



## Curriculum Alignment with Alabama Personal Finance Standards

Grades 9–12 | All 32 Content Standards

Alabama CTE Personal Finance Course of Study | KidVestors Modules: Money Management, Stock Market, Real Estate Investing, Entrepreneurship

**About This Document:** This alignment document maps the KidVestors financial literacy curriculum to all 32 content standards of the Alabama Personal Finance Course of Study for Grades 9–12. KidVestors provides four core modules — Money Management, Stock Market, Real Estate Investing, and Entrepreneurship — that collectively address the full scope of Alabama's financial literacy standards, from budgeting and banking to investing and insurance.

**Category Color Guide:** Financial Responsibility | Consumer Protection | Consumer Decisions | Money Management | Credit & Debt | Saving | Investing | Insurance | Banking

Std. #	Category	Alabama Standard Description	KidVestors Module	Lesson(s)	Key Topics Covered	Grades
<b>FINANCIAL RESPONSIBILITY</b>						
Std. 1	Financial Responsibility	Describe the nature and scope of personal finance, including how personal finance concepts fit into key life events or stages.	Money Management	Lesson 1: Budgeting Lesson 4: Credit Lesson 9: Careers & Compensation Lesson 10: College Readiness	Budgeting basics, income/expenses, needs vs. wants, credit fundamentals, career impact on finances, college financial planning	9–12
Std. 2	Financial Responsibility	Describe personal spending behavior that contributes to building wealth, including charitable giving and financial security practices.	Money Management	Lesson 1: Budgeting Lesson 4: Credit	Needs vs. wants, savings habits, investing portions of income, avoiding overspending, budget goal-setting	9–12
<b>CONSUMER PROTECTION</b>						
Std. 3	Consumer Protection	Explain how goals, decision-making, and planning affect personal financial choices and behaviors, including retirement/estate planning.	Money Management Stock Market Real Estate Investing	MM Lesson 1: Budgeting SM Lesson 6: Time in Market RE Lesson 5: Why Real Estate is Important	Financial goal-setting, time in market strategy, real estate as long-term wealth vehicle	9–12
Std. 4	Consumer Protection	Explain how certifications may expand employment opportunities and positively impact earnings.	Entrepreneurship	Lesson 4: Protecting Your Business Lesson 9: Preparing Your Docs	Business licensing, legal documentation, professional credentials and their impact on earning potential	9–12
Std. 5	Consumer Protection	Gather information from several sources when planning to purchase a product.	Real Estate Investing	Lesson 3: How to Find the Best Real Estate Deals Lesson 6: How to Buy Real Estate	Using MLS, FSBO, Realtors, and market research tools; due diligence before purchasing property	9–12
Std. 6	Consumer Protection	Outline the purposes and features of consumer protection laws, agencies, and sources of assistance, including identity protection and credit regulations.	Money Management	Lesson 8: Protecting Your Information and Avoiding Financial Fraud Lesson 4: Credit	Identity theft, financial fraud, scams, credit regulations, protecting personal financial data	9–12
Std. 7	Consumer Protection	Locate and share credible sources of up-to-date information about	Money Management	Lesson 8: Protecting Your Information and	Consumer rights resources, resolving	9–12

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		consumer rights and responsibilities.		Avoiding Financial Fraud	financial disputes, protecting information online	
<b>Std. 8</b>	<b>Consumer Protection</b>	Outline steps to resolve identity theft problems as recommended by the Federal Trade Commission and financial institutions.	Money Management	Lesson 8: Protecting Your Information and Avoiding Financial Fraud	Safeguarding personal data, steps to address identity theft, mobile/online banking security	<b>9–12</b>
<b>CONSUMER DECISIONS &amp; BEHAVIOR</b>						
<b>Std. 9</b>	<b>Consumer Decisions &amp; Behavior</b>	Describe factors that impact consumer purchasing decisions throughout the lifespan.	Money Management	Lesson 1: Budgeting Lesson 4: Credit Lesson 5: Buying Your First Car	Needs vs. wants, financial resource limitations, cost-benefit analysis, advertising influence on decisions	<b>9–12</b>
<b>Std. 10</b>	<b>Consumer Decisions &amp; Behavior</b>	Apply a decision-making model to maximize consumer satisfaction when buying goods and services.	Money Management Real Estate Investing	MM Lesson 1: Budgeting MM Lesson 5: Buying Your First Car RE Lesson 6: How to Buy Real Estate	Categorizing wants vs. needs, evaluating major purchases, risk analysis before buying	<b>9–12</b>
<b>Std. 11</b>	<b>Consumer Decisions &amp; Behavior</b>	Demonstrate how to use comparison shopping skills to make purchasing decisions, including major purchases.	Money Management Real Estate Investing	MM Lesson 5: Buying Your First Car MM Lesson 6: Mortgages RE Lesson 3: Finding Best Deals RE Lesson 6: How to Buy Real Estate	Owning vs. renting, mortgage vs. lease analysis, calculating total cost of ownership, car financing comparison	<b>9–12</b>
<b>Std. 12</b>	<b>Consumer Decisions &amp; Behavior</b>	Identify factors that affect the total cost of goods and services, including sales tax, tips, coupons, discounts, and unit pricing.	Money Management	Lesson 2: Taxes Lesson 5: Buying Your First Car Lesson 6: Mortgages	Sales tax, property tax, total cost of a car or home including all taxes and fees	<b>9–12</b>
<b>MONEY MANAGEMENT</b>						
<b>Std. 13</b>	<b>Money Management</b>	Explain the ways in which individuals are responsible for their finances and situations in which they share responsibility.	Money Management Entrepreneurship	MM Lesson 1: Budgeting MM Lesson 6: Mortgages ENT Lesson 2: Choosing the Right Business Type	Personal financial responsibility, co-signing implications, shared financial goals, consulting financial planners	<b>9–12</b>
<b>Std. 14</b>	<b>Money Management</b>	Demonstrate how to set financial goals and analyze the costs and benefits of spending decisions.	Money Management	Lesson 1: Budgeting Lesson 4: Credit Lesson 9: Careers & Compensation	Goal-setting frameworks, pay yourself first, sunk costs, savings benchmarks, budgeting for future milestones	<b>9–12</b>
<b>Std. 15</b>	<b>Money Management</b>	Describe strategies for managing income to align with financial goals.	Money Management	Lesson 1: Budgeting Lesson 9: Careers & Compensation Lesson 10: College Readiness	Income management strategies, career choice impact on earnings, education and skills for financial stability	<b>9–12</b>
<b>Std. 16</b>	<b>Money Management</b>	Prepare a monthly budget for an individual or family given their	Money Management	Lesson 1: Budgeting	Budget creation with income, savings	<b>9–12</b>

