Delaware Financial Literacy Standards

Grades 9, 10, 11, 12

Adopted 2018

Students will set financial goals and create financial plans to meet those goals. FL.1	**a.** apply problem-solving strategies to assess the consequences of financial decisions. FL.1.9-12.A
	b. create an overall financial plan for earning, spending, and saving in order to achieve personal goals. FL.1.9-12.B
Students will analyze ways to improve their economic wellbeing by making informed spending decisions, which entails collecting information, planning, and budgeting. FL.2	**a.** evaluate the costs and benefits of various payment options while applying the mechanics of money management. FL.2.9-12.A
	b. examine how ability to pay and personal credit history influences an individual's financial opportunities and choices. FL.2.9-12.B
Students will evaluate the costs and benefits of major savings and investing options. FL.3	**9-12.** evaluate the role of the government and financial markets in savings and investment decisions. FL.3.9-12
Students will understand how to evaluate financial products and services to minimize financial risks. FL.4	**a.** analyze costs and benefits of various methods of managing risk. FL.4.9-12.A
	b. analyze how local, state, and federal laws and regulations affect consumers. FL.4.9-12.B