

KidVestors Financial Literacy Program

California Personal Finance Curriculum Alignment

Standards Alignment for Grades 9–12 | AB 2927 / EC Section 51284.5

<p style="text-align: center;">About This Document</p> <p>This document maps KidVestors curriculum modules and lessons to the 13 required personal finance topics in California Education Code Section 51284.5, as established by Assembly Bill 2927 (2024). It is designed to support K–12 educators and administrators in identifying how KidVestors content satisfies the new one-semester personal finance graduation requirement.</p> <p>Grades covered in this alignment: 9th – 12th Grade</p>	<p style="text-align: center;">KidVestors Modules Included</p> <ul style="list-style-type: none"> • Money Management • Stock Market • Real Estate Investing • Entrepreneurship
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California's 13 Required Personal Finance Topics — KidVestors Lesson Alignment

The table below maps each required California standard to the corresponding KidVestors module(s), specific lesson(s), and applicable grade levels. Topic header rows (shaded dark blue) group related standards, and learning outcomes describe exactly what skills students develop in each aligned lesson.

CAT Topic #	CA Standard(EC 51284.5)	CA Learning Outcome	KidVestors Module	KidVestors Lesson(s)	Applicable Grades (9–12)
Topic 1: Banking Basics					
1	Banking Basics	Compare checking, savings & online accounts; banks vs. credit unions (fees, interest, digital tools)	Money Mgmt	Lesson 1: Budgeting(savings accounts, budgeting tools)	9, 10, 11, 12
1	Banking Basics	Demonstrate how to open a bank account, set up direct deposit, use digital financial tools	Money Mgmt	Lesson 6: Careers & Compensation(net income, paystubs, direct deposit)	9, 10, 11, 12
1	Banking Basics	Explain how being unbanked affects access to credit and long-term financial security	Money Mgmt	Lesson 3: Credit(credit bureaus, credit score, access to loans)	9, 10, 11, 12
1	Banking Basics	Describe digital financial products including cryptocurrency; evaluate benefits, limitations, and risks	Stock Market	Lesson 2: Brokerage vs. Retirement Account(digital investment accounts, brokerage tools)	9, 10, 11, 12
Topic 2: Budgeting for Independent Living					

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2	Budgeting for Independent Living	Create and revise a monthly budget including fixed, variable, and periodic expenses	Money Mgmt	Lesson 1: Budgeting(income, expenses, needs vs. wants, savings, investing)	9, 10, 11, 12
2	Budgeting for Independent Living	Analyze personal spending patterns using digital tools or case studies (e.g., renting an apartment)	Money Mgmt	Lesson 4: Mortgages(PITI, down payment, closing costs, DTI)Lesson 1: Budgeting	9, 10, 11, 12
2	Budgeting for Independent Living	Identify needs vs. wants; apply strategies to reduce overspending or adjust for large costs	Money Mgmt	Lesson 1: Budgeting(needs/wants, savings, budget planning)	9, 10, 11, 12
2	Budgeting for Independent Living	Plan for irregular income, security deposits, and move-in expenses	Money Mgmt	Lesson 6: Careers & Compensation(hourly/salaried/commission, gross vs. net)Lesson 4: Mortgages (earnest money, closing costs)	9, 10, 11, 12
2	Budgeting for Independent Living	Use budgeting apps or templates to track progress and stay within rental affordability guidelines	Money Mgmt	Lesson 1: Budgeting(budget plan, savings account)Lesson 4: Mortgages (DTI, mortgage payment)	9, 10, 11, 12
Topic 3: Employment & Net Income					
3	Employment & Net Income	Interpret pay stubs and calculate net income from gross wages	Money Mgmt	Lesson 6: Careers & Compensation(paystub activity, gross income, net income, deductions)	9, 10, 11, 12
3	Employment & Net Income	Analyze how deductions (Social Security, Medicare, health insurance, 401K) impact take-home pay	Money Mgmt	Lesson 6: Careers & Compensation(deductions, 401K, payroll taxes)Lesson 2: Taxes (W-2, payroll taxes)	9, 10, 11, 12

