

NGPF Semester Course and Supplemental Resources crosswalked to [Indiana Standards for Personal Financial Responsibility](#)

This crosswalk maps how [NGPF’s Semester Course](#) lessons and supplemental resources align to the standards. Review the [summary page](#) at the bottom of this crosswalk to see if any lessons in the NGPF Semester Course do not align with the standards and if there are standards not met by NGPF resources.

Indiana Standards for Personal Financial Responsibility	NGPF Semester Course	NGPF Supplemental Resources <i>(non-exhaustive)</i>
Financial Responsibility and Decision Making (D1)		
4540.D1.1 Students demonstrate management of individual and family finances by applying reliable information and systematic decision making	<ul style="list-style-type: none">Budgeting BasicsBudgeting StrategiesBuild Your BudgetComparison Shopping	
4540.D1.2 Demonstrate taking responsibility for personal financial decisions.		
4540.D1.2.a Explain how individuals demonstrate responsibility for financial well-being over a lifetime.	<ul style="list-style-type: none">Young People & Credit CardsUsing Credit Cards WiselyRenters & Homeowners InsuranceHow Health Insurance WorksPaying for College 101Student Loan RepaymentBudgeting StrategiesThe Importance of Investing for Retirement	
4540.D1.2.b Analyze ways financial responsibility is different for individuals with and without dependents.	<ul style="list-style-type: none">Teens and TaxesTime to File	
4540.D1.3 Analyze financial information from a variety of reliable and questionable sources		

4540.D1.3.a Analyze financial information for objectivity, accuracy, relevancy to given needs, and currency.	<ul style="list-style-type: none">• Your Money & Social Media• Advertisements & Dark Patterns• Comparison Shopping• The Tax Cycle and Job Paperwork	<ul style="list-style-type: none">• RESEARCH: CFPB and FTC• Choosing a Car in Buying a Car Mini-Unit• Getting the Best Deal in Full-Year Course• Entering the Workforce from High School in Alternatives to 4-Year College Mini-Unit• Associate Degrees in Alternatives to 4-Year College Mini-Unit• Apprenticeships in Alternatives to 4-Year College Mini-Unit
4540.D1.3.b Investigate current types of consumer fraud, including online scam.	<ul style="list-style-type: none">• Identity Theft• Scams & Fraud	
4540.D1.4 Utilize consumer protection laws and resources.		
4540.D1.4.a Describe services of Indiana's consumer protection agency and its benefits to consumers.		
4540.D1.4.b Analyze consumer protection laws for the issues they address and the safeguards they provide.	<ul style="list-style-type: none">• Identity Theft	<ul style="list-style-type: none">• RESEARCH: CFPB and FTC• PROJECT: Credit Protections - You Be the Teacher
4540.D1.4.c Demonstrate steps for resolving a consumer complaint.	<ul style="list-style-type: none">• Identity Theft• Scams & Fraud	
4540.D1.5 Make financial decisions by systematically considering alternatives and consequences.		
4540.D1.5.a Set measurable short-term, medium-term, and long-term financial goals.	<ul style="list-style-type: none">• Strategies to Save• The Importance of Investing for Retirement• Budgeting Basics• Build Your Budget	
4540.D1.5.b Evaluate the results of financial decisions	<ul style="list-style-type: none">• Budgeting Basics	

