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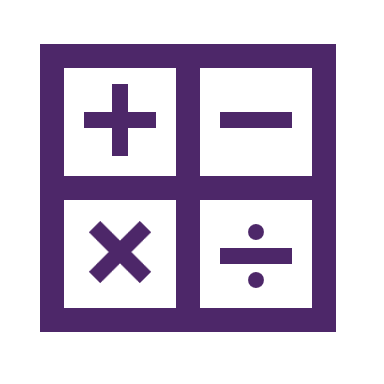
Description automatically generated with medium confidenceUsing Academic Standards to Incorporate Financial Literacy

**Tip Sheet**



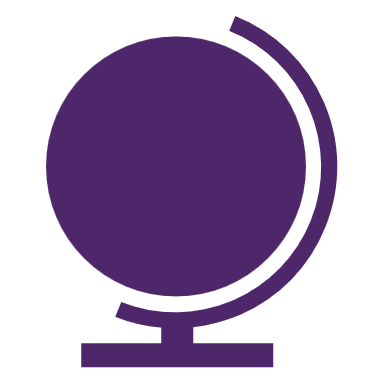
**What to do:** Review the academic areas below and check to see how your State or territory learning standards address these topics. Then think about how you can use the standards to intentionally design financial literacy activities that support multiple disciplines.

**Why it matters:** Financial literacy activities can help students meet academic standards and gain practical skills to help them reach personal goals. There are many ways to connect “money smarts” to disciplines such as social studies, math, English language arts, economics, and more.

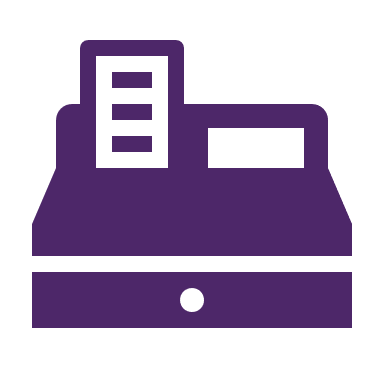
**To incorporate math:**

* Use basic math functions to balance a checking account.
* Use decimals and percentages to calculate interest.
* Classify, count, and sort money.
* Use and understand graphs to interpret financial information and data.
* Use probability and statistics to make inferences and decisions about money.

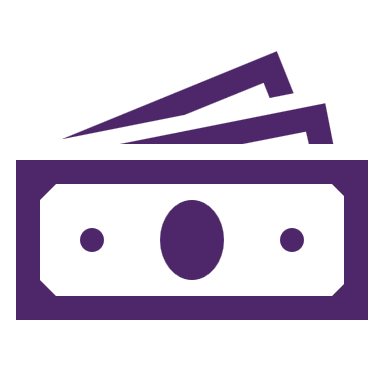
**To incorporate English language arts:**

* Write short-term and long-term financial goals.
* Develop a business plan for a business idea.
* Write a proposal for a grant or loan.

**To incorporate social studies:**

* Study how world events affect the stock market.
* Review the financial implications of the Great Depression.
* Discuss the effects of the Industrial Revolution on the economy and culture.
* Find out how the U.S. dollar stacks up to other countries’ currencies.

**To incorporate economics:**

* Explore the concepts of risk and scarcity.
* Study the effects of inflation.
* Review how economic principles affect business decisions.

**To incorporate family and consumer sciences:**

* Create a household budget.
* Make a plan for a long-term goal, such as a large purchase.
* Review how to calculate and pay taxes.



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