KidVestors Alignment of Jump$tart Financial Education Standards with Common Core Math Standards (Grades 3–12)

This document provides a comprehensive mapping between the Jump$tart National Financial Education Standards and the Common Core State Standards (CCSS) for Mathematics for grades 3–12. It highlights where essential financial literacy concepts connect with mathematical learning outcomes and demonstrates how KidVestors supports educators in seamlessly integrating both frameworks.

By leveraging this alignment, teachers can confidently use KidVestors' to meet state requirements while helping students build critical money skills that strengthen their math proficiency.

Jump$tart Standard	Key Financial Literacy Skills	Aligned Common Core Math Domains	Grade Band	Example CCSS Codes & Skills
Earning Income	Understanding wages, salaries, taxes, and career income	Number & Operations, Ratios, Algebra	3–5	**5.NBT.1–7** → Add/subtract/multiply decimals to calculate total income
Earning Income			6–8	**7.RP.3** → Solve multi-step percentage problems (taxes, raises, deductions)
Earning Income			9–12	**A.CED.1** → Create equations to model income; F.IF.4 → Analyze and graph earnings

Spending & Budgeting	Budgeting, evaluating trade-offs, analyzing costs	Number & Operations, Ratios, Algebra, Functions	3–5	**4.NBT.4** → Add/subtract prices; **5.NBT.7** → Work with decimals
Spending & Budgeting			6–8	**7.RP.3** → Calculate discounts, sales tax, and tips; 6.EE.7 → Solve budget equations
Spending & Budgeting			9–12	**A.CED.3** → Write inequalities for spending constraints; F.LE.1 → Model growth
Saving	Setting savings goals, understanding interest	Number & Operations, Ratios, Functions	3–5	**3.OA.3** → Solve savings word problems using addition/multiplication
Saving			6–8	**7.RP.3** → Calculate simple interest; **8.EE.1** → Use exponents for compound growth
Saving			9–12	**F.LE.1** → Distinguish between linear/simple interest & exponential/compound growth
Investing	Diversification, compound growth, evaluating risk	Ratios, Functions, Statistics	3–5	**4.NBT.5** → Multiply costs of shares; Intro to gains/losses
Investing			6–8	**7.RP.3** → Calculate % increases in portfolio value; **8.F.1** → Understand functions
Investing			9–12	**F.LE.1b** → Model compound growth; **F.IF.6** → Calculate average returns

Managing Credit	Loans, credit cards, debt repayment	Ratios, Algebra, Functions	3–5	**4.NBT.4** → Intro to adding balances and repayments
Managing Credit			6–8	**7.RP.3** → Calculate loan interest; **8.EE.7** → Solve repayment equations
Managing Credit			9–12	**A.CED.2** → Create models for debt payoff; F.LE.5 → Compare growth vs. repayment
Managing Risk	Insurance, risk analysis, probability	Probability & Statistics, Algebra	3–5	Introductory chance concepts using fractions & simple comparisons
Managing Risk			6–8	**7.SP.5** → Understand probability; **7.RP.3** → Compare insurance costs using percentages
Managing Risk			9–12	**S.MD.7** → Calculate expected value; **F.LE.5** → Model risk/reward scenarios