



PragerU KIDS

**PragerU and Utah Aligned
Financial Literacy Standards**



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Introduction:

PragerU & PragerU Kids

What is PragerU?

PragerU promotes American values through engaging educational videos that reach millions of people online. As a 501(c)(3) nonprofit, Prager University Foundation ("PragerU") provides free, high-quality resources designed to encourage critical thinking and informed decision-making. Whether you're seeking deeper understanding, a fresh perspective, or practical learning tools, PragerU empowers people of all ages to think independently and live with purpose.

What is PragerU Kids?

With kids shows that teach classic American values, we offer supplemental educational content that parents and teachers trust and children love. PragerU Kids is the leading network for educational, entertaining, and pro-American kids' shows for every grade.

Standards-Aligned Resources at No Cost

Designed by educators for teachers, parents, and students, this free K-12th grade resource aligns PragerU Kids videos, lesson plans, worksheets, and books with key academic standards in financial literacy.

Official State Adoptions

PragerU Kids content is formally adopted in the following states: **Alaska, Arizona, Florida, Idaho, Louisiana, Montana, New Hampshire, Oklahoma, South Carolina, and Utah.**

Overview of PragerU Kids Shows by Grade Band

The following section organizes PragerU Kids shows by grade level to provide a clear view of available content across K-12. Each description offers a brief snapshot of the show's format, tone, and educational value, allowing for quick identification of resources aligned to specific instructional goals.

Kids Shows You Can Trust

Show Descriptions for Grades K-2

	Otto's Tales	A sweet storytime show that celebrates American values.
	Craftory	American history made fun for young kids with easy, family-friendly, DIY crafts.

Show Descriptions for Grades 3-5

	Leo & Layla's History Adventures	Meet historical figures that shaped the world in this time-traveling cartoon for elementary kids.
	Guess or Mess	A wild and crazy game show for elementary kids about important figures who represent American values.
	Unboxed, USA	U.S. states are unboxed in this hilarious quiz show celebrating our amazing country.

Show Descriptions for Grades 6+

	Cash Course	Fast and fun financial literacy for youth to young adults.
	Street Smarts	U.S. civics and history lessons in a fun quiz show that will have your kids laughing while they learn.
	How To	Life skills and character development for tweens and teens.

Show Descriptions for Grades 6+

	Around the World	Global issues that teach middle and high school kids what makes America unique.
	TBH History	Honest recaps and hilarious skits for middle and high school kids about important moments in history.
	The Hustle	Stories of young entrepreneurs turning their passion into profit.
	5-Minute Videos	The best ideas from the best minds distilled into five focused minutes.
	Book Club	Michael Knowles and special guests discuss great literature that has shaped Western Civilization.

Lesson Plans & Worksheets

	Lesson Plans	45-minute, teacher-crafted lesson plans aligned to Common Core Anchor Standards. Each includes objectives, key vocab, materials, PragerU Kids video links, warm-ups, wrap-ups, and extension activities.
	Worksheets	Ready-to-print resources that pair with PragerU Kids videos and lessons—featuring coloring pages and worksheets that reinforce key concepts and double as formative assessments.

Books

	Books	Based on PragerU Kids shows watched by millions of American families, our books for K-12th grade students teach history, civics, and American values in an age-appropriate manner.
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Free Standards-Aligned Lesson Plans & Worksheets

PragerU Kids' free lesson plans and worksheets are developed to support multiple educational standards in one lesson that is fun, interactive, and entertaining. Teachers can finally implement content grounded in traditional American values that inspire self-reliance, patriotism, and resiliency while teaching foundational knowledge in subjects ranging from civics to financial literacy.

PragerU Kids shows, lesson plans, and worksheets are organized by grade bands (K-2, 3-5, and 6+). Taking this into consideration, all lesson plans and worksheets are aligned to the Common Core College and Career Readiness Anchor Standards.

Designed with the classroom setting in mind, our lesson plans and worksheets can easily be tailored to both the homeschool and tutoring settings as well.

Our free resources unite students, teachers, and parents through shared core knowledge and cultural literacy.

About This Endeavor

A Resource Built for Utah

To support Utah's Financial Literacy Core Standards, PragerU has developed a research-based collection of engaging videos and learning resources aligned to the state's academic expectations. This content addresses key personal finance topics such as budgeting, saving, credit, investing, taxes, insurance, and economic decision-making, helping students build practical skills they can apply in real life.

Designed with Utah classrooms in mind, these resources can be used to supplement instruction, support a standalone financial literacy course, or reinforce existing curriculum. With a focus on clarity, relevance, and student engagement, PragerU's materials help Utah educators deliver meaningful financial education that prepares students for responsible adulthood.

Alignment Methodology

All PragerU resources are provided as supplemental instructional materials. Resources may address Utah's financial literacy standards in whole or in part, and alignments are based on professional review and interpretation of the standards and benchmark clarifications. Final selections reflect PragerU's best professional judgment regarding instructional relevance.

A Note About the Structure of this Document

The original Utah Financial Literacy Standards were organized using strands with numbered and bulleted lists but lacked a formal numbering system. To improve clarity and ease of reference, we have applied a hierarchical numbering system (e.g., 1 → 1.1 → 1.1.a, etc.) to categorize and track specific standards within each strand systematically.

Financial Literacy Content

Show Descriptions for Grades 6+			
	Show Title	Description	List of Episodes
	Cash Course	Fast and fun financial literacy for youth to young adults.	<ol style="list-style-type: none"> 1. Accounting Basics 101 2. America's Economic Secret Sauce 3. Artificial Intelligence and Fraud 4. Becoming a Business 5. Borrowing Money 6. But Why Tariffs? 7. Checking and Savings Accounts 8. Cryptocurrency 9. Currency II: Foreign Exchange 10. Cybercrimes and You 11. Different Ways to Budget 12. Economic Policies and You 13. Gambling with Your Money 14. Good vs. Bad Credit 15. Government & the Economy 16. How Are You Getting Paid? 17. In Sync with Circular Flow 18. Incentives: The Usual Suspects 19. Inflation & Your Money 20. Insurance Basics 21. Investing & Bonds 22. Investing & Stocks 23. Is Market Failure an Option? 24. Know Your Tax Forms: W-2 & W-4 25. Make Trade, Not War 26. Making Economic Decisions 27. Manage Your Financial Hygiene 28. Measuring Economic Performance 29. Navigating Auto Insurance 30. Private Property for the Win! 31. Profits & Losses: The Hidden Signal 32. Reading Your Paystub 33. Redistribution: Does it Work? 34. Renting vs. Owning 35. Scarcity and Choice 36. Scams and Fraud 37. Schools of Economic Thought 38. Simple vs. Compound Interest 39. Student Loans 101 40. Subsidies: Everybody Pays! 41. Supply & Demand 42. Taxes II: Capital Gains 43. Taxes III: Freelancing & 1099s 44. Taxes IV: The Price Isn't Right

			<p>45. The Basics of Inheritance</p> <p>46. The Cost of Price Controls</p> <p>47. The Great Federal Reserve Mystery</p> <p>48. The Imperfect Markets Showdown</p> <p>49. The Ingredients for Economic Growth</p> <p>50. The Legend of Perfect Competition</p> <p>51. The Money Markets: The Real Boss</p> <p>52. The Risky Business of National Budgets</p> <p>53. The Role of Prices</p> <p>54. The Tug-o-War of Labor Markets</p> <p>55. The Wild Ride of Economic Cycles</p> <p>56. Trading to Your Advantage</p> <p>57. Understanding Assets and Liabilities</p> <p>58. Understanding Health Insurance</p> <p>59. Understanding Retirement Savings Accounts</p> <p>60. Understanding Taxes</p> <p>61. Unemployment: Vital Sign of an Economy</p> <p>62. Using Credit and Debit Cards</p> <p>63. Using Financial Institutions</p> <p>64. Warranties and Guarantees</p> <p>65. What Are Commodities?</p> <p>66. What Are Savings?</p> <p>67. What Is a Budget?</p> <p>68. What Is Bankruptcy?</p> <p>69. What Is Currency?</p> <p>70. What Is Debt?</p> <p>71. What Is an Economy?</p> <p>72. What Is Investing?</p> <p>73. Why Economic Systems Matter</p>
	 <p>The Hustle</p>	<p>Stories of young entrepreneurs turning their passion into profit.</p>	<p>1. Appetite for Risk: Chily Barkers</p> <p>2. Building Buzz: The Sweet Bee Sisters</p> <p>3. Crunching the Numbers: Granola'd</p> <p>4. Earrings to Earnings: Made by Gracie</p> <p>5. Faith in Fashion: Childlike Clothing</p> <p>6. From Rollers to Real Estate: Black Bear Painting</p> <p>7. Hot Wheels, Cold Hard Cash: Clean Cruise Detailing</p> <p>8. Lather, Rinse, Revenue: Mane Attraction Salon</p> <p>9. Lucrative Leatherworks: Broken Axe Leather Co.</p> <p>10. Patterns & Profits: Brown Eyed Quilter</p> <p>11. Reaping What You Mow: Yellow Hat Landscape</p> <p>12. Rise and Grind: Cozy Coffee</p> <p>13. Sole Man: Denver SNKRS LLC</p> <p>14. Steeped in History: Sage and Folly Historical Apothecary</p> <p>15. Success Is in the Cards: AnnaMade Design Co.</p> <p>16. Under Pressure: Dirt & Grime Co.</p>



How To

Life skills and character development for tweens and teens.

1. [How To Be a Good Winner](#)
2. [How To Be a Rational Patriot](#)
3. [How To Be a True Friend](#)
4. [How To Be a Victor & Not a Victim](#)
5. [How To Be Reasonably Green](#)
6. [How To Be Resilient and Not Fear Failure](#)
7. [How To Be Self-Sufficient](#)
8. [How To Be Smart Online](#)
9. [How To Be Truly Happy](#)
10. [How To Build Good Habits and Break Bad Ones](#)
11. [How To Deal with Anxiety](#)
12. [How To Deal with Peer Pressure](#)
13. [How To Embrace Your Femininity](#)
14. [How To Embrace Your Masculinity](#)
15. [How To Engage in a Conversation with Someone You Disagree With](#)
16. [How To Engage in Healthy Conversations](#)
17. [How To Forgive](#)
18. [How To Get Better Sleep](#)
19. [How To Get Out of the Pit of Despair](#)
20. [How To Handle Getting Pulled Over](#)
21. [How To How To Apologize](#)
22. [How To How To Ask for Help](#)
23. [How To How To Interview and What to Do After](#)
24. [How To How To Live a Healthy Lifestyle](#)
25. [How To How To Manage Your Money Wisely](#)
26. [How To How To Manage Your Time](#)
27. [How To How To Not Be a Screen Addict](#)
28. [How To How To Not Be Destroyed by the Internet](#)
29. [How To How To Prep for a Job](#)
30. [How To How To Prepare for a Test](#)
31. [How To How To Present Yourself Professionally](#)
32. [How To How To Receive Criticism](#)
33. [How To How To Recover from Your Mistakes](#)
34. [How To How To Set Goals and Keep Them](#)
35. [How To How To Take Care of an American Flag](#)
36. [How To How To Take Ownership of Your Life](#)
37. [How To How To Think Objectively](#)
38. [How To How To Work Hard and Enjoy It](#)
39. [How To Take Pride in Your Work](#)

Alignment to Utah Financial Literacy Standards

Utah Standard	Standard Description	Alignment to PragerU Content	Episode Description	Justification of Effectiveness
Strand 1	Students will understand basic economic concepts and develop economic thinking critical to making personal financial choices.			
Standard 1	Understand how basic economic principles affect personal financial choices.			
1.1.a	Describe the role different participants play in the economy, such as households, businesses, government.	<u>Cash Course: What Is an Economy?</u>	This episode explains the relationship between producers, consumers, and businesses while introducing different types of economies.	Helps students understand the roles of different economic participants, including businesses, households, and government, by analyzing the business cycle and economic systems.
		<u>Cash Course: Measuring Economic Performance</u>	This episode explains key economic indicators—GDP, CPI, and the unemployment rate—showing how they measure an economy's health.	Helps students understand the roles of households, businesses, and government in economic performance by analyzing job availability, inflation, and production levels. It also explores the limitations of these indicators in decision-making.

