employment status .

Unit 4.2 · The Real Cost of Borrowing

12 activities

FCF™ domains: Borrowing

Managing Credit 12-1	Borrowers can compare the cost of credit using the Annual Percentage Rate (APR) and other terms in the loan or credit card contract
Managing Credit 12-2	Loans that are secured by collateral have lower interest rates than unsecured loans because they are less risky to lenders
Managing Credit 12-3	Monthly mortgage payments vary depending on the amount borrowed, the repayment period, and the interest rate, which can be fixed or adjustable
Managing Credit 12-5	Federal student loans have lower rates and more favorable repayment terms than private student loans, and may be subsidized
Managing Credit 12-6	Down payments reduce the amount needed to borrow .

Unit 4.3 · Building and Protecting Your Credit

12 activities

FCF™ domains: Borrowing, Protecting

Managing Credit 12-1	Borrowers can compare the cost of credit using the Annual Percentage Rate (APR) and other terms in the loan or credit card contract
Managing Credit 12-2	Loans that are secured by collateral have lower interest rates than unsecured loans because they are less risky to lenders
Managing Risk 12-4	Insurance premiums are lower for people who take actions to reduce the likelihood and/or financial cost of losses and for those who buy policies with larger deductibles or copayments

Unit 4.4 · Investing Before 25

12 activities

FCF™ domains: Investing, Saving

Saving 12-4	Inflation can erode the value of savings if the interest rate earned on a savings account is less than the inflation rate
Investing 12-1	A person's investment risk tolerance depends on factors such as personality, financial resources, investment experiences, and life circumstances
Investing 12-2	Investors earn investment returns from price changes and annual cash flows (such as interest, dividends or rent)
Investing 12-3	The nominal annual rate of return is the annual total dollar benefit as a percentage of the beginning price
Investing 12-4	Investors expect to earn higher rates of return when they invest in riskier assets
Investing 12-5	Because inflation reduces purchasing power over time, the real return on a financial asset is lower than its nominal return

Unit 4.5 · Protecting What You Build

12 activities

FCF™ domains: Protecting, Saving

Saving 12-3	Unless offered by insured financial institutions, mobile payment accounts and cryptocurrency accounts are not federally insured and usually do not pay interest to depositors
Managing Risk 12-1	People vary with respect to their willingness to accept risk and in how much they are willing to pay for insurance that will allow them to minimze future financial loss
Managing Risk 12-2	The decision to buy insurance depends on perceived risk exposure, the price of insurance coverage, and individual characteristics such as risk attitudes, age, occupation, lifestyle, and financial profile
Managing Risk 12-3	Some types of insurance coverage are mandatory
Managing Risk 12-4	Insurance premiums are lower for people who take actions to reduce the likelihood and/or financial cost of losses and for those who buy policies with larger deductibles or copayments
Managing Risk 12-5	Health insurance provides coverage for medically necessary health care and may also cover some preventive care
Managing Risk 12-6	It is sometimes offered as an employee benefit with the employer paying some or all of the premium cost

Unit 4.6 · The Blueprint (capstone)

12 activities

FCF™ domains: Planning, Spending, Saving, Giving, Borrowing

Spending 12-1	A budget helps people achieve their financial goals by allocating income to necessary and desired spending, saving, and philanthropy
Spending 12-2	Consumer decisions are influenced by the price of products or services, the price of alternatives, the consumer’s budget and preferences, and potential impact on the environment, society, and economy
Saving 12-1	Financial institutions offer several types of savings accounts, including regular savings, money market accounts, and certificates of deposit (CDs), that differ in minimum deposits, rates, and deposit insurance coverage
Saving 12-2	Deposit account interest rates and fees vary between financial institutions and depend on market conditions and competition
Managing Credit 12-4	Post-secondary education is often financed by students and families/caregivers through a combination of scholarships, grants, student loans, work-study, and savings