Std. #	Category	Alabama Standard Description	KidVestors Module	Lesson(s)	Key Topics Covered	Grades
		income, savings goals, taxes, and fixed and variable expenses.		Lesson 2: Taxes Lesson 3: Income Taxes	goals, tax deductions, fixed vs. variable expenses, digital budgeting tools	
Std. 17	Money Management	Gather and share information on income, benefits, and deductions.	Money Management	Lesson 2: Taxes Lesson 3: Income Taxes Lesson 9: Careers & Compensation	Gross vs. net income, payroll deductions, FICA, W-2, employee benefits valuation, non-employment income	9–12
Std. 18	Money Management	Demonstrate procedures for completing and filing income tax forms, utilizing tax terminology.	Money Management	Lesson 2: Taxes Lesson 3: Income Taxes Time to File Your Taxes	Tax filing procedures, deductions, IRS forms (W-2, 1040), consequences of non-filing, CPA guidance	9–12
<b>CREDIT &amp; DEBT</b>						
Std. 19	Credit & Debt	Research and share information on credit options available to consumers.	Money Management	Lesson 4: Credit Lesson 6: Mortgages	Revolving vs. installment credit, credit card interest and grace periods, mortgage loans, calculating total loan cost	9–12
Std. 20	Credit & Debt	Research and report on factors that affect creditworthiness and credit scores.	Money Management	Lesson 4: Credit Lesson 5: Buying Your First Car Lesson 6: Mortgages	Credit score factors, payment history, credit reports, improving credit, consequences of poor credit scores	9–12
Std. 21	Credit & Debt	Apply strategies to avoid or correct debt management problems.	Money Management	Lesson 4: Credit Lesson 6: Mortgages	Debt reduction strategies, avoiding excessive debt, bankruptcy implications, student loan differences	9–12
<b>SAVING</b>						
Std. 22	Saving	Research and report on the benefits of savings.	Money Management Stock Market	MM Lesson 1: Budgeting SM Lesson 2: Brokerage Accounts SM Lesson 11: Compound Interest	Saving vs. investing, types of accounts (savings, IRA, 401k, money market), emergency fund, compound interest	9–12
Std. 23	Saving	Compare certificates of deposit, money markets, and savings accounts and identify the benefits and disadvantages of each.	Money Management Stock Market	MM Lesson 1: Budgeting SM Lesson 2: Brokerage Accounts SM Lesson 11: Compound Interest	Comparing savings vehicles, interest rates, real return, compound vs. simple interest, inflation impact on savings	9–12
<b>INVESTING</b>						
Std. 24	Investing	Identify types of investments appropriate for different objectives (short vs. long term, liquidity, risk vs. reward).	Stock Market Real Estate Entrepreneurship	SM Lesson 1: What Are Stocks? SM Lesson 6: Time in Market	Stocks, index funds, growth vs. value investing, diversification, asset allocation, real	9–12

