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