

# By the end of grade 8

## Personal Financial Literacy

### A Civic Financial Responsibility

- 1 Compare and contrast the role of philanthropy, volunteer service, and charities in community development and the quality of life in a variety of cultures [9.1.8.CR.1](#)
  - 2 Compare various ways to give back through strengths, passions, goals, and other personal factors. [9.1.8.CR.2](#)
  - 3 Relate the importance of consumer, business, and government responsibility to the economy and personal finance. [9.1.8.CR.3](#)
  - 4 Examine the implications of legal and ethical behaviors when making financial decisions. [9.1.8.CR.4](#)
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### B Credit and Debt Management

- 1 Compare and contrast the use of credit cards and debit cards for specific purchases and the advantages and disadvantages of using each. [9.1.8.CDM.1](#)
  - 2 Demonstrate an understanding of the terminology associated with different types of credit (e.g., credit cards, installment loans, mortgages, lines of credit) and compare and calculate the interest rates associated with each. [9.1.8.CDM.2](#)
  - 3 Compare and contrast loan management strategies, including interest charges and total principal repayment costs. [9.1.8.CDM.3](#)
  - 4 Evaluate the application process for different types of loans (e.g., credit card, mortgage, student loans). [9.1.8.CDM.4](#)
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### C Credit Profile

- 1 Compare prices for the same goods or services. [9.1.8.CP.1](#)
- 2 Analyze how spending habits affect one's ability to save. [9.1.8.CP.2](#)
- 3 Explain the purpose of a credit score and credit record, the factors and impact of credit scores. [9.1.8.CP.3](#)
- 4 Summarize borrower's credit report rights. [9.1.8.CP.4](#)
- 5 Compare the financial products and services available to borrowers relative to their credit worthiness. [9.1.8.CP.5](#)

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## **D Economic and Government Influences**

- 1 Explain how taxes affect disposable income and the difference between net and gross income. [9.1.8.EG.1](#)
- 2 Explain why various sources of income are taxed differently. [9.1.8.EG.2](#)
- 3 Explain the concept and forms of taxation and evaluate how local, state and federal governments use taxes to fund public activities and initiatives. [9.1.8.EG.3](#)
- 4 Identify and explain the consequences of breaking federal and/or state employment or financial laws. [9.1.8.EG.4](#)
- 5 Interpret how changing economic and societal needs influence employment trends and future education. [9.1.8.EG.5](#)
- 6 Explain the economic principle of the circular flow of money in different situations regarding buying products or services from a local or national business and buying imported or domestic goods. [9.1.8.EG.6](#)
- 7 Explain the effect of the economy (e.g., inflation, unemployment) on personal income, individual and family security, and consumer decisions. [9.1.8.EG.7](#)
- 8 Analyze the impact of currency rates over a period of time and the impact on trade, employment, and income. [9.1.8.EG.8](#)
- 9 Identify types of consumer fraud, the procedures for reporting fraud, the specific consumer protection laws, and the issues they address. [9.1.8.EG.9](#)

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## **E Financial Institutions**

- 1 Identify the factors to consider when selecting various financial service providers. [9.1.8.FI.1](#)
- 2 Determine the most appropriate use of various financial products and services to borrow and access money for making purchases (e.g., ATM, debit cards, credit cards, check books, online/mobile banking). [9.1.8.FI.2](#)
- 3 Evaluate the most appropriate financial institutions to assist with meeting various personal financial needs and goals. [9.1.8.FI.3](#)
- 4 Analyze the interest rates and fees associated with financial products. [9.1.8.FI.4](#)

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## **F Financial Psychology**

- 1 Describe the impact of personal values on various financial scenarios. [9.1.8.FP.1](#)
- 2 Evaluate the role of emotions, attitudes, and behavior (rational and irrational) in making financial decisions. [9.1.8.FP.2](#)
- 3 Explain how self-regulation is important to managing money (e.g., delayed gratification, impulse buying, peer pressure, etc.). [9.1.8.FP.3](#)
- 4 Analyze how familial and cultural values influence savings rates, spending, and other financial decisions. [9.1.8.FP.4](#)
- 5 Determine how spending, investing, and using credit wisely contributes to financial well-being. [9.1.8.FP.5](#)
- 6 Compare and contrast advertising messages to understand what they are trying to accomplish. [9.1.8.FP.6](#)
- 7 Identify the techniques and effects of deceptive advertising. [9.1.8.FP.7](#)

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## **G Planning and Budgeting**

