Iowa Social Studies

Grades 9-12: Financial Literacy

Careers and Earning Income

Financial and Career Goals

1. Compare career choices based on preparation, salary, benefits, and growth potential. SS.9-12.FL.1
2. Identify different sources of income and factors that impact earning potential. SS.9-12.FL.2
3. Create a post high school plan including career preparation and financial goals. SS.9-12.FL.3

Saving and Spending

Saving, Spending, and Investing

4. Create and evaluate a budget based on financial goals, income, and expenses. SS.9-12.FL.4
5. Explain how saving supports financial security, resilience, and decision-making. SS.9-12.FL.5

Investing

Saving, Spending, and Investing

6. Compare investment tools to meet financial goals. SS.9-12.FL.6

Taxes

Saving, Spending, and Investing

7. Identify the impact of taxes on personal income and spending power. SS.9-12.FL.7

Managing Credit

Credit and Risk Management

8. Describe how credit works and how it is used. SS.9-12.FL.8
9. Analyze the costs and benefits of different types of credit. SS.9-12.FL.9

Insurance

Credit and Risk Management

10. Explain how insurance operates as a tool for risk management. SS.9-12.FL.10

Identity Protection

Credit and Risk Management

11. Identify strategies for the protection of personal identity and other forms of fraud. SS.9-12.FL.11