



KidVestors

Kentucky Financial Literacy Standards Alignment

Curriculum Alignment Map • Grades 3–12 • Kentucky Academic Standards for Career Studies and Financial Literacy

Prepared by:	KidVestors
Standards Document:	KAS Career Studies & Financial Literacy
Modules Covered:	Money Management Stock Market Real Estate Investing Entrepreneurship
Grade Range:	3rd – 12th Grade (Ages 8–18)

MODULE COLOR LEGEND

Money Management

Stock Market

Real Estate

Entrepreneurship

HOW TO USE THIS DOCUMENT

- The Full Alignment Map section lists every Kentucky Financial Literacy standard (grades K-3 through 9-12) mapped to KidVestors modules and lessons.
- The By Grade Band section shows which KidVestors content is appropriate for Elementary, Middle School, and High School students.
- The Lessons at a Glance section provides a compact lesson-by-lesson overview of all 31 lessons across all four modules.
- Standards are coded per Kentucky's system: FL.P = Primary K-3, FL.I = Intermediate 4-5, FL.M = Middle 6-8, FL.H = High School 9-12.
- KidVestors lessons align to multiple standards — the most specific match is listed first, followed by supporting standards.
- All four modules are suitable for grades 3-12 with age-appropriate facilitation. Grade range suggestions reflect ideal entry points.

Full Alignment Map

Every Kentucky Financial Literacy standard mapped to KidVestors modules, lessons, and grade levels.

Standard Code	Standard Description	KY Grade Band	KidVestors Module(s)	KidVestors Lesson(s)	Grades (KidVestors)	Alignment Notes
FINANCIAL LITERACY – PRIMARY (Grades K-3)						
FL.P.1	Recognize that people need to work to earn a source of income.	Primary K-3	Money Management	Lesson 6: Careers & Compensation	3rd–4th	Introduces why people work and how compensation is earned; foundational income awareness.
FL.P.2	Explain the difference between buying and borrowing.	Primary K-3	Money Management	Lesson 3: Credit	3rd–12th	Credit lesson directly contrasts using cash (buying) vs. credit (borrowing).
FL.P.3	Identify the difference between wants and needs and the relationship to consumer decisions.	Primary K-3	Money Management	Lesson 1: Budgeting	3rd–12th	Budgeting lesson explicitly distinguishes needs vs. wants as a core budgeting principle.
FL.P.4	Explain how planning helps people make choices about how to use their money.	Primary K-3	Money Management	Lesson 1: Budgeting	3rd–12th	Budget creation and planning is the central topic of Lesson 1.
FL.P.5	Describe how financial decisions impact the achievement of short and long-term goals.	Primary K-3	Money Management	Lesson 1: Budgeting; Lesson 7: College Readiness	3rd–12th	Budgeting ties directly to goal-setting; College Readiness extends to long-term planning.
FL.P.6	Investigate different ways to save money (e.g., piggy bank, local bank, credit union).	Primary K-3	Money Management; Stock Market	MM Lesson 1: Budgeting; SM Lesson 2: Brokerage & Retirement Accounts	3rd–12th	Budgeting covers basic saving strategies; Brokerage lesson introduces retirement saving vehicles.
FL.P.7	Explain the difference between goods, services and leisure activities that are purchased.	Primary K-3	Money Management; Entrepreneurship	MM Lesson 1: Budgeting; EN Lesson 1: What Is Entrepreneurship?	3rd–12th	Entrepreneurs create goods/services; budgeting frames spending on goods vs. services.
FL.P.8	Explore ways people pay for goods or services (e.g., cash, debit/credit card, online).	Primary K-3	Money Management	Lesson 3: Credit	3rd–12th	Lesson 3 covers credit cards and payment methods as financial tools.
FL.P.9	Identify ways to keep possessions, including money, safely at home and other places.	Primary K-3	Money Management	Lesson 5: Insurance & Risk Management	6th–12th	Insurance lesson covers protecting assets and managing financial risk.
FL.P.10	List types of personal information that should not be disclosed to strangers in person or online.	Primary K-3	Money Management	Lesson 5: Insurance & Risk Management	6th–12th	Risk management content addresses identity protection and avoiding financial fraud.
FINANCIAL LITERACY – INTERMEDIATE (Grades 4-5)						
FL.I.1	Compare the financial impacts of a career choice (financial goals, desired lifestyle).	Intermediate 4-5	Money Management	Lesson 6: Careers & Compensation	4th–12th	Careers & Compensation explores how career selection affects lifetime income and lifestyle.
FL.I.2	Identify ways people earn income (e.g., wages, salaries and tips).	Intermediate 4-5	Money Management	Lesson 6: Careers & Compensation	4th–12th	Lesson 6 details compensation types including wages, salary, and investment income.

