

NGPF Semester Course and Supplemental Resources crosswalked to [Florida CTE Curriculum Framework for Personal Financial Literacy](#)

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.

Florida Department of Education Student Performance Standards	NGPF Semester Course	NGPF Supplemental Resources <i>(non-exhaustive)</i>
01.0 Define the role of individuals and families in the American economic system. The student will be able to:		
01.01 Identify the importance of financially self-sufficient families to the stability of the American economic system	<ul style="list-style-type: none"> Paying for College 101 Career Exploration Budgeting Basics 	
01.02 Identify the role and importance of the consumer in the economic system		<ul style="list-style-type: none"> ECON: Demand Shifters
01.03 Define consumer education terminology, including capitalism, resources, economic system, and supply and demand		<ul style="list-style-type: none"> ECON: Demand Shifters ECON: Shortages and Surpluses
01.04 Describe the characteristics of a free enterprise system		
01.05 Summarize the laws of supply and demand and explain its importance in a free enterprise system		<ul style="list-style-type: none"> ECON: Demand Shifters ECON: Shortages and Surpluses
02.0 Apply the decision-making process to personal and family financial choices. The student will be able to:		
02.01 Discuss the importance of taking responsibility for personal financial decisions	<ul style="list-style-type: none"> Your Values and Money 	
02.02 Explain how personal financial resources affect the choices people make	<ul style="list-style-type: none"> Budgeting Basics 	
02.03 Apply a decision-making process to making consumer choices concerning public transportation and vehicle ownership, including leasing versus owning and new versus used	<ul style="list-style-type: none"> Budgeting for Transportation 	<ul style="list-style-type: none"> Buying a Car Mini-Unit
02.04 Apply a decision-making process to making consumer choices concerning housing, including	<ul style="list-style-type: none"> Budgeting for Housing 	<ul style="list-style-type: none"> Buying a House Mini-Unit

renting versus owning		
02.05 Describe how shared decision-making regarding income allocation and expenditures works in a family setting		<ul style="list-style-type: none"> • PROJECT: Budgeting with Roommates
02.06 Explain the interrelationship of time, effort, and money to achieving personal and family goals	<ul style="list-style-type: none"> • Budgeting Basics 	<ul style="list-style-type: none"> • COMPARE: Needs vs. Wants
02.07 Identify the advantages and disadvantages of dual income families		
02.08 Explain discretionary and disposable income and how it affects personal and family spending	<ul style="list-style-type: none"> • Budgeting Basics • Building Your Budget 	
03.0 Investigate strategies for managing personal and family income. The student will be able to:		
03.01 Identify sources of income	<ul style="list-style-type: none"> • Finding a Job • Career Exploration 	
03.02 Analyze how career choice affects income	<ul style="list-style-type: none"> • Paying for College 101 • Career Exploration 	
03.03 Analyze how education and technical skills affect income	<ul style="list-style-type: none"> • Paying for College 101 • Career Exploration 	<ul style="list-style-type: none"> • Alternatives to 4-Year College Mini Unit
03.04 Relate personal income goals and financial goals to life events	<ul style="list-style-type: none"> • Budgeting Basics • Career Exploration 	
03.05 Identify the opportunity cost of various financial decisions, including the costs of time, risk and resources	<ul style="list-style-type: none"> • Paying for College 101 • Career Exploration 	
03.06 Explain the effects of inflation on purchasing power	<ul style="list-style-type: none"> • Challenges to Saving • Why Should I Invest? • Budgeting for Food 	
03.07 Compare the advantages and disadvantages of different payment methods	<ul style="list-style-type: none"> • Beware of Banking Fees • Digital Wallets & P2P Apps • Online and Mobile Banking 	