	<ul style="list-style-type: none">• Comparison Shopping• Your Values and Money	
4540.D1.5.c Apply systematic decision making to long-term goals.	<ul style="list-style-type: none">• Budgeting Strategies• Build Your Budget	
4540.D1.6 Demonstrate communication strategies for discussing financial issues.		
4540.D1.6.a Compare and contrast the benefits of sharing financial goals and personal finance information with a potential partner before forming a partnership.		<ul style="list-style-type: none">• MOVE: The Real Relationship Test
4540.D1.6.b Describe essential elements of a contract between individuals and between individuals and businesses.	<ul style="list-style-type: none">• Young People & Credit Cards• Renters & Homeowners Insurance• Budgeting for Housing• Budgeting for Transportation• Mortgages	<ul style="list-style-type: none">• FINE PRINT: Checking Account Agreement• Leasing vs. Buying in Buying a Car Mini-Unit• Sealing the Deal in Buying a Car Mini-Unit• Buying a House in Buying a House Mini-Unit• FINE PRINT: Residential Lease
4540.D1.7 Demonstrate strategies to control personal information.		
4540.D1.7.a Describe the actions a victim of identity theft can take to restore personal security.	<ul style="list-style-type: none">• Identity Theft• Scams & Fraud	
Relating Income and Careers (D2)		
4540.D2.1 Students analyze how education, income, career and life choices relate to achieving financial goals.	<ul style="list-style-type: none">• Paying for College 101• Career Exploration	<ul style="list-style-type: none">• Alternatives to 4-Year Colleges mini-unit
4540.D2.2 Describe how personal factors, career choices, and economic conditions affect income.		
4540.D2.2.a Analyze ways economic, social, cultural, educational, and political conditions can affect income and career potential.	<ul style="list-style-type: none">• Career Exploration• Being Unbanked• Paying for College 101	<ul style="list-style-type: none">• Budgeting Challenges in Full-Year Course• Self-Employment in Full-Year

	<ul style="list-style-type: none">• Your Values and Money• Your Brain and Money	<p>Course</p> <ul style="list-style-type: none">• Racial Discrimination in Finance Mini-Unit• ECON: Scarcity, College, and Income• DATA CRUNCH: What's the Relationship Between Education and Unemployment?
4540.D2.2.b Analyze the financial risks and benefits of entrepreneurship as a career choice.		<ul style="list-style-type: none">• Entrepreneurship Mini-Unit• Self-Employment in Full-Year Course
4540.D2.3 Identify sources of personal income.		
4540.D2.3.a Compare and contrast wage, gift, rent, interest, dividend, capital gain, tip, commission, and business profit as sources of personal income.	<ul style="list-style-type: none">• Teens and Taxes• Taxes and Your Paystub• How to File Your Taxes• The Importance of Investing for Retirement	
4540.D2.3.b Analyze the advantages and disadvantages of participation in government assistance programs.	<ul style="list-style-type: none">• How Health Insurance Works• How to Access Health Insurance• The Importance of Investing for Retirement	
4540.D2.4 Explain how taxes and employee benefits relate to disposable income.		
4540.D2.4.a Analyze typical employee benefits and explain why they are a form of compensation.	<ul style="list-style-type: none">• Starting a New Job• Finding a Job	<ul style="list-style-type: none">• Outcomes of a Job Interview in Full-Year Course

4540.D2.4.b Describe benefits of employer sponsored savings plans and other personal options for shifting current income to the future.

- [How to Invest for Retirement](#)
- [The Importance of Investing for Retirement](#)

Planning and Managing Money (D3)

4540.D3.1 Students manage money effectively by developing financial goals and budgets.

- [Budgeting Basics](#)
- [Budgeting Strategies](#)
- [Build Your Budget](#)

4540.D3.2 Develop a personal financial plan to demonstrate the ability to use money management skills and strategies.

4540.D3.2.a Create a basic budget with categories for income, taxes, planned savings, and fixed and variable expenses.

- [Budgeting Basics](#)
- [Build Your Budget](#)
- [Budgeting for Housing](#)
- [Budgeting for Food](#)
- [Budgeting for Transportation](#)

4540.D3.2.b Analyze and adjust budget categories to manage spending and achieve financial goals.

- [Budgeting Strategies](#)
- [Budgeting Challenges](#) in Full-Year Course

4540.D3.2.c Develop a personal financial plan that shows allocation of income, spending, saving, investing and sharing/giving over a year-long time span.

- [Build Your Budget](#)
- [Strategies to Save](#)
- [Start Investing](#)

4540.D3.2.d Analyze a plan to secure funding for a financial goal (such as college, major consumer purchases, etc.).

- [Strategies to Save](#)
- [Paying for College 101](#)
- [Scholarships & Grants](#)
- [Student Loans](#)
- [Financial Aid Packages](#)
- [Buying a Car Mini-Unit](#)
- [Buying a House Mini-Unit](#)

4540.D3.3 Develop a system for keeping and using financial records.

