

Explore the Core: Financial Literacy Connections to the Common Core State Standards

Mathematics: The focus on reasoning and problem-solving in the mathematics CCSS lends itself to curricula and/or assessments that integrate financial literacy. In mathematics, the financial literacy themes provide a way to engage students in applying math knowledge in real world contexts. The financial literacy lessons integrates the mathematical practices and the specific standards through the inclusion problem based activities, the use of digital media and visual displays, classroom discussions and the use of data to reason and prove specific financial recommendations.

The table below provides a sample of financial literacy lesson elements and the supporting Common Core Standard.

COMMON CORE STANDARD	FINANCIAL LITERACY LESSON ELEMENT
<p>3.NBT.2 Fluently add and subtract within 1000 using strategies and algorithms based on place value, properties of operations, and/or the relationship between addition and subtraction.</p> <p>Math Practice 3 - Construct viable arguments and critique the reasoning of others.</p>	<p>Lesson: Planning and Money Management (Grades 3-5) Activity B – <i>Making the Cut</i></p>
<p>6.EE.6 Use variables to represent numbers and write expressions when solving a real-world or mathematical problem; understand that a variable can represent an unknown number, or, depending on the purpose at hand, any number in a specified set.</p> <p>Math Practice 2 - Reason abstractly and quantitatively.</p>	<p>Lesson: Buying a Home (Grades 6-8) Activity B – <i>Benefits of a Down Payment</i></p>
<p>5-IC.6 Evaluate reports based on data.</p> <p>Math Practice 2 - Reason abstractly and quantitatively.</p>	<p>Lesson: Risk Management and Insurance (Grades 9-12) Activity C – <i>Car Accidents and Insurance Claims</i></p>
<p>F-BF.1 Write a function that describes a relationship between two quantities.</p> <p>Math Practice 2 - Reason abstractly and quantitatively.</p>	<p>Lesson: Stock Market (Grades 9-12) Activity C—<i>Calculating Profit and Loss</i></p>

English/Language Arts: The speaking and listening skills and understandings defined in the English/Language Arts CCSS underscores the collaboration, comprehension and presentation competencies students must develop to demonstrate effective oral communication and interpersonal skills. The financial literacy lessons integrates the speaking and listening anchor standards through the inclusion of classroom discussions, oral presentations, the use of digital media and visual displays of data and through the presentation of supporting evidence to support articulated arguments and/or claims.

The table below provides a sample of financial literacy lesson elements and the supporting Common Core Standard.

COMMON CORE STANDARD	FINANCIAL LITERACY LESSON ELEMENT
SL.3.3 Ask and answer questions about information from a speaker, offering appropriate elaboration and detail.	Lesson: Financial Responsibility & Decision Making (Grades 3-5) Activity B – <i>What is identity?</i>
SL.7.1 Initiate and participate effectively in a range of collaborative discussions (one-on-one, in groups, and teacher-led) with diverse partners on <i>grade 7 topics, texts, and issues</i> , building on others’ ideas and expressing their own clearly and persuasively.	Lesson: Credit and Debt (Grades 6-8) Activity B – <i>Why Should We Care about Credit?</i>
SL.9-10.4 Present information, findings, and supporting evidence clearly, concisely, and logically such that listeners can follow the line of reasoning and the organization, development, substance, and style are appropriate to purpose, audience, and task.	Lesson: Income and Careers (Grades 9-12) Activity B – <i>Careers and Salaries</i>
SL.9-10.5 Make strategic use of digital media (e.g., textual, graphical, audio, visual, and interactive elements) in presentations to enhance understanding of findings, reasoning, and evidence and to add interest.	Lesson: Saving and Investing (Grades 9-12) Activity C – <i>Introduction to investment options</i>