	<ul style="list-style-type: none">• Young People & Credit Cards
03.08 Compare the advantages and disadvantages of various payment methods (i.e., digital and mobile, credit cards, automatic withdrawals, cash, etc.)	<ul style="list-style-type: none">• Beware of Banking Fees• Digital Wallets & P2P Apps• Online and Mobile Banking• Young People & Credit Cards
03.09 Compare and contrast cost of living expenses in various locations	<ul style="list-style-type: none">• Checking Accounts• Savings Accounts• Beware of Banking Fees• Digital Wallets & P2P Apps• Online and Mobile Banking
04.0 Demonstrate an understanding of services, functions, and products available from the financial industry. The student will be able to:	
04.01 Identify rules and regulations of financial institutions pertaining to the consumer (i.e., FDIC, Dodd-Frank Act, etc.)	<ul style="list-style-type: none">• Checking Accounts• Young People & Credit Cards
04.02 Investigate money management tools (i.e., financial institutions, qualified financial planners, software, digital apps, etc.)	<ul style="list-style-type: none">• Digital Wallets & P2P Apps• Online and Mobile Banking• Build Your Budget
04.03 Demonstrate knowledge of opening and managing bank accounts (checking and savings)	<ul style="list-style-type: none">• Checking Accounts• Savings Accounts• Online and Mobile Banking
04.04 Balance checking account	
05.0 Evaluate consumer information to make informed buying decisions. The student will be able to:	
05.01 Identify state and federal agencies that provide consumer protection	<ul style="list-style-type: none">• RESEARCH: CFPB and FTC

	<ul style="list-style-type: none">• RESEARCH: Fair Credit Reporting Act
05.02 Describe the rights and responsibilities of buyers and sellers under consumer protection laws	<ul style="list-style-type: none">• RESEARCH: CFPB and FTC• RESEARCH: Fair Credit Reporting Act
05.03 Describe the effects of advertising on consumer purchases	<ul style="list-style-type: none">• Advertisements & Dark Patterns
05.04 Describe the effects of social media on consumer purchases	<ul style="list-style-type: none">• Your Money & Social Media
05.05 Investigate and evaluate consumer information regarding products and services (i.e., Consumer Reports, Layaway, etc.)	<ul style="list-style-type: none">• Comparison Shopping
05.06 Compare different credit plans such as revolving charge, 90-day, installment accounts, and interest free	<ul style="list-style-type: none">• Loan Fundamentals• Using Credit Cards Wisely• Predatory Lending
05.07 Demonstrate advocacy of personal financial relations with businesses (i.e., contest incorrect billing statements, loss of bank cards, etc.)	<ul style="list-style-type: none">• Identity Theft• Scams & Fraud• Your Credit Report
05.08 Understand implications of your financial digital footprint (i.e., identify theft, scams, cyber-security, etc.)	<ul style="list-style-type: none">• Identity Theft• Scams & Fraud• Your Money & Social Media
06.0 Demonstrate an understanding of the components of personal taxation related to individuals and families. The student will be able to:	
06.01 Explain the basic principles of taxation	<ul style="list-style-type: none">• Teens and Taxes• Taxes and Your Paystub• How to File Your Taxes

06.02 List types and sources of taxes at the local, state and federal level	<ul style="list-style-type: none"> • Taxes and Your Paystub • How to File Your Taxes 	<ul style="list-style-type: none"> • Intro to Taxes in the Full-Year Course
06.03 Describe how taxes are used for governmental services	<ul style="list-style-type: none"> • Taxes and Your Paystub 	
06.04 Identify penalties related to non-payment of income tax		
06.05 Explain the difference between gross and net income	<ul style="list-style-type: none"> • Taxes and Your Paystub • Budgeting Basics 	
06.06 Identify and complete forms used to file taxes (e.g., 1040A, 1040EZ, 1099, W-2, W-4 and bank statements)	<ul style="list-style-type: none"> • The Tax Cycle and Job Paperwork • How to File Your Taxes • Time to File 	
06.07 Calculate various taxes (i.e., FICA, SS, Medicare, Federal withholding, sales tax, etc.)	<ul style="list-style-type: none"> • Taxes and Your Paystub • Time to File 	
07.0 Demonstrate an understanding of the purpose of wills, insurance and contracts. The student will be able to:		
07.01 Identify the types of insurance needed by individuals and families	<ul style="list-style-type: none"> • Intro to Insurance • Auto Insurance • Renters & Homeowners Insurance • How Health Insurance Works • Other Types of Insurance 	
07.02 Describe how insurance and other risk-management strategies protect against financial loss	<ul style="list-style-type: none"> • Intro to Insurance • Auto Insurance • Renters & Homeowners Insurance • How Health Insurance Works • Other Types of Insurance 	
07.03 Recognize basic types of leases, service warranties and general sales/credit contracts that offer		