4540.D3.3.a Utilize a system to record income and spending for categories such as purchases, services, and taxes.	<ul style="list-style-type: none">• Your Money & Social Media• Build Your Budget
4540.D3.3.b Demonstrate recordkeeping that utilizes digital financial management systems.	<ul style="list-style-type: none">• Online and Mobile Banking
4540.D3.4 Analyze services of financial institutions.	
4540.D3.4.a Evaluate different payment methods, including cash, checks, stored-value cards, debit cards, credit cards, and electronic or online payment systems.	<ul style="list-style-type: none">• Checking Accounts• Savings Accounts• Beware of Banking Fees• Digital Wallets and P2P Apps• Online and Mobile Banking• Being Unbanked• Intro to Credit• Young People & Credit Cards
4540.D3.4.b Demonstrate skill in basic financial tasks (such as bill payments, check writing, reconciling checking and debit account statements, and monitoring printed and online account statements for accuracy).	<ul style="list-style-type: none">• Checking Accounts• Online and Mobile Banking <ul style="list-style-type: none">• Classic Checking Skills in Full-Year Course
4540.D3.4.c Investigate and demonstrate ability to apply for financial assistance (such as FAFSA, 21st Century Scholars, scholarships, grants, and aid from colleges and universities) for postsecondary education.	<ul style="list-style-type: none">• Paying for College 101• Applying for the FAFSA• Scholarships & Grants• Student Loans• Financial Aid Packages
4540.D3.5 Apply consumer skills to purchase decisions.	
4540.D3.5.a Evaluate impact of external factors (such as marketing, advertising and the economy) on spending decisions.	<ul style="list-style-type: none">• Comparison Shopping• Advertisements & Dark Patterns• Your Money & Social Media• Overcoming Cognitive Biases

4540.D3.5.b Justify consumer buying decisions by evaluating external factors.	<ul style="list-style-type: none"> • Comparison Shopping
4540.D3.5.c Evaluate opportunity costs (such as owning versus renting a house, purchasing or leasing an auto).	<ul style="list-style-type: none"> • Your Values and Money • Budgeting for Housing • Auto Insurance
4540.D3.5.d Recognize potential threats (such as identity fraud, scams, theft, phishing, spam, unethical internet practices) to sound financial decisions.	<ul style="list-style-type: none"> • Identity Theft • Scams & Fraud
4540.D3.6 Connect the role of charitable giving, volunteer service, and philanthropy to community development and quality of life.	
4540.D3.6.a Demonstrate budgeting financial and other resources to make contributions to a charitable organization.	<ul style="list-style-type: none"> • Philanthropy Mini-Unit
4540.D3.7 Examine the purpose and value of estate planning.	
4540.D3.7.a Contrast wills, "living wills," trusts and other ways estates can be transferred.	
4540.D3.7.b Evaluate estate planning tools (such as pensions, retirements, social security, trusts, and annuities).	<ul style="list-style-type: none"> • The Importance of Investing for Retirement • How to Invest for Retirement
Managing Credit and Debt (D4)	
4540.D4.1 Students manage credit and debt to remain both creditworthy and financially secure.	<ul style="list-style-type: none"> • Intro to Credit • Using Credit Cards Wisely • Auto Loans • Predatory Lending • Debt Management • Your Credit Report • Your Credit Score • Building Credit From Scratch • Student Loan Repayment

4540.D4.2 Analyze the costs and benefits of using various types of credit such as student loans, home and automotive loans, and credit cards.

4540.D4.2.a Evaluate the cost of borrowing a set amount of money using various types of credit.

- [Intro to Credit](#)
- [Using Credit Cards Wisely](#)
- [Loan Fundamentals](#)
- [Auto Loans](#)
- [Student Loans](#)
- [Predatory Lending](#)

4540.D4.2.b Explain how grace periods, methods of calculating interest, and fees affect borrowing costs.

- [Intro to Credit](#)
- [Young People & Credit Cards](#)

4540.D4.2.c Apply systematic decision making to identify the most cost-effective option for making a purchase.