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FL.I.3	Explain how credit is used as a basic financial tool.	Intermediate 4-5	Money Management	Lesson 3: Credit	3rd–12th	Lesson 3 is dedicated to explaining credit as a financial tool.
FL.I.4	Explain how borrowing money (credit) is more expensive than paying cash.	Intermediate 4-5	Money Management	Lesson 3: Credit	3rd–12th	Covers interest rates and the true cost of credit vs. cash purchases.
FL.I.5	Identify factors and experiences, including role models, peer and media influence that impact spending patterns.	Intermediate 4-5	Money Management; Entrepreneurship	MM Lesson 1: Budgeting; EN Lesson 6: Marketing & Sales	4th–12th	Marketing lesson teaches how advertising shapes consumer behavior.
FL.I.6	Develop a basic budget which includes income, expenses and savings for a specific purpose.	Intermediate 4-5	Money Management	Lesson 1: Budgeting	3rd–12th	Core lesson: students build a budget incorporating income, expenses, savings, and investments.
FL.I.7	Explain how financial management is needed to meet the goals of individuals and families.	Intermediate 4-5	Money Management	Lesson 1: Budgeting; Lesson 7: College Readiness	3rd–12th	Both lessons reinforce financial planning as essential for achieving personal and family goals.
FL.I.8	Explain how investing puts money to work to earn more money for the future.	Intermediate 4-5	Stock Market; Real Estate	SM Lesson 1: What Are Stocks?; RE Lesson 2: How to Invest	3rd–12th	Both modules introduce the concept of investing for growth and future income.
FL.I.9	Describe reasons people make investments for the future.	Intermediate 4-5	Stock Market; Real Estate; Money Management	SM Lesson 1: What Are Stocks?; RE Lesson 8: Why RE Is Important	3rd–12th	All three modules connect investing to goal achievement and building long-term wealth.
FL.I.10	Compare the advantages and disadvantages of different ways to save money.	Intermediate 4-5	Stock Market; Money Management	SM Lesson 2: Brokerage & Retirement; MM Lesson 1: Budgeting	3rd–12th	Lesson 2 compares brokerage vs. retirement accounts; Budgeting covers savings accounts.
FL.I.11	Compare different payment methods (e.g., cash, check, debit/credit card, online).	Intermediate 4-5	Money Management	Lesson 3: Credit	3rd–12th	Credit lesson compares payment tools and their respective costs and uses.
FL.I.12	Describe various services provided by financial institutions (e.g., banks, credit unions).	Intermediate 4-5	Money Management; Stock Market	MM Lesson 3: Credit; SM Lesson 2: Brokerage & Retirement	3rd–12th	Credit lesson covers banking services; Brokerage lesson covers investment firms.
FL.I.13	Explain that people are required to pay taxes that contribute to services provided to their community.	Intermediate 4-5	Money Management	Lesson 2: Taxes	3rd–12th	Lesson 2 explains how taxes fund public goods and services.
FL.I.14	Identify the purpose of insurance and give examples of financial risks covered by insurance.	Intermediate 4-5	Money Management	Lesson 5: Insurance & Risk Management	6th–12th	Dedicated lesson on insurance types, purpose, and risk management strategies.
FL.I.15	Explain the reasons for not sharing personal information with strangers.	Intermediate 4-5	Money Management	Lesson 5: Insurance & Risk Management	6th–12th	Risk management content addresses identity theft and protecting personal financial information.
FINANCIAL LITERACY – MIDDLE SCHOOL (Grades 6-8)						
FL.M.1	Develop and manage financial goals for the future based on one's career choice and lifestyle expectations.	Middle 6-8	Money Management; Entrepreneurship	MM Lesson 6: Careers & Compensation; MM Lesson 7: College Readiness	6th–12th	Careers lesson links income to lifestyle; College Readiness and Pricing Strategy extend into financial goal-setting.

