

NGPF Semester Course and Supplemental Resources crosswalked to Personal Finance and Economics Georgia Standards of Excellence in Social Studies

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.

Personal Finance and Economics Georgia Standards of Excellence in Social Studies	NGPF Semester Course	NGPF Supplemental Resources <i>(non-exhaustive)</i>
SSEPF1 Analyze major life decisions using economics-based decision-making skills.		
SSEPF1.A Apply a rational decision-making model to evaluate the costs and benefits of post-high school life choices (i.e., college, technical school, military enlistment, workforce participation, or other option).	<ul style="list-style-type: none">• Career Exploration• Paying for College 101	<ul style="list-style-type: none">• Alternatives to 4-Year Colleges mini-unit
SSEPF1.B Evaluate costs and benefits of various ways to pay for post-high school life including scholarships, the HOPE scholarship, employment, work-study programs, loans, grants, savings, prior investments, and other options.	<ul style="list-style-type: none">• Applying for the FAFSA• Scholarships & Grants• Student Loans• Financial Aid Packages	
SSEPF1.C Identify necessary documents needed to complete forms like the FAFSA or scholarship applications.	<ul style="list-style-type: none">• Applying for the FAFSA	
SSEPF1.D Apply a rational decision-making model to evaluate other major life choices like employment opportunities, renting a home vs. buying, selecting a mortgage, and buying a car.	<ul style="list-style-type: none">• Career Exploration• Mortgages• Budgeting for Housing• Auto Loans	<ul style="list-style-type: none">• Buying a House mini-unit• Buying a Car mini-unit
SSEPF1.E Describe how individual financial decisions can help create generational wealth.	<ul style="list-style-type: none">• Intro to Credit (includes net worth/wealth)	<ul style="list-style-type: none">• ANALYZE: Inequalities in Investing
SSEPF2 Analyze income as a scarce resource that can be allocated effectively through budgeting.		
SSEPF2.A Compare different types of income including hourly wages, salary, tips, independent contractor services (Form 1099), dividends, and capital gains.	<ul style="list-style-type: none">• Taxes and Your Paystub• The Tax Cycle and Job	

	<ul style="list-style-type: none"> • Paperwork • How to File Your Taxes 	
SSEPF2.B Review and complete a sample federal individual income tax form 1040.	<ul style="list-style-type: none"> • Time to File 	
SSEPF2.C Describe the basic components of a paystub including gross pay, net pay, and common deductions (i.e. federal and state income tax, Federal Insurance Contributions Act (FICA which includes Social Security and Medicare), and elective deductions like 401K, insurance and tax-deferred savings).	<ul style="list-style-type: none"> • Taxes and Your Paystub • Starting a New Job 	
SSEPF2.D Analyze the basic components of a personal budget including income, expenses (fixed and variable), and the importance of short-term and long-term savings.	<ul style="list-style-type: none"> • Budgeting 101 • Budgeting Strategies • Build Your Budget • Strategies to Save 	
SSEPF2.E Explain how to reconcile a checking account, either online or on paper, including how to account for transactions that have not been posted (i.e. checks, weekend debit card transactions, or monthly auto-pay transactions) and how this helps avoid overdraft fees.	<ul style="list-style-type: none"> • Beware of Banking Fees 	<ul style="list-style-type: none"> • Classic Checking Skills in Full-Year Course
SSEPF2.F Describe how to determine a person's net worth.	<ul style="list-style-type: none"> • How to File Your Taxes 	
SSEPF3 Explain how the financial system channels funds from savers to investors.		
SSEPF3.A Explain the roles/functions of money as a medium of exchange, store of value, and unit of account/standard of value.	<ul style="list-style-type: none"> • Checking Accounts • Savings Accounts 	
SSEPF3.B Compare services offered by different financial institutions, including banks, credit unions, payday lenders, and title pawn lenders.	<ul style="list-style-type: none"> • Checking Accounts • Savings Accounts • Being Unbanked • Predatory Lending • Digital Wallets & P2P Apps • Online and Mobile Banking 	
SSEPF3.C Compare and contrast cash, debit cards, credit cards, prepaid cards and mobile payment	<ul style="list-style-type: none"> • Young People & Credit Cards 	<ul style="list-style-type: none"> • PLAY: Payment Decisions

