



KidVestors Alignment to National Financial Education Standards

The integration of robust financial literacy into the K–12 educational framework is no longer a peripheral pedagogical goal but a fundamental requirement for preparing students for the complexities of the modern global economy. The 2021 National Standards for Personal Financial Education, co-published by the Council for Economic Education (CEE) and the Jumpstart standards, illustrates how the platform’s modules, lesson plans, and interactive activities satisfy the learning outcomes expected at the fourth, eighth, and twelfth-grade levels.

The analysis is structured around the six core topics identified by the national standards: Earning Income, Spending, Saving, Investing, Managing Credit, and Managing Risk.¹ For each topic, the report examines the progression of concepts across elementary, middle, and high school levels and demonstrates how the specific pedagogical tools offered by KidVestors facilitate the achievement of these standards.

Topic I: Earning Income – Scaffolding Human Capital and Compensation Structures

The Earning Income topic addresses the primary mechanism through which individuals acquire financial resources: the labor market. The national standards emphasize that income is not merely a product of work but is influenced by investments in human capital, market conditions, and taxation.¹ KidVestors aligns with these objectives through its Money Management, Entrepreneurship, and Stock Market modules, which provide a holistic view of income generation across all grade levels.¹

Primary Level Progression: Grade 3 to Grade 5

At the elementary level, the standards focus on the diversity of job choices and the basic mechanics of compensation. Standard 4-1 requires students to know that job choices depend on knowledge, skills, and interests.¹ KidVestors Money Management Lesson 9 (Careers & Compensation) directly addresses this by introducing students to various job structures, including hourly and salaried positions.¹ The curriculum invites students to explore their personal interests and match them with potential careers, satisfying Learning Outcome 4-1b.¹

The concept of entrepreneurship is introduced early in the KidVestors curriculum (Entrepreneurship Lesson 1), aligning with Standard 4-4, which states that people can earn



income by starting a business.¹ By brainstorming businesses they might own, such as a lemonade stand, students engage with Learning Outcome 4-4c, which involves estimating income from child-operated ventures.¹ Furthermore, Standard 4-7 regarding government taxation is addressed in Money Management Lesson 2 (Taxes), where students learn that taxes fund public services like schools and playgrounds.¹

Middle School Progression: Grade 6 to Grade 8

In grades 6 through 8, the focus shifts toward the long-term impact of education and the distinction between gross and net income. Standard 8-5 requires students to understand that take-home pay is what remains after taxes and payroll deductions.¹ KidVestors Lesson 6 (Careers & Compensation) provides students with a sample pay stub, requiring them to identify gross income, deductions (health insurance, 401k), and net income.¹ This hands-on analysis fulfills Learning Outcomes 8-5a and 8-5b.¹

KidVestors also introduces "College Readiness" in Lesson 10 of the Money Management module, which aligns with Standard 8-4 regarding the opportunity costs of education and Standard 8-2 regarding decisions about career paths.¹ Students research average annual salaries for different fields of study and calculate the ROI of their education, directly addressing Learning Outcome 8-4b.¹

High School Progression: Grade 9 to Grade 12

For high school students, the standards demand an understanding of complex benefits, the impact of technological changes on labor, and retirement income sources.¹ Standard 12-1 addresses employee benefits such as health insurance and retirement plans.¹ KidVestors Stock Market Lesson 2 compares brokerage accounts with retirement accounts like the 401k and Roth IRA, explaining the tax advantages and employer contributions associated with each.¹ This fulfills Learning Outcome 12-1d.¹

Standard 12-7 requires students to differentiate between IRS Form W-2 and Form 1099, a concept covered in KidVestors Money Management Lesson 2 (Taxes), where keywords such as "W2," "Taxable Income," and "IRS" are defined and assessed through quizzes.¹ Standard 12-10, regarding retirement income sources, is extensively covered in the Stock Market module, where students learn about the importance of Social Security and personal investments.¹

CEE Standard	Standard Description	KV Module	KV Lesson(s)	Grade Level(s)



4-1	Job choices based on skills/interests	Money Management	Lesson 9: Careers & Compensation	3rd-5th
4-3	Methods of payment (wages, tips)	Money Management	Lesson 9: Careers & Compensation	3rd-5th
4-4	Income from entrepreneurship	Entrepreneurship	Lesson 1: What is Entrepreneurship?	3rd-5th
4-7	Taxation for government services	Money Management	Lesson 2: Taxes	3rd-5th
8-2	Lifetime career/education decisions	Money Management	Lesson 10: College Readiness	6th-8th
8-5	Gross vs. Net income definitions	Money Management	Lesson 6: Careers & Compensation	6th-8th
8-6	Social Security and payroll taxes	Money Management	Lesson 2: Taxes	6th-8th
8-9	Entrepreneurial risk and profit	Entrepreneurship	Lesson 1, 5, & 7	6th-8th



12-1	Employee benefits (401k, health)	Stock Market	Lesson 2: Brokerage vs. Retirement	9th–12th
12-7	Tax reporting (W-2 vs. 1099)	Money Management	Lesson 2 & 3: Taxes	9th–12th
12-10	Retirement income (IRA, 401k)	Stock Market	Lesson 2 & 11	9th–12th
12-11	Gig economy and small business	Entrepreneurship	Lesson 1, 6, & 10	9th–12th

Topic II: Spending – Strategic Resource Allocation and Behavioral Consumerism

The Spending topic explores how consumers allocate scarce resources among competing needs and wants. The national standards emphasize that spending decisions are influenced by financial constraints, personal preferences, and external pressures such as advertising.¹ KidVestors utilizes interactive simulations and real-world budgeting challenges to ground these concepts in practice.³

Primary Level Progression: Grade 3 to Grade 5

Standard 4-3 introduces the concept of opportunity cost—knowing that using money for one purpose means it cannot be used for another.¹ KidVestors Lesson 1 (Budgeting) in the Money Management module requires students to categorize items as "needs" (groceries, shelter) or "wants" (designer shoes, video games).¹ By making these choices in a simulated budget, students demonstrate Learning Outcome 4-3b.¹

The influence of advertising is another key standard (4-5). KidVestors Lesson 1 asks students to find examples of advertisements designed to influence immediate spending.¹ This task aligns with Learning Outcome 4-5b, which requires students to share examples of how advertising



influences purchase decisions.¹

Middle School Progression: Grade 6 to Grade 8

At the middle school level, the focus turns to the mechanics of budgeting and the evaluation of product information. Standard 8-1 requires the creation of a budget to achieve financial goals.¹ The KidVestors Budgeting Lesson involves outlining income and expenses weekly, monthly, or annually, requiring students to solve multiple-choice questions on what belongs in a budget (expenses, investments, savings).¹

