

NGPF Semester Course and Supplemental Resources crosswalked to [Maryland State Standards for Personal Financial Literacy Education](#)

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.

Maryland State Standards for Personal Financial Literacy Education	NGPF Semester Course	NGPF Supplemental Resources <i>(non-exhaustive)</i>
STANDARD 1: MAKE INFORMED, FINANCIALLY RESPONSIBLE DECISIONS		
1.A. Evaluate the financial choices that are made based on available resources, needs, and wants for goods and services.		
1.A.1: Analyze costs, benefits, and opportunity cost to determine the achievement of personal financial goals.	<ul style="list-style-type: none">Your Values and MoneyStudent LoansBudgeting StrategiesBuild Your Budget	
1.A.2: Apply the decision-making process to an unforeseen situation.	<ul style="list-style-type: none">Your Values and MoneyYour Brain and MoneyOvercoming Cognitive BiasesTime for PaybackBudgeting Strategies	
1.A.3: Explain the concept of financial obligations, such as a promissory note, cell phone contract or college loan.	<ul style="list-style-type: none">Student LoansYoung People & Credit CardsAuto LoansDebt Management	
1.A.4: Evaluate how public policy issues impact personal financial decisions, such as environmental and health care concerns.	<ul style="list-style-type: none">Auto InsuranceHow to Access Health Insurance	<ul style="list-style-type: none">Racial Discrimination in Housing

1.A.5: Evaluate factors that affect personal financial decisions and actions.	<ul style="list-style-type: none"> • Your Money & Social Media • Being Unbanked • Challenges to Saving 	<ul style="list-style-type: none"> • Racial Discrimination and Financial Wealth • ANALYZE: The Difficulty of Buying a Home
1.B. Evaluate and apply financial knowledge, attitudes, and skills.		
1.B.1: Refine and extend a conceptual understanding of new words regarding financial literacy.		<ul style="list-style-type: none"> • NGPF Personal Finance Dictionary
1.B.2: Apply the decision-making process to achieve personal financial goals.	<ul style="list-style-type: none"> • Build Your Budget • Strategies to Save 	
1.B.3: Evaluate outcomes of financially responsible and irresponsible decisions.	<ul style="list-style-type: none"> • Debt Management • Why Should I Invest? 	
STANDARD 2: RELATE CAREERS, EDUCATION, AND INCOME		
2.A. Acquire and apply self-knowledge in order to develop personal, learning and career goals.		
2.A.1: Integrate a broad range of interests into one’s personal learning and career goals, and assess the impact of abilities, strengths, skills, and talents on one’s career development.	<ul style="list-style-type: none"> • Career Exploration • Starting a New Job 	
2.A.2: Evaluate how positive personal characteristics affect one’s career development.	<ul style="list-style-type: none"> • Career Exploration • The Interview 	<ul style="list-style-type: none"> • Your First Week and Beyond in Full-Year Course
2.B. Evaluate postsecondary education options such as college, military, or apprenticeship needed to fulfill identified career goals.		
2.B.1: Map out a variety of jobs that would comprise a “career ladder.”	<ul style="list-style-type: none"> • Career Exploration 	
2.B.2: Analyze the benefits and trade-offs of a variety of careers including personal satisfaction.	<ul style="list-style-type: none"> • Career Exploration • Starting a New Job 	
2.B.3: Differentiate among sources of income.	<ul style="list-style-type: none"> • Teens and Taxes 	
2.B.4: Differentiate between “gross” and “net” income.	<ul style="list-style-type: none"> • Teens and Taxes 	

	<ul style="list-style-type: none">• Budgeting Basics	
2.C. Determine the financial obligation required to achieve educational and career goals, including interests and repayment.	<ul style="list-style-type: none">• Paying for College 101• Applying for the FAFSA• Scholarships & Grants• Student Loans• Financial Aid Packages	
2.C.1: Verify the entry and median salaries of two or more positions within a career field.	<ul style="list-style-type: none">• Career Exploration	
2.C.2: Determine the salary needed and time allotment (5, 10, or 15 years) to repay educational loans.	<ul style="list-style-type: none">• Student Loan Repayment	<ul style="list-style-type: none">• CALCULATE: Return on Your College Investment
2.D. Examine how income and debt affect choices and spending.	<ul style="list-style-type: none">• Debt Management• Budgeting Strategies• Build Your Budget• Using Credit Cards Wisely	

STANDARD 3: PLAN AND MANAGE MONEY		
3.A. Use money management skills and strategies to set a financial goal and achieve it.		
3.A.1: Determine the circumstances for using a spending plan.	<ul style="list-style-type: none">• Budgeting Basics• Budgeting Strategies	
3.A.2: Apply money management strategies that enable individuals to progress toward stated financial goals.	<ul style="list-style-type: none">• Budgeting Strategies• Build Your Budget• Strategies to Save	
3.A.3: Cite examples of trade-offs resulting from competing financial goals.	<ul style="list-style-type: none">• Budgeting Strategies• Your Values and Money	

3.A.4: Prepare a spending plan based on personal values and goals.