apps in terms of how they work, acceptability, and the costs and benefits associated with each.	<ul style="list-style-type: none"> • Digital Wallets & P2P Apps 	
SSEPF3.D Evaluate the risk and return of a variety of savings and investment options, including: savings accounts, certificates of deposit, retirement accounts (i.e. Roth IRA, 401K, 403b), stocks, bonds, 529 accounts, and mutual funds and explain the importance of diversification when investing.	<ul style="list-style-type: none"> • Savings Accounts • What is a Stock? • What is a Bond? • Managing Risk • Investing in Funds • Deep Dive Into Funds • How to Invest for Retirement • Modern Investing 	<ul style="list-style-type: none"> • RESEARCH: Online Tools and Apps
SSEPF3.E Describe the role of speculative investments (i.e. cryptocurrency and historical examples like buying on margin in the 1920's).		<ul style="list-style-type: none"> • Cryptocurrency mini-unit • INTERACTIVE: Crypto Craze
SSEPF4 Explain how interest rates affect various consumer decisions.		
SSEPF4.A Compare interest rates on loans and credit cards from different institutions including banks, credit unions, pay-day loan facilities, and title-pawn companies.	<ul style="list-style-type: none"> • Intro to Credit • Auto Loans • Mortgages • Predatory Lending 	
SSEPF4.B Define annual percentage rate and describe how different interest rates can affect monthly payments on loans.	<ul style="list-style-type: none"> • Loan Fundamentals • Auto Loans • Mortgages 	<ul style="list-style-type: none"> • MATH: The Cost of Compound Interest • MATH: Loan Repayments Using Simple Interest
SSEPF4.C Use an online amortization tool to show how payments on a fixed loan like a mortgage are applied to interest and principal.	<ul style="list-style-type: none"> • Mortgages 	
SSEPF4.D Explain the difference between simple and compound interest and the difference between fixed and variable interest.	<ul style="list-style-type: none"> • Why Should I Invest? • Loan Fundamentals • Using Credit Cards Wisely 	<ul style="list-style-type: none"> • MATH: The Cost of Compound Interest • MATH: Loan Repayments Using Simple Interest

SSEPF4.E Define nominal and real returns and explain how inflation affects interest-earning savings and investment accounts.

- [Smart Investing: Regulations & Returns](#)
- [MOVE: Inflation Over Time](#) (round 3)
- [DATA CRUNCH: What's Been the Best Investment Since 1926?](#)
- [ECON: Inflation, Spending, and Wages](#)

SSEPF5 Explain how changes in taxation can have an impact on an individual's spending and saving choices.

SSEPF5.A Describe income, sales, property, capital gains, and estate taxes in the U.S.

[Intro to Taxes](#) in Full-Year Course

SSEPF5.B Describe the difference between progressive, regressive, and proportional taxes.

- [How to File Your Taxes](#)
- [Intro to Taxes](#) in Full-Year Course
- [FA-1.4 Types of Taxes](#) in Financial Algebra Course
- [FA-1.6 The US Tax System](#) in Financial Algebra Course

SSEPF6 Evaluate the costs and benefits of using credit.

SSEPF6.A Differentiate between and explain how to access one's credit report and credit score.

- [Your Credit Report](#)
- [Your Credit Score](#)

SSEPF6.B Describe the basic components of a credit score including payment history, debt to income ratio, amount owed, length of credit history, types of credit used, amount of available credit, and recent credit applications.

- [Your Credit Score](#)

SSEPF6.C Analyze and evaluate a sample loan application for credit worthiness and the ability to receive favorable interest rates.

- [CALCULATE: Impact of Credit Score on Loans](#)
- [FINE PRINT: Credit Report](#)

SSEPF6.E Explain the difference between revolving credit and installment credit.

