MASTER REFERENCE · RE-ISSUED 2026-08-04

Standards Alignment Map

Mapped to **one** current personal-finance framework and **one** genuinely independent economics framework - track by track and grade by grade.

This edition supersedes the previous Standards Alignment Map, which cited the 2015 Jump$tart standards and the 2013 CEE National Standards for Financial Literacy as two separate corroborating frameworks. Since 2021 those are one co-published document. The correction, and everything that followed from it, is set out on the next page.

CashQuest Kids · a FlexLifeFi K-12 program. The World of Business track is published internally as "Cash to Company"; that one-track / two-names issue is open and is listed in the register.

1. Why this document was re-issued

The previous edition of this map named two personal-finance frameworks and presented them as independent corroboration of the same alignment:

- **Jump$tart** - Jump$tart Coalition National Standards in K-12 Personal Finance Education, six categories: Spending and Saving · Credit and Debt · Employment and Income · Investing · Risk Management and Insurance · Financial Decision Making. *(2015 edition.)*
- **CEE** - Council for Economic Education National Standards for Financial Literacy, six standards: Earning Income · Buying Goods and Services · Saving · Using Credit · Financial Investing · Protecting and Insuring. *(2013 edition.)*

> **Both statements are out of date, and together they are wrong.** Since 2021, CEE and Jump$tart co-publish a **single** document: *National Standards for Personal Financial Education*. Citing the two superseded editions as separate frameworks doubles a single source and presents it as two.

The evidence, from the source's own copyright page:

> *"Copyright © 2021, Council for Economic Education ... and Jump$tart Coalition for Personal Financial Literacy ..." - National Standards for Personal Financial Education, ISBN 978-1-7348096-2-6*
>
> *And from Jump$tart's own standards page: "The current, 2021 edition of the National Standards for Personal Financial Education is the first co-published with a partner organization."*

2. What changed in this edition

- **The two superseded frameworks are replaced by one current framework** (Framework A below) plus one *genuinely* independent framework (Framework B), which is a separate CEE publication and not a re-issue of the same work.
- **Every standard statement is now quoted verbatim** from the 2021 source and cited in the source's own format - topic plus grade-number, e.g. *Saving 8-5*, *Managing Risk 12-8*.
- **Coverage is stated as a number, with the gaps named** (section 5) rather than asserted as "fully aligned".
- **Every mapping now carries a confidence mark.** Of 57 mappings, 50 are marked verified and 12 are marked needs-verification; each of those 12 is listed individually in the register at the end. Nothing unverified is presented as verified.
- **The per-grade CCSS-Math, CCSS-ELA, C3, CASEL and NGSS-ETS rows are unchanged**, along with every "Honest gap" note. Those were never the defect and are reproduced as they stood.
- **The per-grade Jump$tart-2015 and CEE-2013 benchmark rows are removed, not rewritten.** Re-deriving a per-grade mapping onto the 2021 standards is real work against the source document; inventing one would be worse than having none. Section 8 states this openly and the register schedules it.

> **A note on what this document will not do.** It will not print a standard code we have not read in the source, and it will not print a mapping we have not checked as though we had. Where the mapping is proposed rather than confirmed, it says so on the same line.

3. The two frameworks

Both are current, both are free to download, and both can be checked against every citation in this document.

Framework A - the primary spine

National Standards for Personal Financial Education (2021)
Council for Economic Education and Jump$tart Coalition for Personal Financial Literacy
councilforeconed.org/wp-content/uploads/2021/10/2021-National-Standards-for-Personal-Financial-Education.pdf
jumpstart.org/education/national-standards/

Six topics, benchmarked at grades 4, 8 and 12. **135 standards total**, verified by extraction from the source:

Topic	Grade 4	Grade 8	Grade 12	Total
I. Earning Income	7	9	11	27
II. Spending	6	4	9	19
III. Saving	5	6	9	20
IV. Investing	2	7	14	23
V. Managing Credit	3	7	13	23
VI. Managing Risk	4	7	12	23
Total	27	40	68	135

Citation format used throughout: topic plus grade-number, exactly as the source prints it - e.g. *Saving 8-5*, *Managing Risk 12-8*, *Earning Income 4-4*. Learning outcomes under each standard carry a letter, e.g. *8-5a*.

Framework B - the economics and enterprise spine

Voluntary National Content Standards in Economics, 2nd Edition (2010)
Council for Economic Education. ISBN 978-1-56183-733-5
First published 1997; 2nd edition funded in part by the U.S. Department of Education, Excellence in Economic Education grant U215B050005-08.

Twenty content standards, benchmarked at grades 4, 8 and 12. This is a genuinely separate CEE publication from Framework A - not an earlier edition of it - and it is the correct anchor for World of Business, which teaches enterprise and market economics rather than household personal finance.