1.1.a. Continued	<u>Cash Course: Why Economic Systems Matter</u>	<p>This episode compares command, free market, and mixed economies, analyzing how they impact consumers, businesses, and government decision-making.</p>	<p>Helps students understand how different economic systems define the roles of economic participants, influencing financial choices, resource allocation, and competition.</p>
	<u>Cash Course: Economic Policies and You</u>	<p>This episode explains the impact of monetary and fiscal policy on inflation, employment, and personal finances, showing how government decisions influence economic conditions.</p>	<p>Helps students understand how economic participants—households, businesses, and government—are affected by policy decisions, including taxation, interest rates, and government spending.</p>
	<u>Profits & Losses: The Hidden Signal</u>	<p>This episode explains how profits and losses serve as critical signals in a market economy, guiding businesses to allocate resources efficiently and respond to consumer demand.</p>	<p>Helps students understand the roles of businesses, consumers, and government in shaping economic activity. It explores how profit motives drive business decisions and the consequences of government intervention in economic markets.</p>
	<u>America's Secret Sauce</u>	<p>This episode explores how economic freedom, individual rights, and</p>	<p>Helps students understand how businesses, consumers,</p>

1.1.a. Continued			entrepreneurship have shaped America's economy and encouraged innovation.	and government interact in a free-market system, highlighting the role of economic opportunity and government protections for individual rights.
		<u>The Hustle: Sole Man: Denver SNKRS LLC</u>	A young entrepreneur builds a sneaker resale business, navigating supply and demand in a competitive market.	Demonstrates how businesses (producers) respond to consumer trends and pricing, while households (buyers) drive demand.
		<u>The Hustle: Building Buzz: The Sweet Bee Sisters</u>	Three sisters turn their homemade lip balm into a successful business by marketing to consumers and scaling production.	Shows how businesses interact with households by identifying customer needs and expanding based on demand.
		<u>The Hustle: Earrings to Earnings: Made by Gracie</u>	A teen entrepreneur turns her jewelry-making hobby into a business, adjusting pricing and production to grow.	Highlights the role of producers in responding to market demand and making business decisions based on consumer preferences.
		<u>The Hustle: Hot Wheels, Cold Hard Cash: Clean Cruise Detailing</u>	A high school student builds a mobile car detailing business, responding to local demand and learning about business costs.	Shows how entrepreneurs manage supply, pricing, and customer relationships to remain competitive.

1.1.b.	Define gross domestic product (GDP) and explain why it is important.	Cash Course: Measuring Economic Performance	This episode explains GDP, CPI, and the unemployment rate as key indicators of economic health, highlighting their uses and limitations.	Directly defines GDP and demonstrates its importance in assessing economic growth, job markets, and price stability. It also evaluates GDP's strengths and weaknesses as a measurement tool.
		The Wild Ride of Economic Cycles	Defines GDP as "the value of all goods and services an economy produces over a given time" and describes its role in measuring economic growth.	The episode directly defines GDP, explains its significance, and connects it to economic performance.
1.1.c.	Define inflation and explain its impact on economic and financial choices.	Inflation & Your Money	Explains what inflation is, why it happens, and how it affects consumers, businesses, and economic stability.	Directly defines inflation and demonstrates its impact on purchasing power, wages, and financial planning.
		Measuring Economic Performance	Covers inflation as one of the key economic indicators, alongside GDP and unemployment.	Defines inflation and discusses its role in economic health and decision-making.
		Economic Policies and You	Examines how fiscal and monetary policies, such as interest rate adjustments, influence inflation.	Shows how inflation is controlled (or worsened) by government actions, affecting individual and business financial choices.

<p>1.1.d.</p>	<p>Compare and contrast: expansion, recession, and depression.</p>	<p>Measuring Economic Performance</p>	<p>This episode explains how GDP, inflation, and unemployment rates reflect economic expansion and contraction. It also discusses economic downturns, including the Great Depression.</p>	<p>Helps students understand how economic indicators track periods of economic growth and decline. While it introduces the concept of economic downturns, additional resources may be needed to fully contrast recessions and depressions.</p>
		<p>Cash Course: What Is an Economy?</p>	<p>This episode explains how economic activity expands and contracts, introducing the business cycle and defining recessions.</p>	<p>Helps students understand economic expansion and recession by showing how consumer spending, business activity, and external factors influence the economy. While it introduces recessions and the business cycle, additional resources may be needed to compare recessions and depressions in depth.</p>
		<p>The Wild Ride of Economic Cycles</p>	<p>Explains the four phases of the business cycle—expansion, peak, contraction, and trough—defining recession as a contraction lasting more than six months and</p>	<p>The episode defines recession and depression but does not provide a detailed comparison between the two or discuss their historical or economic differences in depth.</p>

1.1.d. Continued			depression as one lasting a year.	
1.1.e.	Discuss the role of the federal government in fiscal policy and the role of the federal reserve in monetary policy.	Economic Policies and You	This episode explains how fiscal and monetary policy influence economic expansion, contraction, inflation, and employment.	Helps students understand the role of the federal government and the Federal Reserve in shaping economic conditions through taxation, spending, and interest rate policies. It demonstrates how government decisions impact borrowing, saving, and economic stability.
		The Great Federal Reserve Mystery	Explains the origins, structure, and functions of the Federal Reserve, detailing how it implements monetary policy and interacts with government fiscal policy.	Directly addresses the Federal Reserve's role in managing the money supply through interest rates, reserve requirements, and open market operations, demonstrating its impact on inflation, employment, and economic stability.
		Cash Course: Schools of Economic Thought	Explains how different economic perspectives shape fiscal and monetary policies, influencing taxation, spending, and interest rates.	The episode fully meets 1.1.e by discussing monetary and fiscal policy through the lens of different economic schools of thought.

1.1.f.	Explain the law of supply and demand.	The Wild Ride of Economic Cycles	<p>Discusses how supply and demand fluctuate in response to economic shocks, such as increased demand for a product after a celebrity promotion.</p>	<p>The episode gives examples of supply and demand changes but does not formally define the law of supply and demand or discuss equilibrium pricing.</p>
		Cash Course: The Role of Prices	<p>This episode explains how prices are determined in a free market by supply and demand, influencing decisions by consumers, producers, and policymakers.</p>	<p>Helps students understand the interaction between businesses (producers), households (consumers), and government in setting prices and allocating resources efficiently. Explains how supply and demand shape economic choices.</p>
		Cash Course: Supply & Demand	<p>Defines supply and demand, explains their relationship, and discusses factors that influence them, including scarcity and surplus.</p>	<p>The episode explicitly covers supply and demand dynamics, including real-world implications for prices and purchasing decisions.</p>
1.1.g.	Analyze how the larger economy develops from individual participants' rational economic choices.	The Wild Ride of Economic Cycles	<p>Illustrates how consumer spending, business investment, and employment decisions contribute to economic expansion and contraction.</p>	<p>While the episode explains how individual actions influence the broader economy, it does not explicitly discuss "rational" economic choices or provide in-depth decision-making</p>

1.1.g. Continued		<p><u>Cash Course: Making Economic Decisions</u></p>	<p>Students evaluate how incentives, marginal thinking, and opportunity cost guide decision-making, demonstrating how individual choices collectively shape economic trends.</p>	<p>scenarios.</p> <p>The lesson explains rational economic choices but does not directly connect them to macroeconomic development, such as labor markets, business cycles, or government policy.</p>
		<p><u>Cash Course: The Role of Prices</u></p>	<p>Demonstrates how businesses and consumers respond to price changes, influencing resource allocation and market efficiency.</p>	<p>The episode connects individual decisions to market outcomes but does not go in-depth on broader economic development beyond pricing mechanisms.</p>
		<p><u>Cash Course: Profits & Losses: The Hidden Signal</u></p>	<p>Demonstrates how individual businesses' profit-driven decisions contribute to broader economic efficiency and growth.</p>	<p>The episode shows how rational business choices impact market efficiency, economic development, and quality of life.</p>
1.1.h.	<p>Explain how scarcity of financial resources affects rational economic choices.</p>	<p><u>Cash Course: Making Economic Decisions</u></p>	<p>The lesson introduces scarcity as a fundamental economic principle, emphasizing how limited resources require individuals and societies to prioritize</p>	<p>The concept of scarcity is foundational to all learning objectives, as opportunity cost, marginal thinking, and incentives all derive from resource limitations.</p>

1.1.h. Continued			choices.	
		Cash Course: Scarcity and Choice		
			Explores how limited resources force individuals, businesses, and governments to make trade-offs and prioritize economic decisions.	The episode directly addresses scarcity as the driving force behind economic decision-making, fulfilling this standard completely.
		Cash Course: Supply & Demand		
	Define factors of production, resources, macroeconomics, and microeconomics.			

1.1.j. Continued			that involves trade-offs and opportunity costs, using real-world examples.	weigh alternatives when resources are limited, reinforcing opportunity cost.
		<u>Cash Course: Profits & Losses: The Hidden Signal</u>	This episode explores how businesses weigh trade-offs between profit, loss, and investment decisions, demonstrating the role of incentives in economic reasoning.	It aligns with 1.1.j by illustrating how businesses apply cost-benefit analysis, opportunity cost, and strategic decision-making to maximize efficiency, mirroring the reasoning individuals use in personal finance.
		<ul style="list-style-type: none"> ● <u>The Hustle: Sole Man: Denver SNKRS LLC</u> ● <u>The Hustle: Patterns and Profits: Brown Eyed Quilter</u> ● <u>The Hustle: Success Is in the Cards: AnnaMade Design Co.</u> 	These episodes of The Hustle demonstrate in real life how teen entrepreneurs use economic reasoning skills to make informed decisions about their businesses, including the role of opportunity cost in their decision-making.	These episodes demonstrate opportunity costs and trade-offs in business decisions.
Standard 2	Analyze different economic systems and how they impact personal financial choice, wealth generation, and economic freedom.			
1.2.a.	Understand the different ideologies behind economic systems, including: Capitalism,	<u>Cash Course: America's Secret Sauce</u>	This episode explores how economic freedom, individual rights, and entrepreneurship have shaped America's	Helps students understand how businesses, consumers, and government interact in a free-market system,

1.2.a. Continued	Laissez-Faire, Social Market, Neo-Capitalism, Socialism, Fascism, and Communism.		economy and encouraged innovation.	highlighting the role of economic opportunity and government protections for individual rights.
		Cash Course: What Is an Economy?	Distinguishes between market-based and command-based economies, showing how different economic systems function.	The episode explains basic economic system types but does not cover all listed ideologies in the standard.
		Cash Course: Why Economic Systems Matter	Analyzes command, free market, and mixed economies, explaining how each system determines production, distribution, and economic freedom.	The episode covers broad economic systems but does not explicitly define all ideologies listed in the standard (e.g., Fascism, Neo-Capitalism).
		Cash Course: Schools of Economic Thought	Explores how different schools of economic thought influence government policies, market freedom, and individual financial decisions.	The episode fully meets 1.2.a by comparing economic ideologies and examining their impact on policy, government intervention, and market dynamics.
1.2.b.	Discuss historic and current examples of traditional, market, command, and mixed economic systems and their	Cash Course: Schools of Economic Thought	Illustrates how different economic theories have shaped historical and modern economies, influencing government policy and economic growth.	The episode fully meets 1.2.b by analyzing the historical and present-day applications of economic theories in shaping different economic systems.

	effects on economic growth.	<u>Cash Course: Why Economic Systems Matter</u>	Explores the characteristics of command, market, and mixed economies, analyzing how each system affects personal financial choices, economic growth, and government involvement.	This episode fully meets 1.2.b by directly comparing economic systems and evaluating their impact on economic development and financial decision-making.
		<u>Cash Course: America's Secret Sauce</u>	Explores how free-market principles, economic freedom, and entrepreneurship have driven American economic growth and innovation.	Strong for market-based economic growth but lacks comparison of other systems.
1.2.c.	Discuss how free market systems and property rights correlate with economic prosperity.	<u>Cash Course: The Role of Prices</u>	Explains how price signals allocate resources efficiently in a free-market system, ensuring consumer and producer interests are balanced.	The lesson clearly connects market-driven pricing to resource efficiency and economic prosperity.
		<u>Cash Course: Profits & Losses: The Hidden Signal</u>	Explains how profits and losses serve as signals for businesses to allocate resources efficiently, promoting innovation and economic prosperity.	The episode directly connects free market incentives to economic growth and business success.

