

Alabama

STATE STANDARD OR BENCHMARK:	CORRELATES WITH:
Seventh Grade Content Standards	
Civics	
Apply principles of money management to the preparation of a personal budget that addresses housing, transportation, food, clothing, medical expenses, insurance, checking and savings accounts, loans, investments, credit, and comparison shopping.	All Chapters

National Jump\$tart Standards

STANDARD OR BENCHMARK:	CORRELATES WITH:
Grades 6-8	
Spending and Saving	
Overall Competency: Apply strategies to monitor income and expenses, plan for spending and save for future goals.	Chapter 1 Chapter 4
Standard 1. Develop a plan for spending and saving.	Chapter 1 Chapter 2 Chapter 4 Chapter 6
Standard 2. Develop a system for keeping and using financial records.	Chapter 1
Standard 3. Describe how to use different payment methods.	Chapter 1
Standard 4. Apply consumer skills to spending and saving decisions.	Chapter 1 Chapter 2 Chapter 4 Chapter 6
Credit and Debt	
Overall Competency: Develop strategies to control and manage credit and debt.	Chapter 2
Standard 1. Analyze the costs and benefits of various types of credit.	Chapter 1 Chapter 2
Standard 2. Summarize a borrower's rights and responsibilities related to credit reports.	Chapter 2
Standard 3. Apply strategies to avoid or correct debt management problems.	Chapter 2 Chapter 3
Employment and Income	
Overall Competency: Use a career plan to develop personal income potential.	Chapter 2 Chapter 3 Chapter 4
Standard 1. Explore job and career options.	Chapter 1 Chapter 2 Chapter 3

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Standard 2. Compare sources of personal income and compensation.	Chapter 3
Standard 3. Analyze factors that affect net income.	Chapter 3 Chapter 5
Investing	
Overall Competency: Implement a diversified investment strategy that is compatible with personal financial goals.	Chapter 4
Standard 1. Explain how investing may build wealth and help meet financial goals.	Chapter 1 Chapter 4
Standard 2. Evaluate investment alternatives.	Chapter 4
Standard 3. Demonstrate how to buy and sell investments.	Chapter 1 Chapter 4
Standard 4. Investigate how agencies protect investors and regulate financial markets and products.	Chapter 4
Risk Management and Insurance	
Overall Competency: Apply appropriate and cost-effective risk management strategies.	Chapter 4
Standard 1. Identify common types of risks and basic risk management methods.	Chapter 4
Standard 2. Justify reasons to use property and liability insurance.	Chapter 4
Standard 3. Justify reasons to use health, disability, long-term care and life insurance.	Chapter 4
Financial Decision Making	
Overall Competency: Apply reliable information and systematic decision making to personal financial decisions.	All chapters
Standard 1. Recognize the responsibilities associated with personal financial decisions.	All chapters
Standard 2. Use reliable resources when making financial decisions.	Chapter 6
Standard 3. Summarize major consumer protection laws.	Chapter 6

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Standards – State | National | Common Core

Foundations in Personal Finance: Middle School Edition

Standard 4. Make criterion-based financial decisions by systematically considering alternatives and consequences.	All chapters
Standard 5. Apply communication strategies when discussing financial issues.	Chapter 1
Standard 6. Analyze the requirements of contractual obligations.	Chapter 2
Standard 7. Control personal information.	Chapter 4
Standard 8. Use a personal financial plan.	Chapter 1