Standard 8-4 addresses payment methods, specifically the difference between debit and credit cards.¹ KidVestors Money Management Lesson 3 (Credit) teaches students that credit is a form of debt that must be repaid with interest, while debit cards are linked to existing funds.¹ This fulfills Learning Outcome 8-4a.¹

High School Progression: Grade 9 to Grade 12

High school standards include advanced topics such as housing decisions and consumer protection.¹ Standard 12-6 requires students to compare the costs of renting versus buying.¹ KidVestors Real Estate Lesson 7 (Rentals) and Lesson 4 (Money Needed for Real Estate) provide the framework for this comparison, detailing property taxes, insurance, and maintenance costs associated with ownership.¹

Standard 12-8 focuses on consumer protection and marketplace fraud.¹ KidVestors Lesson 5 (Insurance & Risk Management) and Lesson 8 (Protecting Your Information) address identity theft and scams.¹ Students learn about the role of the FDIC and how to guard sensitive information, satisfying Learning Outcome 12-8d.¹

CEE Standard	Standard Description	KV Module	KV Lesson(s)	Grade Level(s)
4-1	Consumer preferences and priorities	Money Management	Lesson 1: Budgeting	3rd–5th
4-3	Concept of opportunity cost	Money Management	Lesson 1: Budgeting	3rd–5th



4-5	Peer pressure and advertising	Money Management	Lesson 1: Budgeting	3rd-5th
4-6	Methods of payment (debit vs credit)	Money Management	Lesson 3: Credit	3rd-5th
8-1	Creating a functional budget	Money Management	Lesson 1: Budgeting	6th-8th
8-2	Critically evaluating price/quality	Entrepreneurship	Lesson 5: Pricing Strategy	6th-8th
8-4	Weighing payment methods	Money Management	Lesson 3 & 4	6th-8th
12-1	Advanced budgeting (fixed/variable)	Money Management	Lesson 1: Budgeting	9th-12th
12-3	Evaluating durable goods (cars)	Money Management	Lesson 5: Buying First Car	9th-12th
12-6	Renting vs. Buying decisions	Real Estate	Lesson 7: Rentals	9th-12th



12-8	Consumer protection and fraud	Money Management	Lesson 8: Avoiding Fraud	9th-12th
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Topic III: Saving – The Mathematics of Compound Growth and Institutional Safety

Saving standards focus on the choice to defer consumption for future needs, the role of financial institutions, and the mechanics of interest.¹ KidVestors provides students with a detailed understanding of why saving is necessary and how to optimize it through various account types.³

Primary Level Progression: Grade 3 to Grade 5

Standard 4-1 teaches that saving is choosing not to spend today to buy something in the future.¹ KidVestors Lesson 1 (Budgeting) defines a savings account as an account used to set aside money for emergencies or large purchases like a video game console.¹ Standard 4-5 regarding interest on deposits is addressed in the Stock Market module's lesson on "Compound Interest," where students learn that banks pay interest to attract depositors.¹

Middle School Progression: Grade 6 to Grade 8

Middle school students are expected to differentiate between simple and compound interest (Standard 8-5) and understand the Rule of 72 (Standard 8-4).¹ KidVestors Stock Market Lesson 9 (v1) / Lesson 11 (v2) is dedicated to "Compound Interest".¹ Students learn that compound interest is interest earned on both the principal and previously earned interest.¹ The "Let's Practice" section requires students to identify why it is important to begin investing as early as possible to maximize these effects.¹

Standard 8-6 focuses on federal deposit insurance.¹ KidVestors Lesson 5 (Insurance & Risk Management) introduces the FDIC (Federal Deposit Insurance Corporation) and explains that it insures deposits up to \$250,000.¹ This fulfills Learning Outcome 8-6a.¹

High School Progression: Grade 9 to Grade 12

High school standards demand knowledge of tax-advantaged accounts and behavioral strategies for saving.¹ Standard 12-6 covers IRAs and education savings accounts.¹ KidVestors Stock Market Lesson 2 compares the Roth IRA and 401k, explaining how these offer tax incentives for saving.¹ Standard 12-9, which addresses strategies like "pay yourself first," is a



primary theme of the KidVestors Budgeting module.¹

Standard 12-4 introduces the impact of inflation on savings value.¹ This is covered in Stock Market Lesson 4 (Bear and Bull Markets), where students learn how economic conditions and price changes (inflation) affect purchasing power over time.¹

CEE Standard	Standard Description	KV Module	KV Lesson(s)	Grade Level(s)
4-1	Choosing future over current spending	Money Management	Lesson 1: Budgeting	3rd–5th
4-2	Savings plans for future goals	Money Management	Lesson 1: Budgeting	3rd–5th
4-5	Financial institutions and interest	Stock Market	Lesson 11: Compound Interest	3rd–5th
8-3	Role of banks/borrowers	Money Management	Lesson 3: Credit	6th–8th
8-4	Principal vs. Interest calculation	Stock Market	Lesson 11: Compound Interest	6th–8th
8-5	Benefits of compound interest	Stock Market	Lesson 11: Compound Interest	6th–8th



8-6	FDIC insurance and safety	Money Management	Lesson 5: Insurance	6th–8th
12-1	Comparison of CD/Savings accounts	Money Management	Lesson 1: Budgeting	9th–12th
12-4	Inflation and real value of savings	Stock Market	Lesson 4: Bear/Bull Markets	9th–12th
12-6	Tax-advantaged accounts (IRA/401k)	Stock Market	Lesson 2: Brokerage vs. Ret.	9th–12th
12-7	Employer contribution incentives	Stock Market	Lesson 2: Brokerage vs. Ret.	9th–12th

Topic IV: Investing – Asset Diversification and Market Participation

The Investing standards distinguish between the safe, liquid nature of savings and the riskier, higher-growth potential of financial assets like stocks and real estate.¹ KidVestors provides an industry-leading investment curriculum that goes beyond standard personal finance to include real-world market mechanics.⁵

