North Dakota Financial Literacy

Kindergarten

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

Financial Decision Making

1 Identify needs and wants. K.FA.FD.1

2 Identify a dollar bill, quarter, dime, nickel, and penny. K.FA.FD.2

3 Identify goods and services. K.FA.FD.3

Financial Goals

1 Explain what a goal is. K.FA.FG.1

Education and Employment

1 Identify the reasons people need to work. K.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 Explain the difference between saving and spending money. K.MM.S.1

2 Describe why people choose not to spend their money. K.MM.S.2

Budget

1 Identify things people buy. K.MM.B.1

Credit and Debt

1 Describe situations in which one borrows objects. K.MM.CD.1

Personal Banking

1 Identify how money is used. K.MM.PB.1

2 Identify places in the community where people save money. K.MM.PB.2

Risk Management
Learners will develop the ability to assess risks and take proactive steps to protect finances against unexpected events, potential losses, and fraudulent activities.

Insurance

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

2 Explain why one should keep belongings in safe places. K.RM.IN.2

Fraud

1 Identify public versus private information. K.RM.F.1

2 Explain why it is important to tell the truth. K.RM.F.2