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3	Employment & Net Income	Compare various forms of employment (hourly, salaried, freelance, gig) and compensation structures	Money Mgmt	Lesson 6: Careers & Compensation(hourly, salaried, commission-based positions)	9, 10, 11, 12
3	Employment & Net Income	Understand the role of education, job training, and credentials in shaping long-term earning potential	Money Mgmt	Lesson 7: College Readiness(trade schools, colleges, ROI of education, scholarships)	10, 11, 12
3	Employment & Net Income	Identify employee rights related to wages, hours, and working conditions	Money Mgmt	Lesson 6: Careers & Compensation(deductions, employee pay schedules, paystub activity)	9, 10, 11, 12
3	Employment & Net Income	Practice job readiness skills such as resume development and interview preparation	Entrepreneur-ship	Lesson 3: Finding Your Target Audience(buyer persona, demographics)Lesson 6: Marketing & Sales Strategy	9, 10, 11, 12
Topic 4: Credit Management & Debt					
4	Credit Management & Debt	Explain how credit scores are calculated, maintained/improved, and how they impact access to credit	Money Mgmt	Lesson 3: Credit(credit score, credit bureaus, Equifax, Transunion, Experian)	9, 10, 11, 12
4	Credit Management & Debt	Compare types of credit and lending including credit cards, loans, BNPL, and vehicle financing	Money Mgmt	Lesson 3: Credit(revolving credit, installment loans, credit cards, interest rate)	9, 10, 11, 12
4	Credit Management & Debt	Analyze how interest rates, repayment terms, and borrowing behavior affect total cost of credit	Money Mgmt	Lesson 3: Credit(interest rate, due date, secured/unsecured debt, collateral)Lesson 4: Mortgages (interest, PITI)	9, 10, 11, 12

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4	Credit Management & Debt	Identify predatory lending practices and strategies for avoiding high-risk credit products	Money Mgmt	Lesson 3: Credit(unsecured debt, interest rates, credit risks)Lesson 5: Insurance & Risk Management	9, 10, 11, 12
4	Credit Management & Debt	Evaluate how credit and debt decisions influence future opportunities (housing, employment, credit)	Money Mgmt	Lesson 3: Credit(credit report, secured debt, collateral, DTI)Lesson 4: Mortgages (DTI, mortgage qualification)	9, 10, 11, 12
Topic 5: Understanding Loans					
5	Understanding Loans	Identify common types of loans (home, auto, student, personal) and explain typical terms and uses	Money Mgmt	Lesson 4: Mortgages(mortgage loan, down payment, PITI, PMI, closing costs)Lesson 3: Credit (installment loans, student loans)	9, 10, 11, 12
5	Understanding Loans	Compare interest rates, repayment terms, and total borrowing costs; identify predatory lending signs	Money Mgmt	Lesson 3: Credit(interest rate, due date, revolving vs. installment)Lesson 4: Mortgages (interest, mortgage terms)	9, 10, 11, 12
5	Understanding Loans	Analyze how credit history, loan type, and lender practices affect loan approval and pricing	Money Mgmt	Lesson 3: Credit(credit score, credit report, secured/unsecured)Lesson 4: Mortgages (DTI, credit score for mortgage)	9, 10, 11, 12
5	Understanding Loans	Understand repayment strategies including early repayment, refinancing, and income-driven plans	Money Mgmt	Lesson 4: Mortgages(mortgage balance, down payment calculation, closing costs)	9, 10, 11, 12

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5	Understanding Loans	Evaluate long-term financial impacts of debt and determine when borrowing is or is not appropriate	Money Mgmt	Lesson 4: Mortgages(D TI, mortgage payment, PITI)Lesson 3: Credit (debt, secured vs. unsecured)	9, 10, 11, 12
5	Understanding Loans	Understand home loans, down payments, mortgages, and property appreciation as investment	Real Estate	Lesson 4: How Much Money Do I Need?(down payment, property taxes, carrying costs)Lesson 5: How to Buy Real Estate (credit score, debt)Lesson 8: Why Real Estate Is Important (equity, appreciation)	9, 10, 11, 12
Topic 6: Insurance Types & Costs					
6	Insurance Types & Costs	Identify and describe major types of insurance: health, auto, life, disability, renters/homeowners	Money Mgmt	Lesson 5: Insurance & Risk Management(auto, health, dental, vision, life, home, property, travel insurance)	9, 10, 11, 12
6	Insurance Types & Costs	Evaluate policy terms including premiums, deductibles, copays, coverage limits, and exclusions	Money Mgmt	Lesson 5: Insurance & Risk Management(premium, deductible, insurer, insured, FDIC)	9, 10, 11, 12
6	Insurance Types & Costs	Compare different insurance products and providers based on cost, coverage, and personal needs	Money Mgmt	Lesson 5: Insurance & Risk Management(types of insurance, insurer vs. insured comparison)	9, 10, 11, 12
6	Insurance Types & Costs	Understand California-specific insurance laws and programs (Medi-Cal, minimum auto coverage, etc.)	Money Mgmt	Lesson 5: Insurance & Risk Management(FDIC, identity)	9, 10, 11, 12