- 1 Predict future expenses or opportunities that should be included in the budget planning process. [9.1.8.PB.1](#)
- 2 Explain how different circumstances can affect one's personal budget. [9.1.8.PB.2](#)
- 3 Explain how to create budget that aligns with financial goals. [9.1.8.PB.3](#)
- 4 Construct a simple personal savings and spending plan based on various sources of income and different stages of life (e.g. teenager, young adult, family). [9.1.8.PB.4](#)
- 5 Identify factors that affect one's goals, including peers, culture, location, and past experiences. [9.1.8.PB.5](#)
- 6 Construct a budget to save for short-term, long term, and charitable goals. [9.1.8.PB.6](#)
- 7 Brainstorm techniques that will help decrease expenses including comparison shopping, negotiating, and day-to-day expense management. [9.1.8.PB.7](#)

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## **H Risk Management and Insurance**

- 1 Determine criteria for deciding the amount of insurance protection needed. [9.1.8.RM.1](#)
  - 2 Analyze the need for and value of different types of insurance and the impact of deductibles in protecting assets against loss. [9.1.8.RM.2](#)
  - 3 Evaluate the need for different types of warranties. [9.1.8.RM.3](#)
  - 4 Explain the purpose of insurance products and the reasons for property product and liability insurance protection. [9.1.8.RM.4](#)
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## Career Awareness, Exploration, Preparation, and Training

### A Career Awareness and Planning

- 1 Identify offerings such as high school and county career and technical school courses, apprenticeships, military programs, and dual enrollment courses that support career or occupational areas of interest. [9.2.8.CAP.1](#)
- 2 Develop a plan that includes information about career areas of interest. [9.2.8.CAP.2](#)
- 3 Explain how career choices, educational choices, skills, economic conditions, and personal behavior affect income. [9.2.8.CAP.3](#)
- 4 Explain how an individual's online behavior (e.g., social networking, photo exchanges, video postings) may impact opportunities for employment or advancement. [9.2.8.CAP.4](#)
- 5 Develop a personal plan with the assistance of an adult mentor that includes information about career areas of interest, goals and an educational plan. [9.2.8.CAP.5](#)
- 6 Compare the costs of postsecondary education with the potential increase in income from a career of choice. [9.2.8.CAP.6](#)
- 7 Devise a strategy to minimize costs of postsecondary education. [9.2.8.CAP.7](#)
- 8 Compare education and training requirements, income potential, and primary duties of at least two jobs of interest. [9.2.8.CAP.8](#)
- 9 Analyze how a variety of activities related to career preparation (e.g., volunteering, apprenticeships, structured learning experiences, dual enrollment, job search, scholarships) impacts post-secondary options. [9.2.8.CAP.9](#)
- 10 Evaluate how careers have evolved regionally, nationally, and globally. [9.2.8.CAP.10](#)
- 11 Analyze potential career opportunities by considering different types of resources, including occupation databases, and state and national labor market statistics. [9.2.8.CAP.11](#)
- 12 Assess personal strengths, talents, values, and interests to appropriate jobs and careers to maximize career potential. [9.2.8.CAP.12](#)
- 13 Compare employee benefits when evaluating employment interests and explain the possible impact on personal finances. [9.2.8.CAP.13](#)
- 14 Evaluate sources of income and alternative resources to accurately compare employment options. [9.2.8.CAP.14](#)
- 15 Present how the demand for certain skills, the job market, and credentials can determine an individual's earning power. [9.2.8.CAP.15](#)
- 16 Research different ways workers/ employees improve their earning power through education and the acquisition of new knowledge and skills. [9.2.8.CAP.16](#)
- 17 Prepare a sample resume and cover letter as part of an application process. [9.2.8.CAP.17](#)
- 18 Explain how personal behavior, appearance, attitudes, and other choices may impact the job application process. [9.2.8.CAP.18](#)

- 19 Relate academic achievement, as represented by high school diplomas, college degrees, and industry credentials, to employability and to potential level [9.2.8.CAP.19](#)
  - 20 Identify the items to consider when estimating the cost of funding a business. [9.2.8.CAP.20](#)
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## Life Literacies and Key Skills

### A Creativity and Innovation

- 1 Assess data gathered on varying perspectives on causes of climate change (e.g., cross-cultural, gender-specific, generational), and determine how the data can best be used to design multiple potential solutions (e.g., RI.7.9, 6.SP.B.5, 7.1.NH.IPERS.6, 8.2.8.ETW.4). [9.4.8.CI.1](#)
  - 2 Repurpose an existing resource in an innovative way (e.g., 8.2.8.NT.3). [9.4.8.CI.2](#)
  - 3 Examine challenges that may exist in the adoption of new ideas (e.g., 2.1.8.SSH, 6.1.8.CivicsPD.2). [9.4.8.CI.3](#)
  - 4 Explore the role of creativity and innovation in career pathways and industries. [9.4.8.CI.4](#)
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### B Critical Thinking and Problem-solving