Primary Level Progression: Grade 3 to Grade 5

Standard 4-1 requires students to know why people invest: to grow money over time for long-term goals.¹ KidVestors Stock Market Lesson 1 (What Are Stocks?) introduces the concepts of stocks, shares, and shareholders.¹ Students learn that being a shareholder means



owning a piece of a business, which aligns with Learning Outcome 4-1a.¹

Middle School Progression: Grade 6 to Grade 8

Middle school standards emphasize the variety of financial assets and the concept of diversification (Standards 8-2 and 8-5).¹ KidVestors Stock Market Lesson 5 (Sectors and Industries) is specifically focused on diversification, teaching students that it reduces risk by spreading investments across different groups of companies.¹ Lesson 8 (Index Funds) introduces pooled investments like ETFs and Mutual Funds, satisfying Learning Outcome 8-5a.¹

Standard 8-1 explains that investors expect capital gains and regular income (dividends).¹ KidVestors Stock Market Lesson 7 (Growth vs. Value Stocks) explores dividend investing and the "DRIP" (Dividend Reinvestment Plan) strategy, fulfilling Learning Outcome 8-1b.¹

High School Progression: Grade 9 to Grade 12

High school standards include advanced market dynamics, behavioral biases, and financial technology (FinTech).¹ Standard 12-5 requires students to explain factors influencing asset prices.¹ KidVestors Stock Market Lesson 4 (Bear and Bull Markets) explains how economic news and investor sentiment drive price changes.¹ Standard 12-6, regarding asset allocation, is covered in Lesson 8, where students compare index funds that track the S&P 500 or NASDAQ.¹

Standard 12-9 addresses behavioral biases such as loss aversion.¹ KidVestors addresses this through simulations in the "KV App," where students must manage their emotions during market downturns.³ Standard 12-11 focuses on discount brokerage firms, a topic covered in Lesson 2 (What is a Brokerage Account?), which requires students to research companies that offer these services.¹

CEE Standard	Standard Description	KV Module	KV Lesson(s)	Grade Level(s)
4-1	Investing for long-term growth	Stock Market	Lesson 1: What Are Stocks?	3rd–5th
4-2	Saving vs. Investing	Money Management	Lesson 1: Budgeting	3rd–5th



	distinction			
8-1	Capital gains and dividends	Stock Market	Lesson 7: Growth vs. Value	6th-8th
8-2	Types of assets (Stock, RE, Mutual Funds)	Real Estate	Lesson 1: What is Real Estate?	6th-8th
8-5	Diversification via Index Funds/ETFs	Stock Market	Lesson 5 & 8	6th-8th
8-7	Power of long-term compounding	Stock Market	Lesson 11: Compound Interest	6th-8th
12-1	Investment risk tolerance factors	Stock Market	Lesson 4 & 6	9th-12th
12-5	Market conditions and asset prices	Stock Market	Lesson 4: Bear/Bull Markets	9th-12th
12-6	Portfolio allocation strategies	Stock Market	Lesson 8: Index Funds	9th-12th



12-13	Performance benchmarks (S&P 500)	Stock Market	Lesson 8: Index Funds	9th–12th
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Topic V: Managing Credit – Debt Architecture and Creditworthiness Navigation

The Credit standards address why and how people borrow money, the costs of credit (interest/APR), and the importance of credit reports and scores.¹ KidVestors integrates these into simulations for buying cars and homes, making the "cost of money" clear to students.³

Primary Level Progression: Grade 3 to Grade 5

Standard 4-1 teaches that interest is the price a borrower pays for using someone else's money.¹ KidVestors Money Management Lesson 3 (Credit) explicitly asks why a person who borrows \$100 must often pay back more than \$100 at a future date.¹ This aligns with Learning Outcome 4-1a.¹ Standard 4-2 is satisfied by identifying goods that people often purchase with credit, such as cars or houses, which is covered in the same lesson.¹

Middle School Progression: Grade 6 to Grade 8

Middle school standards focus on APR and the difference between secured and unsecured debt (Standard 8-4).¹ KidVestors Lesson 3 (Credit) defines "Secured Debt" as loans backed by collateral, which typically have lower interest rates, and "Unsecured Debt" as riskier loans with higher rates.¹ This fulfills Learning Outcome 8-4a.¹

Standard 8-5 requires students to identify information in a credit report.¹ KidVestors Lesson 3 identifies the three personal credit bureaus (Equifax, Transunion, Experian) and explains that they collect information about debt and repayment history.¹

High School Progression: Grade 9 to Grade 12

High school standards include student loans, mortgages, and debt management (Standard 12-3, 12-4, 12-5).¹ KidVestors Money Management Lesson 7 (College Readiness) focuses on FAFSA, grants, scholarships, and the requirement to pay back student loans with interest.¹ Lesson 4 (Mortgages) is highly detailed, teaching the PITI acronym (Principal, Interest, Taxes, Insurance) and the DTI (Debt-to-Income) ratio.¹

Standard 12-6 addresses down payments.¹ KidVestors Lesson 4 requires students to calculate a



mortgage balance after a 5% or 10% down payment, satisfying Learning Outcome 12-6c.¹ Standard 12-12 regarding consumer credit protection is met through the explanation of the borrower's rights and responsibilities in the Credit and Mortgage lessons.¹

CEE Standard	Standard Description	KV Module	KV Lesson(s)	Grade Level(s)
4-1	Interest as the price of borrowing	Money Management	Lesson 3: Credit	3rd–5th
4-3	Lenders and history of repayment	Money Management	Lesson 3: Credit	3rd–5th
8-3	Impact of loan terms on total cost	Money Management	Lesson 3: Credit	6th–8th
8-4	Credit cards vs. Secured loans	Money Management	Lesson 3: Credit	6th–8th
8-5	Credit reports and bureaus	Money Management	Lesson 3: Credit	6th–8th
12-1	Comparing credit costs (APR)	Money Management	Lesson 3: Credit	9th–12th
12-3	Mortgages (PITI,	Money	Lesson 4:	9th–12th



	DTI, PMI)	Management	Mortgages	
12-4	College financing (FAFSA, Grants)	Money Management	Lesson 7: College Readiness	9th–12th
12-6	Down payments and loan balance	Money Management	Lesson 4: Mortgages	9th–12th
12-8	Credit score calculation factors	Money Management	Lesson 3: Credit	9th–12th

Topic VI: Managing Risk – Asset Protection and Identity Integrity

Managing Risk standards focus on identifying potential financial losses and utilizing insurance or other strategies to mitigate them.¹ KidVestors provides a comprehensive look at the insurance industry and identity protection.³