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				theft protection, income protection strategies)	
6	Insurance Types & Costs	Analyze how insurance fits into a broader personal budget and long-term financial planning	Money Mgmt	Lesson 5: Insurance & Risk Management(premiums in budget, FDIC, identity theft)Lesson 1: Budgeting (budgeting for insurance premiums)	9, 10, 11, 12
Topic 7: Tax System Overview					
7	Tax System Overview	Explain how income taxes are calculated, withheld, and used to fund public services	Money Mgmt	Lesson 2: Taxes(IRS, income tax, payroll taxes, federal/state taxes, W-2)	9, 10, 11, 12
7	Tax System Overview	Identify the purpose of key tax documents such as W-2, 1099, and 1040 forms	Money Mgmt	Lesson 2: Taxes(W-2, IRS, tax documents)Lesson 6: Careers & Compensation (W-2, payroll taxes)	9, 10, 11, 12
7	Tax System Overview	Complete a basic individual tax return using sample materials	Money Mgmt	Lesson 2: Taxes(taxable income, deductions, CPA, IRS)Lesson 6: Careers & Compensation (gross vs. net income)	9, 10, 11, 12
7	Tax System Overview	Recognize common deductions, credits, and filing requirements	Money Mgmt	Lesson 2: Taxes(deductions, capital gains tax, sales tax, property tax)Lesson 6: Careers & Compensation (deductions from paycheck)	9, 10, 11, 12
7	Tax System Overview	Evaluate the benefits of tax-advantaged savings accounts (IRAs and 401(k)s)	Money MgmtStock Market	Money Mgmt – Lesson 6: Careers & Compensation(401K,	9, 10, 11, 12

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				deductions, retirement savings)Stock Market – Lesson 2: Brokerage vs. Retirement Account(Roth IRA, 401K, capital gains tax)	
Topic 8: Investing & Wealth-Building Strategies					
8	Investing & Wealth-Building	Compare investment options: stocks, bonds, index funds, mutual funds, and real estate	Stock MarketReal Estate	Stock Market – Lesson 1: What Are Stocks?Lesson 7: Growth vs. Value StocksLesson 8: Index Funds (ETFs, mutual funds, S&P 500)Real Estate – Lesson 2: How to Invest in Real EstateLesson 7: Rental Real Estate	9, 10, 11, 12
8	Investing & Wealth-Building	Explain how compound interest, time, and risk tolerance affect investment returns	Stock Market	Lesson 9: Compound Interest(compound interest, simple interest, investing early, interest rates)	9, 10, 11, 12
8	Investing & Wealth-Building	Evaluate features and benefits of tax-advantaged accounts (IRAs, Roth IRAs, 401(k)s, pensions)	Stock MarketMoney Mgmt	Stock Market – Lesson 2: Brokerage vs. Retirement Account(401 K, Roth IRA, capital gains, brokerage accounts)Money Mgmt – Lesson 6: Careers & Compensation (401K)	9, 10, 11, 12
8	Investing & Wealth-Building	Understand financial considerations of homeownership: down payments, mortgages, property appreciation	Real Estate	Lesson 4: How Much Money Do I Need?(down payment, property taxes, carrying	9, 10, 11, 12