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

3.B. Analyze the services of financial institutions.

3.B.1: Compare the financial products and services of various financial institutions, including interest and fees and determine which product best aligns to achieving personal financial goals.

- [Savings Accounts](#)
- [Beware of Banking Fees](#)
- [Digital Wallets & P2P Apps](#)
- [Online and Mobile Banking](#)
- [Intro to Credit](#)
- [Auto Loans](#)
- [Predatory Lending](#)

3.C. Evaluate the purposes and responsibilities related to taxation.

3.C.1: Determine the services that are provided through tax dollars.

- [Taxes and Your Pay Stub](#)

3.C.2: Evaluate the consequences of not complying with personal tax obligations.

- [How to File Your Taxes](#)
- [Understanding Tax Savings](#) in Full-Year Course

3.C.3: Evaluate various sources of tax planning and filing assistance.

- [How to File Your Taxes](#)
- [Time to File](#)

3.D. Analyze contractual language.

3.D.1: Identify the rights and responsibilities of all parties entering into a contract, such as college loans, cell phones contracts, car loans, and credit card.

- [Student Loans](#)
- [Young People & Credit Cards](#)
- [Budgeting for Housing](#)
- [Budgeting for Transportation](#)
- [Mortgages](#)
- [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](#)

3.D.2: Discuss the possible consequences of not adhering to the terms of a contract.

- [Debt Management](#)
- [Your Credit Report](#)
- [Your Credit Score](#)
- [Intro to Credit](#)

STANDARD 4: MANAGE CREDIT AND DEBT

4.A. Develop skills to build a credit history and manage debt.

4.A.1: Differentiate among situations when debt is an advantage and when it is a disadvantage.

- [Intro to Credit](#)
- [When to Use Credit](#) in Full-Year Course
- [Debt and Wealth](#) in Full-Year Course

4.A.2: Discuss how debt can be used to establish credit.

- [Building Credit from Scratch](#)

4.A.3: Predict the consequences of having too much debt, and analyze the problems of not meeting credit obligations, such as poor credit score, late fees, loan acquisition, paying higher interest rates, and bankruptcy.

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

4.A.4: Determine when credit counseling is necessary.

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

4.A.5: Find reputable providers of credit counseling services.

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

4.A.6: Identify strategies to acquire and maintain credit.

- [Your Credit Score](#)
- [Building Credit from Scratch](#)

4.B. Evaluate credit products and services, and use numeracy skills to calculate the cost of borrowing.

4.B.1: Compare sources of consumer credit, and apply them to consumer decisions.

- [Intro to Credit](#)
- [Loan Fundamentals](#)
- [Auto Loans](#)
- [Mortgages](#)
- [Predatory Lending](#)

4.B.2: Calculate the difference between short- and long-term loans with regards to interest.	<ul style="list-style-type: none"> • Loan Fundamentals
4.B.3: Identify and discuss examples of predatory lending practices, such as payday lenders.	<ul style="list-style-type: none"> • Predatory Lending
4.B.4: Compare and compute interest and compound interest and interpret an amortization table.	<ul style="list-style-type: none"> • Loan Fundamentals
4.B.5: Compute and assess the accumulating effect of interest paid over time.	<ul style="list-style-type: none"> • Loan Fundamentals
4.C. Analyze credit scores and reports.	
4.C.1: Explain personal responsibility and the factors that affect creditworthiness, such as payment history and the ratio of total debt vs. total available credit.	<ul style="list-style-type: none"> • Your Credit Score
4.C.2: Explain how a credit report is used and how frequently it should be obtained.	<ul style="list-style-type: none"> • Your Credit Report
4.C.3: Explain how credit scores can be used to leverage better products, services, and employment opportunities, such as Security Clearance.	<ul style="list-style-type: none"> • Your Credit Score • Building Credit from Scratch
4.C.4: Apply strategies to prevent or manage credit problems.	<ul style="list-style-type: none"> • Your Credit Score • Building Credit from Scratch • Debt Management
4.C.5: Compare sources of credit reporting and evaluate credit report scores.	<ul style="list-style-type: none"> • Your Credit Report • Your Credit Score
STANDARD 5: CREATE AND BUILD WEALTH	
5.A. Develop a savings plan.	
5.A.1: Determine both short- and long-term savings goals.	<ul style="list-style-type: none"> • Strategies to Save • Challenges to Saving • Build Your Budget
5.A.2: List strategies to achieve both types of goals.	<ul style="list-style-type: none"> • Strategies to Save
5.A.3: Create a spending plan that includes strategies to accomplish savings goals.	<ul style="list-style-type: none"> • Budgeting Strategies • Build Your Budget