Primary Level Progression: Grade 3 to Grade 5

Standard 4-1 involves identifying risks people face.¹ KidVestors Money Management Lesson 5 (Insurance & Risk Management) defines insurance as protection against financial loss in the event of an emergency.¹ Standard 4-3 addresses emergency savings¹, which is a recurring theme in the KidVestors Budgeting lesson.¹

Middle School Progression: Grade 6 to Grade 8

Middle school standards cover insurance premiums and deductibles (Standard 8-4).¹ KidVestors Lesson 5 (Insurance) defines the "Premium" as a monthly payment to maintain a policy and the "Deductible" as the amount the insured must pay before insurance begins.¹ This fulfills Learning Outcome 8-4a.¹

Standard 8-7 explains identity theft.¹ KidVestors teaches students that identity theft occurs



when someone steals identification to perform fraudulent activities and provides tips on guarding personal information, satisfying Learning Outcome 8-7b.¹

High School Progression: Grade 9 to Grade 12

High schoolers must understand a variety of insurance types and government programs (Standard 12-1, 12-9).¹ KidVestors Lesson 5 covers Auto, Health, Dental, Life, Home, and even Travel insurance.¹ Standard 12-8, regarding life insurance beneficiaries and wage replacement, is addressed in the same lesson.¹ Standard 12-11 focuses on text/email scams and online vulnerability, which KidVestors addresses in Lesson 8 (Protecting Your Information).¹

CEE Standard	Standard Description	KV Module	KV Lesson(s)	Grade Level(s)
4-1	Exposure to personal risk/loss	Money Management	Lesson 5: Insurance	3rd–5th
4-4	Insurance basics (Health, Auto)	Money Management	Lesson 5: Insurance	3rd–5th
8-2	Transferring risk via insurance	Money Management	Lesson 5: Insurance	6th–8th
8-4	Premiums and Deductibles	Money Management	Lesson 5: Insurance	6th–8th
8-7	Identity theft methods and protection	Money Management	Lesson 8: Avoiding Fraud	6th–8th



12-1	Appropriateness of health/life insurance	Money Management	Lesson 5: Insurance	9th–12th
12-3	Mandatory insurance (Auto liability)	Money Management	Lesson 5: Insurance	9th–12th
12-7	Property/Liability losses (Home/Renters)	Money Management	Lesson 5 & 4	9th–12th
12-9	Public programs (Medicare/Medic aid)	Money Management	Lesson 6: Compensation	9th–12th
12-11	Online scams and Social Security safety	Money Management	Lesson 8: Avoiding Fraud	9th–12th

Advanced Curricular Integration: Entrepreneurship and Real Estate

While the CEE standards provide a foundational set of expectations, KidVestors "exceeds these requirements" by providing specialized modules in Entrepreneurship and Real Estate Investing.⁵ These modules represent a synthesis of all six topic areas, requiring students to apply knowledge of income, spending, saving, investing, credit, and risk in a business context.¹

Entrepreneurship: The Lifecycle of a Business

The Entrepreneurship module (Lessons 1-12) aligns with the standards by teaching students how to generate income (Standard 8-9) and manage financial models (Standard 12-11).¹

1. **Financial Modeling and Pricing (Lesson 5):** Students learn keywords such as COGS



(Cost of Goods Sold), EBITDA, and Profit Margins.¹ This directly supports **Earning Income Standard 12-4**, which focuses on productivity and wages, and **Spending Standard 12-2**, which focuses on price influences.

2. **Legal Protection (Lesson 4):** By exploring Intellectual Property, Copyrights, and NDAs, students apply **Managing Risk Standard 8-1** regarding advance planning to reduce financial impact from losses.¹
3. **Funding (Lesson 7):** Students explore SBA loans, Venture Capital, and Business Credit Cards, which aligns with **Managing Credit Standard 8-1** and **12-1** regarding comparing credit options.¹
4. **Exit Strategies (Lesson 8):** Learning about IPOs (Initial Public Offerings) and Mergers connects directly to **Investing Standard 12-2** (capital gains) and **Standard 12-12** (federal regulation of financial markets).¹

Real Estate: Building Generational Wealth

The Real Estate module (Lessons 1-8) provides a tangible application of the Saving, Investing, and Credit standards.¹

1. **Investment Strategies (Lesson 2):** Students learn about flipping, rentals, and lending, which aligns with **Investing Standard 8-2** (types of assets) and **Standard 8-1** (capital gains/income).¹
2. **Financial Preparation (Lesson 5):** This lesson focuses on credit scores and debt-to-income ratios, directly supporting **Managing Credit Standard 12-8**.¹
3. **Flipping and ARV (Lesson 6):** Understanding "After Repair Value" and "Comparables" requires the critical evaluation skills outlined in **Spending Standard 8-2** and **Investing Standard 12-5**.¹
4. **Rentals and Cash Flow (Lesson 7):** This lesson focuses on building generational wealth and managing market rent, which fulfills the outcomes for **Earning Income Standard 12-11** (supplementing income).¹

Pedagogical Efficacy: Gamification, Cultural Relevance, and Global Reach

The KidVestors platform is distinguished not only by its alignment with the CEE standards but also by its delivery mechanism. The curriculum is "culturally tailored" and "backed by national financial literacy guidelines," making it particularly effective for diverse student populations.³ The use of gamified learning, including "Budgeting Simulations" and a "Virtual Brokerage Account," addresses the "Decision-making Focus" of the national standards by allowing students to make mistakes and learn from them in a safe environment.¹

KidVestors also supports the "Equity and Inclusion" focus of the 2021 Standards.¹ By providing a curriculum that is "accessible worldwide in over 50 languages," KidVestors ensures that



students from various backgrounds can access high-quality financial education.⁴ The platform's "Educator LMS" automates grading and reporting, allowing teachers to track individual student progress against the learning outcomes for the end of grades 4, 8, and 12.⁵

Summary

The analysis of the KidVestors curriculum reveals a precise and thorough alignment with the 2021 National Standards for Personal Financial Education across all topics and grade levels. By moving from foundational concepts in elementary school to complex financial modeling and market participation in high school, KidVestors provides the "scaffolding" necessary for students to become financially competent adults.