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				costs, home insurance)Lesson 8: Why Real Estate Is Important(equity, appreciation, wealth building)	
8	Investing & Wealth-Building	Apply decision-making strategies for personal investment goals using diversification principles	Stock Market	Lesson 5: Sectors & Industries(diversification, sectors, industries)Lesson 6: Market CapLesson 7: Growth vs. Value Stocks (dividends, DRIP)	9, 10, 11, 12
8	Investing & Wealth-Building	Evaluate speculative assets (e.g., cryptocurrency) and compare to traditional wealth-building strategies	Stock Market	Lesson 2: Brokerage vs. Retirement Account(investment risk, realized vs. unrealized gains)Lesson 4: Bear Market & Bull Market(market conditions, risk assessment)	9, 10, 11, 12
8	Investing & Wealth-Building	Understand real estate investing strategies: flipping, rental income, appreciation, and equity	Real Estate	Lesson 2: How to Invest in Real Estate(flipping, rentals, lending, appreciation, profit)Lesson 6: Flipping Real Estate (ARV, comparables, construction budget)Lesson 7: Rental Real Estate (cashflow, short-term vs. long-term, generational wealth)	9, 10, 11, 12
Topic 9: Consumer Protection & Fraud Prevention					
9	Consumer Protection & Fraud Prevention	Identify common forms of financial fraud: phishing, identity theft, and online scams	Money Mgmt	Lesson 5: Insurance & Risk Management(identity theft,	9, 10, 11, 12

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				protecting personal information, FDIC)	
9	Consumer Protection & Fraud Prevention	Recognize predatory financial products and lending practices	Money Mgmt	Lesson 3: Credit(unsecured debt, high interest rates, credit risks)Lesson 5: Insurance & Risk Management (scams, fraud)	9, 10, 11, 12
9	Consumer Protection & Fraud Prevention	Develop strategies for protecting personal information, digital assets, and financial records	Money Mgmt	Lesson 5: Insurance & Risk Management(identity theft, FDIC, protecting personal information, bank safety)	9, 10, 11, 12
9	Consumer Protection & Fraud Prevention	Understand basic consumer rights and how to take action when rights are violated	Entrepreneur-ship	Lesson 4: Protecting Your Business(intellectual property, copyright, patent, NDA, contracts, trademarks)	9, 10, 11, 12
Topic 10: College & Career Financing					
10	College & Career Financing	Compare financial aid sources: FAFSA, Cal Grant, CA Dream Act, scholarships, and merit-based aid	Money Mgmt	Lesson 7: College Readiness(FAFSA, grants, scholarships, work-study, tuition reimbursement, student loans)	10, 11, 12
10	College & Career Financing	Evaluate the cost and ROI of various postsecondary options (community college, 4-year, CTE)	Money Mgmt	Lesson 7: College Readiness(trade schools, colleges, avg salary, cost of tuition, ROI activity)	10, 11, 12
10	College & Career Financing	Understand eligibility and application processes for CA-specific programs (CalKIDS, Cal Grant)	Money Mgmt	Lesson 7: College Readiness(FAFSA, grants, financial need,	10, 11, 12

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				application process)	
10	College & Career Financing	Interpret award letters and assess long-term implications of different aid packages	Money Mgmt	Lesson 7: College Readiness(student loans, grants, scholarships, work-study comparison)	10, 11, 12
10	College & Career Financing	Develop a personalized postsecondary financing plan balancing educational aspirations with sustainability	Money MgmtEntrepreneurship	Money Mgmt – Lesson 7: College Readiness(College Preparedness Activity, careers, salary research)Entrepreneurship – Lesson 5: Financial Model & Pricing Strategy(financial modeling, expenses, profit margins)	10, 11, 12
Topic 11: Behavioral Finance & Psychology of Money					
11	Behavioral Finance & Psychology of Money	Identify and explain behavioral biases (loss aversion, present bias, overconfidence)	Stock Market	Lesson 4: Bear Market & Bull Market(invest or behavior, buying/selling decisions, market psychology)Lesson 6: Market Cap (risk, large-cap stability)	9, 10, 11, 12
11	Behavioral Finance & Psychology of Money	Analyze how advertising, peer influence, and emotional triggers impact financial choices	Money MgmtEntrepreneurship	Money Mgmt – Lesson 1: Budgeting (wants vs. needs, impulse spending)Entrepreneurship – Lesson 6: Marketing & Sales Strategy(marketing, advertising, social media, conversion rates, CTAs)	9, 10, 11, 12