1.2.c. Continued		<u>Cash Course: America's Secret Sauce</u>	<p>This episode explores how economic freedom, entrepreneurship, and private property rights drive innovation and prosperity in a free-market system.</p>	<p>It fully meets 1.2.c. by demonstrating how individual economic opportunity, limited government intervention, and competitive markets lead to sustained economic growth and higher living standards.</p>
		<ul style="list-style-type: none"> • <u>The Hustle: Building Buzz: The Sweet Bee Sisters</u> • <u>The Hustle: Earrings to Earnings: Made by Gracie</u> • <u>The Hustle: Faith in Fashion: Childlike Clothing Co.</u> 	<p>These episodes illustrate how entrepreneurs thrive in a free-market system by identifying consumer demand, differentiating their products, and leveraging branding, pricing, and marketing strategies to compete and grow their businesses.</p>	<p>These episodes highlight market competition and product innovation, but they may not explicitly discuss property rights or government regulations in depth.</p>
Strand 2	<p>Students will understand the factors that influence personal financial priorities and learn how to make rational decisions.</p>			
Standard 1	<p>Analyze the role of emotional, cultural, and social influences on financial behavior.</p>			
2.1.a.	<p>Understand the benefits of personal financial planning on intra-and inter-personal relationships, such as less relational stress, less worry in times of economic</p>	<u>Cash Course: Manage Your Financial Hygiene</u>	<p>This episode explores the impact of financial habits on long-term well-being, highlighting the importance of avoiding negative financial consequences through organization and awareness.</p>	<p>By encouraging proactive financial management, the episode supports financial self-reliance, helping students recognize how their choices shape financial security and</p>

2.1.a. Continued	uncertainty, self-reliance, wealth building, personal ownership, giving gifts and/or inheritance.	<u>Cash Course: What Are Savings?</u>	<p>This episode introduces students to savings accounts and their role in financial planning, emphasizing the importance of setting savings goals and tracking progress.</p>	<p>independence.</p> <p>By teaching students how to create a savings plan and monitor their progress, the episode encourages responsible financial tracking and informed decision-making.</p>
		<u>Cash Course: The Basics of Inheritance</u>	<p>This episode explains estate planning, wills, trusts, and strategies for managing inherited wealth responsibly.</p>	<p>This episode aligns with 2.1.a by demonstrating how inheritance planning and financial decision-making contribute to long-term financial stability, reducing stress and uncertainty while supporting personal ownership, wealth building, and family financial security.</p>
		<u>Cash Course: What Is Investing?</u>	<p>Explains the importance of investing for long-term financial security and wealth building, helping individuals achieve self-reliance and financial stability.</p>	<p>Meets the standard fully by addressing wealth-building and financial independence.</p>

<p>2.1.a. Continued</p>	<p><u>Cash Course: Investing & Stocks</u></p> <p><u>Cash Course: What Is a Budget?</u></p> <p><u>Cash Course: Different Ways to Budget</u></p> <ul style="list-style-type: none"> ● <u>Sole Man: Denver SNKRS LLC</u> ● <u>Building Buzz: The Sweet Bee Sisters</u> ● <u>Under Pressure: Dirt & Grime Co.</u> ● <u>Success Is in the Cards: AnnaMade Design Co.</u> ● <u>Earrings to Earnings: Made by Gracie</u> ● <u>Patterns & Profits: Brown Eyed Quilter</u> ● <u>Hot Wheels, Cold Hard Cash: Clean Cruise</u> 	<p>Covers stocks as a way to grow wealth over time, supporting financial security and future planning.</p>	<p>Meets the standard fully by emphasizing wealth accumulation and financial preparedness.</p>
		<p>Explains budgeting principles and the role of financial planning in managing expenses, reducing financial stress, and fostering self-reliance.</p>	<p>Meets the standard fully by showing how budgeting prevents financial insecurity and promotes responsible financial planning.</p>
		<p>Highlights multiple budgeting methods, helping individuals choose a strategy that best supports financial stability and long-term goals.</p>	<p>Meets the standard fully by demonstrating how financial planning reduces stress and improves long-term stability.</p>
		<p>The Hustle series highlights the role of self-reliance, personal ownership, and wealth-building in financial success. Each episode follows young entrepreneurs as they develop financial independence, make business decisions, and manage resources, demonstrating how personal responsibility</p>	<p>The Hustle illustrates financial self-reliance and wealth-building by showcasing young entrepreneurs who plan, manage, and grow their businesses. While it does not focus on personal budgeting or emergency financial planning, it aligns with the standard by demonstrating the importance of financial</p>

		<p><u>Detailing</u></p> <ul style="list-style-type: none"> ● <u>Steeped in History: Sage and Folly Historical Apothecary</u> ● <u>Lucrative Leatherworks: Broken Axe Leather Co.</u> ● <u>Faith in Fashion: Childlike Clothing</u> 	and financial planning contribute to long-term stability.	independence, ownership, and long-term economic stability.
2.1.b.	Discuss the principles of financial management that promote individual financial stability, such as minimizing debt.	<u>Cash Course: What Is Debt?</u>	Defines debt, its risks and benefits, and strategies for responsible borrowing.	Fully meets the standard by teaching how to manage debt responsibly and minimize financial risk.
		<u>Cash Course: Good vs. Bad Credit</u>	Explains how different types of credit impact financial health, helping individuals make informed borrowing decisions.	Fully meets the standard by promoting responsible credit use as part of financial stability.
		<u>Cash Course: Borrowing Money</u>	Covers the risks and benefits of taking out loans, including collateral, interest, and repayment obligations.	Fully meets the standard by educating on responsible borrowing as a key part of financial management.
		<u>Cash Course: What Is a Budget?</u>	Introduces budgeting as a tool for managing income, expenses, and avoiding unnecessary debt.	Fully meets the standard by emphasizing the role of budgeting in financial stability.

2.1.b. Continued		<u>Cash Course: Different Ways to Budget</u>	<p>Highlights various budgeting methods to help individuals take control of their finances.</p>	<p>Fully meets the standard by reinforcing financial stability through effective money management.</p>
		<u>Cash Course: Manage Your Financial Hygiene</u>	<p>Discusses financial habits that contribute to long-term financial stability, including tracking expenses and avoiding financial pitfalls.</p>	<p>Fully meets the standard by providing actionable strategies for financial stability.</p>
2.1.c.	<p>Evaluate the role of emotions, attitudes, and habits in making financial decisions.</p>	<u>Cash Course: Making Economic Decisions</u>	<p>This episode explores the psychological and behavioral factors influencing financial choices, focusing on opportunity cost, marginal thinking, and incentives.</p>	<p>By analyzing how people respond to incentives and trade-offs, the episode demonstrates how emotions, habits, and attitudes shape financial decisions, fully addressing Standard 2.1.c.</p>
		<u>Cash Course: Manage Your Financial Hygiene</u>	<p>This episode teaches students how financial habits, organization, and awareness impact long-term financial well-being.</p>	<p>By emphasizing the importance of budgeting, cash flow management, and fraud prevention, this episode fully meets Standard 2.1.c by connecting financial habits to stability and decision-making.</p>
		<u>Cash Course: Gambling with Your Money</u>	<p>This episode examines how emotions like excitement, fear, and</p>	<p>By highlighting the role of emotional decision-making and</p>

2.1.c. Continued			overconfidence drive gambling behavior and financial risk-taking.	comparing gambling to sound financial habits, this episode fully meets Standard 2.1.c by demonstrating how attitudes and habits influence financial stability.
2.1.d.	Understand how culture and values influence financial decisions and goals.	<u>Cash Course: The Basics of Inheritance</u>	Explores the role of cultural values in estate planning, inheritance, and financial decision-making.	This episode directly examines how cultural values and traditions impact financial decisions related to inheritance, wealth transfer, and estate planning.
		<u>Cash Course: Schools of Economic Thought</u>	Examines how different economic ideologies shape financial priorities, government policies, and individual decision-making.	By analyzing different economic ideologies, this episode highlights how cultural and philosophical perspectives shape financial priorities, government policies, and personal financial decisions.
		<u>Cash Course: America's Secret Sauce</u>	Highlights how American cultural values like individualism, entrepreneurship, and meritocracy influence financial choices and economic mobility.	This episode explores how American cultural values like individualism, entrepreneurship, and meritocracy influence financial goals, decision-making, and economic opportunity.

2.1.d. Continued		<u>Cash Course: Why Economic Systems Matter</u>	<p>Compares economic systems to show how societal values impact financial decisions, personal responsibility, and wealth distribution.</p>	<p>This episode examines how different economic systems affect personal financial priorities, emphasizing how government policies and societal values shape financial behaviors.</p>
		<u>Cash Course: What Is an Economy?</u>	<p>Introduces different types of economies and their effects on financial priorities, producers, and consumers.</p>	<p>By introducing different types of economies and their impact on producers and consumers, this episode provides insight into how cultural and governmental structures influence financial choices</p>
2.1.e.	<p>Discuss examples as well as the pros and cons of charitable giving, such as assistance to those in need, tax benefits, religious worship, excess production.</p>			
2.1.f.	<p>Give examples of how marketing strategies, social media, and social pressure can influence purchasing decisions.</p>	<u>Cash Course: Scams and Fraud</u>	<p>Discusses deceptive marketing strategies, fraud, and manipulation that can pressure consumers into making poor financial choices.</p>	<p>This episode explains how scams use deceptive marketing techniques and psychological manipulation to trick consumers into financial</p>

2.1.f. Continued				loss. It highlights fraud tactics such as bait-and-switch and Ponzi schemes but does not directly address mainstream marketing strategies, influencer culture, or social media-driven purchasing decisions.
		<u>Cash Course: Artificial Intelligence and Fraud</u>	Explores AI-driven scams, including AI-enhanced phishing and fraudulent investment promotions.	This episode explores AI-driven fraud, including AI-enhanced phishing scams and deepfake marketing deception, demonstrating how technology can manipulate consumers into making financial mistakes. However, it does not cover traditional advertising tactics, brand strategies, or social media influencers' impact on spending habits.
		<u>Cash Course: Cybercrimes and You</u>	Examines online scams, impersonation, and the dangers of social media influencing financial decisions	This episode highlights how cybercriminals use impersonation, phishing, and fraudulent online marketplaces to deceive consumers. While it covers the dangers of digital fraud, it does not analyze the role of

2.1.f. Continued				persuasive marketing, brand loyalty tactics, or the effects of social media-driven purchasing behavior.
		<u>Cash Course: Gambling with Your Money</u>	Examines how social pressure, advertisements, and influencer culture encourage gambling as a way to make money.	This episode examines how online gambling platforms use targeted advertising, emotional appeals, and misleading "easy money" narratives to encourage risky financial behavior. While it covers persuasive strategies used in gambling marketing, it does not extend to general product marketing, social media influencers, or consumer trends.
2.1.g.	Emphasize the importance of comparison shopping, buying strategies, and negotiation in purchasing.	<u>Cash Course: Warranties and Guarantees</u>	This episode teaches students about warranties and guarantees, how they protect consumers, and how to evaluate them when making purchases.	By helping students understand the role of warranties and guarantees, this episode supports informed consumer decision-making and highlights the importance of comparing product protections before purchasing, aligning with the standard's emphasis on buying strategies.

2.1.g. Continued		<u>Cash Course: Using Credit and Debit Cards</u>	This episode explains the differences between credit and debit cards, their advantages and risks, and strategies for responsible use.	While it does not focus on direct negotiation, the episode supports wise purchasing decisions by helping students understand financial tools, transaction fees, and the impact of credit on buying power, reinforcing the importance of strategic consumer behavior.
Standard 2	Define a rational decision-making process.			
2.2.a.	Recognize that individuals are responsible for their own financial decisions and for subsequent positive and negative consequences.	<u>Cash Course: Manage Your Financial Hygiene</u>	This episode introduces budgeting and cash flow concepts, teaching students how to track and manage their finances effectively.	The lesson explains how tracking income and expenses helps individuals avoid financial pitfalls, supporting the development of long-term financial health.
		<u>Cash Course: Making Economic Decisions</u>	This episode explores the principles of rational decision-making, opportunity cost, and trade-offs, helping students evaluate financial choices and their consequences.	By teaching students to weigh financial decisions carefully, this episode ensures they recognize the positive and negative outcomes of their choices, reinforcing financial responsibility.

<p>2.2.a. Continued</p>	<p></p>	<p><u>Cash Course: Good vs. Bad Credit</u></p>	<p>This episode explains the importance of building and maintaining good credit, highlighting how personal borrowing decisions impact interest rates, loan eligibility, and long-term financial health.</p>	<p>By illustrating how responsible and irresponsible credit use affect financial opportunities, this episode fully aligns with the standard by reinforcing the importance of personal accountability in financial decision-making.</p>
		<p><u>Cash Course: What Is Debt?</u></p>	<p>This episode defines debt, explains different types of borrowing, and demonstrates how individuals' financial decisions impact their overall financial well-being.</p>	<p>By showing the consequences of taking on debt—both positive and negative—based on financial choices, this episode fully aligns with the standard by emphasizing individual responsibility in managing personal finances.</p>
		<p><u>Cash Course: Borrowing Money</u></p>	<p>This episode explores different borrowing options, interest rates, repayment plans, and the impact of debt on financial security.</p>	<p>By emphasizing how borrowing decisions directly affect financial stability, this episode meets the standard by encouraging thoughtful financial decision-making and accountability for long-term outcomes.</p>

<p>2.2.b.</p>	<p>Describe cost-benefit analysis as a rational decision-making process.</p>	<p><u>Cash Course: Making Economic Decisions</u></p>	<p>This episode introduces cost-benefit analysis by explaining how individuals weigh trade-offs, incentives, and opportunity costs in financial decisions.</p>	<p>The episode fully meets 2.2.b by teaching opportunity cost, marginal thinking, and incentives—key components of cost-benefit analysis. It guides students in weighing trade-offs and assessing decisions to maximize outcomes.</p>
		<p><u>Cash Course: Scarcity and Choice</u></p>	<p>This episode examines how scarcity forces individuals and businesses to make trade-offs, considering the costs and benefits of every choice.</p>	<p>The episode partially meets 2.2.b by explaining trade-offs and decision-making in response to scarcity but does not explicitly outline cost-benefit analysis as a structured process.</p>
		<ul style="list-style-type: none"> ● <u>Sole Man: Denver SNKRS LLC</u> ● <u>Building Buzz: The Sweet Bee Sisters</u> ● <u>Under Pressure: Dirt & Grime Co.</u> ● <u>Success Is in the Cards: AnnaMade Design Co.</u> ● <u>Earrings to Earnings: Made by Gracie</u> ● <u>Patterns & Profits: Brown Eyed Quilter</u> ● <u>Hot Wheels, Cold Hard</u> 	<p>The Hustle series showcases teen entrepreneurs applying cost-benefit analysis to real-world business decisions, from pricing strategies to resource allocation.</p>	<p>The Hustle series showcases teen entrepreneurs applying cost-benefit analysis to real-world business decisions, from pricing strategies to resource allocation.</p>

2.2.b. Continued		<p><u>Cash: Clean Cruise Detailing</u></p> <ul style="list-style-type: none"> • <u>Steeped in History: Sage and Folly Historical Apothecary</u> • <u>Lucrative Leatherworks: Broken Axe Leather Co.</u> • <u>Faith in Fashion: Childlike Clothing</u> 		
		<p><u>Cash Course: Manage Your Financial Hygiene</u></p>	<p>This episode teaches financial organization strategies and highlights the consequences of poor financial habits, such as overspending and fraud risk.</p>	<p>The episode helps students apply cost-benefit analysis in personal finance, demonstrating how evaluating financial choices can prevent negative outcomes.</p>
2.2.c.	<p>Understand the differences between saving, investing, speculation, and gambling.</p>	<ul style="list-style-type: none"> • <u>Cash Course: What Are Savings?</u> • <u>Cash Course: What Is Investing?</u> • <u>Cash Course: Investing & Stocks</u> • <u>Cash Course: Investing & Bonds</u> • <u>Cash Course: Gambling with Your Money</u> 	<p>This series of episodes explains the differences between saving, investing, speculation, and gambling, highlighting the risks and rewards associated with each.</p>	<p>Together, these episodes fully meet the standard by defining key financial concepts, comparing risk levels, and illustrating how informed decision-making can help individuals grow wealth responsibly while avoiding financial pitfalls.</p>
2.2.d.	<p>Compare instant satisfaction with delayed gratification, such as impulse</p>	<p><u>Cash Course: Manage Your Financial Hygiene</u></p>	<p>The episode defines identity theft and fraud while providing strategies to prevent financial</p>	<p>It directly addresses financial risks and offers actionable steps for students to protect their</p>

2.2.d. Continued	buying versus planned expenditures.		exploitation.	financial information, making it a strong fit for this standard.
		<u>Cash Course: What Is a Budget?</u>	This episode teaches students how to create a budget, prioritize spending, and save for long-term financial goals using the 50-30-20 rule.	The episode emphasizes financial discipline and the benefits of saving, reinforcing delayed gratification. However, it does not explicitly contrast impulse buying with planned spending, meaning additional resources may be needed to fully address this standard.
		<u>Gambling with Your Money</u>	The episode strongly demonstrates the consequences of seeking instant gratification but focuses primarily on gambling rather than general spending habits.	By illustrating the dangers of impulsive gambling decisions and contrasting them with responsible financial behaviors, the episode aligns with the standard. However, it does not comprehensively compare impulse buying versus planned expenditures in broader consumer contexts.
Strand 3	Students will understand sources of income and the relationship between career preparation and lifetime earning power.			
Standard 1	Identify sources of income and specific employability skills.			

3.1.a.	Identify sources of income, such as salary, wages, commissions, and tips.	<ul style="list-style-type: none"> • The Hustle: Hot Wheels • Cold Hard Cash: Clean Cruise Detailing • The Hustle: Sole Man: Denver SNKRS LLC • The Hustle: Under Pressure: Dirt & Grime Co. 	These episodes discuss income generation through resale business, service-based revenue, and building an income through service entrepreneurship.	These episodes demonstrate self-employment as an income source, but they do not cover traditional wages, salaries, or commissions, meaning additional materials may be needed.
3.1.b.	Evaluate and compare career opportunities based on individual interests, skills and educational requirements, the value of work to the market, and income potential.	<ul style="list-style-type: none"> • The Hustle: Patterns & Profits: Brown Eyed Quilter • The Hustle: Lucrative Leatherworks: Broken Axe Leather Co. • The Hustle: Faith in Fashion: Childlike Clothing • The Hustle: Steeped in History: Sage and Folly Historical Apothecary • The Hustle: Success Is in the Cards: AnnaMade Design Co. 	These episodes help teens understand concepts related to income potential, the value of work to the market, and opportunities based on individual interests.	These episodes showcase how skills, interests, and education contribute to income potential and business success, reinforcing the importance of specialization and market alignment when choosing a career path.
3.1.c.	Compare the risks and rewards of entrepreneurship/self-employment.	<ul style="list-style-type: none"> • The Hustle: Building Buzz: The Sweet Bee Sisters • The Hustle: Earrings to Earnings: Made by Gracie • The Hustle: Faith in Fashion: Childlike Clothing • The Hustle: Hot Wheels, Cold Hard Cash: Clean Cruise Detailing • The Hustle: Lucrative Leatherworks: Broken Axe Leather Co. 	This series follows teen entrepreneurs as they build and grow their businesses, navigating challenges such as managing expenses, setting prices, marketing products, and making strategic decisions.	The series provides real-world examples of the risks (competition, startup costs, time investment) and rewards (profit, skill development, business growth) of self-employment, offering practical insights into entrepreneurship.

3.1.c. Continued		<ul style="list-style-type: none"> • The Hustle: Patterns & Profits: Brown Eyed Quilter • The Hustle: Sole Man: Denver SNKRS LLC • The Hustle: Steeped in History: Sage and Folly Historical Apothecary • The Hustle: Success Is in the Cards: AnnaMade Design Co. • The Hustle: Under Pressure: Dirt & Grime Co. 		
3.1.d.	Compare income to the cost-of-living in various geographical areas and the impact it has on purchasing power.	Cash Course: Inflation & Your Money	This episode explains inflation, its causes, and how it impacts purchasing power and financial stability.	It directly supports this standard by exploring how inflation affects the cost of living, reducing purchasing power in different regions.
		Cash Course: How Are You Getting Paid?	This episode breaks down different types of income, total compensation, and how wages are structured.	While this episode does not directly compare geographical cost-of-living differences, it lays the groundwork for understanding income variation, which is essential for analyzing how earnings relate to regional affordability.
		Cash Course: Reading Your Paystub	This episode teaches students how to interpret a paystub, identifying	This episode supports understanding income and take-home pay,

3.1.d. Continued			gross vs. net pay and deductions.	which are key components in comparing earnings to cost-of-living. However, it does not explicitly analyze regional variations in expenses and wages."
3.1.e.	Understand the effects of FICA (Social Security and Medicare), state, local, and federal taxes and voluntary deductions on wages and income, and the similarities and differences between wages and income.	<u>Cash Course: Understanding Taxes</u>	This episode introduces students to federal, state, and payroll taxes (including FICA), explaining their purpose and how they affect income.	This episode directly supports the standard by explaining how taxes impact income, including payroll, state, and federal taxes, which influence take-home wages.
		<u>Cash Course: Reading Your Paystub</u>	This episode explains paycheck deductions, including FICA (Social Security & Medicare), income taxes, and voluntary deductions, showing how they affect take-home wages.	This episode helps students analyze how FICA, taxes, and voluntary deductions reduce wages, a critical aspect of understanding income structure.
		<u>Cash Course: Know Your Tax Forms: W-2 & W-4</u>	Covers tax withholding, explaining how federal taxes are deducted from wages and how taxpayers can adjust their W-4 to manage take-home income.	This episode reinforces the impact of tax withholding on wages and income, helping students understand paycheck deductions and tax planning.

3.1.e. Continued		<u>Cash Course: How Are You Getting Paid?</u>	<p>This episode explores different types of income, including hourly wages, salaries, commission-based earnings, and tips, while introducing total compensation, which includes bonuses, benefits, and stipends.</p>	<p>This episode partially meets the standard because it helps students differentiate between wages and total income by explaining various payment structures. However, it does not explicitly cover taxes, payroll deductions (such as FICA), or how they reduce take-home pay. While it lays foundational knowledge for understanding income structure, it should be supplemented with other episodes like <i>Reading Your Paystub</i> and <i>Understanding Taxes</i> to fully meet the standard.</p>
3.1.f.	<p>Contrast the differences between gross income, net income, and taxable income.</p>	<u>Cash Course: Reading Your Paystub</u>	<p>This episode teaches students how to interpret a paystub, distinguishing between gross pay, net pay, and deductions, including taxes and benefits.</p>	<p>Directly covers the differences between gross income, net income, and payroll deductions, making it a perfect match for this standard.</p>
		<u>Cash Course: Understanding Taxes</u>	<p>This episode introduces students to different types of taxes, including income tax, payroll tax, deductions, and credits,</p>	<p>Covers taxable income by explaining how deductions and tax obligations affect total earnings, helping</p>

3.1.f. Continued			explaining how they impact earnings.	students differentiate taxable income from gross and net pay.
		<u>Cash Course: Know Your Tax Forms: W-2 & W-4</u>	This episode explains the purpose of W-2 and W-4 forms, tax withholding, and managing tax refunds.	Helps students understand how taxable income is calculated and reported, reinforcing the distinction between gross and net income.
3.1.g.	Understand the effects of state (Form TC-40) and federal (Form 1040) taxes and the requirement to file, including income, filing status and dependency tax law, and adjustments.			
3.1.h.	Understand basic employment forms and processes, including W-2, W-4, and I-9.	<u>Cash Course: Know Your Tax Forms: W-2 & W-4</u>	This episode explains W-2 and W-4 forms, tax withholding, and how adjustments affect tax refunds	It covers two of the three required employment forms (W-2 and W-4) in detail, providing students with an understanding of their purpose, structure, and role in employment. However, it does not address the I-9 form, which is necessary for employment verification.
Standard 2	Understand and begin preparation for post-secondary training and career.			

<p>3.2.a.</p>	<p>Recognize and explore the correlation between education, training, and potential lifetime income.</p>	<p><u>The Hustle: Sole Man: Denver SNRS LLC</u></p>	<p>This episode highlights how an entrepreneur built a successful sneaker reselling business by developing expertise, market knowledge, and strong financial management skills.</p>	<p>It highlights how self-education in pricing, branding, and market demand directly contributed to the entrepreneur's increasing income, demonstrating that knowledge and specialized skills—whether learned formally or independently—impact earning potential.</p>
		<p><u>The Hustle: Lucrative Leatherworks: Broken Axe Leather Co.</u></p>	<p>This episode explores how an entrepreneur's adaptability, resilience, and hands-on skill development contributed to growing a profitable leather goods business.</p>	<p>This episode reinforces the idea that vocational skill-building, continuous learning, and self-education in business operations are key drivers of financial success, showing how practical expertise translates into higher earning potential.</p>
		<p><u>The Hustle: Patterns & Profits: Brown Eyed Quilter</u></p>	<p>This episode examines how strategic financial investments in equipment and training helped a quilting business scale operations and increase revenue.</p>	<p>It demonstrates that strategic self-education—whether in financial literacy, business strategy, or technical skills—helps increase income over time, reinforcing the connection between</p>

3.2.a. Continued				training and lifetime earnings.
3.2.b.	Discuss types of post-secondary training available to students and scholarship/grant opportunities.			
3.2.c.	Calculate the costs of post-secondary training options and analyze the return on investment (ROI) based on career choices.	<u>The Hustle: Patterns & Profits: Brown Eyed Quilter</u>	This episode follows an entrepreneur who strategically invests in equipment and materials to expand her quilting business while carefully weighing financial risks and rewards.	It directly explores ROI by evaluating the costs of business investments versus long-term profitability. While it focuses on entrepreneurship rather than traditional post-secondary education, it still demonstrates how analyzing costs, financial trade-offs, and expected returns is crucial when making career-related financial decisions.
3.2.d.	Understand the cost differences between public and private and between nonprofit and for-profit higher education and/or professional training.			

3.2.e.	<p>Identify components to be included on a resume and/or electronic professional profile, such as appropriate contact information, experience [educational, work, and volunteer], skills, certificates obtained, accomplishments, interests, and references.</p>			
3.2.f.	<p>Identify sources and strategies for finding employment, as well as the benefits of networking.</p>	<p>How To Prep for a Job</p>	<p>This episode provides four essential steps for landing a job: identifying strengths, seeking mentorship, demonstrating a strong work ethic, and researching career paths to build long-term success.</p>	<p>This episode aligns with the standard by outlining key job-seeking strategies, including identifying strengths, seeking mentorship (a key networking strategy), demonstrating a strong work ethic, and researching career paths. While it does not explicitly focus on networking, its emphasis on mentorship highlights the importance of professional connections for career growth.</p>

<p>3.2.g.</p>	<p>Identify soft skills [communication, teamwork, time management, problem-solving, punctuality] that increase employability, retention, and earning power.</p>	<p>How To Deal with Anxiety</p>	<p>This episode provides practical strategies for managing anxiety, helping individuals stay calm, focused, and resilient in high-pressure situations.</p>	<p>This episode aligns with the standard by providing strategies for managing anxiety, a critical component of workplace success. Effective emotional regulation enhances communication, decision-making, and teamwork, all of which contribute to employability and career growth.</p>
		<p>How To Build Good Habits and Break Bad Ones</p>	<p>This episode explores techniques for forming positive habits and eliminating unproductive ones to improve discipline, time management, and overall effectiveness</p>	<p>This episode aligns with the standard by encouraging self-discipline, consistency, and productivity, all of which are essential for time management, meeting deadlines, and maintaining strong workplace habits that contribute to long-term career success.</p>
		<p>How To Prepare for a Test</p>	<p>This episode teaches effective study habits, time management strategies, and test-taking techniques that promote better learning and retention.</p>	<p>This episode aligns with the standard by reinforcing problem-solving, time management, and adaptability—skills essential for professional</p>

<p>3.2.g. Continued</p>				<p>learning, workplace efficiency, and career advancement.</p>
		<p><u>How To Manage Your Time</u></p>	<p>This episode outlines essential time management techniques, helping individuals prioritize tasks, avoid procrastination, and maximize productivity.</p>	<p>This episode fully aligns with the standard by covering essential time management techniques that improve punctuality, productivity, and task prioritization, all of which are critical for employability and long-term career success.</p>
		<p><u>How To Live a Healthy Lifestyle</u></p>	<p>This episode emphasizes the importance of maintaining physical and mental well-being through proper sleep, nutrition, exercise, and stress management.</p>	<p>Highlights the connection between physical health and workplace performance, emphasizing energy management and long-term career sustainability.</p>
		<p><u>How to Interview and What To Do After</u></p>	<p>This episode covers key interview skills, from preparation and professional presentation to follow-up, ensuring a strong impression and better job prospects.</p>	<p>Demonstrates strong communication, punctuality, and professionalism, all key to securing and maintaining employment.</p>
		<p><u>How To Present Yourself Professionally</u></p>	<p>This episode highlights the importance of appearance,</p>	<p>Teaches communication skills, professionalism, and workplace etiquette,</p>

3.2.g. Continued			communication, and workplace etiquette to build a professional reputation and increase career opportunities.	which contribute to teamwork, retention, and earning potential.
		<u>How To Prep for a Job</u>	This episode provides four essential steps for landing a job: identifying strengths, seeking mentorship, demonstrating a strong work ethic, and researching career paths to build long-term success.	This episode directly supports the standard by emphasizing the importance of career preparation through four key strategies: identifying strengths, seeking mentorship, demonstrating consistent hard work, and conducting thorough research. These skills cultivate focus, perseverance, and an informed approach to career growth—key soft skills that contribute to employability, retention, and earning potential.
Strand 4	Students will evaluate saving methods and investment strategies.			
Standard 1	Describe and discuss financial institutions and demonstrate how to manage personal financial accounts.			
4.1.a.	Explain the role of the Federal Deposit Insurance Corporation (FDIC) and the National Credit Union Association (NCUA)			

4.1.b.	Compare the roles of financial institutions and their services, such as banks and credit unions, and the importance of banking.	<p><u>Cash Course: Using Financial Institutions</u></p>	This lesson directly explains what financial institutions are, how they work, and distinguishes between banks and credit unions.	It aligns with the standard by comparing the roles of banks and credit unions, discussing their services, and emphasizing the importance of financial institutions in managing money effectively.
		<p><u>Cash Course: Checking and Savings Accounts</u></p>	Covers the role of financial institutions in personal finance, explaining checking and savings accounts and how they function.	This lesson supports the standard by demonstrating how financial institutions provide essential services like checking and savings accounts, helping individuals manage their money and build financial security.
4.1.c.	Demonstrate how to manage checking/debit and saving accounts, both manually and/or electronically, including reconciliation.	<p><u>Cash Course: Checking and Savings Accounts</u></p>	Covers the role of financial institutions in personal finance, explaining checking and savings accounts and how they function.	This lesson teaches students how to manage checking and savings accounts manually and electronically, including key actions such as deposits, withdrawals, and tracking balances, which are essential for financial responsibility.
4.1.d.	Describe available consumer banking technologies.	<p><u>Cash Course: Checking and Savings Accounts</u></p>	Covers the role of financial institutions in personal finance, explaining checking and	This lesson introduces students to consumer banking technologies such as online banking,

4.1.d. Continued			savings accounts and how they function.	mobile apps, direct deposit, and debit card transactions, helping them understand how technology simplifies account management.
4.1.e.	Explain the potential consequences of checking account mismanagement, such as non-sufficient funds (NSF) handling and overdraft processing.	<u>Cash Course: Checking and Savings Accounts</u>	Covers the role of financial institutions in personal finance, explaining checking and savings accounts and how they function.	The lesson includes a clear explanation of NSF fees, overdraft fees, and the importance of monitoring account balances to avoid these consequences. It also provides strategies for responsible account management, such as using online banking tools and keeping track of account activity.
Standard 2	Discuss the pros and cons of saving.			
4.2.a.	Explain how Paying Yourself First (PYF) early and often influences positive progress towards long-term, financial goals.	<u>Cash Course: Understanding Retirement Savings</u>	This lesson introduces students to different types of retirement savings accounts, such as 401(k)s and IRAs, explaining their benefits, tax implications, and long-term financial impact. It emphasizes the importance of starting early and contributing consistently	This lesson highlights the importance of early retirement savings and how long-term financial planning impacts financial security, reinforcing the principle of “paying yourself first.”

<p>4.2.a. Continued</p>		<p>to build financial security for the future.</p>	
	<p><u>Cash Course: What Are Savings?</u></p>	<p>This lesson explains what savings accounts are, their purpose, and how they help individuals set aside money for future needs. It covers key saving strategies, such as emergency funds, goal-based saving, and earning interest.</p>	<p>This lesson aligns with the standard by reinforcing the concept of “Paying Yourself First” (PYF), encouraging individuals to save consistently to build financial security and reach long-term goals.</p>
	<p><u>Cash Course: Simple vs. Compound Interest</u></p>	<p>This lesson explores the difference between simple and compound interest, demonstrating how interest accumulation impacts savings and investments over time. It also introduces the Rule of 72 to estimate how long it takes for savings to double.</p>	<p>Understanding how compound interest works supports the PYF principle by illustrating how saving early and consistently maximizes long-term financial growth and accelerates progress toward financial goals.</p>
	<p><u>Cash Course: Investing & Stocks</u></p>	<p>This lesson introduces stocks as an investment option, explaining how they work, their risks and rewards, and the importance of diversification. It also discusses how stock</p>	<p>The lesson supports the PYF principle by showing how investing early and consistently in stocks can accelerate financial growth, reinforcing the importance of prioritizing savings and investment</p>

4.2.a. Continued			investments contribute to long-term wealth building.	for future financial security.
		<u>Cash Course: Investing & Bonds</u>	This lesson explains what bonds are, how they function as investments, and their role in a balanced portfolio. It distinguishes between investment-grade and high-yield bonds and discusses risk and return considerations.	This lesson aligns with the PYF principle by demonstrating how bonds provide a stable, long-term investment strategy, emphasizing the importance of regularly setting aside money for financial growth and security.
		<u>Cash Course: Different Ways to Budget</u>	This lesson introduces various budgeting methods, such as zero-based budgeting, the 50/30/20 method, and envelope budgeting, helping individuals manage their finances effectively.	The lesson supports the PYF principle by teaching individuals how to prioritize savings within a budget, ensuring that saving is a consistent habit rather than an afterthought.
4.2.b.	Identify and understand basic saving options such as savings accounts and Certificates of Deposit.	<u>Cash Course: What Are Savings?</u>	This lesson explains the purpose of savings accounts, how they work, and their role in financial planning. It introduces key savings concepts, such as emergency funds and goal-based saving.	This lesson aligns with the standard by providing foundational knowledge on savings accounts as a basic saving option, emphasizing their accessibility and benefits.

4.2.b. Continued		<u>Cash Course: Checking and Savings Accounts</u>	<p>This lesson explains the differences between checking and savings accounts, how they function, and the benefits of using both to manage personal finances effectively.</p>	<p>While the focus is broader, this lesson aligns with Standard 4.2.b. by detailing savings accounts as a fundamental savings option, covering how they work and their role in financial management. However, it does not explicitly address Certificates of Deposit (CDs), so its alignment is partial.</p>
		<u>Cash Course: Simple vs. Compound Interest</u>	<p>This lesson covers how interest works in savings and investments, distinguishing between simple and compound interest. It explains how savings accounts and other financial products, like CDs, use interest to grow money over time.</p>	<p>The lesson aligns with the standard by demonstrating how savings accounts and CDs generate returns, helping individuals make informed decisions about where to store their savings.</p>
4.2.c.	<p>Discuss how over-savings can be eroded by inflation.</p>	<u>Cash Course: Inflation & Your Money</u>	<p>This lesson explains inflation, its causes, and how it impacts the economy, purchasing power, and personal financial decisions.</p>	<p>This lesson directly addresses how inflation reduces the value of money over time, making it an essential resource for understanding why over-savings in low-interest accounts can lose purchasing power.</p>

4.2.d.	Understand that savings are designed to preserve principal.	Cash Course: What Are Savings?	This lesson introduces savings accounts, why they are important, and how they help individuals protect and grow their money.	It directly explains the purpose of savings accounts, including how they preserve principal while offering a safe place to store money for future use.
		Cash Course: Investing & Bonds	This lesson explains how bonds work, their role in investment strategies, and their relative stability compared to other investment options.	Bonds, especially investment-grade ones, preserve principal while offering a return, making them a useful alternative to savings accounts with a similar function of protecting funds.
Standard 3	Discuss the risks and returns of investing.			
4.3.a.	Identify and understand investment options, including retirement planning, long and short-term investments, and dividend reinvestment plans.	Cash Course: Understanding Retirement Savings Accounts	Identify and understand investment options, including retirement planning, long- and short-term investments, and dividend reinvestment plans.	This episode covers various retirement savings accounts (401(k), IRA, Roth IRA) and discusses their benefits, helping students understand long-term investment options.
		Cash Course: What Is Investing?	This lesson introduces the concept of investing, different types of investments, and their role in financial planning.	It directly addresses investment options, including long- and short-term investments, and reinforces the importance of planning for financial growth.