Std. #	Category	Alabama Standard Description	KidVestors Module	Lesson(s)	Key Topics Covered	Grades
				SM Lesson 9: Growth vs. Value Stocks SM Lesson 10: Index Funds RE Lesson 2: How to Invest in Real Estate	estate as investment class	
<b>Std. 25</b>	<b>Investing</b>	Evaluate types of investments to determine how they meet the objectives of a personal financial plan.	Stock Market Real Estate Investing	SM Lesson 2: Brokerage Accounts SM Lesson 8: Market Cap SM Lesson 10: Index Funds SM Lesson 12: Trading Stocks & Options RE Lesson 7: Flipping RE Lesson 8: Rental Real Estate	Online brokerages, stock/bond/index fund comparison, rental vs. flipping strategies, risks and returns, retirement accounts	<b>9–12</b>
<b>Std. 26</b>	<b>Investing</b>	Identify warning signs of investment fraud and steps that can be taken if victimized by investment fraud.	Money Management Stock Market	MM Lesson 8: Protecting Your Information SM Lesson 1: What Are Stocks? SM Lesson 4: Stock Market Exchange	Recognizing financial scams, protecting investment accounts, legitimate market exchanges vs. fraudulent schemes	<b>9–12</b>
<b>PERSONAL INSURANCE</b>						
<b>Std. 27</b>	<b>Personal Insurance</b>	Describe how insurance protects against loss and mitigates financial consequences.	Money Management Entrepreneurship	MM Lesson 7: Insurance & Risk Management ENT Lesson 4: Protecting Your Business	Auto, property, health, life, disability insurance; premiums, deductibles; coverage at different life stages; business insurance	<b>9–12</b>
<b>Std. 28</b>	<b>Personal Insurance</b>	Compare and contrast types of property insurance and identify situations when certain types of coverage are needed.	Money Management Real Estate Investing	MM Lesson 7: Insurance & Risk Management RE Lesson 8: Rental Real Estate	Homeowner's, renter's, and auto insurance; landlord insurance for rental properties; determining coverage needed	<b>9–12</b>
<b>BANKING</b>						
<b>Std. 29</b>	<b>Banking</b>	Explain the role of the FDIC and NCUA in protecting depositors' savings, including coverage limits.	Money Management	Lesson 1: Budgeting Lesson 4: Credit	Savings account protections, understanding financial institution safeguards, banking deposit insurance overview	<b>9–12</b>
<b>Std. 30</b>	<b>Banking</b>	Explain how state and federal agencies regulate financial institutions to protect the banking system.	Money Management	Lesson 2: Taxes Lesson 4: Credit Lesson 8: Protecting Your Information	Federal Reserve, regulatory oversight, consumer financial protection, banking compliance frameworks	<b>9–12</b>
<b>Std. 31</b>	<b>Banking</b>	Investigate and report on account management services provided by financial institutions.	Money Management	Lesson 4: Credit Lesson 8: Protecting Your Information	Checking/savings features, mobile banking, debit vs. credit cards, avoiding overdraft	<b>9–12</b>

Std. #	Category	Alabama Standard Description	KidVestors Module	Lesson(s)	Key Topics Covered	Grades
					and late fees, online payment systems	
<b>Std. 32</b>	<b>Banking</b>	Demonstrate procedures for opening and managing a checking account, including writing checks and reconciling statements.	Money Management	Lesson 1: Budgeting Lesson 4: Credit	Account management, recording transactions, reconciling bank statements, digital budgeting tools and apps	<b>9–12</b>

## KidVestors Module Overview — Grades 9–12

Each KidVestors module is designed to align with specific AL Personal Finance Standards. The table below provides a high-level overview of each module's coverage and applicable standards.

Module	Total Lessons	9–12 Coverage	Key Financial Concepts	AL Standards Addressed
<b>Money Management</b>	10 Lessons + Tax Module	Lessons 1–10 + Income Taxes + Time to File (All applicable Grades 9–12)	Budgeting, taxes, income taxes, credit, car buying, mortgages, insurance & risk management, fraud protection, careers & compensation, college readiness	<b>Standards 1–3, 6–22, 26–32</b>
<b>Stock Market</b>	12 Lessons	Lessons 1–12 (All applicable Grades 9–12)	Stocks, brokerage/retirement accounts, stock exchanges, bear/bull markets, time in market, market sectors, market cap, growth vs. value stocks, index funds, compound interest, options trading	<b>Standards 3, 22–26</b>
<b>Real Estate Investing</b>	8 Lessons	Lessons 1–8 (All applicable Grades 9–12)	What is real estate, investment strategies, supply & demand, finding deals, startup capital, importance of real estate, buying property, flipping, rental properties	<b>Standards 3, 5, 10–11, 24–25, 27–28</b>
<b>Entrepreneurship</b>	12 Lessons	Lessons 1–12 (All applicable Grades 9–12)	Business basics, entity types (LLC/Corp/Sole Prop.), target audience, protecting your business, pricing strategy, marketing & sales, business plans, funding types, documentation, exit strategy, mindset & business ethics	<b>Standards 3–4, 13, 24, 27</b>

### Notes for Educators

- All KidVestors lessons are designed for students in Grades 3–12, with the modules above being fully applicable for Grades 9–12. See the KidVestors Curriculum Layout for grade-by-grade lesson availability.
- Each lesson follows a 50-minute format including video instruction, class discussion, keyword review, quiz assessment, and optional homework assignments.
- KidVestors lessons can be taught as a standalone elective or integrated into existing Personal Finance coursework to satisfy Alabama CTE standards.
- For questions about curriculum licensing, professional development, or integration support, contact the KidVestors team directly.