- [Loan Fundamentals](#)

SSEPF6.E Explain causes of personal bankruptcy and describe consequences of declaring bankruptcy.	<ul style="list-style-type: none">• Handling Significant Debt in Full-Year Course• RESEARCH: Bankruptcy• CASE STUDY: Payday Loan, Bankruptcy...What Should I Do?	
SSEPF7 Analyze how insurance and other risk-management strategies protect against financial loss.		
SSEPF7.A Explain why people buy insurance.	<ul style="list-style-type: none">• Intro to Insurance	
SSEPF7.B Describe various types of insurance such as automobile, health, life (whole and term), disability, renters, flood and property.	<ul style="list-style-type: none">• Auto Insurance• Renters & Homeowners Insurance• How Health Insurance Works• Other Types of Insurance	
SSEPF7.C Explain the costs and benefits associated with different types of insurance, including deductibles, premiums, coverage limits, shared liability, and asset protection.	<ul style="list-style-type: none">• Intro to Insurance• Auto Insurance• How Health Insurance Works	
SSEPF7.D Define insurability and explain why insurance rates can vary.	<ul style="list-style-type: none">• Auto Insurance• Other Types of Insurance	<ul style="list-style-type: none">• PROJECT: Introducing Insurance - You Be The Teacher
SSEPF8 Describe how the earnings of workers are determined in the marketplace.		
SSEPF8.A Identify skills that are required to be successful in the workplace, including positive work ethic, punctuality, time management, teamwork, and communication skills.	<ul style="list-style-type: none">• Career Exploration• Finding a Job• Starting a New Job	SOFT SKILLS Activities in Career Unit
SSEPF8.B Describe the impact a person’s social media footprint can have on their career and finances.	<ul style="list-style-type: none">• Your Money & Social Media	

SSEPF8.C Evaluate job and career options and explain the significance of investment in education, training, and skill development as it relates to future earnings.

- [Career Exploration](#)
- [Paying for College 101](#)

- [DATA CRUNCH: What's the Value of a College Degree?](#)
- [FCF: Education Saves Jobs](#)

SSEPF9 Explain ways consumers are protected by rules and regulations.

SSEPF9.A Describe how government agencies offer protection in banking, investments, borrowing, and buying goods and services.

- [RESEARCH: Credit Card Laws](#)
- [RESEARCH: Insurance in Your State](#)

SSEPF9.B Compare different methods for lodging consumer complaints (e.g., Better Business Bureau, online methods, and direct contact with business).

SSEPF9.C Explain the primary purpose of important consumer legislation (i.e., the Truth in Lending Act, Fair Debt Collection Practices Act, Fair Credit Reporting Act, the Equal Housing Act, and the Dodd-Frank Act).

- [DEBATE: Should the Government Be Allowed to Require Insurance?](#)
- [FCF: Debt in the D](#)

SSEPF10 Explain sources of and protection against identity theft.

SSEPF10.A Describe common ways identity theft happens including dumpster diving, skimming, phishing, stealing, and data breaches.

- [Identity Theft](#)
- [Scams & Fraud](#)

SSEPF10.B Describe ways to protect yourself from identity theft including shredding important documents, not opening attachments to unknown emails, not revealing personal information over the phone or email, using secure networks, regularly monitoring your credit report, changing passwords on accounts, and carefully managing social media.

- [Identity Theft](#)
- [Scams & Fraud](#)
- [Your Credit Report](#)

SSEPF10.C Describe steps that should be taken if a person is the victim of identity theft including getting replacement credit cards, freezing credit histories, alerting appropriate officials, and changing passwords.

- [Identity Theft](#)

SSEPF10.D Describe the basic characteristics of investment scams such as Ponzi schemes, pump and dumps, and “advance fee” scams and how to avoid them.

- [Scams & Fraud](#)



Next Gen Personal Finance primarily creates Personal Finance curriculum and resources. Because Georgia’s course also covers Economics standards, we’ve included some supplemental resources from the [NGPF Econ Collection](#).

