

# Grades 9, 10, 11, 12

Adopted 2018

Students will set financial goals and create financial plans to meet those goals. **FL.1**

**a.** apply problem-solving strategies to assess the consequences of financial decisions. **FL.1.9-12.A**

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**b.** create an overall financial plan for earning, spending, and saving in order to achieve personal goals. **FL.1.9-12.B**

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Students will analyze ways to improve their economic wellbeing by making informed spending decisions, which entails collecting information, planning, and budgeting. **FL.2**

**a.** evaluate the costs and benefits of various payment options while applying the mechanics of money management. **FL.2.9-12.A**

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**b.** examine how ability to pay and personal credit history influences an individual's financial opportunities and choices. **FL.2.9-12.B**

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Students will evaluate the costs and benefits of major savings and investing options. **FL.3**

**9-12.** evaluate the role of the government and financial markets in savings and investment decisions. **FL.3.9-12**

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Students will understand how to evaluate financial products and services to minimize financial risks. **FL.4**

**a.** analyze costs and benefits of various methods of managing risk. **FL.4.9-12.A**

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**b.** analyze how local, state, and federal laws and regulations affect consumers. **FL.4.9-12.B**