



Florida Financial Literacy Standards Alignment

Grades 9–12 | Senate Bill 1054 (2022) | 13 Required Standards

This document demonstrates how the KidVestors curriculum aligns with the 13 personal financial literacy and money management topics mandated under Florida Senate Bill 1054 (2022) for students entering Grade 9. Each required standard is mapped to the specific KidVestors module(s), lesson(s), and applicable grade levels.

Florida Requirement:

Each student entering Grade 9 must earn one-half credit in personal financial literacy and money management. Instruction must include all 13 topics listed in SB 1054. The following pages show exactly where and how KidVestors addresses each requirement.

KidVestors Modules Included in This Alignment:

- **Money Management** — Budgeting, Taxes, Income Taxes, Credit, Mortgages, Insurance & Risk Management, Financial Fraud Protection, Careers & Compensation, College Readiness
- **Stock Market** — Stocks, Brokerage Accounts, Market Exchange, Bull/Bear Markets, Sectors, Market Cap, Growth vs. Value Stocks, Index Funds, Compound Interest
- **Real Estate Investing** — What Is Real Estate, Investment Strategies, Supply & Demand, Finding Deals, Flipping, Rental Real Estate, Buying Real Estate
- **Entrepreneurship** — Business Types, Target Audience, Legal Protection, Pricing Strategy, Marketing & Sales, Business Plans, Funding, Preparing Documents, Exit Strategy

Florida SB 1054 — Standards Alignment by Required Topic

The table below maps all 13 mandated topics to specific KidVestors lessons. Column 5 (Coverage Detail) summarizes how each lesson addresses the standard.

| # | FL Required Standard (SB 1054) | KidVestors Module(s) | KidVestors Lesson(s) | Lesson Coverage Detail | Grade(s) |
|---|-----------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------|
| 1 | Types of bank accounts offered, opening and managing a bank account and assessing the quality of a depository institution's services. | Money Management | Lesson 1: Budgeting | Introduces income, expenses, and the role of bank accounts in managing money; covers checking vs. savings accounts and selecting financial institutions. | 9–12 |
| 2 | Balancing a checkbook. | Money Management | Lesson 1: Budgeting | Covers tracking income and expenses, reconciling account balances, and maintaining accurate financial records. | 9–12 |
| 3 | Basic principles of money management, such as spending, credit, credit scores and managing debt, including retail and credit card debt. | Money Management | Lesson 1: Budgeting; Lesson 4: Credit | Lesson 1 covers budgeting and spending principles. Lesson 4 introduces credit fundamentals, credit scores, credit card debt, and responsible debt management. | 9–12 |
| 4 | Completing a loan application. | Money Management; Real Estate Investing | Lesson 4: Credit; Lesson 6: Mortgages; Real Estate – Lesson 6: How to Buy Real Estate? | Lesson 4 (Credit) and Lesson 6 (Mortgages) cover the loan application process, required documentation, and lender evaluation criteria. Real Estate Lesson 6 applies these concepts to mortgage applications. | 9–12 |
| 5 | Receiving an inheritance and related implications. | Money Management; Real Estate Investing | Lesson 6: Mortgages; Real Estate – Lesson 5: Why Real Estate is Important; Real Estate – Lesson 8: Rental Real Estate | Covers asset ownership, transfer of property, and the financial and tax implications of inheriting assets such as real estate. | 9–12 |
| 6 | Basic principles of personal insurance policies. | Money Management | Lesson 7: Insurance & Risk Management | Covers types of personal insurance (health, auto, life, renters/homeowners), how premiums and deductibles work, risk management strategies, and selecting appropriate coverage. | 9–12 |
| 7 | Computing federal income taxes. | Money Management | Lesson 2: Taxes; Lesson 3: Income Taxes; Time to File Your Taxes | Lesson 2 introduces tax concepts and types. Lesson 3 covers federal income tax calculation, brackets, deductions, and credits. 'Time to File Your Taxes' provides hands-on practice completing tax forms. | 9–12 |
| 8 | Local tax assessments. | Money Management; Real Estate Investing | Lesson 2: Taxes; Real Estate – Lesson 1: What Is Real Estate?; Real Estate – Lesson 6: How to Buy Real Estate? | Lesson 2 (Taxes) covers property taxes and local tax assessments. Real Estate Lessons 1 and 6 apply local tax assessment concepts to property ownership and investment. | 9–12 |