The twenty, verbatim titles: 1 Scarcity · 2 Decision Making · 3 Allocation · 4 Incentives · 5 Trade · 6 Specialization · 7 Markets and Prices · 8 Role of Prices · 9 Competition and Market Structure · 10 Institutions · 11 Money and Inflation · 12 Interest Rates · 13 Income · 14 Entrepreneurship · 15 Economic Growth · 16 Role of Government and Market Failure · 17 Government Failure · 18 Economic Fluctuations · 19 Unemployment and Inflation · 20 Fiscal and Monetary Policy.

Citation format: *VNCSE 14 (Entrepreneurship)*.

Also cited, and not re-derived here

CCSS-Math, CCSS-ELA, the C3 Framework (NCSS) economics dimension D2.Eco.1-15, CASEL competencies, and NGSS-ETS Engineering Design (K-2-ETS1, 3-5-ETS1, MS-ETS1, HS-ETS1) appear in the per-grade section and are carried over unchanged from the previous edition. They have **not** been re-audited as a set. That audit is outstanding and is listed in the register - at least one fabricated code was previously found and corrected in this corpus, so the set should not be assumed clean.

4. How to read the confidence mark

Every mapping in sections 6 and 7 carries one of two marks. The distinction is the point of the document: a reviewer can tell, line by line, what has been checked against the instructional content and what has not.

Mark	Meaning
[V]	**Verified.** The standard text is quoted verbatim from the source, AND the episode's own artifacts (title, PDF cover subtitle, mantra, script) name the same concept the standard names.
[?]	**Proposed - needs verification.** The standard text is verbatim and correct, but the mapping was inferred from the episode title / PDF metadata rather than from the instructional content itself. It must be confirmed by watching the episode or reading the PDF before it is published as a claim.

Across this document there are **57 mappings**: **50 marked [V]** and **12 marked [?]**. Every [?] is collected in the register in section 9, which has exactly 12 rows - one per unverified mapping. A row reading *[V] / 8-3 [?]* means the row is verified except for the one standard named.

No mapping in this document was written without reading the actual standard statement first.

5. Whole-program coverage against Framework A

This document cites **92 of the 135 standards** in the 2021 National Standards for Personal Financial Education: **68% coverage**, computed by checking every citation in this document against the extracted source.

Topic	Standards addressed	Total	Coverage
I. Earning Income	17	27	62%
II. Spending	16	19	84%
III. Saving	12	20	60%
IV. Investing	21	23	91%
V. Managing Credit	6	23	26%
VI. Managing Risk	20	23	86%
Total	92	135	68%

Managing Credit at 26% is the single largest structural gap in the program, and it is a gap of design, not of execution. There is no credit track. Credit appears only in Money Smarts EP10 (DEBT TRAP) and in World of Business at G7 and G9, where it is taught as *business* credit.

The seventeen unaddressed standards are the ones that matter most to a teenager within five years of the material: *Managing Credit 12-4* and *12-5* (paying for post-secondary education - scholarships, grants, federal vs private student loans), *12-7* and *12-8* (credit reports and credit scores), *12-1* (comparing APR), *12-3* (mortgages), *12-10* through *12-12* (debt management, bankruptcy, consumer credit protection law), and *12-13* (payday lending and check-cashing).

Saving at 60% is the second gap and is narrower: the missing standards cluster around *where savings live* (*Saving 4-4*, *4-5*, *8-3*, *8-6*, *12-1*, *12-2*, *12-5*) - banks, account types, deposit insurance, and the regulators.

What this percentage is and is not. It counts standards that a named episode teaches to. It does not count standards touched incidentally in a printable, and it does not claim mastery. It is deliberately the conservative number: a conservative figure with the gaps named survives someone checking it, and an unfalsifiable "fully aligned" claim does not.

6. Standards mapping by track

All statements verbatim from Framework A unless marked VNCSE, which is Framework B.