Georgia Standards	NGPF Semester Course	NGPF Supplemental Resources <i>(non-exhaustive)</i>
SSEF1 Analyze how scarcity affects the choices of individuals, businesses, and governments.		
SSEF1.A Explain that scarcity is a basic, permanent condition that exists because unlimited wants exceed limited productive resources.		<ul style="list-style-type: none">• ECON: Scarcity, College, and Income
SSEF1.B Compare and contrast strategies for allocating scarce resources such as by price, majority rule, contests, force, sharing, lottery, authority, first-come-first-served, and personal characteristics.		<ul style="list-style-type: none">• ECON: Scarcity, College, and Income
SSEF1.C Define and give examples of productive resources (i.e. factors of production): natural resources (i.e. land), human resources (i.e. labor and human capital), physical capital and entrepreneurship.		
SSEF1.D Apply the concept of opportunity cost (the forgone next best alternative) to personal choices, as well as business and government decisions.	<ul style="list-style-type: none">• Paying for College 101 (includes opportunity cost)	<ul style="list-style-type: none">• ECON: Scarcity, College, and Income
SSEF2 Give examples of how rational decision-making entails comparing the marginal benefits and the marginal costs of an action.		
SSEF2.A Explain that rational decisions occur when the marginal benefits of an action equal or exceed the marginal costs.		<ul style="list-style-type: none">• ECON: Risk and Loss Aversion• PLAY: Dollar Auction Game
SSEF2.B Explain that individuals, businesses, and governments respond to positive and negative incentives in predictable ways.	<ul style="list-style-type: none">• Taxes and Your Paystub	
SSEF3 Analyze how economic systems influence the choices of individuals, businesses, and governments.		
SSEF3.A Analyze how command, market and mixed economic systems answer the three basic economic questions (what to produce, how to produce, and for whom to produce) to prioritize various social and economic goals such as freedom, security, equity, growth, efficiency, price stability,		

full employment, and sustainability.

SSEF3.B Compare the roles of government in different economic systems with regards to providing public goods and services, redistributing income, protecting property rights, resolving market failures, regulation and providing consumer protections.

- [PLAY: The Ultimatum Game](#)
- [PLAY: Public Goods Game](#)

SSEF4 Analyze factors that influence the standard of living of individuals and nations.

SSEF4.A Explain how investments in human capital (e.g., education, job training, and healthcare) can lead to a higher standard of living.

- [Scholarships and Grants](#)
(investments in human capital through education)

SSEF4.B Explain how investment in equipment and technology can lead to economic growth.

SSEF4.C Explain how individuals, businesses, and governments benefit from specialization and voluntary, non-fraudulent trade.

SSEF4.D Illustrate economic growth using a production possibilities curve.

- [DATA CRUNCH: What Goods and Services Are Imported by the U.S.?](#)
- [DATA CRUNCH: What Goods and Services Are Exported by the U.S.?](#)

Summary: NGPF’s Semester Course and Georgia’s Personal Finance and Econ GSE

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
Banking	<ul style="list-style-type: none">Challenges to Saving
Investing	<ul style="list-style-type: none">What is the Stock Market?Start InvestingThe Importance of Investing for Retirement
Managing Credit	<ul style="list-style-type: none">Debt ManagementBuilding Credit from Scratch
Paying for College	<ul style="list-style-type: none">Time for Payback
Insurance	<ul style="list-style-type: none">How to Access Health Insurance
Taxes	<ul style="list-style-type: none">Teens and Taxes
Budgeting	<ul style="list-style-type: none">Budgeting for TransportationBudgeting for Food
Consumer Skills	<ul style="list-style-type: none">Advertisements & Dark PatternsComparison Shopping

Standards NOT addressed by NGPF

You will need additional resources to meet the following standards:

- SSEPF9.B** Compare different methods for lodging consumer complaints (e.g., Better Business Bureau, online methods, and direct contact with business)
- SSEF1.C** Define and give examples of productive resources (i.e. factors of production): natural resources (i.e. land), human resources (i.e. labor and human capital), physical capital and entrepreneurship.

- **SSEF3.A** Analyze how command, market and mixed economic systems answer the three basic economic questions (what to produce, how to produce, and for whom to produce) to prioritize various social and economic goals such as freedom, security, equity, growth, efficiency, price stability, full employment, and sustainability.
- **SSEF4.B** Explain how investment in equipment and technology can lead to economic growth.
- **SSEF4.C** Explain how individuals, businesses, and governments benefit from specialization and voluntary, non-fraudulent trade.