4.3.a. Continued		<u>Cash Course: Investing & Stocks</u>	<p>This lesson explains how stocks work, why people invest in them, and how dividends function.</p>	<p>It covers stocks, their role in long- and short-term investments, and dividend reinvestment plans (DRIPs).</p>
		<u>Cash Course: Investing & Bonds</u>	<p>This lesson explores how bonds function, their role in investment strategies, and their relative safety compared to stocks.</p>	<p>Bonds are a key long-term investment option, particularly for those seeking lower-risk investments in retirement planning.</p>
		<u>Cash Course: Taxes II: Capital Gains</u>	<p>This lesson explains capital gains and how they affect investment returns, distinguishing between short- and long-term capital gains taxes.</p>	<p>Capital gains taxes play a major role in investment strategy, particularly when considering long- vs. short-term investments.</p>
4.3.b.	<p>Identify types of long-term retirement accounts, such as IRA, Roth IRA, 401(k), and Roth 401(k).</p>	<u>Cash Course: Understanding Retirement Savings Accounts</u>	<p>Identify types of long-term retirement accounts, such as IRA, Roth IRA, 401(k), and Roth 401(k).</p>	<p>The episode explicitly teaches students about different types of retirement savings accounts and how they function, directly fulfilling this standard.</p>
4.3.c.	<p>Compare and contrast the basic types of investment products, including stocks, mutual funds, real estate,</p>	<u>Cash Course: Investing & Stocks</u>	<p>This lesson explains how stocks work, why people invest in them, and how dividends function.</p>	<p>Directly aligns with stocks as an investment product and discusses their advantages, risks, and role in an investment portfolio.</p>

4.3.c. Continued	commodities, collectibles, and bonds.	Cash Course: Investing & Bonds	This lesson explores how bonds function, their role in investment strategies, and their relative safety compared to stocks.	Bonds are a key investment product in the standard, and this lesson explores their benefits, risks, and comparisons to other investments.
		Cash Course: What Are Commodities?	Defines commodities and explains the risks and rewards of investing in them, distinguishing between soft (agriculture, livestock) and hard (gold, oil) commodities.	Specifically covers commodities, a required investment product in the standard, and explains their role in diversified investments.
4.3.d.	Discuss the reasons to invest, the fees associated with investing, and strategies to reduce fees.	Cash Course: What Is Investing?	This lesson introduces the concept of investing, different types of investments, and their role in financial planning.	Directly covers why people invest, making it a strong match for the first part of the standard.
		Cash Course: Investing & Stocks	This lesson explains how stocks work, why people invest in them, and how dividends function.	Covers investment fees (brokerage fees, expense ratios) and discusses strategies to minimize costs, such as choosing low-cost funds.
		Cash Course: Investing & Bonds	This lesson explores how bonds function, their role in investment strategies, and their relative safety compared to stocks.	Addresses investment fees related to bonds and provides strategies to reduce costs through long-term holding.
		Cash Course: Taxes II: Capital Gains	This lesson explains capital gains and how	While not directly about investment fees, it

4.3.d. Continued			they affect investment returns, distinguishing between short- and long-term capital gains taxes.	covers tax costs associated with investing and strategies to reduce them, an important consideration in overall investment expenses.
4.3.e.	Discuss the relationship between risk and return.	Cash Course: What Is Investing?	This lesson introduces the concept of investing, different types of investments, and their role in financial planning.	This episode explains how investments work, showing that higher-risk options like stocks and commodities offer greater potential returns, while lower-risk options like bonds and savings provide stability but lower returns. It supports the standard by illustrating the trade-off between risk and return in financial decision-making.
		Cash Course: Investing & Stocks	This lesson explains how stocks work, why people invest in them, and how dividends function.	Investing in stocks inherently involves risk, but this lesson discusses how diversification and strategic choices can manage that risk while maximizing returns.
		Cash Course: Investing & Bonds	This lesson explores how bonds function, their role in investment strategies, and their relative safety compared to stocks.	Bonds are generally considered lower-risk investments compared to stocks, and this lesson explains how investors

4.3.e. Continued				weigh risk and return when choosing between different types of bonds.
		<u>Cash Course: Taxes II: Capital Gains</u>	This lesson explains capital gains and how they affect investment returns, distinguishing between short- and long-term capital gains taxes.	It directly addresses how risk impacts investment returns and how investors can navigate taxation to maximize profits while managing potential losses.
		<u>Cash Course: Inflation & Your Money</u>	This lesson explains inflation, its causes, and how it impacts the economy, purchasing power, and personal financial decisions.	Inflation is a key factor in investment risk, as it can erode returns. The lesson provides insights into balancing risk and return by selecting inflation-resistant investments.
		<u>Cash Course: Simple vs. Compound Interest</u>	This lesson introduces simple vs. compound interest and the impact of time and risk on investment growth.	While not fully dedicated to risk-return concepts, this lesson helps students understand how compounding can amplify returns over time, reinforcing the idea that longer-term investments tend to yield higher returns despite potential risks.
		<u>Cash Course: What Are Commodities</u>	This lesson introduces commodities as physical assets used for trading	This episode explicitly discusses how commodities can be a

4.3.e. Continued			<p>and investment, covering hard and soft commodities, futures contracts, and the impact of supply and demand on commodity prices. It explains how businesses and speculators invest in commodities, highlighting how unpredictable factors like weather and government policies can drive price fluctuations.</p>	<p>high-risk, high-reward investment. It explains how price volatility, supply shocks, and speculative trading impact returns, reinforcing the fundamental investment principle that higher potential returns often come with greater risk.</p>
		<ul style="list-style-type: none"> ● The Hustle: Building Buzz: The Sweet Bee Sisters ● The Hustle: Earrings to Earnings: Made by Gracie ● The Hustle: Faith in Fashion: Childlike Clothing ● The Hustle: Hot Wheels, Cold Hard Cash: Clean Cruise Detailing ● The Hustle: Lucrative Leatherworks: Broken Axe Leather Co. ● The Hustle: Patterns & Profits: Brown Eyed Quilter ● The Hustle: Sole Man: Denver SNKRS LLC ● The Hustle: Steeped in History: Sage and Folly Historical Apothecary ● The Hustle: Success Is in the Cards: AnnaMade Design Co. 	<p><i>The Hustle</i> follows teen entrepreneurs as they build and manage their own businesses, showcasing their challenges, strategies, and financial decisions along the way.</p>	<p>This series aligns with the standard by demonstrating real-world examples of risk and return in entrepreneurship. Each episode highlights how young business owners assess financial risks, invest resources, and manage uncertainty to achieve potential rewards, reinforcing key investment principles.</p>

4.3.e. Continued		<ul style="list-style-type: none"> • <u>The Hustle: Under Pressure: Dirt & Grime Co.</u> 		
4.3.f.	Demonstrate the time value of money using a compound interest calculator.	<u>Cash Course: Simple vs. Compound Interest</u>	<p>This lesson introduces simple vs. compound interest and the impact of time and risk on investment growth.</p>	<p>The episode Simple vs. Compound Interest explains how compound interest works and why it leads to greater long-term growth compared to simple interest. It introduces the time value of money by demonstrating how interest accumulates over time, reinforcing the importance of starting early to maximize financial returns. While this episode does not include a demonstration of a compound interest calculator, it provides the foundational knowledge necessary for students to apply the concept using financial tools.</p>
Standard 4	Understand the role of risk management in asset protection.			
4.4.a.	Discuss risk management strategies, including acceptance, transfer, and reduction.	<u>Cash Course: Insurance Basics</u>	<p>This episode introduces the purpose of insurance, key insurance terms, and how different types of coverage protect individuals from financial loss.</p>	<p>This episode explains how insurance is a key risk management strategy that helps individuals transfer financial risk to an insurer, protecting assets</p>

4.4.a. Continued				such as health, property, and income. It directly supports the standard by demonstrating how different types of insurance reduce financial loss.
	<u>Cash Course: Navigating Auto Insurance</u>	Students learn about auto insurance, including coverage types, costs, legal requirements, and how to choose the right policy to protect themselves and their vehicles.		Auto insurance is an example of risk transfer, where individuals pay premiums to shift the financial burden of accidents to an insurer. The episode reinforces the importance of protecting assets, including vehicles and personal finances, from unforeseen risks.
	<u>Cash Course: Understanding Health Insurance</u>	This episode explains the basics of health insurance, including premiums, deductibles, and co-pays, while emphasizing the importance of selecting a plan that fits individual needs		Health insurance is a fundamental risk reduction tool that protects a person's most valuable asset—their ability to earn income—by covering medical expenses. The episode aligns with the standard by showing how individuals mitigate financial risks associated with unexpected health costs.

4.4.a. Continued		<u>Cash Course: Understanding Retirement Savings Accounts</u>	<p>Students explore different types of retirement savings accounts, their benefits, and why early planning is crucial for long-term financial security.</p>	<p>Retirement accounts serve as a form of long-term risk management, ensuring financial stability by protecting future income. This episode aligns with the standard by illustrating how diversified investment strategies reduce financial risk over time.</p>
		<u>Cash Course: Understanding Assets & Liabilities</u>	<p>This episode breaks down the difference between assets and liabilities, teaching students how to evaluate their financial position and manage their wealth effectively.</p>	<p>This episode helps students differentiate between assets and liabilities, laying a foundation for managing financial risk. Understanding how assets generate wealth and liabilities create obligations supports informed decision-making in asset protection.</p>
4.4.b.	<p>Discuss the purposes of insurance/risk management.</p>	<u>Cash Course: Insurance Basics</u>	<p>This episode introduces the purpose of insurance, key insurance terms, and how different types of coverage protect individuals from financial loss.</p>	<p>This episode fully aligns with the standard by detailing how insurance functions as a risk management tool to safeguard assets and financial stability.</p>

4.4.b. Continued		<u>Cash Course: Navigating Auto Insurance</u>	<p>Students learn about auto insurance, including coverage types, costs, legal requirements, and how to choose the right policy to protect themselves and their vehicles.</p>	<p>This episode aligns fully by illustrating how auto insurance reduces financial risk, supports legal requirements, and ensures asset protection in case of an accident.</p>
		<u>Cash Course: Understanding Health Insurance</u>	<p>This episode explains the basics of health insurance, including premiums, deductibles, and co-pays, while emphasizing the importance of selecting a plan that fits individual needs</p>	<p>Fully supports the standard by demonstrating how health insurance helps individuals manage financial risk related to medical costs and unexpected health emergencies.</p>
		<u>Cash Course: Understanding Assets & Liabilities</u>	<p>This episode breaks down the difference between assets and liabilities, teaching students how to evaluate their financial position and manage their wealth effectively.</p>	<p>Partially aligns with the standard by emphasizing asset protection as part of financial risk management, though it does not focus directly on insurance.</p>
4.4.c.	<p>Define common insurance products and their purposes, such as automobile, health, homeowner/renter, whole/term life, and disability.</p>	<u>Cash Course: Insurance Basics</u>	<p>This episode introduces the purpose of insurance, key insurance terms, and how different types of coverage protect individuals from financial loss.</p>	<p>Fully aligns with the standard by defining multiple insurance products and explaining how they provide financial protection.</p>

4.4.c. Continued		<u>Cash Course: Navigating Auto Insurance</u>	<p>Students learn about auto insurance, including coverage types, costs, legal requirements, and how to choose the right policy to protect themselves and their vehicles.</p>	<p>Fully aligns by defining auto insurance and its purpose in managing financial risk related to vehicle accidents and damages.</p>
		<u>Cash Course: Understanding Health Insurance</u>	<p>This episode explains the basics of health insurance, including premiums, deductibles, and co-pays, while emphasizing the importance of selecting a plan that fits individual needs</p>	<p>Fully aligns with the standard by explaining health insurance as a financial tool for managing medical expenses.</p>
4.4.d.	<p>Define terms of a basic insurance policy such as contract, limits of coverage, premium, deductible, grace period, and lifetime limit.</p>	<u>Cash Course: Insurance Basics</u>	<p>This episode introduces the purpose of insurance, key insurance terms, and how different types of coverage protect individuals from financial loss.</p>	<p>This episode defines key insurance terms such as contract, limits of coverage, premium, deductible, and grace period, making it a strong match for the standard.</p>
		<u>Cash Course: Navigating Auto Insurance</u>	<p>Students learn about auto insurance, including coverage types, costs, legal requirements, and how to choose the right policy to protect themselves and their vehicles.</p>	<p>Covers essential insurance terms like premium, deductible, and limits of coverage, making it a direct fit for the standard.</p>