6.1 Money Smarts - 12 episodes

EP	Framework A standard (verbatim)	Conf.
01	Orientation episode, no discrete standard.	--
02	**Earning Income 4-1** "People have different job choices depending on their knowledge, skills, interests, and experience." · **Earning Income 4-3** "There are different ways to be paid for labor, including wages, salaries, commissions, and tips." · **Earning Income 4-4** "People can earn income by starting a new business as an entrepreneur or by owning a business."	[V]
03	**Saving 4-1** "When people save money, they are choosing not to spend money today to be able to buy something in the future." · **Saving 4-3** "People differ in their values and attitudes about saving." · **Saving 12-9** "There are many strategies that can help people manage psychological, emotional, and external obstacles to saving, including automated savings plans, employer matches, and avoiding personal triggers."	[V] / 12-9 [?]
04	**Spending 4-1** "People differ in their preferences, priorities, and resources available for consuming goods and services." · **Spending 4-3** "When people make a decision to use money for a particular purpose, they incur an opportunity cost in that they cannot use the money for another purpose." · **Spending 4-4** "Purchasing decisions have costs and benefits that can be different for different people."	[V]
05	**Spending 8-1** "Creating a budget can help people make informed choices about spending, saving, and managing money in order to achieve financial goals." · **Spending 12-1** "A budget helps people achieve their financial goals by allocating income to necessary and desired spending, saving, and philanthropy."	[V]
06	**Spending 4-4** (above) · **Spending 12-3** "When purchasing a good that is expected to be used for a long time, consumers consider the product's durability, maintenance costs, and various product features."	[V]
07	**Spending 4-2** "Money can be spent to increase one's own or another individual's personal satisfaction or to share the cost of goods and services." · **Spending 12-7** "People donate money, items, or time to charitable and non-profit organizations because they value the services provided by the organization and/or gain satisfaction from giving."	[V]
08	**Saving 4-2** "A savings plan is a plan for setting aside money to pay for a future need, goal, or emergency." · **Saving 8-1** "People save money for many different purposes, including large purchases such as cars and homes, education costs, retirement, and emergencies."	[V]
09	**Spending 4-5** "Price, spending choices of others, peer pressure, and advertising about a product or service can influence purchase decisions." · **Spending 8-2** "Making an informed purchase decision requires a consumer to critically evaluate price, product claims, and quality information from a variety of sources." · **Spending 8-3** "When evaluating information about goods and services, a consumer can better assess the quality and usefulness of the information by understanding the incentives of the information provider."	[V] / 8-3 [?]
10	**Managing Credit 4-1** "Interest is the price a borrower pays for using someone else's money, and the income earned by the lender." · **Managing Credit 4-2** "When a person pays with credit, they have immediate use of purchased goods or services while agreeing to repay the lender in the future with interest." · **Managing Credit 8-4** "Credit cards typically charge higher interest rates on balances due compared with rates on other types of loans." · **Managing Credit 8-7** "Borrowing increases debt and can negatively affect a person's finances."	[V]

EP	Framework A standard (verbatim)	Conf.
11	**Earning Income 4-6** "Income can be received as gifts or as an allowance for which no specified work may be required." · **Earning Income 8-9** "Entrepreneurs gain satisfaction from working for themselves and expect to earn profits that will compensate for the risks associated with new business ventures." · **Earning Income 8-3** "Getting more education, training, and experience can increase a person's human capital, productivity, and income-earning potential."	[V] / 8-3 [?]
12	Capstone -- recombines the above. Assessment anchor: **Spending 12-9** "Having an organized system for keeping track of spending, saving, and investing makes it easier to make financial decisions."	[?]

6.2 Investor Lab - 12 episodes

EP	Framework A standard (verbatim)	Conf.
01	**Investing 8-4** "Investors who buy corporate stock become part-owners of a business, benefit from potential increases in the value of their shares, and may receive dividend income." · **Investing 4-1** "People invest their money so that it can grow over time and help them achieve their long-term financial goals."	[V]
02	**Investing 12-5** "The prices of financial assets change in response to market conditions, interest rates, company performance, new information, and investor demand." · **VNCSE 7 (Markets and Prices)** · **VNCSE 8 (Role of Prices)**	[V]
03	**Investing 12-11** "Many investors buy and sell financial assets through discount brokerage firms that provide inexpensive investment services and advice using financial technology."	[V]
04	**Investing 12-2** "Investors earn investment returns from price changes and annual cash flows (such as interest, dividends or rent). The nominal annual rate of return is the annual total dollar benefit as a percentage of the beginning price." · **Investing 8-1**	[V]
05	**Investing 8-6** "Different types of investments expose investors to different degrees of risk." · **Investing 12-1** "A person's investment risk tolerance depends on factors such as personality, financial resources, investment experiences, and life circumstances." · **Investing 12-3** "Investors expect to earn higher rates of return when they invest in riskier assets."	[V]
06	**Investing 8-3** "Investors who buy corporate or government bonds are lending money to the issuer in exchange for regular interest payments." · **VNCSE 12 (Interest Rates)**	[V]
07	**Investing 8-5** "Instead of buying individual stocks and bonds, investors can buy shares of pooled investments such as mutual funds and exchange-traded funds (ETFs)." · **Investing 8-2** "Common types of financial assets include certificates of deposit (CDs), stocks, bonds, mutual funds, and real estate."	[V]
08	**Investing 12-7** "Expenses of buying, selling, and holding financial assets decrease the rate of return from an investment."	[V]
09	**Investing 12-6** "When making diversification and asset allocation decisions, investors consider their risk tolerance, goals, and investing time horizon."	[V]
10	**Investing 8-7** "The benefits of compounding for building wealth are greatest for people who invest regularly over longer periods of time." · **Saving 8-5** "Compound interest is interest on both the original principal and previously earned interest, as compared to simple interest which is only interest on the original principal."	[V]
11	**Investing 12-8** "Tax rules affect the rate of return on different investments, and can vary by holding period, type of income, and type of account." · **Earning Income 12-8** "Interest, dividends, and capital appreciation (gains) are examples of unearned income derived from financial investments. Capital gains are subject to different tax rates than earned income." · **Investing 12-4** "Because inflation reduces purchasing power over time, the real return on a financial asset is lower than its nominal return."	[V]
12	**Investing 12-9** "Common behavioral biases can result in investors making decisions that adversely affect their investment outcomes." · **Investing 12-12** "Federal regulation of financial markets is designed to ensure that investors have access to accurate information about potential investments and are protected from fraud."	[V]

Coverage note. This sequence maps to **17 of the 23 Investing standards** in Framework A. The six not reached - *Investing 12-10* (financial technology as a counterweight to bias), *12-13* (benchmarking), *12-14* (selecting a financial professional), *12-11* in depth, plus the grade-4 pair *4-1* / *4-2* at full band depth - are candidates for the printables rather than the video sequence, and that is where they should be placed rather than padding the twelve.

6.3 Insurance Genius - 12 episodes

EP	Framework A standard (verbatim)	Conf.
01	**Managing Risk 4-1** "People are exposed to risk when there is a chance of loss or harm. Risk is an unavoidable part of daily life." · **Managing Risk 4-4** "Insurance is often purchased to limit financial losses due to risk." · **Managing Risk 8-2** "Insurance is a financial product that allows people to pay a fee (premium) to transfer the cost of a potential financial loss to an insurance company." · **Managing Risk 8-3** "An insurance company creates a pool of funds from many policyholders' premium payments and then uses these funds to compensate customers who experience a loss. People at higher risk for making a claim usually have to pay a higher premium." · **Managing Risk 8-5** "People can choose to avoid, reduce, retain, or transfer risk through the purchase of insurance. Each option has different costs and benefits."	[V]
02	**Managing Risk 8-4** "Four key insurance terms that contribute to out-of-pocket costs with an insurance policy are: premium, deductible, copayments, and co-insurance." · **Managing Risk 12-5** "Health insurance provides coverage for medically necessary health care and may also cover some preventive care. It is sometimes offered as an employee benefit with the employer paying some or all of the premium cost."	[V]
03	**Managing Risk 12-7** "Auto, homeowner's and renter's insurance reimburse policyholders for financial losses to their covered property and the costs of legal liability for their damages to other people or property." · **Managing Risk 12-3** "Some types of insurance coverage are mandatory." · **Managing Risk 12-4** "Insurance premiums are lower for people who take actions to reduce the likelihood and/or financial cost of losses and for those who buy policies with larger deductibles or copayments."	[V] / 12-3 [?]
04	**Managing Risk 12-7** (above) · **Managing Risk 8-1** "Financial loss can occur from unexpected events that damage health, wealth, income, property, and/or future opportunities."	[V]
05	**Managing Risk 12-8** "Life insurance provides funds for beneficiaries in the event of an insured person's death. Policy proceeds are intended to replace the insured's lost wages and/or to fund their dependents' future financial needs."	[V]
06	**Managing Risk 12-6** "Disability insurance replaces income lost when a person is unable to earn their regular income due to injury or illness. In addition to privately purchased policies, some government programs provide disability protection."	[V]
07	**Managing Risk 12-2** "The decision to buy insurance depends on perceived risk exposure, the price of insurance coverage, and individual characteristics such as risk attitudes, age, occupation, lifestyle, and financial profile."	[?]
08	**Managing Risk 8-2** (above) -- the claim is the transfer executing. No standard states claim procedure explicitly; this episode teaches a practice the framework assumes rather than a standard it names. **Stated honestly rather than force-mapped.**	[V] as an honest gap
09	**Managing Risk 12-4** (above) · **Spending 8-2** "Making an informed purchase decision requires a consumer to critically evaluate price, product claims, and quality information from a variety of sources."	[?]
10	**Managing Risk 12-1** "People vary with respect to their willingness to accept risk and in how much they are willing to pay for insurance that will allow them to minimze future financial loss." · **Spending 12-5** "Consumers incur costs and realize benefits when searching for information related to the purchase of goods and services."	[V]
11	**Managing Risk 8-6** "Extended warranties and service contracts provide protection against certain product mechanical failures during the contract period." · **Managing Risk 12-12** "Extended warranties and service contracts are like an insurance policy."	[V]
12	Capstone. Anchor: **Managing Risk 12-2** (above)	[?]

Note on EP08. The framework has no standard that names claim filing. Rather than attach the episode to a standard it does not fit, this document records it as instruction that exceeds the standard. That is a strength to state, not a hole to paper over.