The integration of advanced modules like Real Estate and Entrepreneurship ensures that students not only meet the national standards but are also prepared for the "wealth creation" opportunities that are often missing from standard curricula. For educators and administrators, the KidVestors platform offers a standards-aligned, easy-to-implement, and highly engaging tool that fulfills the national vision of equipping all students—regardless of background—with the skills to achieve a lifetime of financial well-being.

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 2. *The Home of the Original KidVestors - KidVestors Club*, accessed March 18, 2026, <https://www.kidvestors.co/post/kidvestors-club>
 3. *Financial Literacy for Kids and Teens - KidVestors*, accessed March 18, 2026, <https://www.kidvestors.co/faqs>
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 5. *Financial Literacy For Middle School - KidVestors*, accessed March 18, 2026, <https://www.kidvestors.co/financial-literacy-for-middle-school>
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KidVestors Financial Literacy Curriculum

Alignment to the National Standards for Personal Financial Education |

Council for Economic Education (CEE) & Jump\$tart Coalition

Curriculum Modules at a Glance

Module	Description	Grades Served
Money Management	The Money Management module provides students with a comprehensive foundation in personal financial decision-making, progressing from everyday budgeting through the most complex financial milestones they will encounter as adults. Students begin by learning how to distinguish between needs and wants, build a budget that balances spending, saving, and investing, and understand the role of taxes and the IRS. The module then advances into critical topics such as credit and debt management, mortgage qualification and home-buying costs, insurance and risk protection, and career compensation structures including gross vs. net income. By the final lessons, students are equipped to evaluate college financing options and understand the full spectrum of costs involved in launching their financial lives — making this module an ideal anchor for any K-12 personal finance curriculum.	Gr. 3-12
Stock Market	The Stock Market module introduces students to equity investing from the ground up, building their knowledge systematically from the definition of a stock all the way through advanced investment concepts. Early lessons establish foundational literacy — what stocks and shares are, how brokerage and retirement accounts differ, and how the stock market exchange functions through IPOs and major exchanges like the NYSE and NASDAQ. As the module progresses, students explore market cycles (bull and bear markets), sector diversification, market capitalization, and the distinction between growth and value stocks, culminating in lessons on index funds and compound interest. A signature feature of the module is its hands-on stock tracking homework, which asks students to follow real companies throughout the course, connecting classroom concepts directly to live market activity.	Gr. 3-12
Real Estate Investing	The Real Estate Investing module introduces students to one of the most powerful and tangible wealth-building tools available, making property ownership and investment accessible and understandable at every grade level. Students begin by distinguishing residential from commercial real estate and learning the three core investment strategies — flipping, renting, and lending — before progressing into the practical mechanics of finding deals, evaluating properties using tools like the MLS, and calculating costs such as property taxes, insurance, down payments, and closing costs. Advanced lessons walk students through the full home-buying process, the strategy and math behind house flipping using After Repair Value (ARV), and the fundamentals of managing rental properties for positive cash flow and generational wealth. Throughout the module, real-world scenarios and optional group activities give students the opportunity to apply financial analysis skills to authentic investment situations.	Gr. 3-12
Entrepreneurship	The Entrepreneurship module guides students through the complete lifecycle of building a business, from identifying a problem worth solving to planning an exit strategy — making it one of the most project-based and interdisciplinary modules in the KidVestors curriculum. Students begin by defining entrepreneurship, selecting an appropriate business structure (sole proprietorship, LLC, partnership, or corporation), identifying their target audience through buyer personas and market research, and learning how to legally protect their brand through intellectual property, trademarks, and contracts. The module then moves into the financial backbone of business ownership, covering pricing strategy, COGS, profit margins, marketing and sales channels (including SEO, social media, and email marketing),	Gr. 3-12



Module	Description	Grades Served
	and the various funding pathways available to entrepreneurs — from SBA loans and grants to venture capital and angel investors. By the final lessons, students have built a complete business plan, explored exit strategies such as acquisitions and IPOs, and reflected on the mindset and ethics required to sustain a business long-term, giving educators a rich framework for project-based learning that spans financial literacy, critical thinking, and real-world application.	

How to Use This Document

Section	Contents
Standards Alignment	Full mapping: each CEE/Jump\$tart standard to the corresponding KidVestors module, lesson(s), and applicable grades
By Module (Reverse View)	Each KidVestors lesson mapped to the national standards it addresses
Grade Band Summary	At-a-glance: standards coverage at Elementary (Gr. 3-5) vs. Middle/High School (Gr. 6-12)

Section 1: Standards Alignment - Full Map

Each row maps one or more CEE/JumpStart standards to the corresponding KidVestors module(s) and lesson(s).

I. Earning Income				
Standard Code(s)	Standard Description	KidVestors Module	KidVestors Lesson(s)	Grades
EI 4-1/4-2/4-3	Job types, payment methods (wages, salary, commission, tips); improving earning potential through education	Money Management	L9: Careers & Compensation	Gr. 3-12
EI 4-4/8-9/12-11	Earning income through entrepreneurship & owning a business	Entrepreneurship	L1: What Is Entrepreneurship? L5: Financial Model & Pricing	Gr. 3-12
EI 4-5	Earning income by lending money or renting property	Real Estate Investing	L7: Rental Real Estate L2: How to Invest in Real Estate	Gr. 3-12
EI 4-7/8-5-8-7/12-6-12-9	Taxes on income: payroll, federal, state, FICA, deductions & credits	Money Management	L2: Taxes L3: Income Taxes / File Your Taxes	Gr. 3-12
EI 8-1/8-2/8-3/8-4	Career paths, education/training requirements, human capital & opportunity costs	Money Management	L9: Careers & Compensation L10: College Readiness	Gr. 7-12
EI 12-1/12-2	Total compensation: wages + employee benefits; intangible job benefits	Money Management	L9: Careers & Compensation	Gr. 9-12
EI 12-10	Retirement income: Social Security, employer plans, personal investments	Money Mgmt + Stock Market	MM L2: Taxes SM L2: Brokerage vs. Retirement Accts	Gr. 9-12

