



KDE STANDARDS ALIGNMENT

Below are the Kentucky Financial Literacy Standards for High School, accompanied by curated content that aligns with each standard. Please note that if a piece of content corresponds with more than one standard, it is listed under each.

CAREERS, EDUCATION & INCOME

FL.H.1	Identify the financial impacts of a career choice. [A] Examine the relationship between personal financial goals and career choice. [B] Evaluate the correlation between education, training and potential lifetime income. [C] Compare the advantages and disadvantages of being an employee versus being self-employed.
Articles	Identifying the Financial Impacts of Career Choice How to Choose the Best Career Path for You Ensuring a Degree is Worth the Cost of Education Workin' 9 to 5 Ain't the Only Way to Make a Living Understanding Self-Employment Tax
Video	Identifying Your Vocational Interests (ccuky.org)
Activity	Average Job Salary Comparison Calculator
FL.H.2	Analyze how economic conditions can affect income and career opportunities (e.g. job outlook and cost of living).
Articles	How Economic Conditions Can Affect Your Job Search How Income Is Tied to Standard of Living
FL.H.3	Evaluate the costs of funding sources for post-secondary education and training. [A] Identify funding sources (e.g. loans, scholarships, grants, work-study, military) to assist in post-secondary education opportunities and applicable costs. [B] Examine the process for and benefits of Free Application for Federal Student Aid (FAFSA) completion.
Course	Choosing a School and Understanding Cost
Articles	Continue Your Education with Military Tuition Assistance Programs How to Fill Out the FAFSA
FL.H.4	Analyze components of employment compensation: [A] Compare compensation methods including hourly, salary and commission-based packages. [B] Evaluate benefits packages and retirement plan options and how they add value to your overall compensation. [C] Recognize that salaries and benefits may be negotiable.
Course	Understanding Your Paycheck and W2
Articles	Everything You Need to Know About Employee Benefits and Compensation Don't Settle! How To Negotiate a Good Entry-Level Salary Like the Prize that You Are
FL.H.5	Analyze the factors that determine net income. [A] Interpret a paycheck stub. [B] Differentiate between gross, net, and taxable income. [C] Define the purpose of IRS forms (e.g., W-4, I-9, W-2, and 1099).
Course	Understanding Your Paycheck and W2

CREDIT & DEBT

FL.H.6	Develop strategies to control and manage credit and debt. [A] Interpret the components of a credit report. [B] Investigate ways that credit scores can affect a consumer's financial options. [C] Compare the organizations providing credit counseling services. [D] Understand the causes of and implications of bankruptcy.
Courses	Understanding Credit Reports and Scores Getting Out of Debt and Avoiding It in the Future
Article	Bankruptcy 101: What You Must Know Before You File

FL.H.7	Analyze the costs and benefits of using credit. [A] Discuss the purpose and role of credit and explain the value of building and maintaining a healthy credit rating, including elements of creditworthiness: character, capacity, capital, collateral and conditions. [B] Identify the advantages and disadvantages of basic types of credit (e.g. unsecured versus secured credit, credit cards, installment loans, revolving credit, student loans and predatory lenders). [C] Describe the risks, responsibilities and rights associated with using credit (e.g. annual percentage rate (APR), grace period, late fees, finance charges, default rates, interest and closing costs).
Courses	Understanding Credit Reports and Scores
	Getting Out of Debt and Avoiding It in the Future
	Using Credit Cards Responsibly
Video	Avoiding Delinquency and Default on Student Loans (ccuky.org)
Articles	The Five Cs Lenders Consider (ccuky.org)
	Hidden Costs You Should Consider Before Buying a Home (ccuky.org)

DECISION MAKING & MONEY MANAGEMENT

FL.H.8	Identify why people make financial choices: [A] Evaluate the role of emotions, attitudes and behavior in making financial decisions. [B] Recognize that individuals are responsible for their own financial decisions and for subsequent positive and negative consequences. [C] Analyze the opportunity costs of short and long-term financial decisions.
Course	Managing Financial Stress
Article	The Opportunity Cost of Saving vs. