

**USA - National Standard
JumpStart National Standards in K-12
Personal Finance Education**

- addresses the standard directly
- somewhat addresses standard
- C can be used as a context

GoVenture Lemonade Stand	GoVenture Micro Business	GoVenture Accounting	GoVenture Entrepreneur	GoVenture Small Business	GoVenture CEO	GoVenture Life & Money
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Financial Responsibility and Decision Making								
Standard 1: Take responsibility for personal financial decisions.	○	○	○	○	○	○	○	●
Standard 2: Find and evaluate financial information from a variety of sources.	○	○	○	○	○	○	○	●
Standard 3: Summarize major consumer protection laws.	C	C	C	C	C	C	C	●
Standard 4: Make financial decisions by systematically considering alternatives and consequences.	●	●	●	●	●	●	●	●
Standard 5: Develop communication strategies for discussing financial issues.	○	○	○	○	○	○	○	●
Standard 6: Control personal information.	C	C	C	C	C	C	C	●
Income and Careers								
Standard 1: Explore career options.	○	○	○	○	○	○	○	●
Standard 2: Identify sources of personal income.	○	○	○	○	○	○	○	●
Standard 3: Describe factors affecting take-home pay.	C	C	C	C	C	C	C	●
Planning and Money Management								
Standard 1: Develop a plan for spending and saving.	○	○	○	○	○	○	○	●
Standard 2: Develop a system for keeping and using financial records.	○	●	●	●	●	●	●	●
Standard 3: Describe how to use different payment methods.	C	C	C	●	●	C	C	●
Standard 4: Apply consumer skills to purchase decisions.	○	○	○	○	○	○	○	●
Standard 5: Consider charitable giving.	C	C	C	C	C	C	C	●
Standard 6: Develop a personal financial plan.	C	C	C	●	C	C	C	●
Standard 7: Examine the purpose and importance of a will.	C	C	C	C	C	C	C	●
Credit and Debt								
Standard 1: Identify the costs and benefits of various types of credit.	C	○	○	○	●	○	○	●
Standard 2: Explain the purpose of a credit record and identify borrowers' credit report rights.	C	C	C	C	C	C	C	●
Standard 3: Describe ways to avoid or correct debt problems.	C	C	C	○	○	○	○	●
Standard 4: Summarize major consumer credit laws.	C	C	C	C	C	C	C	●
Risk Management and Insurance								
Standard 1: Identify common types of risks and basic risk management methods.	●	●	●	●	●	●	●	●
Standard 2: Explain the purpose and importance of property and liability insurance protection.	C	C	C	●	●	C	C	●
Standard 3: Explain the purpose and importance of health, disability, and life insurance protection.	C	C	C	C	C	C	C	●
Saving and Investing								
Standard 1: Discuss how saving contributes to financial well-being.	○	○	○	●	○	○	○	●
Standard 2: Explain how investing builds wealth and helps meet financial goals.	C	C	C	C	C	C	C	●
Standard 3: Evaluate investment alternatives.								●
Standard 4: Describe how to buy and sell investments.								●
Standard 5: Explain how taxes affect the rate of return on investments.				C	C			●
Standard 6: Investigate how agencies that regulate financial markets protect investors.								●