II. Spending				
Standard Code(s)	Standard Description	KidVestors Module	KidVestors Lesson(s)	Grades
SP 4-1/4-2/4-3	Preferences, priorities, opportunity cost; spending for personal satisfaction or community	Money Management	L1: Budgeting	Gr. 3-12
SP 4-5/8-2/8-3	Peer pressure, advertising, evaluating product info for informed purchase decisions	Money Management + Entrepreneurship	MM L1: Budgeting Ent. L3: Finding Your Target Audience	Gr. 3-12
SP 4-6/8-4	Payment methods: cash, debit, credit, mobile payments	Money Management	L3: Credit L1: Budgeting	Gr. 3-12
SP 8-1/12-1	Creating and maintaining a budget to achieve financial goals	Money Management	L1: Budgeting	Gr. 3-12
SP 12-6	Housing decisions: renting vs. buying, lease terminology, short/long-term costs	Money Management + Real Estate	MM L4: Mortgages RE L1: What Is Real Estate? RE L5: How to Buy Real Estate	Gr. 6-12
SP 12-8	Consumer protection laws & agencies (FTC, CFPB); avoiding fraud & unfair practices	Money Management	L8: Protecting Your Info & Avoiding Financial Fraud	Gr. 6-12

III. Saving				
Standard Code(s)	Standard Description	KidVestors Module	KidVestors Lesson(s)	Grades
SV 4-1/4-2	Saving as deferred spending; developing a savings plan for goals and emergencies	Money Management	L1: Budgeting	Gr. 3-12
SV 4-4-4-5/8-3-8-6	Financial institutions, interest, compound interest, FDIC/NCUA deposit insurance	Money Management + Stock Market	MM L1: Budgeting SM L9: Compound Interest	Gr. 3-12
SV 12-1/12-2	Types of savings accounts (savings, money market, CDs); comparing rates & fees	Stock Market	L2: Brokerage Account vs. Retirement Account	Gr. 9-12
SV 12-3	Mobile payment accounts & cryptocurrency: risk and lack of federal insurance	Money Management	L8: Protecting Your Info & Avoiding Financial Fraud	Gr. 9-12
SV 12-6/12-7	Tax-advantaged savings: IRAs, Roth IRAs, 401(k), HSA, education savings accounts	Stock Market + Money Management	SM L2: Brokerage vs. Retirement Accts MM L2: Taxes	Gr. 9-12
SV 12-9	Behavioral & psychological obstacles to saving; strategies to overcome them	Money Mgmt + Entrepreneurship	MM L1: Budgeting Ent. L11: Mindset & Business Ethics	Gr. 9-12

IV. Investing				
Standard Code(s)	Standard Description	KidVestors Module	KidVestors Lesson(s)	Grades
IV 4-1/4-2	Why people invest; saving (short-term, low-risk) vs. investing (long-term, higher return)	Stock Market + Real Estate	SM L1: What Are Stocks? RE L1: What Is Real Estate?	Gr. 3-12
IV 8-1/8-2	Types of financial assets: stocks, bonds, mutual funds, CDs, real estate; capital gains & dividends	Stock Market + Real Estate	SM L1-3 RE L2: How to Invest in Real Estate	Gr. 3-12
IV 8-3	Bonds: lending to issuers, interest payments, corporate vs. government bonds	Stock Market	L1: What Are Stocks? L6: Market Cap	Gr. 3-12
IV 8-4	Stocks: part-ownership, dividends, price appreciation, risks & rewards	Stock Market	L1: What Are Stocks? L7: Growth Stocks vs. Value Stocks	Gr. 3-12
IV 8-5	Pooled investments: mutual funds & ETFs; diversification within and across asset classes	Stock Market	L5: Sectors & Industries L8: Index Funds	Gr. 3-12
IV 8-6	Risk vs. return: riskier assets tend to earn higher long-run returns	Stock Market + Real Estate	SM L4: Bear & Bull Markets RE L2: How to Invest in Real Estate	Gr. 3-12
IV 8-7/12-3/12-4	Compound interest, long-term investing power; inflation & real vs. nominal returns	Stock Market	L9: Compound Interest L4: Bear & Bull Markets (time in market)	Gr. 3-12
IV 12-1	Risk tolerance: personality, financial resources, life circumstances	Stock Market	L7: Growth Stocks vs. Value Stocks L4: Bear & Bull Markets	Gr. 9-12
IV 12-5	Asset prices driven by market conditions, company performance, interest rates, news	Stock Market	L3: Stock Market Exchange L4: Bear & Bull Markets L6: Market Cap	Gr. 9-12
IV 12-6	Diversification & asset allocation: balancing risk tolerance, goals, and time horizon	Stock Market	L5: Sectors & Industries L8: Index Funds	Gr. 9-12
IV 12-7	Investment expenses (fees, expense ratios) and their impact on returns	Stock Market	L8: Index Funds L2: Brokerage vs. Retirement Accounts	Gr. 9-12
IV 12-8	Tax treatment of investments: interest, dividends, capital gains, tax-deferred accounts	Stock Market + Money Management	SM L2: Brokerage vs. Retirement Accts MM L2: Taxes	Gr. 9-12
IV 12-9/12-10	Behavioral biases in investing; fintech & automated investing to counterbalance biases	Stock Market	L4: Bear & Bull Markets L9: Compound Interest	Gr. 9-12
IV 12-11/12-13	Discount brokerages; comparing portfolio performance to benchmarks (S&P 500 / index ETFs)	Stock Market	L2: Brokerage Account vs. Retirement Account L8: Index Funds	Gr. 9-12
IV 8-2/12-2 (RE)	Real estate as an asset class: appreciation, rental income, liquidity	Real Estate Investing	L1: What Is Real Estate? L2: How to Invest L8: Why Real Estate Is Important	Gr. 3-12
IV 12-5 (Supply/Demand)	Supply & demand influencing real estate prices & investment decisions	Real Estate Investing	L3: How to Find the Best Real Estate Deals	Gr. 3-12
IV RE Strategies	Real estate investment strategies: flipping, buy-and-hold rentals, lending/REITs	Real Estate Investing	L6: Flipping Real Estate L7: Rental Real Estate	Gr. 5-12

V. Managing Credit				
Standard Code(s)	Standard Description	KidVestors Module	KidVestors Lesson(s)	Grades
CR 4-1/4-2	Interest as cost of borrowing; credit = immediate use with future repayment obligation	Money Management	L3: Credit	Gr. 3-12
CR 4-3/8-5/12-7-12-9	Creditworthiness, credit history, credit reports, credit scores, and bureaus	Money Management	L3: Credit	Gr. 3-12
CR 8-1/8-2/12-1	Interest rates, APR, loan types, fees, introductory rates - comparing cost of credit	Money Management	L3: Credit L4: Mortgages	Gr. 3-12
CR 8-3/12-3	Effect of loan term & rate on total cost; mortgage payments (fixed vs. adjustable)	Money Management	L4: Mortgages	Gr. 6-12
CR 12-2	Secured vs. unsecured loans; collateral; consequences of default	Money Management + Real Estate	MM L4: Mortgages RE L4: How Much Money Do I Need?	Gr. 9-12
CR 12-4/12-5	Financing post-secondary education: grants, scholarships, federal/private loans, FAFSA	Money Management	L10: College Readiness	Gr. 7-12