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FL.M.2	Describe how people can earn income through work (wages, commission) or without working (interest, capital gains).	Middle 6-8	Money Management; Stock Market; Real Estate	MM Lesson 6: Careers; SM Lesson 1: Stocks; RE Lesson 2: How to Invest	6th–12th	Careers covers active income; Stocks and Real Estate introduce passive income.
FL.M.3	Explain income and the deductions required (wages and salaries minus payroll deductions = net income).	Middle 6-8	Money Management	Lesson 2: Taxes; Lesson 6: Careers & Compensation	6th–12th	Tax lesson covers payroll deductions; Careers & Compensation connects gross vs. net pay.
FL.M.4	Compare a variety of credit sources from which consumers can choose to borrow.	Middle 6-8	Money Management	Lesson 3: Credit	3rd–12th	Lesson 3 explores multiple credit sources including credit cards, loans, and lines of credit.
FL.M.5	Compare the costs and benefits of using credit to make good borrowing decisions.	Middle 6-8	Money Management	Lesson 3: Credit	3rd–12th	Credit lesson covers APR, interest costs, and the true cost-benefit of borrowing.
FL.M.6	Identify financial management resources to develop short-term and long-term goals, create budgets, and develop saving plans.	Middle 6-8	Money Management	Lesson 1: Budgeting; Lesson 7: College Readiness	3rd–12th	Budgeting develops practical financial management tools; College Readiness applies them to future goals.
FL.M.7	Apply decision-making strategies when buying products.	Middle 6-8	Money Management; Entrepreneurship	MM Lesson 1: Budgeting; EN Lesson 6: Marketing & Sales	6th–12th	Budgeting frames spending decisions; Marketing lesson helps students understand consumer choices.
FL.M.8	Compare and evaluate products and services based on major factors (brand, price, quality, availability).	Middle 6-8	Entrepreneurship	Lesson 3: Finding Your Target Audience; Lesson 6: Marketing & Sales	6th–12th	Students analyze competitor products and consumer preferences as part of business development.
FL.M.9	Investigate how marketing, advertising, and technology influence family and consumer decision making.	Middle 6-8	Entrepreneurship	Lesson 6: Marketing & Sales Strategy	7th–12th	Lesson 6 covers marketing techniques, advertising channels, and how they shape purchasing behavior.
FL.M.10	List examples of savings and investment resources for current income and future growth.	Middle 6-8	Stock Market; Real Estate; Money Management	SM Lessons 1-9; RE Lessons 1-8; MM Lesson 1: Budgeting	3rd–12th	Both Stock Market and Real Estate modules are dedicated investment courses.
FL.M.11	Compare the different ways to save and invest money (e.g., savings, CDs, IRAs, stocks).	Middle 6-8	Stock Market; Money Management	SM Lesson 2: Brokerage & Retirement; SM Lesson 8: Index Funds	6th–12th	Lesson 2 directly compares brokerage accounts, 401k, and Roth IRA.
FL.M.12	Compare the relationship between supply and demand and their role in meeting consumer needs.	Middle 6-8	Real Estate; Entrepreneurship	RE Lesson 3: Best Real Estate Deals; EN Lesson 3: Target Audience	6th–12th	Real Estate curriculum covers supply/demand in property markets; Entrepreneurship applies it to business pricing.
FL.M.13	Research federal government depository insurance coverage and limits related to consumer bank accounts.	Middle 6-8	Money Management; Stock Market	MM Lesson 5: Insurance & Risk Mgmt; SM Lesson 2: Brokerage & Retirement	6th–12th	Risk Management covers FDIC concepts; Brokerage lesson addresses SIPC and account protections.
FL.M.14	Investigate the use of insurance to cover the risk of financial loss (e.g., liability, health, auto).	Middle 6-8	Money Management	Lesson 5: Insurance & Risk Management	6th–12th	Dedicated lesson covering major insurance types, risk transfer, and