- 1 Evaluate diverse solutions proposed by a variety of individuals, organizations, and/or agencies to a local or global problem, such as climate change, and use critical thinking skills to predict which one(s) are likely to be effective (e.g., MS-ETS1-2). [9.4.8.CT.1](#)
- 2 Develop multiple solutions to a problem and evaluate short- and long-term effects to determine the most plausible option (e.g., MS-ETS1-4, 6.1.8.CivicsDP.1). [9.4.8.CT.2](#)
- 3 Compare past problem-solving solutions to local, national, or global issues and analyze the factors that led to a positive or negative outcome. [9.4.8.CT.3](#)

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## **C Digital Citizenship**

- 1 Analyze the resource citations in online materials for proper use. [9.4.8.DC.1](#)
- 2 Provide appropriate citation and attribution elements when creating media products (e.g., W.6.8). [9.4.8.DC.2](#)
- 3 Describe tradeoffs between allowing information to be public (e.g., within online games) versus keeping information private and secure. [9.4.8.DC.3](#)
- 4 Explain how information shared digitally is public and can be searched, copied, and potentially seen by public audiences. [9.4.8.DC.4](#)
- 5 Manage digital identity and practice positive online behavior to avoid inappropriate forms of self-disclosure. [9.4.8.DC.5](#)
- 6 Analyze online information to distinguish whether it is helpful or harmful to reputation. [9.4.8.DC.6](#)
- 7 Collaborate within a digital community to create a digital artifact using strategies such as crowdsourcing or digital surveys. [9.4.8.DC.7](#)
- 8 Explain how communities use data and technology to develop measures to respond to effects of climate change (e.g., smart cities). [9.4.8.DC.8](#)

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## **D Global and Cultural Awareness**

- 1 Model how to navigate cultural differences with sensitivity and respect (e.g., 1.5.8.C1a). [9.4.8.GCA.1](#)
- 2 Demonstrate openness to diverse ideas and perspectives through active discussions to achieve a group goal. [9.4.8.GCA.2](#)

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## **E Information and Media Literacy**

- 1 Critically curate multiple resources to assess the credibility of sources when searching for information. [9.4.8.IML.1](#)
- 2 Identify specific examples of distortion, exaggeration, or misrepresentation of information. [9.4.8.IML.2](#)
- 3 Create a digital visualization that effectively communicates a data set using formatting techniques such as form, position, size, color, movement, and spatial grouping (e.g., 6.SP.B.4, 7.SP.B.8b). [9.4.8.IML.3](#)
- 4 Ask insightful questions to organize different types of data and create meaningful visualizations. [9.4.8.IML.4](#)
- 5 Analyze and interpret local or public data sets to summarize and effectively communicate the data. [9.4.8.IML.5](#)
- 6 Identify subtle and overt messages based on the method of communication. [9.4.8.IML.6](#)
- 7 Use information from a variety of sources, contexts, disciplines, and cultures for a specific purpose (e.g., 1.2.8.C2a, 1.4.8.CR2a, 2.1.8.CHSS/IV.8.AI.1, W.5.8, 6.1.8.GeoSV.3.a, 6.1.8.CivicsDP.4.b, 7.1.NH. IPRET.8). [9.4.8.IML.7](#)
- 8 Apply deliberate and thoughtful search strategies to access high-quality information on climate change (e.g., 1.1.8.C1b). [9.4.8.IML.8](#)
- 9 Distinguish between ethical and unethical uses of information and media (e.g., 1.5.8.CR3b, 8.2.8.EC.2). [9.4.8.IML.9](#)
- 10 Examine the consequences of the uses of media (e.g., RI.8.7). [9.4.8.IML.10](#)
- 11 Predict the personal and community impact of online and social media activities. [9.4.8.IML.11](#)
- 12 Use relevant tools to produce, publish, and deliver information supported with evidence for an authentic audience. [9.4.8.IML.12](#)
- 13 Identify the impact of the creator on the content, production, and delivery of information (e.g., 8.2.8.ED.1). [9.4.8.IML.13](#)
- 14 Analyze the role of media in delivering cultural, political, and other societal messages. [9.4.8.IML.14](#)
- 15 Explain ways that individuals may experience the same media message differently. [9.4.8.IML.15](#)

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## **F Technology Literacy**

- 1 Construct a spreadsheet in order to analyze multiple data sets, identify relationships, and facilitate data-based decision-making. [9.4.8.TL.1](#)
- 2 Gather data and digitally represent information to communicate a real-world problem (e.g., MS-ESS3-4, 6.1.8.EconET.1, 6.1.8.CivicsPR.4). [9.4.8.TL.2](#)
- 3 Select appropriate tools to organize and present information digitally. [9.4.8.TL.3](#)
- 4 Synthesize and publish information about a local or global issue or event (e.g., MS-LS4-5, 6.1.8.CivicsPI.3). [9.4.8.TL.4](#)
- 5 Compare the process and effectiveness of synchronous collaboration and asynchronous collaboration. [9.4.8.TL.5](#)
- 6 Collaborate to develop and publish work that provides perspectives on a real-world problem. [9.4.8.TL.6](#)