North Dakota Financial Literacy

Grade 1

Financial Awareness
Learners will develop an understanding of the basic principles and concepts needed to manage personal finances effectively and make informed financial decisions.

Taxes

1 Identify goods and services. 1.FA.T.1

Financial Decision Making

1 Distinguish between needs and wants. (ND Social Studies E.K_2.3) 1.FA.FD.1

2 Count collections of coins (pennies, nickels, and dimes) by 1s, 5s, and 10s, up to one dollar. (ND Mathematics 1.GM.M.5) 1.FA.FD.2

3 Distinguish between goods and services. 1.FA.FD.3

Financial Goals

1 Explain reasons people set goals. 1.FA.FG.1

Education and Employment

1 Identify jobs people do. 1.FA.EE.1

Money Management
Learners will develop a range of skills and practices to plan, organize, adapt, and manage their finances effectively in a variety of situations.

Savings

1 Discuss reasons one may choose to save money rather than spend it. 1.MM.S.1

2 Explain why people choose to save money. 1.MM.S.2

Budget

1 Describe ways to use money. 1.MM.B.1

Credit and Debt

1 Recognize the difference between borrowing and owning. 1.MM.CD.1

Personal Banking

1 Describe the different ways people choose to use their money. 1.MM.PB.1

2 Recognize that a bank works with money. 1.MM.PB.2

Risk Management
Learners will develop the ability to assess risks and take proactive steps to ag events, potential losses,

Skip to main content

Insurance

1 Identify ways to keep possessions safe at home and school. 1.RM.IN.1

2 Identify behaviors that lead to lost or damaged belongings. 1.RM.IN.2

aud

and fraudulent activities.

1. Identify public versus private information, listing examples of information that needs to be protected. (CSCS.1.Pl.1) `1.RM.F.1`
2. Explain the difference between honesty and dishonesty and provide examples. `1.RM.F.2`