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Common Core

Common Core Standards in Mathematics: Grade 6	CORRELATES WITH:
Ratios & Proportional Relationships	
Understand ratio concepts and use ratio reasoning to solve problems.	
CCSS.MATH.CONTENT.6.RP.A.3	
Use ratio and rate reasoning to solve real-world and mathematical problems, e.g., by reasoning about tables of equivalent ratios, tape diagrams, double number line diagrams, or equations.	
CCSS.MATH.CONTENT.6.RP.A.3.B	
Solve unit rate problems including those involving unit pricing and constant speed. <i>For example, if it took 7 hours to mow 4 lawns, then at that rate, how many lawns could be mowed in 35 hours? At what rate were lawns being mowed?</i>	Chapter 3 Lesson 3
Apply and extend previous understandings of numbers to the system of rational numbers.	
CCSS.MATH.CONTENT.6.NS.C.5	
Understand that positive and negative numbers are used together to describe quantities having opposite directions or values (e.g., temperature above/below zero, elevation above/below sea level, credits/debits, positive/negative electric charge); use positive and negative numbers to represent quantities in real-world contexts, explaining the meaning of 0 in each situation.	Chapter 1 Lessons 1,2,3 Chapter 2 Lessons 1,2,3,4 Chapter 4 Lesson 1 Chapter 5 Lesson 1 Chapter 6 Lessons 1,2
CCSS.MATH.CONTENT.6.NS.C.7	
Understand ordering and absolute value of rational numbers.	
Write, interpret, and explain statements of order for rational numbers in real-world contexts. <i>For example, write $-3^{\circ}\text{C} > -7^{\circ}\text{C}$ to express the fact that -3°C is warmer than -7°C.</i>	All Chapters
CCSS.MATH.CONTENT.6.NS.C.7.C	
Understand the absolute value of a rational number as its distance from 0 on the number line; interpret absolute value as magnitude for a positive or negative quantity in a real-world situation. For example, for an account balance of -30 dollars, write $ -30 = 30$ to describe the size of the debt in	All Chapters

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dollars.	
CCSS.MATH.CONTENT.6.NS.C.7.D	
Distinguish comparisons of absolute value from statements about order. For example, recognize that an account balance less than -30 dollars represents a debt greater than 30 dollars.	All Chapters
Expressions & Equations	
Apply and extend previous understandings of arithmetic to algebraic expressions.	
CCSS.MATH.CONTENT.6.EE.A.1	
Write and evaluate numerical expressions involving whole-number exponents.	All Chapters
CCSS.MATH.CONTENT.6.EE.A.2	
Write, read, and evaluate expressions in which letters stand for numbers.	
CCSS.MATH.CONTENT.6.EE.A.2.C	
Evaluate expressions at specific values of their variables. Include expressions that arise from formulas used in real-world problems. Perform arithmetic operations, including those involving whole-number exponents, in the conventional order when there are no parentheses to specify a particular order (Order of Operations). <i>For example, use the formulas $V = s^3$ and $A = 6s^2$ to find the volume and surface area of a cube with sides of length $s = \frac{1}{2}$.</i>	Chapter 1 Lesson 2 Chapter 4 Lesson 2
CCSS.MATH.CONTENT.6.EE.B.7	
Solve real-world and mathematical problems by writing and solving equations of the form $x + p = q$ and $px = q$ for cases in which p , q and x are all nonnegative rational numbers.	Chapter 1 Lesson 2

Common Core Standards in Mathematics: Grade 7	
The Number System	
Apply and extend previous understandings of operations with fractions.	
CCSS.MATH.CONTENT.7.NS.A.1	
Apply and extend previous understandings of addition and subtraction to add and subtract rational numbers; represent addition and subtraction on a horizontal or vertical number line diagram.	
CCSS.MATH.CONTENT.7.NS.A.1.A	
Describe situations in which opposite quantities combine to make 0. <i>For example, a hydrogen atom has 0 charge because its two constituents are oppositely charged.</i>	
CCSS.MATH.CONTENT.7.NS.A.1.B	
Understand $p + q$ as the number located a distance $ q $ from p , in the positive or negative direction depending on whether q is positive or negative. Show that a number and its opposite have a sum of 0 (are additive inverses). Interpret sums of rational numbers by describing real-world contexts.	
CCSS.MATH.CONTENT.7.NS.A.1.C	
Understand subtraction of rational numbers as adding the additive inverse, $p - q = p + (-q)$. Show that the distance between two rational numbers on the number line is the absolute value of their difference, and apply this principle in real-world contexts.	
CCSS.MATH.CONTENT.7.NS.A.1.D	
Apply properties of operations as strategies to add and subtract rational numbers.	All Chapters
CCSS.MATH.CONTENT.7.NS.A.2	
Apply and extend previous understandings of multiplication and division and of fractions to multiply and divide rational numbers.	All Chapters
CCSS.MATH.CONTENT.7.NS.A.2.A	
Understand that multiplication is extended from fractions to rational	Chapter 1 Lesson 2 Chapter 4 Lesson 2