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11	Behavioral Finance & Psychology of Money	Apply strategies (default savings, visual goal setting) to build healthy financial habits	Money Mgmt	Lesson 1: Budgeting(savings account, budget planning, short & long-term goals)Lesson 6: Careers & Compensation (net income budgeting)	9, 10, 11, 12
11	Behavioral Finance & Psychology of Money	Reflect on connection between financial behavior and mental health (stress, avoidance, guilt)	Money Mgmt	Lesson 1: Budgeting(financial goals, avoiding overspending, better financial decisions)	9, 10, 11, 12
11	Behavioral Finance & Psychology of Money	Develop personal financial goals aligned with long-term well-being rather than short-term gratification	Money MgmtEntrepreneur-ship	Money Mgmt – Lesson 1: Budgeting (long/short-term goals, savings)Entrepreneurship – Lesson 8: Exit Strategy(valuation, long-term business planning, IPO, M&A)	9, 10, 11, 12
Topic 12: Charitable Giving					
12	Charitable Giving	Differentiate between types of charitable giving: one-time gifts, recurring donations, legacy contributions	Entrepreneur-ship	Lesson 2: Choosing the Right Business Type(LLC, corporation, sole proprietor — nonprofit structures)Lesson 8: Exit Strategy (business valuation, succession planning)	11, 12
12	Charitable Giving	Evaluate nonprofit organizations for transparency, mission alignment, and community impact	Entrepreneur-ship	Lesson 1: What Is Entrepreneurship?(market research, problem-solving, target audience)Lesson 7:	11, 12

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				Raising Money (grants, government contracts)	
12	Charitable Giving	Understand the tax implications and financial benefits of charitable donations	Money Mgmt	Lesson 2: Taxes(deducti ons, taxable income, capital gains tax)	9, 10, 11, 12
12	Charitable Giving	Develop a personal giving plan that incorporates charitable goals within a realistic budget	Money Mgmt	Lesson 1: Budgeting(bu dget planning, income allocation, financial goals)	9, 10, 11, 12

Module & Grade Level Reference

KidVestors Module	Total Lessons	Grade Levels (per KidVestors Layout)
Money Management	7 Lessons(Budgeting, Taxes, Credit, Mortgages,Insurance, Careers, College Readiness)	3rd–12th Grade (varies by lesson)
Stock Market	9 Lessons(Stocks, Brokerage Accounts, Exchanges,Bear/Bull Markets, Sectors, Market Cap,Growth/Value Stocks, Index Funds, Compound Interest)	3rd–12th Grade (varies by lesson)
Real Estate Investing	8 Lessons(Intro to RE, Investment Strategies, Finding Deals, Cost to Start, Buying RE, Flipping, Rentals, Why RE Matters)	3rd–12th Grade (varies by lesson)
Entrepreneurship	8 Lessons(What Is Entrepreneurship, Business Types, Target Audience,Protecting Your Business, Financial Model, Marketing,Raising Money, Exit Strategy)	3rd–12th Grade (varies by lesson)

Notes for Educators

- Grade levels shown in the alignment table reflect the grades 9–12 scope of this document. Many KidVestors lessons are available across a wider range (3rd–12th grade).
- Topic 13 (Other Topics) from EC 51284.5 is not listed as a standalone row. Per the California Personal Finance Curriculum Guide (March 2026), Topic 13 content (cryptocurrency, buying a home, renting, predatory lending) is integrated directly into Topics 1–12 and is reflected in the corresponding KidVestors lesson mappings above.
- The Entrepreneurship module provides particularly strong alignment for Topics 9 (Consumer Protection), 11 (Behavioral Finance / goal setting), and 12 (Charitable Giving), as well as strong supplemental alignment for Topics 3 and 10 through its career and financial modeling content.
- Real Estate Investing provides deep alignment for Topics 5 and 8 related to homeownership, mortgages, investment strategies, and wealth-building.
- The Stock Market module provides comprehensive coverage for Topic 8 (Investing & Wealth-Building) and Topic 11 (Behavioral Finance), including compound interest, diversification, and investor psychology.