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						protecting financial assets.
FINANCIAL LITERACY – HIGH SCHOOL (Grades 9-12)						
FL.H.1	Identify the financial impacts of a career choice (goals, education-income correlation, employee vs. self-employed).	High School 9-12	Money Management; Entrepreneurship	MM Lesson 6: Careers & Compensation; EN Lessons 1 & 2: Business Types	9th–12th	Careers lesson covers employee compensation; Entrepreneurship contrasts self-employment and ownership structures.
FL.H.2	Analyze how economic conditions can affect income and career opportunities.	High School 9-12	Stock Market; Real Estate	SM Lesson 4: Bear & Bull Markets; RE Lesson 3: Finding Best Deals	8th–12th	Bull/Bear Market lesson directly addresses how economic cycles affect investment income.
FL.H.3	Evaluate the costs and funding sources for post-secondary education and training (loans, scholarships, FAFSA).	High School 9-12	Money Management	Lesson 7: College Readiness	10th–12th	Dedicated lesson on college financing options, FAFSA, scholarships, and the cost-benefit of higher education.
FL.H.4	Analyze components of employment compensation (hourly, salary, commission, benefits, tradeoffs).	High School 9-12	Money Management; Entrepreneurship	MM Lesson 6: Careers & Compensation; EN Lesson 5: Financial Model & Pricing	9th–12th	Careers lesson details compensation packages; Entrepreneurship connects revenue/pricing to owner compensation.
FL.H.5	Analyze the factors that determine net income and income tax liability (pay stub, W-4, W-2, 1040, tax credits).	High School 9-12	Money Management	Lesson 2: Taxes; Lesson 3: Income Taxes	9th–12th	Taxes lesson covers IRS forms, withholding, payroll taxes, gross vs. net income, and tax filing basics.
FL.H.6	Develop strategies to control and manage credit and debt (credit report, credit score, bankruptcy, debt repayment).	High School 9-12	Money Management	Lesson 3: Credit	3rd–12th	Credit lesson covers credit scores, reports, managing debt, and strategies to improve creditworthiness.
FL.H.7	Analyze the costs and benefits of using credit (APR, credit score impact, types of credit, payday loans).	High School 9-12	Money Management	Lesson 3: Credit	3rd–12th	Covers APR, grace periods, late fees, secured vs. unsecured credit, and predatory lending risks.
FL.H.8	Identify why people make financial choices (emotions, responsibility, opportunity cost, social media influence).	High School 9-12	Money Management; Entrepreneurship	MM Lesson 1: Budgeting; EN Lesson 6: Marketing & Sales	9th–12th	Budgeting addresses behavioral finance; Marketing explores how advertising exploits psychological triggers.
FL.H.9	Explore decision-making models and goal-setting models for making informed consumer decisions.	High School 9-12	Money Management; Entrepreneurship	MM Lesson 1: Budgeting; EN Lesson 7: Raising Money for Your Business	9th–12th	Budgeting and College Readiness model goal-driven financial decisions.
FL.H.10	Identify the components of a personal budgeting process (goals, fixed/variable expenses, pay yourself first).	High School 9-12	Money Management	Lesson 1: Budgeting	3rd–12th	Core lesson covers all budgeting components: needs vs. wants, savings rate, investment allocation, and tracking.
FL.H.11	Identify the major types of financial institutions and their products and services.	High School 9-12	Money Management; Stock Market	MM Lesson 3: Credit; SM Lesson 2: Brokerage & Retirement	3rd–12th	Credit lesson covers banks and credit unions; Brokerage lesson covers investment firms and account types.