4.4.d. Continued		<u>Cash Course: Understanding Health Insurance</u>	This episode explains the basics of health insurance, including premiums, deductibles, and co-pays, while emphasizing the importance of selecting a plan that fits individual needs	Defines key insurance policy terms such as deductible, premium, lifetime limit, and grace period, providing a clear explanation of policy structure.
4.4.e.	Discuss insurance needs at different stages of life.	<u>Cash Course: Insurance Basics</u>	Introduces the purpose of insurance, how it protects financial well-being, and the different types of insurance available.	Explains how insurance needs change over time, from minimal coverage in youth to more comprehensive policies in adulthood and retirement.
		<u>Cash Course: Understanding Health Insurance</u>	Breaks down health insurance concepts, coverage options, and how individuals can manage medical costs.	Highlights how health insurance needs evolve, such as staying on a parent's plan when young, employer-provided coverage in adulthood, and Medicare options later in life.
		<u>Cash Course: Understanding Retirement Savings Accounts</u>	Explains different retirement savings plans, including how they help secure financial stability in later years.	Discusses the importance of financial planning in retirement, including health insurance considerations like long-term care and

4.4.e. Continued				supplemental insurance needs.
4.4.f.	Understand identification and designation of beneficiaries.	Cash Course: The Basics of Inheritance	<i>The Basics of Inheritance</i> explains the role of beneficiaries in estate planning, detailing how wills and trusts designate recipients of assets.	This episode fully meets the standard by defining beneficiaries, explaining their legal role in inheritance, and demonstrating how estate planning ensures assets are distributed according to an individual's wishes.
Utah Standard	Standard Description	Alignment to PragerU Content	Episode Description	Justification of Effectiveness
Strand 5	Students will understand principles of personal money management including budgeting, managing accounts, and the role of credit and impacts on personal finance.			
Standard 1	Identify and explain the process of budgeting based on projected income and expenses.			
5.1.a.	Define the elements of a financial plan and describe the benefits of financial planning. Include:	Cash Course: What is a Budget?	This episode introduces the concept of budgeting as a financial plan that helps individuals track income, expenses, and savings. It explains the "50-30-20 rule" as a simple budgeting framework and emphasizes the importance of prioritizing spending, managing needs vs. wants, and setting financial goals.	Directly aligns with the standard by defining the key elements of a financial plan, demonstrating how budgeting supports responsible money management, and highlighting the long-term benefits of financial planning.

5.1.a. Continued		<u>Cash Course: Different Ways to Budget</u>	<p>This episode explores multiple budgeting methods, including the 50-30-20 rule, envelope budgeting, incremental budgeting, zero-based budgeting, and participative budgeting. It provides examples of when each method may be most useful based on different financial goals and life circumstances.</p>	<p>Directly aligns with the standard by defining key components of financial planning and demonstrating how different budgeting strategies help individuals manage income, expenses, and savings to achieve financial stability.</p>
		<u>Cash Course: Manage Your Financial Hygiene</u>	<p>This episode emphasizes the importance of financial maintenance by introducing the concept of financial hygiene. It covers essential habits such as monitoring accounts for errors, avoiding unnecessary fees, canceling unused subscriptions, and protecting against fraud and identity theft, all of which contribute to a strong financial plan.</p>	<p>Directly aligns with the standard by demonstrating how regular financial upkeep and responsible money management practices contribute to effective financial planning and long-term financial stability.</p>
5.1.a.1	<p>Identify short-and long-term financial goals and the impact they have on one's financial plan.</p>	<u>Cash Course: What is a Budget?</u>	<p>This episode introduces budgeting as a financial planning tool and explains how individuals can allocate income</p>	<p>Directly aligns with the standard by demonstrating how budgeting supports the achievement of financial</p>

<p>5.1.a.1 Continued</p>		<p>toward both short- and long-term financial goals. It highlights the importance of setting financial priorities, following the 50-30-20 rule, and adjusting spending habits to achieve savings and investment objectives over time.</p>	<p>goals, showing the impact of financial planning on both immediate expenses and long-term financial stability.</p>
	<p><u>Cash Course: Different Ways to Budget</u></p>	<p>This episode explores multiple budgeting methods, including the 50-30-20 rule, envelope budgeting, incremental budgeting, and zero-based budgeting, demonstrating how different approaches help individuals allocate income for both short- and long-term financial goals. It emphasizes the importance of adjusting financial plans based on changing circumstances and priorities.</p>	<p>Directly aligns with the standard by illustrating how different budgeting strategies support financial goal-setting, helping individuals effectively manage their income to balance immediate needs with long-term financial security.</p>
	<p><u>Cash Course: What Are Savings?</u></p>	<p>This episode explains the importance of saving money for both short-term needs, such as emergency expenses and major purchases,</p>	<p>Directly aligns with the standard by demonstrating how short- and long-term financial goals influence financial planning and</p>

<p>5.1.a.1 Continued</p>		<p>and long-term financial security, including wealth-building and financial independence. It highlights the role of savings accounts, the benefits of consistent saving habits, and strategies to reach financial goals over time.</p>	<p>emphasizing the importance of disciplined saving habits to achieve financial security.</p>
	<p><u>Cash Course: Checking and Savings Accounts</u></p>	<p>This episode explains the functions of checking and savings accounts, detailing how they help individuals manage daily expenses while also setting aside money for future financial goals. It highlights the benefits of direct deposits, online banking, and interest-earning savings accounts as tools for both short-term budgeting and long-term financial planning.</p>	<p>Directly aligns with the standard by demonstrating how checking and savings accounts support financial planning, allowing individuals to allocate funds efficiently toward short-term expenses and long-term financial security.</p>
	<p><u>Cash Course: Renting vs. Owning</u></p>	<p>This episode compares the financial implications of renting versus owning, explaining how each choice impacts short- and long-term financial goals. It explores factors such as upfront costs,</p>	<p>Directly aligns with the standard by illustrating how major financial decisions, such as renting or owning, affect both short-term budgeting and long-term wealth-building.</p>

5.1.a.1 Continued			long-term equity, flexibility, and financial commitment, helping individuals assess which option aligns best with their financial plan.	reinforcing the importance of financial planning.
		<u>Cash Course: Understanding Retirement Savings Accounts</u>	<p>This episode explains the importance of planning for retirement by introducing different types of retirement savings accounts, including 401(k)s, IRAs, and Roth IRAs. It highlights the benefits and drawbacks of each account, emphasizing how early investment and compound growth contribute to long-term financial security.</p>	<p>Directly aligns with the standard by demonstrating how long-term financial goals, such as retirement savings, impact overall financial planning and showing how individuals can take proactive steps to secure their financial future.</p>
		<u>Cash Course: Student Loans 101</u>	<p>This episode explores the financial impact of student loans, explaining the differences between federal and private loans, interest rates, repayment terms, and the long-term consequences of student debt. It encourages students to consider alternative funding options, such as scholarships and</p>	<p>Directly aligns with the standard by demonstrating how student loan decisions affect both short-term financial obligations and long-term financial security, reinforcing the importance of strategic financial planning.</p>

<p>5.1.a.1 Continued</p>			<p>work-study programs, to minimize debt and align their borrowing with future financial goals.</p>	
		<p><u>Cash Course: Borrowing Money</u></p>	<p>This episode explains the fundamentals of borrowing money, including loans, interest rates, and repayment terms. It highlights the importance of responsible borrowing, how loans impact financial stability, and strategies to avoid excessive debt while achieving financial goals.</p>	<p>Directly aligns with the standard by demonstrating how borrowing decisions affect both short-term budgeting and long-term financial stability, reinforcing the importance of planning before taking on debt.</p>
		<p><u>Cash Course: What Is Investing?</u></p>	<p>This episode introduces the concept of investing, explaining different types of investments such as stocks, bonds, real estate, and cryptocurrencies. It highlights the relationship between risk and reward, the importance of diversification, and how long-term investing can contribute to financial growth and security.</p>	<p>Directly aligns with the standard by demonstrating how investing supports long-term financial goals and impacts overall financial planning, reinforcing the importance of making informed investment decisions.</p>

5.1.a.2	<p>Develop a budget that includes the following categories: spending/debt, savings, investing, charitable contributions (such as the 70-20-10 rule).</p>	<p>Cash Course: What is a Budget?</p>	<p>This episode introduces budgeting as a tool for financial management, explaining how individuals can allocate their income across key categories such as spending, saving, and investing. It highlights the 50-30-20 rule as a budgeting method and emphasizes the importance of setting financial priorities to maintain stability and achieve long-term goals.</p>	<p>Partially aligns with the standard by teaching students how to structure a budget with designated categories for spending, savings, and investing, but does not explicitly cover the 70-20-10 rule or charitable contributions.</p>
		<p>Cash Course: Different Ways to Budget</p>	<p>This episode explores multiple budgeting methods, including the 50-30-20 rule, envelope budgeting, incremental budgeting, and zero-based budgeting. It explains how individuals can allocate income toward spending, saving, and investing while adjusting financial plans based on personal goals and changing circumstances.</p>	<p>Partially aligns with the standard by demonstrating different budgeting strategies that help individuals manage spending, savings, and investing, but does not explicitly introduce the 70-20-10 rule or emphasize charitable contributions.</p>
5.1.a.3	<p>Define fixed, variable, and</p>			

5.1.a.3 Continued	periodic budget categories.			
5.1.a.4	Emphasize the importance of a goals-based budget, including priorities, such as pay yourself first, emergency/opportunity fund, insurance, and charitable or other voluntary contributions.	Cash Course: What is a Budget?	This episode introduces the concept of budgeting as a financial tool and explains how individuals can allocate income to essential financial priorities, such as savings, emergency funds, and long-term goals. It emphasizes structured financial planning, including the 50-30-20 rule, to help individuals build stability and reach their financial objectives.	Partially aligns with the standard by demonstrating the importance of budgeting for savings and financial priorities, but does not explicitly cover insurance or charitable contributions as part of a goals-based budget.
		Cash Course: Different Ways to Budget	This episode explores various budgeting methods, including the 50-30-20 rule, envelope budgeting, incremental budgeting, and zero-based budgeting. It highlights how different budgeting strategies can help individuals prioritize savings, emergency funds, and financial goals while adjusting to changing financial circumstances.	Partially aligns with the standard by demonstrating the importance of budgeting for savings and financial priorities, including the concept of "pay yourself first," but does not explicitly address insurance or charitable contributions.

5.1.a.5	<p>Compare tools for tracking a budget, income, and expenditures, such as paper and digital tracking.</p>	<p>Cash Course: What is a Budget?</p>	<p>This episode introduces the concept of budgeting and explains how individuals can track their income and expenses to maintain financial stability. It emphasizes the importance of monitoring spending habits and adjusting budgets as needed to achieve financial goals.</p>	<p>Partially aligns with the standard by teaching the importance of tracking income and expenses but does not explicitly compare paper and digital tracking tools.</p>
		<p>Cash Course: Different Ways to Budget</p>	<p>This episode explores various budgeting methods, such as the 50-30-20 rule, envelope budgeting, incremental budgeting, and zero-based budgeting. It discusses how individuals can track income and expenses to maintain financial stability and adjust their budgets based on financial goals and changing circumstances.</p>	<p>Partially aligns with the standard by emphasizing the importance of tracking a budget but does not explicitly compare different tools, such as paper versus digital tracking methods.</p>
Standard 2	<p>Describe and discuss the impact of credit and debt on personal money management.</p>			
5.2.a.	<p>Discuss the purpose and role of credit. Explain the value of building and maintaining a healthy</p>	<p>Cash Course: Good vs. Bad Credit</p>	<p>This episode explains the fundamentals of credit, including how it works, why it is used, and the consequences of</p>	<p>Partially aligns with the standard by explaining the role of credit and the importance of maintaining a healthy</p>

5.2.a. Continued	credit rating, including elements of creditworthiness: character, capacity, capital, collateral, and conditions.		good and bad credit management. It highlights the importance of maintaining a strong credit score, the impact of borrowing responsibly, and how credit affects future financial opportunities.	credit rating but does not explicitly define the five elements of creditworthiness (character, capacity, capital, collateral, and conditions).
		<u>Cash Course: Using Credit and Debit Cards</u>	This episode explores the differences between credit and debit cards, how credit limits are determined, and the responsibilities that come with using credit. It explains the importance of making on-time payments, avoiding excessive debt, and understanding how interest rates and fees impact personal finances.	Partially aligns with the standard by discussing the role of credit and the importance of responsible credit use but does not explicitly cover the five elements of creditworthiness (character, capacity, capital, collateral, and conditions).
5.2.b.	Explore and discuss the pros and cons of basic types of credit, including unsecured vs. secured credit, credit cards, installment loans, revolving credit, student loans, mortgage, and	<u>Cash Course: Good vs. Bad Credit</u>	This episode explains the fundamentals of credit, comparing responsible and irresponsible credit use. It discusses how credit scores impact financial opportunities and highlights the consequences of	Partially aligns with the standard by addressing the importance of responsible credit use but does not explicitly differentiate between secured and unsecured credit or evaluate specific types of credit such as student loans,

