

# Correlation of National Standards for Personal Finance Education

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Created and maintained by the Jump\$tart Coalition® for Personal Financial Literacy

The *Money Habitudes 2™ For At-Risk Youth* curriculum meets the following national standards for personal finance education:

## MONEY HABITUDES™ NATIONAL STANDARDS FOR TEENS AND YOUNG ADULTS

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### **Financial Responsibility and Decision Making**

*Overall Competency: Apply reliable information and systematic decision making to personal financial decisions.*

- X** Standard: Take responsibility for personal financial decisions.
  - X** Standard: Make financial decisions by systematically considering alternatives and consequences.
  - X** Standard: Develop communication strategies for discussing financial issues.
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### **Income and Careers**

*Overall Competency: Use a career plan to develop personal income potential.*

- X** Standard: Identify sources of personal income.
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### **Planning and Money Management**

*Overall Competency: Organize personal finances and use a budget to manage cash flow.*

- X** Standard: Develop a plan for spending and saving.
  - X** Standard: Apply consumer skills to purchase decisions.
  - X** Standard: Consider charitable giving.
  - X** Standard: Develop a personal financial plan.
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### **Saving and Investing**

*Overall Competency: Implement a diversified investment strategy that is compatible with personal goals.*

- X** Standard: Discuss how saving contributes to financial well-being.
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