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FL.H.12	Demonstrate how to use different payment methods including checks, debit cards, digital payments.	High School 9-12	Money Management	Lesson 3: Credit	3rd–12th	Credit lesson covers various payment instruments and their appropriate use cases.
FL.H.13	Identify and compare roles of various financial professionals (financial planners, CPAs, investment consultants).	High School 9-12	Money Management; Real Estate; Stock Market	MM Lesson 5: Insurance; MM Lesson 6: Careers; RE Lesson 5: How to Buy	9th–12th	Insurance lesson introduces agents; Careers covers financial advisors; Real Estate covers agents and appraisers.
FL.H.14	Examine implications of the time value of money (inflation, compounding interest, return on investment).	High School 9-12	Stock Market; Real Estate	SM Lesson 9: Compound Interest; RE Lesson 8: Why Real Estate Is Important	10th–12th	Compound Interest lesson is specifically aligned to this standard; Real Estate reinforces long-term growth.
FL.H.15	Evaluate investment alternatives (FDIC/NCUA, savings accounts, retirement accounts, mutual funds, ETFs, stocks).	High School 9-12	Stock Market; Real Estate; Money Management	SM Lesson 2: Brokerage; SM Lesson 7: Growth vs. Value; SM Lesson 8: Index Funds; RE Lesson 2	9th–12th	Multiple Stock Market lessons cover investment alternatives in depth; Real Estate provides an alternative asset class.
FL.H.16	Explain the components of an investment strategy compatible with personal financial goals (risk/reward, diversification).	High School 9-12	Stock Market; Real Estate	SM Lesson 5: Sectors; SM Lesson 7: Growth vs. Value; SM Lesson 8: Index Funds; RE Lesson 2	9th–12th	Sectors/Industries and Growth vs. Value lessons build a diversified strategy framework.
FL.H.17	Explore common financial technologies used for investing (robo-advising, digital platforms, mobile apps).	High School 9-12	Stock Market	Lesson 2: Brokerage & Retirement; Lesson 3: Virtual Trading Practice	3rd–12th	Brokerage lesson introduces digital platforms; Let's Practice has students use virtual trading tools.
FL.H.18	Interpret the role and function of money in society (medium of exchange, unit of measure, store of value).	High School 9-12	Money Management; Stock Market	MM Lesson 1: Budgeting; SM Lesson 9: Compound Interest	9th–12th	Budgeting and Taxes contextualize money's role; Compound Interest introduces inflation's effect.
FL.H.19	Identify the role of financial intermediaries in the economy (facilitates exchange between savers and lenders).	High School 9-12	Stock Market; Money Management	SM Lesson 3: Stock Market Exchange; SM Lesson 2: Brokerage; MM Lesson 3: Credit	9th–12th	Stock Market Exchange lesson explains how markets facilitate capital flow; reinforces intermediary roles.
FL.H.20	Explain how government uses taxation to generate revenue, manage the economy and discourage/encourage certain behaviors.	High School 9-12	Money Management	Lesson 2: Taxes	3rd–12th	Dedicated lesson on taxation purpose, tax types, and government's role in the economy.
FL.H.21	Explain that markets determine prices and allocate scarce goods and services through supply and demand.	High School 9-12	Real Estate; Stock Market; Entrepreneurship	RE Lesson 3: Best Deals; SM Lesson 4: Bear & Bull Markets; EN Lesson 5: Pricing	8th–12th	Supply/demand is core to Real Estate deal-finding; Bull/Bear Markets show price discovery in equity markets.
FL.H.22	Explain the role of the government in administering social insurance programs such as Medicare, Social Security.	High School 9-12	Money Management	Lesson 2: Taxes; Lesson 6: Careers & Compensation	9th–12th	Tax lesson covers payroll taxes funding social programs; Careers lesson discusses benefits including government programs.
FL.H.23	Identify the role of regulatory agencies (Federal Reserve, FDIC, NCUA, FTC, SEC, FINRA, IRS).	High School 9-12	Stock Market; Money Management	SM Lesson 3: Stock Market Exchange; MM Lesson 2: Taxes	9th–12th	Stock Market Exchange introduces SEC, FINRA, and exchange regulation; Tax lesson covers the IRS role.

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FL.H.24	Identify common types of risk management strategies (insurance, legal contracts, emergency funds, estate planning).	High School 9-12	Money Management; Real Estate; Entrepreneurship	MM Lesson 5: Insurance; RE Lesson 5: How to Buy RE; EN Lesson 4: Protecting Your Business	7th–12th	Insurance lesson is core; Real Estate covers contracts and title insurance; Entrepreneurship covers legal protections.
FL.H.25	Analyze the costs and benefits of using various insurance management strategies.	High School 9-12	Money Management	Lesson 5: Insurance & Risk Management	7th–12th	Dedicated lesson covering auto, health, renter, homeowner's insurance types, premiums, and cost-benefit analysis.
FL.H.26	Identify strategies for protecting personal financial information and resources (identity theft, fraud).	High School 9-12	Money Management	Lesson 5: Insurance & Risk Management	7th–12th	Covers identity theft prevention, financial fraud awareness, and steps to take if victimized.

By Grade Band

KidVestors lessons organized by grade level — Elementary, Middle School, and High School.