6.4 What's A Tax Tour - 12 episodes

EP	Framework A standard (verbatim)	Conf.
01	**Earning Income 4-7** "Most income is taxed by the government to pay for government-provided goods and services." · **Earning Income 12-6** "Federal, state, and local taxes fund government-provided goods, services, and transfer payments to individuals. The major types of taxes are income taxes, payroll taxes, property taxes, and sales taxes." · **VNCSE 16 (Role of Government and Market Failure)**	[V]
02	**Earning Income 8-5** "Net income (take-home pay) is the amount left from wages and salaries after taxes and payroll deductions." · **Earning Income 12-1** "Compensation for a job or career can be in the form of wages, salaries, commissions, tips, or bonuses, and may also include contributions to employee benefits, such as health insurance, retirement savings plans, and education reimbursement programs."	[V]
03	**Earning Income 8-7** "People are required to pay taxes on most types of income, including wages, salaries, commissions, tips, earnings on investments, and self-employment income." · **Earning Income 12-11** "Owning a small business can be a person's primary career or can supplement income from other sources."	[V]
04	**Earning Income 12-7** "The type and amount of taxes people pay depend on their sources of income, amount of income, and amount and type of spending."	[V]
05	**Earning Income 8-6** "Social Security is a federal government program that taxes workers and employers to provide retirement, disability, and survivor income benefits for workers or their dependents." · **Managing Risk 12-9** "Unemployment insurance, Medicaid, and Medicare are public insurance programs that protect individuals from economic hardship caused by certain risks."	[V]
06	**Earning Income 12-9** "Tax deductions and credits reduce income tax liability."	[V]
07	**Earning Income 12-9** (above)	[V]
08	**Saving 12-6** "Tax policies that allow people to save pretax earnings or to reduce or defer taxes on interest earned provide incentives for people to save." · **Saving 12-7** "Employer defined contribution retirement plans and health savings accounts can provide incentives for employees to save." · **Investing 12-8** "Tax rules affect the rate of return on different investments, and can vary by holding period, type of income, and type of account." · **Earning Income 12-10** "Retirement income typically comes from some combination of continued employment earnings, Social Security, employer-sponsored retirement plans, and personal investments."	[V]
09	**Earning Income 12-7** (above) -- filing is the mechanism the standard assumes. See note below.	[V]
10	**Earning Income 8-5** (above) · **Earning Income 12-7** (above)	[?]
11	**Spending 12-8** "Federal and state laws, regulations, and consumer protection agencies (e.g., Federal Trade Commission, Consumer Affairs office, and Consumer Financial Protection Bureau) can help individuals avoid unsafe products, unfair practices, and marketplace fraud." · **Spending 12-9** "Having an organized system for keeping track of spending, saving, and investing makes it easier to make financial decisions."	[?]
12	Capstone. Anchor: **Earning Income 12-6**, 12-7, 12-9	[?]

Note on EP09. As with Insurance EP08, the framework contains no standard that says "file a return." Learning outcome *Earning Income 12-7d* does reference IRS Forms W-2 and 1099 explicitly, which anchors the surrounding instruction, but the act of filing is a practice this track teaches beyond the standard. Stated, not force-mapped.

6.5 Pillars - 6 free doorway episodes

EP	Framework A standard (verbatim)	Conf.
01	**Spending 8-1** "Creating a budget can help people make informed choices about spending, saving, and managing money in order to achieve financial goals." · **Spending 12-1** "A budget helps people achieve their financial goals by allocating income to necessary and desired spending, saving, and philanthropy." · **Saving 4-2**	[V]
02	**Managing Risk 8-5** "People can choose to avoid, reduce, retain, or transfer risk through the purchase of insurance. Each option has different costs and benefits." · **Investing 4-2** "Low-interest savings accounts are commonly used for short-term financial goals and emergency funds because they are low risk. When saving for longer-term financial goals, people often invest in riskier assets to earn higher returns." · **Investing 8-6**	[V]
03	**Saving 8-5** "Compound interest is interest on both the original principal and previously earned interest, as compared to simple interest which is only interest on the original principal." · **Investing 8-7** "The benefits of compounding for building wealth are greatest for people who invest regularly over longer periods of time." · also **VNCSE 12**	[V]
04	**Earning Income 4-7** "Most income is taxed by the government to pay for government-provided goods and services." · **Earning Income 8-5** "Net income (take-home pay) is the amount left from wages and salaries after taxes and payroll deductions." · **Earning Income 12-6**	[V]
05	**Earning Income 4-4** "People can earn income by starting a new business as an entrepreneur or by owning a business." · **Earning Income 8-9** "Entrepreneurs gain satisfaction from working for themselves and expect to earn profits that will compensate for the risks associated with new business ventures." · also **VNCSE 14 (Entrepreneurship)**	[V]
06	Navigation capstone -- no discrete standard; maps the five above onto the five paid tracks.	[V]

6.6 World of Business - by grade band

World of Business is the track where **Framework B carries most of the weight**, because it teaches enterprise and market economics rather than household money.

Band	Framework B (VNCSE 2010)	Framework A (2021)	Conf.
K-2	**1 Scarcity** · **3 Allocation** · **5 Trade** ("Voluntary exchange occurs only when all participating parties expect to gain") · **6 Specialization**	**Earning Income 4-1**, **4-4**	[V]
3-5	**2 Decision Making** · **4 Incentives** · **7 Markets and Prices** ("A market exists when buyers and sellers interact. This interaction determines market prices and thereby allocates scarce goods and services") · **8 Role of Prices** · **13 Income**	**Earning Income 4-4**, **Spending 4-3**, **Spending 4-4**	[V]
6-8	**9 Competition and Market Structure** · **10 Institutions** · **14 Entrepreneurship** ("Entrepreneurs take on the calculated risk of starting new businesses... Entrepreneurial innovation is an important source of economic growth")	**Earning Income 8-9**, **Managing Credit 8-6**	[V]
9-12	**10 Institutions** · **12 Interest Rates** · **14 Entrepreneurship** · **15 Economic Growth** · **16 Role of Government and Market Failure**	**Earning Income 12-11**, **12-1**, **Managing Credit 12-1**, **12-2**, **Managing Risk 12-3**, **12-7**	[V] / some [?]

7. World of Business - per grade, K through 12

Purpose. Show, by grade, which specific benchmarks each year's program centers. We use the framework name plus the actual benchmark - no alignment salad. Where the program teaches something a framework does not name (entrepreneurship-as-discipline at younger grades, behavioral finance, product design ethics), we say so plainly rather than forcing a fit.

> **Read this section together with section 6.6.** The rows below are the cross-curricular alignment - CCSS-Math, CCSS-ELA, C3, CASEL, NGSS-ETS* - reproduced unchanged from the previous edition. The personal-finance benchmarks that previously sat alongside them cited the superseded 2015 Jump$tart and 2013 CEE editions and have been **removed**. The current personal-finance and economics alignment for this track is the band-level mapping in section 6.6, which is verified. **Per-grade specificity against the 2021 standards has not yet been derived, and is scheduled in the register rather than guessed at.**

Kindergarten - "Businesses help people"

- CCSS-Math K.MD.A.2 / K.CC.B.4: Counting and comparing -- applied to coin recognition and "which is more."
- CCSS-ELA RL.K.3: Identify characters, settings, and major events in a story -- applied to picture books like A Chair for My Mother.
- C3 D2.Eco.2.K-2: Identify the goods and services that people in the community produce and those that are produced in other communities.
- CASEL Self-Awareness: Recognize one's own emotions about classroom roles (customer, worker).

Honest gap: Entrepreneurship-as-noticing-need is not named at K in any published personal-finance framework; we teach it because it scaffolds what the program builds toward.

Grade 1 - "Businesses make things or do things"

- CCSS-Math 1.MD.C.4 / 1.OA.A.1: Adding and comparing -- applied to coin counting up to 50 cents.
- CCSS-ELA SL.1.4: Describe people, places, things, and events with relevant details, expressing ideas and feelings clearly -- used in classroom store role-play.
- C3 D2.Eco.1.K-2: Explain how scarcity necessitates decision making -- at the level of "we only have so many cookies."
- CASEL Relationship Skills: Cooperation in a worker/customer pair.

Honest gap: "Make/do" framing is original to this curriculum; designed to bridge K's "businesses help" to 2's "businesses solve."

Grade 2 - "Businesses solve problems"

- CCSS-Math 2.MD.C.8: Solve word problems involving dollar bills, quarters, dimes, nickels, and pennies - center of "make change from $1."
- CCSS-ELA W.2.2: Write informative/explanatory texts -- Problem -> Idea cards practice this.
- NGSS-ETS K-2-ETS1-1: Ask questions, make observations, and gather information about a situation people want to change. (Direct fit for "businesses solve problems.")
- CASEL Responsible Decision-Making: Identify a problem and propose a solution.
- C3 D2.Eco.5.K-2: Identify prices of products, including taxes, that people pay for what they want.

Grade 3 - "Business ideas come from skills, hobbies, and needs"

- CCSS-Math 3.OA.D.8: Solve two-step word problems using the four operations -- used for cost / revenue / profit.
- CCSS-ELA W.3.1: Write opinion pieces -- students defend their picked idea.
- C3 D2.Eco.10.3-5: Explain why individuals, businesses, and governments specialize.
- NGSS-ETS 3-5-ETS1-1: Define a simple design problem reflecting a need or a want.
- CASEL Self-Awareness: Identify one's own skills and interests.

