

Standard ID	Standard Text	Edgenuity Lesson Name
9.SS	Spending and Saving 9.SS	
	Develop a plan for spending and saving.	
9.SS.1	1. Use a plan to manage spending and achieve financial goals.	Principles of Financial Planning Budgeting
9.SS.2	2. Identify how charitable giving fits into a spending plan.	Charitable Organizations
	Develop a system for keeping and using financial records.	
9.SS.3	3. Investigate checking, savings, and credit card accounts that financial institutions provide.	Banking: How to Manage Your Money Understanding Checking and Debit Accounts
	Describe how to use different payment methods.	
9.SS.4	4. List the risks and protections of checks, prepaid cards, debit cards, gift cards, and online or mobile payment systems.	Banking: How to Manage Your Money Understanding Checking and Debit Accounts
9.SS.5	5. List the features and costs of personal checking accounts offered by different financial institutions.	Banking: How to Manage Your Money Understanding Checking and Debit Accounts
9.SS.6	6. Identify the costs of cashing a check with various third parties, such as banks and credit unions, check-cashing services, and retail outlets	Understanding Checking and Debit Accounts
	Apply consumer skills to spending and saving decisions.	
9.SS.7	7. Demonstrate how to use comparison shopping skills to buy or finance a major purchase.	Spending
9.SS.8	8. Research the cost of expenses associated with postsecondary education.	Planning for the Cost of College Understanding College Savings Making Employment Decisions Careers, Salaries, and Lifetime Income

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9.SS.9	9. Evaluate specific charities based on purpose, management, outcomes or results, and reputation.	Charitable Organizations
<p data-bbox="134 277 1902 305">9.CD Credit and Debt 9.CD</p> <p data-bbox="285 345 894 370">Analyze the costs and benefits of various types of credit.</p>		
9.CD.1	1. Identify various types of student loans (public and private) as a means of paying for postsecondary education.	Credit and Loans Understanding Credit Understanding College Savings
9.CD.2	2. Identify alternatives to loans as a means of paying for postsecondary education.	Credit and Loans Understanding Credit Planning for the Cost of College Understanding College Savings Understanding College Savings
<p data-bbox="134 735 1902 763">9.EI Employment and Income 9.EI</p> <p data-bbox="285 803 625 828">Explore job and career options.</p>		
9.EI.1	1. Explore a career plan that aligns with personal interests, financial goals, and desired lifestyle.	Making Employment Decisions Careers, Salaries, and Lifetime Income
9.EI.2	2. Create a template for a résumé and cover letter.	Making Employment Decisions
9.EI.3	3. Compare how employment opportunities vary across educational levels.	Making Employment Decisions Careers, Salaries, and Lifetime Income
9.EI.4	4. Explore how productivity among workers relates to workers’ wages and job retention.	
9.EI.5	5. Explore the risks, costs, and rewards of starting a business.	Case Study: Starting a Business
9.EI.6	6. Analyze the costs, benefits, and impact of investment in postsecondary education by career option.	Making Employment Decisions Careers, Salaries, and Lifetime Income

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	Analyze factors that affect net income.	
9.EI.7	7. Differentiate between a progressive and regressive tax.	Fiscal Policy: Taxes
9.EI.8	8. Illustrate the relationship between income level and income tax liability.	Budgeting Taxes
9.I	Investing 9.I	
	Explain how investing may build wealth and help meet financial goals.	
9.I.1	1. Examine strategies for investing as part of a comprehensive financial plan.	Investing
9.I.2	2. Compare the impact of delaying investment for retirement to beginning investing early.	Saving and Investing Understanding Net Worth
	Evaluate investment alternatives.	
9.I.3	3. Identify types of investments appropriate for different objectives such as liquidity, income, and growth.	Investing Investment Strategies Investing and Financial Markets
	Demonstrate how to buy and sell investments.	
9.I.4	4. Give examples of how economic conditions and business factors affect the market value of a stock.	Investing and Financial Markets Investing and Financial Markets Understanding Net Worth
9.I.5	5. List the advantages and disadvantages of buying and selling investments through various channels, including employer sponsored retirement plans, investment advisors, brokerage firms, and direct purchase.	Saving and Investing Investment Strategies Investing and Financial Markets Understanding Net Worth
9.RM	Risk Management and Insurance 9.RM	
	Identify common types of risks and basic risk management methods.	
9.RM.1	1. Evaluate the costs and benefits of an extended warranty.	Spending

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9.RM.2	2. Recommend insurance for various types of risk.	Insurance
	Justify reasons to use property and liability insurance.	
9.RM.3	3. List the main types of auto insurance coverage.	Insurance Case Study: Personal Financial Planning
9.RM.4	4. Determine the legal minimum amounts of auto insurance coverage required in one's state of residence and the recommended optimal amounts.	
9.FD	Financial Decision-Making 9.FD	
	Recognize the responsibilities associated with personal financial decisions.	
9.FD.1	1. Identify how individual responsibility for financial well-being will change over a lifetime with changing life circumstances.	Budgeting Case Study: Personal Financial Planning
9.FD.2	2. Identify ways that financial responsibility is different for individuals with and without dependents.	Budgeting and Being a Smart Consumer
9.FD.3	3. Consider how personal financial decisions might affect an individual.	Case Study: Personal Financial Planning
	Use reliable resources when making financial decisions.	
9.FD.4	4. List sources of financial information that are objective, accurate, and current.	Understanding Checking and Debit Accounts
	Make criterion-based financial decisions by systematically considering alternatives and consequences.	
9.FD.5	5. Identify elements of a contingency plan to handle events (e.g., car breakdown or phone loss) that might affect personal finances on short notice.	Budgeting and Being a Smart Consumer
	Control personal information.	
9.FD.6	6. Understand identity theft prevention strategies.	Risks on the Internet Managing Financial Information

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	Use a personal financial plan or budget.	
9.FD.7	7. List the main components of a simple will.	Investment Strategies
9.FD.8	8. Explain the purpose of a durable power of attorney for health care (living will).	Investment Strategies