Grade Band	KidVestors Module	KidVestors Lesson	Applicable Grades	Kentucky Standards Addressed
ELEMENTARY (Grades 3-5) Ages 8-11				
ELEMENTARY (Grades 3-5)	Money Management	Lesson 1: Budgeting	3rd-5th	FL.P.3, FL.P.4, FL.P.5, FL.I.6, FL.I.7, FL.H.10
ELEMENTARY (Grades 3-5)	Money Management	Lesson 2: Taxes	3rd-5th	FL.I.13, FL.H.20
ELEMENTARY (Grades 3-5)	Money Management	Lesson 3: Credit	3rd-5th	FL.P.2, FL.P.8, FL.I.3, FL.I.4, FL.I.11, FL.M.4, FL.M.5
ELEMENTARY (Grades 3-5)	Stock Market	Lesson 1: What Are Stocks?	3rd-5th	FL.I.8, FL.I.9, FL.P.6, FL.M.10
ELEMENTARY (Grades 3-5)	Stock Market	Lesson 2: Brokerage & Retirement Accounts	3rd-5th	FL.P.6, FL.I.10, FL.I.12, FL.M.11
ELEMENTARY (Grades 3-5)	Stock Market	Lesson 3: Let's Practice! (Virtual Trading)	3rd-5th	FL.I.8, FL.H.17
ELEMENTARY (Grades 3-5)	Real Estate	Lesson 1: What Is Real Estate?	3rd-5th	FL.I.8, FL.I.9, FL.M.10
ELEMENTARY (Grades 3-5)	Real Estate	Lesson 2: How to Invest in Real Estate	3rd-5th	FL.I.8, FL.I.9, FL.M.2
ELEMENTARY (Grades 3-5)	Entrepreneurship	Lesson 1: What Is Entrepreneurship?	3rd-5th	FL.P.7, FL.H.1c
ELEMENTARY (Grades 3-5)	Entrepreneurship	Lesson 2: Choosing the Right Business Type	3rd-5th	FL.H.1c
ELEMENTARY (Grades 3-5)	Entrepreneurship	Lesson 3: Finding Your Target Audience	3rd-5th	FL.M.8, FL.M.12
MIDDLE SCHOOL (Grades 6-8) Ages 11-14				
MIDDLE SCHOOL (Grades 6-8)	Money Management	Lesson 1: Budgeting	6th-8th	FL.M.6, FL.M.7, FL.H.8, FL.H.9, FL.H.10
MIDDLE SCHOOL (Grades 6-8)	Money Management	Lesson 2: Taxes	6th-8th	FL.M.3, FL.H.5, FL.H.20, FL.H.22
MIDDLE SCHOOL (Grades 6-8)	Money Management	Lesson 3: Credit	6th-8th	FL.M.4, FL.M.5, FL.H.6, FL.H.7
MIDDLE SCHOOL (Grades 6-8)	Money Management	Lesson 4: Mortgages	6th-8th	FL.H.7, FL.M.5
MIDDLE SCHOOL (Grades 6-8)	Money Management	Lesson 5: Insurance & Risk Management	6th-8th	FL.M.13, FL.M.14, FL.H.24, FL.H.25, FL.H.26
MIDDLE SCHOOL (Grades 6-8)	Money Management	Lesson 6: Careers & Compensation	6th-8th	FL.M.1, FL.M.2, FL.H.1, FL.H.4
MIDDLE SCHOOL (Grades 6-8)	Stock Market	Lesson 1: What Are Stocks?	6th-8th	FL.M.10, FL.M.11
MIDDLE SCHOOL (Grades 6-8)	Stock Market	Lesson 2: Brokerage & Retirement Accounts	6th-8th	FL.M.11, FL.H.15
MIDDLE SCHOOL (Grades 6-8)	Stock Market	Lesson 4: Bear & Bull Markets	6th-8th	FL.H.2, FL.H.21
MIDDLE SCHOOL (Grades 6-8)	Stock Market	Lesson 5: Sectors & Industries	6th-8th	FL.H.16
MIDDLE SCHOOL (Grades 6-8)	Real Estate	Lessons 1-3: RE Basics & Finding Deals	6th-8th	FL.M.10, FL.M.12, FL.H.21
MIDDLE SCHOOL (Grades 6-8)	Real Estate	Lesson 4: How Much Money Do I Need?	6th-8th	FL.H.3, FL.M.1
MIDDLE SCHOOL (Grades 6-8)	Entrepreneurship	Lesson 4: Protecting Your Business	6th-8th	FL.H.24