consumer protection		
07.04 Identify reasons for making a will and related documents (i.e., Power of Attorney, Living Will, Health Care Surrogate, etc.) and why they are important in a financial plan		
07.05 Identify strategies to select qualified professionals that provide insurance products, contracts, real estate and wills		
07.06 Research the implications of receiving an inheritance		
08.0 Explain and describe saving and investing. The student will be able to:		
08.01 Describe reasons and methods for saving (i.e., emergency fund, pay yourself first, sinking funds, etc.)	<ul style="list-style-type: none">Strategies to SaveChallenges to Saving	
08.02 Describe reasons and methods for investing (i.e., mutual funds, stocks, Roth IRA, etc.)	<ul style="list-style-type: none">Why Should I Invest?Start InvestingDeep Dive Into FundsThe Importance of Investing for RetirementHow to Invest for Retirement	
08.03 Describe how to buy and sell investments	<ul style="list-style-type: none">Start InvestingWhat is a Stock?What is a Bond?How to Invest for Retirement	
08.04 List the three American stock exchanges and the types of companies sold on each		
08.05 Explain investor protection provided by agencies that regulate the financial markets (i.e., FDIC)	<ul style="list-style-type: none">Checking Accounts	<ul style="list-style-type: none">Smart Investing: Regulations &

		<ul style="list-style-type: none"> Returns RESEARCH: CFPB and FTC RESEARCH: Fair Credit Reporting Act
08.06 Explain how inflation affects different types of investments	<ul style="list-style-type: none"> Why Should I Invest? The Importance of Investing for Retirement 	<ul style="list-style-type: none"> ANALYZE: Understanding Inflation
09.0 Analyze the use of consumer credit and consumer loans. The student will be able to:		
09.01 Identify the role consumer credit has in today's economy	<ul style="list-style-type: none"> Intro to Credit Using Credit Cards Wisely Loan Fundamentals 	
09.02 Compare sources of consumer credit	<ul style="list-style-type: none"> Intro to Credit Loan Fundamentals Auto Loans Mortgages Predatory Lending 	
09.03 Compare sources and application process of consumer loans (i.e., payday loans, student loans, line-of-credit, and auto loans)	<ul style="list-style-type: none"> Intro to Credit Loan Fundamentals Auto Loans Mortgages Predatory Lending 	
09.04 Analyze the benefits and cost of consumer credit	<ul style="list-style-type: none"> Using Credit Cards Wisely Predatory Lending 	
09.05 Analyze the risks and consequences of consumer credit (i.e., bankruptcy, foreclosure, co-signing, lower credit score and lower credit worthiness)	<ul style="list-style-type: none"> Debt Management Predatory Lending 	<ul style="list-style-type: none"> Handling Significant Debt in the Full-Year Course
09.06 Explain factors that affect credit worthiness and determine one's credit score	<ul style="list-style-type: none"> Your Credit Score 	
09.07 Explain the alternatives to using consumer credit and to avoiding credit problems (i.e., cash,	<ul style="list-style-type: none"> Strategies to Save 	