- [Auto Loans](#)
- [Comparison Shopping](#)
- [Advertisements & Dark Patterns](#)
- [When to Use Credit](#) in Full-Year Course

4540.D4.3 Analyze factors that influence establishing and maintaining a good credit rating.

4540.D4.3.a Analyze the effect of positive and negative credit reports on credit worthiness.

- [Your Credit Report](#)

4540.D4.3.b Illustrate steps to overcome a negative credit report and improve a personal financial future.

- [Debt Management](#)
- [Your Credit Score](#)
- [Building Credit From Scratch](#)

4540.D4.4 Analyze methods and benefits of avoiding or correcting credit and debt problems.

4540.D4.4.a Evaluate the effect of living beyond one's financial resources.

- [Debt Management](#)
- [Using Credit Cards Wisely](#)

4540.D4.4.b Analyze actions that a consumer can take to reduce or better manage excessive debt.

- [Debt Management](#)
- [Handling Significant Debt](#) in Full-Year Course

4540.D4.5 Analyze major consumer credit laws and the changing nature of these laws.

4540.D4.5.a Analyze online and printed resources for up-to-date information about consumer credit rights		<ul style="list-style-type: none"> • RESEARCH: CFPB and FTC • PROJECT: Credit Protections - You Be the Teacher
4540.D4.5.b Describe debtors' and creditors' rights related to debt that is not paid.	<ul style="list-style-type: none"> • Debt Management 	<ul style="list-style-type: none"> • Handling Significant Debt in Full-Year Course • RESEARCH: CFPB and FTC • PROJECT: Credit Protections - You Be the Teacher
Risk Management and Investment (D5)		
4540.D5.1 Students analyze the features of insurance, its role in balancing risk and benefit in financial planning.	<ul style="list-style-type: none"> • Intro to Insurance • How Health Insurance Works 	
4540.D5.2 Examine various types of financial risk and risk management strategies.		
4540.D5.2.a Describe ways people can manage risk through avoidance, reduction, retention, assumption, and transfer of risk.	<ul style="list-style-type: none"> • Intro to Insurance • Managing Risk 	<ul style="list-style-type: none"> • PROJECT: Introducing Insurance - You Be The Teacher
4540.D5.3 Examine the purposes, types, and costs associated with insurance.		
4540.D5.3.a Analyze the types and amounts of coverage, and features needed, for various stages of life for health, property, life, disability, and liability insurance.	<ul style="list-style-type: none"> • Auto Insurance • Renters & Homeowners Insurance • How Health Insurance Works • How to Access Health Insurance • Other Types of Insurance 	

4540.D5.3.b Analyze factors that can reduce or increase the amount and type of insurance coverage needed.	<ul style="list-style-type: none">• Renters & Homeowners Insurance• How to Access Health Insurance• Other Types of Insurance
4540.D5.3.c Analyze factors that affect cost of insurance for various types of insurance.	<ul style="list-style-type: none">• Intro to Insurance• Auto Insurance
Saving and Investing (D6)	
4540.D6.1 Students analyze saving and investing to build long-term financial security and wealth.	<ul style="list-style-type: none">• Strategies to Save• Mortgages• Why Should I Invest?• Start Investing• The Importance of Investing for Retirement• How to Invest for Retirement• Buying a House Mini-Unit
4540.D6.2 Evaluate how saving contributes to financial wellbeing.	
4540.D6.2.a Analyze effect of saving strategies, including "pay yourself first," payroll deduction, automatic savings options, and reflective spending practices on financial wellbeing.	<ul style="list-style-type: none">• Strategies to Save• Challenges to Saving
4540.D6.2.b Compare the interest generated by simple and compound interest at various rates.	<ul style="list-style-type: none">• Savings Accounts• Why Should I Invest?• Using Credit Cards Wisely• Debt Management• Why Should I Invest? in Financial Algebra Course• INTERACTIVE: The Power of Compounding
4540.D6.3 Apply strategies for creating wealth and building assets.	