Grade 4 - "Businesses need a simple plan"

- CCSS-Math 4.OA.A.3: Solve multistep word problems with whole numbers -- used in the 5-question Reality Check.
- CCSS-Math 4.MD.A.2: Use the four operations to solve word problems involving distances, intervals of time, money -- used in event budgeting under a cap.
- CCSS-ELA W.4.4: Produce clear and coherent writing -- 1-sentence customer statement, 1-page plan.
- NGSS-ETS 3-5-ETS1-2: Generate and compare multiple possible solutions to a problem.
- C3 D2.Eco.4.3-5: Explain why incentives vary between buyers and sellers.

Grade 5 - "Money, pricing, and profit"

- CCSS-Math 5.NBT.B.7: Add, subtract, multiply, and divide decimals -- used in unit cost and pricing.
- CCSS-Math 5.NF.B.6: Solve real-world problems involving multiplication of fractions and mixed numbers -- used in target-margin pricing.
- CCSS-ELA SL.5.4: Report on a topic in an organized manner -- 30-second elevator pitch.
- C3 D2.Eco.7.3-5: Explain how profits influence sellers in markets.
- CASEL Responsible Decision-Making: Evaluating consequences of pricing choices.

Honest gap: "Targeted persuasion in ads" is taught here as media-literacy-meets-business; it sits across CCSS-ELA and emerging financial-literacy standards but is not specifically named in the personal-finance frameworks at G5.

Grade 6 - "Businesses need systems and roles"

- CCSS-Math 6.RP.A.3: Use ratio and rate reasoning to solve real-world problems -- used in savings-rate goal as a percentage.
- CCSS-Math 6.SP.B.5: Summarize numerical data sets in relation to their context -- light use in monthly ledger.
- CCSS-ELA W.6.2: Write informative/explanatory texts -- SOP writing.
- C3 D2.Eco.6.6-8: Explain how changes in supply and demand cause changes in prices.
- CASEL Relationship Skills: Negotiation, role clarity (RACI).

Honest gap: RACI and SOPs are operational concepts not specifically named in K-12 standards; we teach them because they are how real teams work.

Grade 7 - "Know your customer"

- CCSS-Math 7.RP.A.3: Use proportional relationships to solve multistep ratio and percent problems -- used in per-customer revenue and contribution margin.
- CCSS-Math 7.SP.A.1 / 7.SP.A.2: Use random sampling to draw inferences -- applied to small-sample customer surveys.
- CCSS-ELA W.7.7: Conduct short research projects -- customer interview write-ups.
- CCSS-ELA SL.7.1: Engage effectively in collaborative discussions -- interview practice and team huddles.
- C3 D2.Eco.4.6-8: Explain how changes in supply and demand cause changes in prices and quantities.
- CASEL Social Awareness: Perspective-taking -- central to building a customer persona.
- NGSS-ETS MS-ETS1-1: Define the criteria and constraints of a design problem with sufficient precision -- applied to customer problem statements.

Honest gap: "Customer persona" is a marketing-discipline construct not named in the personal-finance frameworks but central to entrepreneurship; we teach it explicitly.

Grade 8 - "Measure, improve, and operate smarter"

- CCSS-Math 8.EE.C.7 / 8.F.B.4: Linear equations and functions -- break-even is a piecewise linear function.
- CCSS-Math 8.SP.A.1: Patterns of association in bivariate data -- used in mini A/B test analysis.
- CCSS-ELA W.8.1: Write arguments -- variance explanation.
- C3 D2.Eco.5.6-8: Explain ways in which money facilitates exchange.
- NGSS-ETS MS-ETS1-3: Analyze data from tests to determine similarities and differences among several design solutions -- direct fit for the A/B test.
- CASEL Self-Management: Goal-setting, self-monitoring (PDSA).

Honest gap: PDSA is a quality-improvement discipline not named in standards; we teach it because it is how real businesses get better.

Grade 9 - "Entrepreneurship is organized problem-solving"

- CCSS-Math A-CED.A.2: Create equations in two or more variables -- used in P&L modeling.
- CCSS-Math S-IC.B.4: Estimate from a sample -- applied to 5-interview customer discovery.
- CCSS-ELA W.9-10.7 / RST.9-10.7: Conduct research and integrate technical information -- central to discovery cycle.
- CCSS-ELA SL.9-10.4: Present findings clearly and concisely.
- C3 D2.Eco.2.9-12: Use marginal benefits and marginal costs to construct an argument -- directly used in MVP go / no-go.
- NGSS-ETS HS-ETS1-2: Design a solution to a complex real-world problem by breaking it down into smaller, more manageable problems.
- CASEL Responsible Decision-Making: Analyze consequences of various actions for personal, social, and collective well-being.

