

9-12 Financial Literacy

Financial Literacy

Develop Financial and Career Goals

- 13 Develop financial and career goals considering career options and the effect on the standard of living. [EE.SS-FL.9-12.13](#)
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Create a Saving and Spending Plan

- 16 Develop a saving and spending plan based the effect of different factors on income such as taxes. [EE.SS-FL.9-12.16](#)
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Analyze Credit and Debt Levels

- 18 Identify the difference between credit and debt, wants and needs, and the impacts of those concepts, and how they can affect your income level. [EE.SS-FL.9-12.18](#)
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Evaluate Savings and Long Term Investments

- 21 Identify short-term savings tools. [EE.SS-FL.9-12.21](#)
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Measure Risk Management Tools

- 23 Identify a reason to use health, auto, home, and life insurance. [EE.SS-FL.9-12.23](#)
- 24 Identify multiple strategies for protection of personal identify and fraud. [EE.SS-FL.9-12.24](#)