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MIDDLE SCHOOL (Grades 6-8)	Entrepreneurship	Lesson 5: Financial Model & Pricing	6th-8th	FL.H.4, FL.H.21, FL.M.1
MIDDLE SCHOOL (Grades 6-8)	Entrepreneurship	Lesson 6: Marketing & Sales Strategy	6th-8th	FL.M.7, FL.M.8, FL.M.9, FL.H.8
HIGH SCHOOL (Grades 9-12) Ages 14-18				
HIGH SCHOOL (Grades 9-12)	Money Management	Lesson 1: Budgeting	9th-12th	FL.H.8, FL.H.9, FL.H.10, FL.H.18
HIGH SCHOOL (Grades 9-12)	Money Management	Lesson 2: Taxes	9th-12th	FL.H.5, FL.H.20, FL.H.22, FL.H.23
HIGH SCHOOL (Grades 9-12)	Money Management	Lesson 3: Credit	9th-12th	FL.H.6, FL.H.7, FL.H.11, FL.H.12
HIGH SCHOOL (Grades 9-12)	Money Management	Lesson 4: Mortgages	9th-12th	FL.H.7, FL.H.15
HIGH SCHOOL (Grades 9-12)	Money Management	Lesson 5: Insurance & Risk Management	9th-12th	FL.H.13, FL.H.24, FL.H.25, FL.H.26
HIGH SCHOOL (Grades 9-12)	Money Management	Lesson 6: Careers & Compensation	9th-12th	FL.H.1, FL.H.2, FL.H.4, FL.H.22
HIGH SCHOOL (Grades 9-12)	Money Management	Lesson 7: College Readiness	9th-12th	FL.H.3, FL.H.9
HIGH SCHOOL (Grades 9-12)	Stock Market	Lesson 1: What Are Stocks?	9th-12th	FL.H.15, FL.H.16
HIGH SCHOOL (Grades 9-12)	Stock Market	Lesson 2: Brokerage & Retirement Accounts	9th-12th	FL.H.11, FL.H.15, FL.H.17, FL.H.19
HIGH SCHOOL (Grades 9-12)	Stock Market	Lesson 4: Bear & Bull Markets	9th-12th	FL.H.2, FL.H.18, FL.H.21
HIGH SCHOOL (Grades 9-12)	Stock Market	Lesson 5: Sectors & Industries	9th-12th	FL.H.16
HIGH SCHOOL (Grades 9-12)	Stock Market	Lesson 6: Market Cap	9th-12th	FL.H.15, FL.H.16
HIGH SCHOOL (Grades 9-12)	Stock Market	Lesson 7: Growth vs. Value Stocks	9th-12th	FL.H.15, FL.H.16
HIGH SCHOOL (Grades 9-12)	Stock Market	Lesson 8: Index Funds	9th-12th	FL.H.14, FL.H.15, FL.H.16
HIGH SCHOOL (Grades 9-12)	Stock Market	Lesson 9: Compound Interest	9th-12th	FL.H.14, FL.H.18
HIGH SCHOOL (Grades 9-12)	Real Estate	Lesson 5: How to Buy Real Estate	9th-12th	FL.H.13, FL.H.24
HIGH SCHOOL (Grades 9-12)	Real Estate	Lesson 6: Flipping Real Estate	9th-12th	FL.H.15, FL.H.16
HIGH SCHOOL (Grades 9-12)	Real Estate	Lesson 7: Real Estate Rentals	9th-12th	FL.H.15, FL.H.16
HIGH SCHOOL (Grades 9-12)	Real Estate	Lesson 8: Why Real Estate Is Important	9th-12th	FL.H.14, FL.H.15, FL.H.16
HIGH SCHOOL (Grades 9-12)	Entrepreneurship	Lesson 1: What Is Entrepreneurship?	9th-12th	FL.H.1c
HIGH SCHOOL (Grades 9-12)	Entrepreneurship	Lesson 5: Financial Model & Pricing	9th-12th	FL.H.4, FL.H.21
HIGH SCHOOL (Grades 9-12)	Entrepreneurship	Lesson 6: Marketing & Sales Strategy	9th-12th	FL.H.8, FL.H.9
HIGH SCHOOL (Grades 9-12)	Entrepreneurship	Lesson 7: Raising Money for Your Business	9th-12th	FL.H.3, FL.H.9
HIGH SCHOOL (Grades 9-12)	Entrepreneurship	Lesson 8: Determining Your Exit Strategy	9th-12th	FL.H.1c, FL.H.16

KidVestors Lessons at a Glance

All 31 lessons across the four KidVestors modules with key concepts and primary Kentucky standards.