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<p>numbers by requiring that operations continue to satisfy the properties of operations, particularly the distributive property, leading to products such as $(-1)(-1) = 1$ and the rules for multiplying signed numbers. Interpret products of rational numbers by describing real-world contexts.</p>	
<p>CCSS.MATH.CONTENT.7.NS.A.2.B</p>	
<p>Understand that integers can be divided, provided that the divisor is not zero, and every quotient of integers (with non-zero divisor) is a rational number. If p and q are integers, then $-(p/q) = (-p)/q = p/(-q)$. Interpret quotients of rational numbers by describing real-world contexts.</p>	
<p>CCSS.MATH.CONTENT.7.NS.A.2.C</p>	
<p>Apply properties of operations as strategies to multiply and divide rational numbers.</p>	All Chapters
<p>CCSS.MATH.CONTENT.7.NS.A.2.D</p>	
<p>Convert a rational number to a decimal using long division; know that the decimal form of a rational number terminates in 0s or eventually repeats.</p>	
<p>CCSS.MATH.CONTENT.7.NS.A.3</p>	
<p>Solve real-world and mathematical problems involving the four operations with rational numbers.1</p>	All Chapters
<p>Expressions & Equations</p>	
<p>Use properties of operations to generate equivalent expressions.</p>	
<p>CCSS.MATH.CONTENT.7.EE.B.3</p>	
<p>Solve multi-step real-life and mathematical problems posed with positive and negative rational numbers in any form (whole numbers, fractions, and decimals), using tools strategically. Apply properties of operations to calculate with numbers in any form; convert between forms as appropriate; and assess the reasonableness of answers using mental computation and estimation strategies. <i>For example: If a woman making \$25 an hour gets a 10% raise, she will make an additional 1/10 of her salary an hour, or \$2.50, for a new salary of \$27.50. If you want to place a towel bar 9 3/4 inches long in the center of a door that is 27 1/2 inches wide, you will need to place the bar about 9 inches from each edge; this estimate can be used as a check on the exact computation.</i></p>	All Chapters
<p>CCSS.MATH.CONTENT.7.EE.B.4</p>	
<p>Use variables to represent quantities in a real-world or mathematical problem, and</p>	

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construct simple equations and inequalities to solve problems by reasoning about the quantities.

CCSS.MATH.CONTENT.7.EE.B.4.A

Solve word problems leading to equations of the form $px + q = r$ and $p(x + q) = r$, where p , q , and r are specific rational numbers. Solve equations of these forms fluently. Compare an algebraic solution to an arithmetic solution, identifying the sequence of the operations used in each approach. *For example, the perimeter of a rectangle is 54 cm. Its length is 6 cm. What is its width?*

Chapter 1 Lesson 2
Chapter 4 Lesson 2

CCSS.MATH.CONTENT.7.EE.B.4.B

Solve word problems leading to inequalities of the form $px + q > r$ or $px + q < r$, where p , q , and r are specific rational numbers. Graph the solution set of the inequality and interpret it in the context of the problem. *For example: As a salesperson, you are paid \$50 per week plus \$3 per sale. This week you want your pay to be at least \$100. Write an inequality for the number of sales you need to make, and describe the solutions.*

Common Core Standards in Mathematics: Grade 8	
Expressions & Equations	
Expressions and Equations Work with radicals and integer exponents.	
CCSS.MATH.CONTENT.8.EE.A.2	
Use square root and cube root symbols to represent solutions to equations of the form $x^2 = p$ and $x^3 = p$, where p is a positive rational number. Evaluate square roots of small perfect squares and cube roots of small perfect cubes. Know that $\sqrt{2}$ is irrational.	Chapter 1 Lesson 2 Chapter 4 Lesson 2
CCSS.MATH.CONTENT.8.EE.A.4	
Perform operations with numbers expressed in scientific notation, including problems where both decimal and scientific notation are used. Use scientific notation and choose units of appropriate size for measurements of very large or very small quantities (e.g., use millimeters per year for seafloor spreading). Interpret scientific notation that has been generated by technology	Chapter 1 Lesson 2 Chapter 4 Lesson 2