Unit 4.7 · Paying for College or Trade School

14 activities

FCF™ domains: Planning, Borrowing, Earning

Earning Income 12-3	People vary in their opportunity and willingness to incur the present costs of additional training and education in exchange for future benefits, such as earning potential
Spending 12-5	Consumers incur costs and realize benefits when searching for information related to the purchase of goods and services .
Managing Credit 12-4	Post-secondary education is often financed by students and families/caregivers through a combination of scholarships, grants, student loans, work-study, and savings

Unit 4.8 · Student Loans and Smart Borrowing

14 activities

FCF™ domains: Borrowing, Planning

Managing Credit 12-1	Borrowers can compare the cost of credit using the Annual Percentage Rate (APR) and other terms in the loan or credit card contract
Managing Credit 12-4	Post-secondary education is often financed by students and families/caregivers through a combination of scholarships, grants, student loans, work-study, and savings
Managing Credit 12-5	Federal student loans have lower rates and more favorable repayment terms than private student loans, and may be subsidized
Managing Credit 12-6	Down payments reduce the amount needed to borrow .

Unit 4.9 · The Launch Plan

14 activities

FCF™ domains: Planning, Earning, Spending, Borrowing, Protecting

Earning Income 12-3	People vary in their opportunity and willingness to incur the present costs of additional training and education in exchange for future benefits, such as earning potential
Earning Income 12-5	Changes in economic conditions, technology, or the labor market can cause changes in income, career opportunities, or employment status .
Spending 12-1	A budget helps people achieve their financial goals by allocating income to necessary and desired spending, saving, and philanthropy
Managing Credit 12-4	Post-secondary education is often financed by students and families/caregivers through a combination of scholarships, grants, student loans, work-study, and savings
Managing Risk 12-2	The decision to buy insurance depends on perceived risk exposure, the price of insurance coverage, and individual characteristics such as risk attitudes, age, occupation, lifestyle, and financial profile

Standards not yet addressed

Listed so a curriculum director does not have to find them. Each is a roadmap item, not a claim.

Spending 12-3	When purchasing a good that is expected to be used for a long time, consumers consider the product's durability, maintenance costs, and various product features
Spending 12-4	Consumers may be influenced by how prices of goods and services are advertised, and whether prices are fixed or negotiable
Saving 12-5	Government agencies such as the Federal Reserve, the FDIC, and the NCUA, along with their counterparts in state government, supervise and regulate financial institutions to improve financial solvency, legal compliance, and consumer protection .
Investing 8-3	Investors who buy corporate or government bonds are lending money to the issuer in exchange for regular interest payments
Managing Credit 4-1	Interest is the price a borrower pays for using someone else's money, and the income earned by the lender
Managing Credit 4-2	When a person pays with credit, they have immediate use of purchased goods or services while agreeing to repay the lender in the future with interest
Managing Credit 4-3	Lenders are more likely to approve borrowers who do not have a lot of other debt and who have a history of paying back loans as promised .
Managing Risk 4-1	People are exposed to risk when there is a chance of loss or harm
Managing Risk 4-2	Risk is an unavoidable part of daily life
Managing Risk 4-3	People who are exposed to risks often try to reduce or avoid the negative consequences of those risks
Managing Risk 8-2	Insurance is a financial product that allows people to pay a fee (premium) to transfer the cost of a potential financial loss to an insurance company
Managing Risk 8-3	An insurance company creates a pool of funds from many policyholders' premium payments and then uses these funds to compensate customers who experience a loss
Managing Risk 8-4	People at higher risk for making a claim usually have to pay a higher premium
Managing Risk 8-5	Four key insurance terms that contribute to out-of-pocket costs with an insurance policy are: premium, deductible, copayments, and co-insurance
Managing Risk 8-6	People can choose to avoid, reduce, retain, or transfer risk through the purchase of insurance
Managing Risk 8-7	Each option has different costs and benefits

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.

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-by-unit statement of which 2021 National Standards for Personal Financial Education each Financial Foundations™ unit addresses, and which the program does not yet reach.

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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