Module	Lesson #	Lesson Title	Key Concepts	Primary KY Standards	Grade Range
Money Management Module					
Money Management	1	Budgeting	Needs vs. wants, income, expenses, savings, investments, goal-setting	FL.P.3-5, FL.I.5-7, FL.M.6-7, FL.H.8-10	3rd-12th
Money Management	2	Taxes	Types of taxes, IRS, payroll deductions, how taxes fund public services	FL.I.13, FL.M.3, FL.H.5, FL.H.20, FL.H.22	3rd-12th
Money Management	3	Credit	Credit vs. cash, interest, APR, credit scores, borrowing responsibly	FL.P.2, FL.I.3-4, FL.M.4-5, FL.H.6-7	3rd-12th
Money Management	4	Mortgages	Home loans, down payments, interest rates, amortization	FL.H.7, FL.H.15	6th-12th
Money Management	5	Insurance & Risk Management	Insurance types, risk transfer, identity theft, financial fraud	FL.I.14, FL.M.13-14, FL.H.24-26	6th-12th
Money Management	6	Careers & Compensation	Income types, salaries vs. wages, benefits, career planning	FL.P.1, FL.I.1-2, FL.M.1-2, FL.H.1, FL.H.4	4th-12th
Money Management	7	College Readiness	FAFSA, scholarships, loans, ROI of education, post-secondary planning	FL.H.3, FL.H.9	10th-12th
Stock Market Module					
Stock Market	1	What Are Stocks?	Stocks, shares, shareholders, portfolio, how to begin investing	FL.I.8-9, FL.M.10-11, FL.H.15-16	3rd-12th
Stock Market	2	Brokerage & Retirement Accounts	Brokerage vs. retirement, 401k, Roth IRA, capital gains	FL.P.6, FL.I.10-12, FL.M.11, FL.H.11, FL.H.15, FL.H.17	3rd-12th
Stock Market	3	Let's Practice! (Virtual Trading)	Hands-on stock tracking and virtual trading simulation	FL.H.17	3rd-12th
Stock Market	4	Bear & Bull Markets	Market cycles, economic indicators, investor behavior	FL.H.2, FL.H.18, FL.H.21	6th-12th
Stock Market	5	Sectors & Industries	Market sectors, diversification by industry	FL.H.16	7th-12th
Stock Market	6	Market Cap	Large/mid/small cap, how to evaluate company size	FL.H.15-16	8th-12th
Stock Market	7	Growth vs. Value Stocks	Stock valuation, P/E ratio, investing styles	FL.H.15-16	9th-12th
Stock Market	8	Index Funds	Passive investing, S&P 500, ETFs, diversification	FL.H.14-16	10th-12th
Stock Market	9	Compound Interest	Time value of money, compounding mechanics, long-term wealth building	FL.H.14, FL.H.18	10th-12th
Real Estate Module					
Real Estate	1	What Is Real Estate?	Residential vs. commercial, property types, real estate basics	FL.I.8-9, FL.M.10	3rd-12th
Real Estate	2	How to Invest in Real Estate	Flipping, rentals, lending, ROI, appreciation	FL.I.8-9, FL.M.2, FL.M.10	3rd-12th
Real Estate	3	How to Find the Best Deals	Supply & demand, market analysis, deal evaluation	FL.M.12, FL.H.21	6th-12th
Real Estate	4	How Much Money Do I Need?	Capital requirements, financing strategies, down payments	FL.H.3, FL.M.1	7th-12th
Real Estate	5	How to Buy Real Estate	Purchase process, agents, contracts, title insurance	FL.H.13, FL.H.24	9th-12th

Module	Lesson #	Lesson Title	Key Concepts	Primary KY Standards	Grade Range
Real Estate	6	Flipping Real Estate	Fix-and-flip strategy, renovation costs, profit calculation	FL.H.15-16	9th-12th
Real Estate	7	Real Estate Rentals	Landlord basics, cash flow, property management	FL.H.15-16	10th-12th
Real Estate	8	Why Real Estate Is Important	Wealth building, inflation hedge, passive income	FL.H.14-16	9th-12th
Entrepreneurship Module					
Entrepreneurship	1	What Is Entrepreneurship?	Entrepreneur mindset, problem-solving, market research, competitors	FL.P.7, FL.H.1c	3rd-12th
Entrepreneurship	2	Choosing the Right Business Type	Sole prop, LLC, partnership, corporation pros/cons	FL.H.1c	3rd-12th
Entrepreneurship	3	Finding Your Target Audience	Demographics, buyer persona, market segmentation, ideal customer profile	FL.M.8, FL.M.12	3rd-12th
Entrepreneurship	4	Protecting Your Business	Business insurance, trademarks, contracts, legal structure	FL.H.24	6th-12th
Entrepreneurship	5	Financial Model & Pricing Strategy	Revenue, expenses, profit margins, pricing methods, break-even analysis	FL.H.4, FL.H.21, FL.M.1	6th-12th
Entrepreneurship	6	Marketing & Sales Strategy	Advertising, branding, social media, consumer psychology	FL.M.7-9, FL.H.8	7th-12th
Entrepreneurship	7	Raising Money for Your Business	Bootstrapping, investors, loans, crowdfunding, grants	FL.H.3, FL.H.9	9th-12th
Entrepreneurship	8	Determining Your Exit Strategy	Acquisition, IPO, succession planning, business valuation	FL.H.1c, FL.H.16	10th-12th