NGPF Semester Course and Supplemental Resources crosswalked to Delaware Financial Literacy Standards

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.

Delaware Financial Literacy Standards	NGPF Semester Course	NGPF Supplemental Resources *(non-exhaustive)*
Financial Literacy Standard One: Students will set financial goals and create financial plans to meet those goals		
9-12a: Students will apply problem-solving strategies to assess the consequences of financial decisions	• Your Values and Money • Your Brain and Money • Overcoming Cognitive Biases • Strategies to Save • Challenges to Saving • Why Should I Invest? • Paying for College 101 • Time for Payback • Intro to Insurance • Budgeting Strategies • Comparison Shopping	• Budgeting Challenges in Full-Year Course
9-12b: Students will create an overall financial plan for earning, spending, and saving in order to achieve personal goals	• Budgeting Basics • Budgeting Strategies • Build Your Budget • Strategies to Save • Challenges to Saving • Paying for College 101 • Start Investing • The Importance of Investing for Retirement	• Buying a House mini-unit • Buying a Car mini-unit

Financial Literacy Standard Two: Students will analyze ways to improve their economic wellbeing by making informed spending decisions, which entails collecting information, planning, and budgeting		
9-12a: Students will evaluate the costs and benefits of various payment options while applying the mechanics of money management	• Checking Accounts • Beware of Banking Fees • Being Unbanked • Digital Wallets & P2P Apps • Online & Mobile Banking • Intro to Credit • Young People & Credit Cards • Loan Fundamentals • Taxes & Your Paystub • Budgeting Basics	• RESEARCH: Online Tools and Apps • Cryptocurrency Mini-Unit
9-12b: Students will examine how ability to pay and personal credit history influences an individual's financial opportunities and choices	• Auto Loans • Mortgages • Predatory Lending • Debt Management • Your Credit Report • Your Credit Score • Building Credit from Scratch	• PROJECT: Credit Protections - You Be the Teacher • Handling Significant Debt in Full-Year Course
Financial Literacy Standard Three: Students will evaluate the costs and benefits of major savings and investing options.		
9-12: Students will evaluate the role of the government and financial markets in savings and investment decisions	• Savings Accounts • What is the Stock Market? • What is a Stock? • What is a Bond? • Investing in Funds • Deep Dive Into Funds • Start Investing • The Importance of Investing for Retirement • Modern Investing	• RESEARCH: CFPB and FTC • ECON: Inflation, Spending, and Wages • FinCap Friday: Fed Up!
Financial Literacy Standard Four: Students will understand how to evaluate financial products and services to minimize financial risks		

9-12a: Students will analyze costs and benefits of various methods of managing risk	• Intro to Insurance • Auto Insurance • Renters & Homeowners Insurance • How Health Insurance Works • Other Types of Insurance • Identity Theft • Scams & Fraud	• INTERACTIVE: Exploring Asset Classes
9-12b: Students will analyze how local, state, and federal laws and regulations affect consumers	• Auto Insurance • How to Invest for Retirement (tax advantage accounts) • Your Credit Report • How to Access Health Insurance	• Smart Investing: Regulations & Returns • PROJECT: Credit Protections - You Be the Teacher • RESEARCH: CFPB and FTC

Summary: NGPF's Semester Course and Delaware Financial Literacy Standards

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
Types of Credit	• Using Credit Cards Wisely
Paying for College	• Applying for the FAFSA • Scholarships and Grants • Student Loans • Financial Aid Packages
Career	• Career Exploration • Finding a Job • Resumes and Cover Letters • The Interview • Starting a New Job
Taxes	• The Tax Cycle and Job Paperwork • Teens and Taxes • How to File Your Taxes • Time to File
Budgeting	• Budgeting for Housing • Budgeting for Transportation • Budgeting for Food
Consumer Skills	• Your Money & Social Media • Advertisements & Dark Patterns

Standards NOT addressed by NGPF

Not applicable - all standards are addressed by NGPF resources.