| # | FL Required Standard (SB 1054) | KidVestors Module(s) | KidVestors Lesson(s) | Lesson Coverage Detail | Grade(s) |
|----|-------------------------------------------------|----------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------|
| 9 | Computing interest rates by various mechanisms. | Money Management; Stock Market | Lesson 4: Credit; Lesson 6: Mortgages; Stock Market – Lesson 11: Compound Interest | Lesson 4 covers simple vs. compound interest on credit. Lesson 6 applies interest rate calculations to mortgages. Stock Market Lesson 11 explores compound interest and its long-term wealth-building impact. | 9–12 |
| 10 | Simple contracts. | Entrepreneurship; Real Estate Investing | Entrepreneurship – Lesson 4: Protecting Your Business; Entrepreneurship – Lesson 9: Preparing Your Docs; Real Estate – Lesson 6: How to Buy Real Estate?; Real Estate – Lesson 7: Flipping Real Estate | Entrepreneurship Lessons 4 and 9 cover business contracts, legal agreements, and documentation. Real Estate Lessons 6 and 7 address purchase agreements, contracts of sale, and real estate transaction documents. | 9–12 |
| 11 | Contesting an incorrect billing statement. | Money Management | Lesson 8: Protecting Your Information and Avoiding Financial Fraud | Covers consumer rights, identifying billing errors and fraudulent charges, the process for disputing charges with creditors, and financial fraud prevention. | 9–12 |
| 12 | Types of savings and investments. | Money Management; Stock Market; Real Estate Investing | Lesson 1: Budgeting; Stock Market – Lessons 1–10 (Stocks, Brokerage Accounts, Index Funds, Compound Interest); Real Estate – Lessons 1–8 | Money Management Lesson 1 covers savings accounts and emergency funds. The Stock Market module (Lessons 1–10) covers stocks, ETFs, index funds, growth vs. value investing, and market mechanics. The Real Estate module covers property investment as an asset class. | 9–12 |
| 13 | State and federal laws concerning finance. | Money Management; Entrepreneurship | Lesson 4: Credit; Lesson 7: Insurance & Risk Management; Lesson 8: Protecting Your Information and Avoiding Financial Fraud; Entrepreneurship – Lesson 4: Protecting Your Business | Lesson 4 covers consumer credit laws (Truth in Lending Act, FCRA). Lesson 7 covers insurance regulations. Lesson 8 covers data privacy laws and financial fraud statutes. Entrepreneurship Lesson 4 covers business law and legal business structures. | 9–12 |

KidVestors Module Coverage Summary

Each module below and the FL SB 1054 standards it addresses.

| KidVestors Module | Lessons Addressing FL SB 1054 Standards | FL SB 1054 Standards Covered | Grade(s) |
|------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------|----------|
| Money Management | Lessons 1 (Budgeting), 2 (Taxes), 3 (Income Taxes / Filing), 4 (Credit), 6 (Mortgages), 7 (Insurance & Risk Management), 8 (Financial Fraud & Info Protection) | Standards 1, 2, 3, 4, 5, 6, 7, 8, 9, 11, 12, 13 | 9–12 |
| Stock Market | Lessons 1–10 (Stocks, Brokerage Accounts, Market Exchange, Sectors, Market Cap, Index Funds), Lesson 11 (Compound Interest) | Standards 9, 12 | 9–12 |
| Real Estate Investing | Lessons 1 (What Is Real Estate), 5 (Why RE Is Important), 6 (How to Buy Real Estate), 7 (Flipping), 8 (Rental Real Estate) | Standards 4, 5, 8, 9, 10, 12 | 9–12 |
| Entrepreneurship | Lesson 4 (Protecting Your Business), Lesson 9 (Preparing Your Docs) | Standards 10, 13 | 9–12 |

This alignment document was prepared for use by schools and educators evaluating KidVestors for classroom adoption. KidVestors offers age-differentiated instruction across Grades 3–12.