5.2.b. Continued	payday/predatory lenders. Evaluate the costs and risks of each type.		mismanaging credit, such as higher interest rates and limited borrowing power.	mortgages, or predatory lending.
		<u>Cash Course: Using Credit and Debit Cards</u>	This episode explains the differences between credit and debit cards, how credit limits are determined, and the responsibilities of using credit wisely. It discusses interest rates, late fees, and the risks of carrying a balance, while also highlighting the benefits of responsible credit use in building financial security.	Partially aligns with the standard by explaining credit cards as a form of revolving credit and discussing the costs and risks associated with credit use, but does not cover other types of credit, such as secured vs. unsecured loans, mortgages, student loans, or payday lenders.
5.2.c.	Define and understand the terms associated with credit, including APR, grace period, late fees, finance charges, default rates, interest, and closing costs.	<u>Cash Course: Good vs. Bad Credit</u>	This episode explains how credit works, the impact of good and bad credit, and how responsible borrowing affects financial stability. It highlights the importance of making on-time payments and maintaining a high credit score to avoid financial difficulties.	Partially aligns with the standard by discussing the consequences of poor credit management and the importance of maintaining a good credit score but does not explicitly define key credit terms such as APR, grace period, finance charges, or closing costs.
		<u>Cash Course: Using Credit and Debit Cards</u>	This episode explores the differences between debit and credit cards,	Directly aligns with the standard by defining key credit terms, including

5.2.c. Continued			explaining how credit limits, interest rates, and fees work. It introduces key credit concepts such as late fees, interest charges, and the impact of carrying a balance on financial health.	interest, late fees, and finance charges, while demonstrating how responsible credit management impacts personal finances. However, it does not explicitly cover all terms, such as closing costs and default rates.
5.2.d.	Explain the purpose of co-signers and collateral when applying for a loan.			
5.2.e.	Understand and demonstrate simple interest calculations.	<u>Cash Course: Simple vs. Compound Interest</u>	This episode explains the difference between simple and compound interest, demonstrating how each affects savings and loans over time. It introduces key financial concepts such as interest rates, principal, and the Rule of 72 for estimating compound interest growth.	This episode partially meets the standard by defining simple interest and showing how it is calculated in comparison to compound interest. However, it does not include hands-on demonstrations or step-by-step problem-solving exercises for simple interest calculations.
5.2.f.	Calculate how long it takes to repay debt by making minimum payments on			

5.2.f. Continued	installment loans or revolving accounts.			
5.2.g.	Describe the personal and societal effects of bankruptcy and identify circumstances that lead to bankruptcy, such as uninsured medical costs, family break-up, divorce, or loss of job.	Cash Course: What is Bankruptcy?	This episode introduces the concept of bankruptcy, explaining its causes, different types (Chapter 7, Chapter 13, and Chapter 11), and the legal process involved. It discusses how bankruptcy affects personal finances, credit scores, and future borrowing ability, while also addressing its broader economic implications.	This episode fully meets the standard by outlining the personal and societal effects of bankruptcy and discussing common causes, such as medical debt, job loss, and financial mismanagement. It explains the consequences of bankruptcy for individuals and the economy, reinforcing the importance of financial responsibility and planning.
Standard 3	Explain and understand credit reports and the significance of credit scores.			
5.3.a.	Identify the three major credit bureaus.			
5.3.b.	Understand the legal right to a free annual credit report (AnnualCreditReport.com).			
5.3.c.	Evaluate and identify components of a			

5.3.c. Continued	credit report; including derogatory remarks, and the warning signs of credit abuse such as late fees, missed payments, collection notices and bounced checks.			
5.3.d.	Evaluate the impact a credit score has on personal finance.	<u>Cash Course: Good vs. Bad Credit</u>	This episode explains the role of credit scores in personal finance, detailing how they are calculated and the factors that influence them. It discusses the consequences of having a high vs. low credit score, including its impact on loan approvals, interest rates, and overall financial opportunities.	This episode fully aligns with the standard by evaluating how credit scores affect borrowing costs, housing opportunities, and financial stability. It emphasizes responsible credit management and demonstrates how maintaining a good credit score leads to better financial outcomes.
		<u>Cash Course: What Is Debt?</u>	This episode introduces the concept of debt and explains how different types of debt—such as credit cards, student loans, and mortgages—affect financial health. It also explores the relationship between debt and credit scores, highlighting how	This episode fully aligns with the standard by demonstrating how debt management impacts credit scores and, in turn, affects financial opportunities such as loan approvals, interest rates, and access to credit.

5.3.d. Continued			repayment habits influence creditworthiness.	
		<u>Cash Course: Borrowing Money</u>	This episode explains how loans work, including the role of credit scores in determining loan terms, interest rates, and borrowing limits. It also discusses the importance of making timely payments to avoid negative impacts on credit scores.	It directly supports the standard by showing how credit scores affect borrowing power and emphasizing the long-term financial consequences of poor credit management.
		<u>Cash Course: Using Credit and Debit Cards</u>	This episode distinguishes between credit and debit cards, explaining how credit card usage impacts credit scores through factors such as payment history, credit utilization, and account age.	It fully meets the standard by evaluating how responsible credit card use can build or damage credit scores, influencing personal finance decisions such as interest rates on future loans or mortgage approvals.
		<u>Cash Course: What Is Bankruptcy?</u>	This episode explains what bankruptcy is, the different types (Chapter 7, Chapter 13, and Chapter 11), and how declaring bankruptcy affects an individual's financial future. It also	This episode partially aligns with the standard by illustrating how bankruptcy can severely damage credit scores and restrict future financial opportunities. However, it does not

5.3.d. Continued			covers the impact on assets, debts, and legal responsibilities.	provide a broader evaluation of credit scores in general, such as their role in securing loans, determining interest rates, or influencing financial decisions beyond bankruptcy.
Standard 4	Understand the importance and complications of the three big expenses: housing, cars, and education.			
5.4.a.	Identify the process, rights, and responsibilities related to renting, leasing, and purchasing a home.	<u>Cash Course: Renting vs. Owning</u>	This episode explores the differences between renting and owning a home, explaining key financial considerations, including upfront costs, maintenance responsibilities, long-term financial impact, and the flexibility of renting versus the equity-building potential of homeownership. It also highlights how leases and mortgage agreements work and factors to consider when deciding between renting and buying.	This episode fully meets the standard by outlining the process, financial responsibilities, and rights associated with both renting and purchasing a home. It provides a clear comparison of the advantages and disadvantages of each option, helping students understand the financial commitments and legal obligations involved.
5.4.b.	Understand the primary homeownership qualification factors,			

5.4.b. Continued	such as debt-to-income and loan-to-value ratios, and the roles of the professionals involved in the home-buying process.			
5.4.c.	Understand the similarities and differences between principal and interest on an amortization schedule.			
5.4.d.	Compare the pros and cons of buying or leasing a new or used vehicle, and identify the costs associated with each option.			
5.4.e.	Identify sources of funding to assist in post-high school education opportunities and the cost of repayment, including scholarships, grants, loans, savings, tuition reimbursement, work study, and gifts.	Cash Course: Student Loans 101	This episode introduces students to various sources of funding for post-secondary education, including federal and private student loans, grants, and scholarships. It also covers key terms like subsidized vs. unsubsidized loans, PLUS loans, and	The episode fully aligns with the standard by identifying multiple sources of funding for post-high school education and explaining the costs and responsibilities of repayment. It ensures students understand how different funding options impact financial planning

5.4.e. Continued			repayment considerations.	for education.
5.4.f.	Understand the use and advantages of 529 plans and the benefit of planning early to pay for the cost of post-secondary education and training.			
5.4.g.	Understand the financial benefits of pursuing higher education opportunities while in high school.			
5.4.h.	Understand the process for and benefits of FAFSA completion. [Seek guidance from school counselors/college awareness counselors.]			
Standard 5	Define the rights and responsibilities of buyers and sellers under consumer protection laws.			
5.5.a.	Understand financial contracts tied to consumer			

5.5.a Continued	purchases, such as cell phone, subscription fees, and membership fees.			
5.5.b.	Discuss the negative impacts of predatory lending practices and explore: title loans, payday loans, and pawn loans.			
5.5.c.	Identify ways to avoid identity theft and fraud, including securing sensitive financial data, using care when participating in online commerce, avoiding phishing and pharming, and properly disposing of sensitive documents.	<u>Cash Course: Manage Your Financial Hygiene</u>	This episode emphasizes maintaining financial security by monitoring accounts for errors, avoiding unnecessary fees, canceling unused subscriptions, and protecting against fraud and identity theft	Fully meets the standard by addressing how securing sensitive financial data and maintaining good financial habits help prevent identity theft and fraud.
		<u>Cash Course: Scams and Fraud</u>	This episode explains different types of scams, including consumer fraud and marketing fraud, and provides steps to recognize and prevent falling victim to fraudulent schemes.	Fully meets the standard by educating viewers on how to identify scams, avoid phishing attempts, and protect financial data from fraudulent activities.

5.5.c. Continued		<u>Cash Course: Artificial Intelligence and Fraud</u>	<p>This episode explores AI-driven scams, such as voice cloning and AI-enhanced phishing, and provides strategies to verify identities and protect against fraud.</p>	<p>Fully meets the standard by addressing how emerging technologies can be used for fraud and how individuals can protect themselves from identity theft through careful verification.</p>
		<u>Cash Course: Cybercrimes and You</u>	<p>This episode introduces various cybercrimes, including hacking, phishing, and malware, and explains how to stay secure when engaging in online commerce and managing sensitive information.</p>	<p>Fully meets the standard by highlighting digital threats like phishing, pharming, and data breaches, and providing practical tips for securing personal and financial data.</p>
5.5.d.	<p>Understand the challenges and responsibilities of those who are victims of fraud or identity theft.</p>	<u>Cash Course: Scams and Fraud</u>	<p>This episode explains different types of scams, including consumer fraud and marketing fraud, and provides steps to recognize and prevent falling victim to fraudulent schemes.</p>	<p>Fully meets the standard by addressing the responsibilities of fraud victims, including reporting scams, freezing credit, and recovering financial losses.</p>
		<u>Cash Course: Artificial Intelligence and Fraud</u>	<p>This episode explores AI-driven scams, such as voice cloning and AI-enhanced phishing, and provides strategies to verify identities and protect against fraud.</p>	<p>Fully meets the standard by discussing how victims of AI-related fraud can respond, protect their identity, and prevent further damage.</p>

5.5.d. Continued		<u>Cash Course: Cybercrimes and You</u>	This episode introduces various cybercrimes, including hacking, phishing, and malware, and explains how to stay secure when engaging in online commerce and managing sensitive information.	Fully meets the standard by outlining the responsibilities of victims in addressing financial and reputational damage, such as contacting financial institutions and law enforcement.
5.5.e.	Discuss common financial scams and schemes and ways to avoid them.	<u>Cash Course: Scams and Fraud</u>	This episode explores various financial scams, including Ponzi schemes, phishing attacks, and deceptive marketing fraud, while providing actionable steps to recognize and avoid them.	Fully meets the standard by identifying common financial scams and outlining ways to protect personal information and finances.
		<u>Cash Course: Artificial Intelligence and Fraud</u>	This episode examines AI-driven scams, including AI-generated voice cloning, deepfake fraud, and automated phishing attempts, and provides strategies to recognize and prevent them.	Fully meets the standard by discussing emerging financial scams that use AI technology and explaining how individuals can safeguard against them.
		<u>Cash Course: Cybercrimes and You</u>	This episode introduces different types of cybercrimes, such as online auction fraud, data breaches, and identity theft, while offering	Fully meets the standard by educating viewers on digital financial scams and providing best practices to avoid falling victim to cyber fraud.

5.5.e. Continued			preventive measures for safe online transactions.	
5.5.f.	Identify the pros and cons of online commerce, including how to conduct transactions safely, such as using credit cards versus debit cards for online purchases.	Cash Course: Using Credit and Debit Cards	This episode explains the differences between credit and debit cards, their advantages and disadvantages, and how to use them responsibly for purchases, including online transactions.	Fully meets the standard by discussing safe payment methods for online shopping, emphasizing fraud protection, and explaining why credit cards offer stronger consumer protections than debit cards in online transactions.
5.5.g.	Understand the role of the government in protecting the consumer and explain the features of consumer protection laws.			
5.5.h.	Identify federal and state entities that exist to protect consumers from forms of fraud and abuse.			