5.B. Evaluate strategies for creating wealth and building assets.		
5.B.1: Predict the long term effects of being banked versus unbanked.	<ul style="list-style-type: none"> • Being Unbanked 	
5.B.2: Describe federal deposit insurance programs for banks and credit unions.	<ul style="list-style-type: none"> • Checking Accounts • Savings Accounts 	
5.B.3: Analyze the effect of compounding.	<ul style="list-style-type: none"> • Strategies to Save • Why Should I Invest? 	
5.B.4: Explain the concept of asset allocation based on short- and long-term goals.	<ul style="list-style-type: none"> • Managing Risk • Investing in Funds • Deep Dive Into Funds • Start Investing 	
5.B.5: Assess factors that influence financial planning (age, income, liabilities, assets, goals, family size, risk tolerance, etc.).	<ul style="list-style-type: none"> • Managing Risk • Start Investing • Your Values and Money • The Importance of Investing for Retirement 	
5.C. Critique appropriate financial services and products to specified goals.		
5.C.1: Distinguish between saving and investing and income and wealth.	<ul style="list-style-type: none"> • Why Should I Invest? • Intro to Credit 	<ul style="list-style-type: none"> • Budgeting for Fixed Costs in Financial Algebra Course
5.C.2: Describe the role of revenue-generating assets in building wealth.	<ul style="list-style-type: none"> • Why Should I Invest? • What is a Stock? • What is a Bond? • Investing in Funds 	<ul style="list-style-type: none"> • Entrepreneurship Mini-Unit

5.C.3: Compare sources for investment products, such as banks and investment companies.	<ul style="list-style-type: none"> • Investing in Funds • Deep Dive Into Funds • Start Investing • How to Invest for Retirement • Modern Investing 	
5.C.4: Select financial services and products to achieve personal financial goals.	<ul style="list-style-type: none"> • Start Investing 	<ul style="list-style-type: none"> • COMPARE: Select a Brokerage Account
5.C.5: Calculate returns on investments as it relates to time horizons.	<ul style="list-style-type: none"> • Why Should I Invest? • What is the Stock Market? 	<ul style="list-style-type: none"> • MATH: Return on Investment • DATA CRUNCH: What's Been The Best Investment Since 1926? • Smart Investing: Regulations & Returns in Full-Year Course

STANDARD 6: MANAGE RISKS AND PRESERVE WEALTH

6.A. Evaluate the strategies that protect income and wealth.

6.A.1: Explain circumstances that impact income and wealth.	<ul style="list-style-type: none"> • Career Exploration • Being Unbanked • Challenges to Saving • Predatory Lending 	<ul style="list-style-type: none"> • ANALYZE: Inequalities in Investing • ECON: Scarcity, College, and Income • Budgeting Challenges in Full-Year Course • Debt and Wealth in Full-Year Course • The World of Work in Full-Year Course • Racial Discrimination in Finance Mini-Unit
6.A.2: Strategize methods to minimize financial loss.	<ul style="list-style-type: none"> • Managing Risk • Intro to Insurance 	
6.A.3: Explain how legal documents protect individuals' personal assets, such as wills and trusts.		

6.B. Critique sources of consumer protection and assistance including public institutions and private organizations (professionals, publications, and internet).		
6.B.1: Determine how to detect a fraudulent situation and the methods for protection against fraudulent activities.	<ul style="list-style-type: none"> • Identity Theft • Scams & Fraud 	
6.B.2: Assess situations that put consumers in financial risk, such as sharing account information, identity theft, and co-signing on loans.	<ul style="list-style-type: none"> • Identity Theft • Your Credit Report 	
6.B.3: Explain the rights and responsibilities of buyers and sellers under consumer protection laws such as the “Credit Card Bill of Rights.”	<ul style="list-style-type: none"> • Debt Management • Young People & Credit Cards 	<ul style="list-style-type: none"> • Handling Significant Debt in Full-Year Course • RESEARCH: CFPB and FTC • PROJECT: Credit Protections - You Be the Teacher
6.B.4: Apply consumer protection laws to dispute a claim.	<ul style="list-style-type: none"> • Your Credit Report • Scams & Fraud 	
6.C. Justify the need for and value of various types of insurance (such as health, property, life, disability, and liability) within the life cycle.		
6.C.1: Investigate and apply different types of insurance coverage to selected situations.	<ul style="list-style-type: none"> • Intro to Insurance • Auto Insurance • Renters & Homeowners Insurance • Other Types of Insurance 	
6.C.2: Review and apply criteria to choose insurance coverage for selected situations.	<ul style="list-style-type: none"> • How Health Insurance Works • How to Access Health Insurance 	
6.C.3: Compare insurance rates, premiums, and deductibles to minimize costs in selected situations.	<ul style="list-style-type: none"> • Intro to Insurance • Auto Insurance 	

Summary: NGPF’s Semester Course and Maryland State Standards for Personal Financial Literacy Education

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
Career	<ul style="list-style-type: none">Finding a JobResumes and Cover Letters
Taxes	<ul style="list-style-type: none">The Tax Cycle and Job Paperwork
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:

- Manage Risks and Preserve Wealth 6.A.3: Explain how legal documents protect individuals’ personal assets, such as wills and trusts.