Grade 10 - "Ownership structure, money, and compliance"

- CCSS-Math A-SSE.B.3 / F-IF.C.8: Choose and produce equivalent forms -- used in funding-source comparison spreadsheets.
- CCSS-ELA W.9-10.1: Write arguments to support claims with valid reasoning -- defending a vision statement.
- C3 D2.Eco.10.9-12: Use current data to explain the influence of changes in spending, production, and the money supply on various economic conditions.
- CASEL Responsible Decision-Making: Considering ethical responsibility.

Honest gap: Premortem is a Klein-style decision-quality tool, not in any K-12 framework; we teach it because it works.

Grade 11 - "Leadership, sales, and execution"

- CCSS-Math A-REI.D.10 / F-LE.A.1: Linear, exponential, quadratic models -- applied in cash-flow forecasts and growth projections.
- CCSS-ELA SL.11-12.4: Present information, findings, and supporting evidence -- investor-style pitch.
- CCSS-ELA SL.11-12.3: Evaluate a speaker's point of view, reasoning, and use of evidence -- applied to peer pitch critique.
- C3 D2.Eco.13.9-12: Explain why advancements in technology and investments in capital goods and human capital increase economic growth.
- CASEL Relationship Skills: Conflict management, leadership.
- NGSS-ETS HS-ETS1-3: Evaluate a solution to a complex real-world problem based on prioritized criteria and trade-offs.

Grade 12 - "Launch-ready entrepreneurship"

- CCSS-Math S-MD.B.5 / S-MD.B.7: Use probability to evaluate outcomes of decisions -- used in scenario planning.
- CCSS-ELA W.11-12.1 / SL.11-12.4: Argument writing and presenting findings -- Capstone defense.
- C3 D2.Eco.7.9-12: Use benefits and costs to evaluate the effectiveness of government policies -- touched in compliance unit.
- CASEL Self-Awareness and Responsible Decision-Making: Recognizing strengths, identifying solutions for personal and community challenges -- both load in Capstone.
- NGSS-ETS HS-ETS1-1: Analyze a major global challenge to specify qualitative and quantitative criteria -- for ventures with social / environmental angle.

8. Notes on alignment philosophy

- **Three to six benchmarks per grade is the target.** When an alignment is genuine, it earns its place. When it is a stretch, we admit the gap rather than write "addresses CCSS broadly."
- **State frameworks override.** Schools in Florida, Virginia, Texas and elsewhere should treat their state's K-12 personal-finance framework as primary and use the National Standards for Personal Financial Education as a supplement.
- **One framework cited once.** The National Standards for Personal Financial Education is a single co-published document. It is cited once, under one name. Listing its two publishers as two frameworks would inflate the apparent corroboration behind an alignment, which is precisely the error this edition corrects.
- **Honest gaps make the program credible, not weaker.** A school administrator who reads "this is how this curriculum departs from named standards, and why" trusts the document more than one that pretends all benchmarks fit.

9. Verification register - every mapping marked [?]

These are proposed mappings that must be confirmed against the actual instructional content before they are published as claims. **The standard text in every case is verbatim and correct; what is unverified is whether the episode actually teaches to it.**

Track	EP	Standard	What must be checked
Money Smarts	03	Saving 12-9	Does the episode name any strategy for overcoming obstacles to saving, or only the pay-yourself-first rule?
Money Smarts	09	Spending 8-3	Does it address the incentives of the information provider (i.e. that a review may be paid), or only unit price?
Money Smarts	11	Earning Income 8-3	Does it connect skill acquisition to earning capacity explicitly?
Money Smarts	12	Spending 12-9	Does the capstone actually require a tracking system to be maintained?
Insurance Genius	03	Managing Risk 12-3	Does it state that auto liability coverage is legally mandatory?
Insurance Genius	07	Managing Risk 12-2	Does the policy-reading episode address the decision to buy, or only comprehension?
Insurance Genius	09	Spending 8-2	Does bundling get treated as an evaluated purchase decision?
Insurance Genius	12	Managing Risk 12-2	Capstone scope.
What's A Tax Tour	10	Earning Income 8-5, 12-7	Does the W-4 episode connect withholding back to net pay arithmetic?
What's A Tax Tour	11	Spending 12-8	Does it name a real agency (IRS / FTC / CFPB) or speak generically about scams?
What's A Tax Tour	12	Earning Income 12-6 / 12-7 / 12-9	Capstone scope.
World of Business	G9-G12	several	Per-cell verification against this document's per-grade section, now that the framework attribution is corrected.

Also outstanding, and disclosed rather than deferred quietly

- **Per-grade Framework A mapping for World of Business (section 7) has not been derived.** The band-level mapping in 6.6 is verified and is what this document currently claims.
- **The CCSS / C3 / CASEL / NGSS-ETS codes across the PDF corpus have never been audited as a set**, and at least one fabricated code was previously found and corrected in this corpus. Schedule the audit before this document is relied on for those frameworks.
- **One track, two public names.** The track is called World of Business on the public tour page and Cash to Company in the master documents. Pick one public name and re-head the master set.