North Dakota Financial Literacy

Grade 2

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 Recognize the goods and services that the government provides. 2.FA.T.1

Financial Decision Making

1 Identify consumer decisions and the difference between needs and wants. (ND Social Studies E.K_2.3) 2.FA.FD.1

2 Count collections of money that include coins (quarters, dimes, nickels, pennies) by 1s, 5s, and 10s to one dollar. (ND Mathematics 2.GM.M.4) 2.FA.FD.2

3 Recognize how money measures the value of goods and services. 2.FA.FD.3

Financial Goals

1 Identify different financial goals. 2.FA.FG.1

Education and Employment

1 Explain how people earn income. 2.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 Recognize that choosing not to spend money leads to accumulated savings. 2.MM.S.1

2 Recognize that saving money over time can have benefits. 2.MM.S.2

Budget

1 Describe choices one makes regarding how to use money and the reasons for making those choices. 2.MM.B.1

Credit and Debt

1 Distinguish between borrowing and owning. 2.MM.CD.1

Personal Banking

1 Explain three ways to use money: save, spend, and give. 2.MM.PB.1

2 Identify what banks do. 2.MM.PB.2

Risk Management
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Insurance

Identify ways to keep possessions, including money, safe at home and school. 2.RM.IN.1

and take proactive steps to protect finances against unexpected events, potential losses, and fraudulent activities.

2 Describe different risky behaviors that could lead to the loss or damage of possessions. 2.RM.IN.2

Fraud

1 Identify public versus private information, listing examples of information that needs to be protected. (CSCS.2.Pl.1) 2.RM.F.1

2 Recognize that some people may not tell the truth or act honestly. 2.RM.F.2