<p>4540.D6.3.a Compare various investing strategies for their potential to build wealth.</p>	<ul style="list-style-type: none"> • Why Should I Invest? • Managing Risk • Investing in Funds • Deep Dive Into Funds • Start Investing • Modern Investing 	
<p>4540.D6.3.b Analyze investment possibilities utilizing the principles of time value of money and opportunity costs.</p>	<ul style="list-style-type: none"> • Why Should I Invest? • What is a Stock? • The Importance of Investing for Retirement 	<ul style="list-style-type: none"> • INTERACTIVE: Exploring Asset Classes • Student Loans in Financial Algebra Course • Investing in Funds in Financial Algebra Course • Types of Funds in Financial Algebra Course
<p>4540.D6.3.c Calculate the end value of lump sum and periodic investments.</p>	<ul style="list-style-type: none"> • Managing Risk 	
<p>4540.D6.4 Compare saving and investment alternatives.</p>		
<p>4540.D6.4.a Analyze the characteristics (such as earnings, risks, liquidity) and benefits of various saving and investment options in the current economy.</p>	<ul style="list-style-type: none"> • Savings Accounts • Why Should I Invest? • What Is the Stock Market? • What is a Stock? • What is a Bond? • Managing Risk • Investing in Funds 	
<p>4540.D6.4.b Analyze investment alternatives utilizing principles of inflation and other economic factors.</p>	<ul style="list-style-type: none"> • Why Should I Invest? 	<ul style="list-style-type: none"> • ANALYZE: Understanding Inflation • ECON: What is the Consumer Price Index (CPI)? • Cryptocurrency Mini-Unit
<p>4540.D6.5 Describe how to buy and sell investments.</p>		

4540.D6.5.a Compare advantages and disadvantages of buying and selling investments through various channels, including financial advisors, investment clubs, and online brokers.	<ul style="list-style-type: none">• Modern Investing• Deep Dive Into Funds• Start Investing	<ul style="list-style-type: none">• COMPARE: Select a Brokerage Account
4540.D6.5.b Compare the investment objectives and historical rates of return of various Investment options.	<ul style="list-style-type: none">• Why Should I Invest?• Managing Risk• Investing in Funds	
4540.D6.6 Analyze factors that affect the rate of return on investments.		
4540.D6.6.a Analyze the rate of return on investments using time value of money and economic conditions as factors.	<ul style="list-style-type: none">• What is the Stock Market?• What is a Bond?• The Importance of Investing for Retirement• Start Investing• Modern Investing	
4540.D6.6.b Calculate the amount of taxes on investments and income tax-free earnings.	<ul style="list-style-type: none">• How to Invest for Retirement	<ul style="list-style-type: none">• Smart Investing: Regulations & Returns in Full-Year Course• Intro to Taxes in the Full-Year Course• FinCap Friday: Tax Pain from the Capital Gain
4540.D6.7 Analyze how agencies that regulate financial markets protect investors.		
4540.D6.7.a Explain how federal and state financial regulatory agencies decrease savings and investing risks.	<ul style="list-style-type: none">• Checking Accounts	<ul style="list-style-type: none">• Smart Investing: Regulations & Returns in Full-Year Course• Intro to Banking in Full-Year Course
4540.D6.7.b Identify additional services and benefits of the Indiana Securities Division and other federal and state regulators.		

Summary: NGPF’s Semester Course and Indiana Standards for Personal Financial Responsibility

NGPF’s Semester Course includes these lessons not included in the content of the state standards. They may be included or removed for pacing purposes, depending on classroom needs. Please note any lessons you cut may impact content covered in assessments from the NGPF Semester Course, which can be modified accordingly.

UNIT	LESSON
Paying for College	<ul style="list-style-type: none">• Time for Payback
Career	<ul style="list-style-type: none">• Resumes and Cover Letters• The Interview

Standards NOT addressed by NGPF

You will need additional resources to meet the following standards:

- **4540.D1.2.b** Analyze ways financial responsibility is different for individuals with and without dependents.
- **4540.D1.4.a** Describe services of Indiana's consumer protection agency and its benefits to consumers.
- **4540.D3.7** Examine the purpose and value of estate planning.
- **4540.D6.6.b** Calculate the amount of taxes on investments and income tax-free earnings.
- **4540.D6.7.b** Identify additional services and benefits of the Indiana Securities Division and other federal and state regulators.