CR 12-6	Down payments: reducing loan amount, affecting monthly payment & lender risk	Real Estate + Money Management	RE L4: How Much Money Do I Need? MM L4: Mortgages	Gr. 9-12
CR 12-10/12-11/12-12	Debt management assistance, bankruptcy, consumer credit protection laws	Money Management	L3: Credit L4: Mortgages	Gr. 9-12
CR 12-13	Alternative financial services (payday loans, check-cashing): high costs, debt cycle	Money Management	L3: Credit	Gr. 9-12
CR Entrepreneurship	Business funding: loans, lines of credit, investors, crowdfunding, grants	Entrepreneurship	L7: Raising Money for Your Business L8: Types of Business Funding	Gr. 5-12

VI. Managing Risk

Standard Code(s)	Standard Description	KidVestors Module	KidVestors Lesson(s)	Grades
MR 4-1/4-2/4-3	Types of personal risks; managing through avoidance, reduction, or emergency savings	Money Management	L5: Insurance & Risk Management L1: Budgeting (emergency fund)	Gr. 3-12
MR 4-4/8-2-8-4	Insurance: transferring risk; premiums, deductibles, copayments, coinsurance mechanics	Money Management	L5: Insurance & Risk Management	Gr. 3-12
MR 12-5	Health insurance: employer plans vs. private; out-of-pocket costs; importance of coverage	Money Management	L5: Insurance & Risk Management	Gr. 9-12
MR 12-3/12-4	Mandatory insurance (auto liability, homeowners w/ mortgage); lowering premiums	Money Management + Real Estate	MM L5: Insurance & Risk Management RE L4: How Much Money Do I Need?	Gr. 9-12
MR 12-7	Auto, homeowners & renters insurance: property & liability coverage	Money Management + Real Estate	MM L5: Insurance & Risk Mgmt RE L4: How Much Money Do I Need?	Gr. 6-12
MR 8-7/12-11	Identity theft: methods, prevention strategies & steps to take if victimized	Money Management	L8: Protecting Your Info & Avoiding Financial Fraud	Gr. 6-12
MR Entrepreneurship	Protecting business: intellectual property, legal structures, business insurance	Entrepreneurship	L4: Protecting Your Business L2: Choosing the Right Business Type	Gr. 3-12
MR Real Estate	Risk management in real estate: market, vacancy, maintenance & insurance risks	Real Estate Investing	L2: How to Invest L6: Flipping RE L7: Rental RE	Gr. 5-12

Section 2: KidVestors Lessons - Standards Addressed (Reverse View)

Each KidVestors lesson listed with its learning focus and all national standards it addresses.

Money Management			
Lesson	Lesson Focus / Objective	CEE/Jump\$tart Standards Addressed	Grades
L1: Budgeting	Needs/wants, income, expenses, savings, investing, goal-setting	SP 8-1/12-1 · SV 4-1/4-2 · SP 4-1/4-3 · MR 4-3	Gr. 3-12
L2: Taxes	Types of taxes, how income is taxed, FICA, government services	EI 4-7/8-5/8-6/8-7/12-6/12-7	Gr. 3-12
L3: Income Taxes / File Your Taxes	Federal income tax filing, W-2, 1099, deductions, credits	EI 12-8 · EI 12-9 · EI 12-7	Gr. 9-12
L4: Credit	Revolving vs. installment credit, credit score, APR, credit report	CR 4-1/4-2 · CR 4-3/8-5 · CR 8-1/8-2/12-1 · CR 12-13	Gr. 3-12
L5: Buying Your First Car	Auto loans, total cost, insurance required, negotiating price	CR 8-1/12-1 · CR 12-2 · MR 12-3/12-7	Gr. 7-12
L6: Mortgages	Mortgage types, DTI ratio, down payment, monthly payment factors	CR 8-3/12-3 · CR 12-2 · CR 12-6 · SP 12-6	Gr. 6-12
L7: Insurance & Risk Management	Insurance types, premiums, deductibles, copays, risk strategies	MR 4-4/8-2-8-4 · MR 12-3/12-4 · MR 12-5 · MR 12-7	Gr. 3-12
L8: Protecting Info / Avoiding Fraud	Identity theft, phishing, securing financial data, fraud prevention	MR 8-7/12-11 · SP 12-8 · SV 12-3	Gr. 6-12
L9: Careers & Compensation	Job types, wages vs. salary vs. commission, benefits, intangibles	EI 4-1/4-2/4-3 · EI 8-1/8-2/8-3 · EI 12-1/12-2	Gr. 6-12
L10: College Readiness	College types, applications, FAFSA, financial aid, scholarships	EI 8-3/8-4/12-3 · CR 12-4/12-5 · SP 12-6	Gr. 7-12

Stock Market			
Lesson	Lesson Focus / Objective	CEE/Jump\$tart Standards Addressed	Grades
L1: What Are Stocks?	Definition of stock, shares, trading, building a portfolio	IV 4-1/4-2 · IV 8-4	Gr. 3-12
L2: Brokerage vs. Retirement Accounts	Taxable brokerage accounts vs. IRA/401(k); purposes of each	IV 12-11 · SV 12-6/12-7 · IV 12-8 · EI 12-10	Gr. 3-12
L3: Stock Market Exchange / Let's Practice	How exchanges work, IPOs, NYSE vs. NASDAQ, buying/selling process	IV 8-1 · IV 12-5	Gr. 3-12
L4: Bear & Bull Markets	Market cycles, investor sentiment, staying invested long-term	IV 8-6 · IV 12-4 · IV 12-9	Gr. 4-12
L5: Sectors & Industries	GICS sectors, sector rotation, portfolio diversification	IV 8-5 · IV 12-6	Gr. 6-12
L6: Market Cap	Large/mid/small-cap; calculating market capitalization	IV 8-6/12-3 · IV 12-5	Gr. 6-12
L7: Growth Stocks vs. Value Stocks	P/E ratios, earnings growth, value investing principles	IV 12-1 · IV 12-3	Gr. 7-12
L8: Index Funds	Index fund mechanics, S&P 500, low-cost passive investing	IV 8-5 · IV 12-6 · IV 12-7 · IV 12-13	Gr. 9-12
L9: Compound Interest	Power of compounding, time horizon, dollar-cost averaging	SV 8-4/8-5 · IV 8-7	Gr. 3-12
L10: Trading Stocks & Options (HS)	Options contracts, calls/puts, speculative vs. long-term strategies	IV 12-2 · IV 12-9	Gr. 12