layaway, and planned savings for a large purchase)		
09.08 Identify ways to correct credit problems	<ul style="list-style-type: none"> • Debt Management • Your Credit Report 	<ul style="list-style-type: none"> • Handling Significant Debt in the Full-Year Course
09.09 Identify credible sources to assist with credit problems	<ul style="list-style-type: none"> • Debt Management 	<ul style="list-style-type: none"> • Handling Significant Debt in the Full-Year Course
09.10 Research credit reporting agencies to check the accuracy of your credit report	<ul style="list-style-type: none"> • Your Credit Report 	
09.11 Compute interest rates by various mechanisms (i.e., simple, compound, APR)	<ul style="list-style-type: none"> • Loan Fundamentals 	<ul style="list-style-type: none"> • Compound Interest Formula in the Financial Algebra Course • MATH: The Cost of Compound Interest
10.0 Analyze and evaluate different financial strategies for post-secondary education, including the application process for financial aid, the selection of appropriate funding sources, and the responsible management of student loan debt. The student will be able to:		
10.01 Analyze how postsecondary education can be financed through a combination of scholarships, grants, and other financial aid (e.g., Bright Futures, work-study, student loans, and savings)	<ul style="list-style-type: none"> • Paying for College 101 • Scholarships and Grants • Student Loans • Financial Aid Packages 	
10.02 Calculate the total Cost of Attendance (COA) for various post-secondary institutions, including tuition, fees, room and board, books, supplies, transportation, and personal expenses	<ul style="list-style-type: none"> • Paying for College 101 • Financial Aid Packages 	
10.03 Explain the role the FAFSA plays in applying for college financial aid	<ul style="list-style-type: none"> • Applying for the FAFSA 	
10.04 Identify scholarships and grants for which they are eligible	<ul style="list-style-type: none"> • Scholarships and Grants 	
10.05 Compare federal and private student loans based on interest rates, repayment rules, and other characteristics	<ul style="list-style-type: none"> • Student Loans 	
10.06 Describe the process of applying for a student loan	<ul style="list-style-type: none"> • Applying for the FAFSA • Student Loans 	
10.07 Estimate total interest on various student loans based on interest rates and repayment plans	<ul style="list-style-type: none"> • Student Loan Repayment 	

	<ul style="list-style-type: none">• Time for Payback
10.08 Predict the potential consequences of deferred payment of student loans	<ul style="list-style-type: none">• Student Loan Repayment
10.09 Evaluate the return on investment (ROI) of different educational pathways chosen by the student by comparing the costs and employment outcomes	<ul style="list-style-type: none">• CALCUALTE: What is the Value of a College Education?

Summary: NGPF’s Semester Course and Florida CTE Curriculum Framework for Personal Financial Literacy

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
Behavioral Economics	<ul style="list-style-type: none">• Your Brain and Money• Overcoming Cognitive Biases
Banking	<ul style="list-style-type: none">• Being Unbanked
Investing	<ul style="list-style-type: none">• What is the Stock Market?• Managing Risk• Investing in Funds• Modern Investing
Managing Credit	<ul style="list-style-type: none">• Building Credit from Scratch
Career	<ul style="list-style-type: none">• Starting a New Job
Insurance	<ul style="list-style-type: none">• How to Access Health Insurance
Budgeting	<ul style="list-style-type: none">• Budgeting Strategies

Standards NOT addressed by NGPF

You will need additional resources to meet the following standards:

- **01.04** Describe the characteristics of a free enterprise system
- **02.07** Identify the advantages and disadvantages of dual income families
- **06.04** Identify penalties related to non-payment of income tax
- **07.03** Recognize basic types of leases, service warranties and general sales/credit contracts that offer consumer protection
- **07.04** Identify reasons for making a will and related documents (i.e., Power of Attorney, Living Will, Health Care Surrogate, etc.) and why they are important in a financial plan
- **07.05** Identify strategies to select qualified professionals that provide insurance products, contracts, real estate and wills
- **07.06** Research the implications of receiving an inheritance

- **08.04** List the three American stock exchanges and the types of companies sold on each