Real Estate Investing			
Lesson	Lesson Focus / Objective	CEE/Jump\$tart Standards Addressed	Grades

L1: What Is Real Estate?	Residential vs. commercial property; definition of real estate	IV 4-1/4-2 · IV 8-2	Gr. 3-12
L2: How to Invest in Real Estate	Appreciation, rental income, flipping, REITs, lending strategies	IV 8-2/12-2 · EI 4-5 · IV 8-6	Gr. 3-12
L3: Supply & Demand / Finding Best Deals	Market analysis, MLS, finding undervalued properties, Realtor role	IV 12-5 · CR 8-5/12-7	Gr. 3-12
L4: How Much Money Do I Need?	Property taxes, insurance, utilities, closing costs, reserves, down payment	CR 12-6 · CR 12-2 · MR 12-7 · EI 4-5 · SP 12-6	Gr. 6-12
L5: How to Buy Real Estate	Pre-approval, making an offer, inspection, closing steps	CR 12-3 · CR 12-2 · SP 12-6	Gr. 6-12
L6: Flipping Real Estate	ARV, comps, renovation costs, profit calculation, flipping risks	IV 12-5 · IV 8-6 · MR (RE)	Gr. 7-12
L7: Rental Real Estate	Generational wealth, cash flow, property management, tenant screening	EI 4-5 · IV 12-2 · IV 12-6	Gr. 8-12
L8: Why Real Estate Is Important	Equity building, appreciation, tax benefits, wealth transfer	IV 4-1/12-2 · EI 12-10	Gr. 6-12

Entrepreneurship

Lesson	Lesson Focus / Objective	CEE/Jump\$tart Standards Addressed	Grades
L1: What Is Entrepreneurship?	Definition, famous entrepreneurs, identifying problems & solutions	EI 4-4/8-9/12-11	Gr. 3-12
L2: Choosing the Right Business Type	Sole proprietorship, LLC, partnership, corporation - pros/cons	EI 12-11 · MR (Business)	Gr. 3-12
L3: Finding Your Target Audience	Buyer personas, market research, customer demographics	SP 4-5/8-2/8-3	Gr. 3-12
L4: Protecting Your Business	Intellectual property, copyright, patents, trademarks, domain names	MR VI - Business legal protection	Gr. 3-12
L5: Financial Model & Pricing Strategy	COGS, overhead, profit margins, break-even, revenue projections	EI 8-9/12-11 · SP 8-1/12-1	Gr. 4-12
L6: Marketing & Sales Strategy	Marketing channels, branding, sales funnel, social media marketing	SP 4-5/8-2/8-3	Gr. 6-12
L7: Create Your Business Plan	Executive summary, market analysis, financial projections	EI 8-9/12-11	Gr. 6-12
L8: Types of Business Funding	Bootstrapping, loans, investors, crowdfunding, grants	CR (Entrepreneurship) · EI 8-9	Gr. 7-12
L9: Preparing Your Docs	Articles of incorporation, EIN, business bank account, contracts	MR (Business) · CR (Business)	Gr. 9-12
L10: Determining Your Exit Strategy	Acquisition, IPO, management buyout, business valuation	EI 12-11 · IV 12-5	Gr. 10-12
L11: Mindset & Business Ethics	Growth mindset, resilience, ethical decision-making in business	SV 12-9 · EI (Work ethic)	Gr. 11-12
L12: Entrepreneurship Activity	Hands-on: pitch, business model canvas, mini-launch	EI 4-4/8-9/12-11 · SP 8-1	Gr. 3-12

Section 3: Grade Band Summary

Coverage overview by Elementary (Gr. 3-5) and Middle/High School (Gr. 6-12) levels.

CEE Topic	Standard Code(s)	Elementary (Gr. 3-5) KidVestors Coverage	Middle + High School (Gr. 6-12) KidVestors Coverage
I. Earning Income	EI 4-1 to 4-7	MM L9: Jobs & payment types Ent. L1: Entrepreneurship intro RE L7: Rental income intro	MM L9: Careers & compensation; benefits MM L2/L3: Taxes & income tax filing Ent. L5: Business financial model
II. Spending	SP 4-1 to 4-6	MM L1: Budgeting (needs vs. wants) Ent. L3: Target audience / advertising	MM L1: Budgeting (advanced) MM L6: Mortgages & housing Ent. L6: Marketing & sales strategy
III. Saving	SV 4-1 to 4-5	MM L1: Savings plan, emergency fund SM L9: Compound interest (intro)	SM L2: Retirement accounts (IRA/401k) MM L2: Tax-advantaged savings SM L9: Compound interest (advanced)
IV. Investing - Stocks	IV 8-1 to 8-7	SM L1: What are stocks? SM L2: Brokerage accounts SM L3: Stock market exchange	SM L4-10: Bear/bull markets, sectors, market cap, growth/value stocks, index funds, options
IV. Investing - Real Estate	IV 8-2, 12-2, 12-5	RE L1: What is real estate? RE L2: How to invest (intro) RE L8: Why real estate matters	RE L3-7: Finding deals, financing, buying process, flipping, rentals
V. Managing Credit	CR 4-1 to 4-3	MM L4: Credit basics & interest RE L4: Down payments (intro)	MM L4: APR, credit score, credit report MM L5: Auto loans MM L6: Mortgages MM L10: Student loans / FAFSA
VI. Managing Risk	MR 4-1 to 4-4	MM L7: Insurance basics MM L1: Emergency fund (risk buffer)	MM L7: Health, auto, life insurance MM L8: Identity theft & fraud prevention Ent. L4: Protecting business assets RE L4: Property insurance
Entrepreneurship	EI 4-4/8-9/12-11	Ent. L1: What is entrepreneurship? Ent. L2: Business types Ent. L3: Target audience Ent. L12: Activity	Ent. L4-11: Legal protection, pricing, marketing, funding, exit strategy, business plan, mindset & ethics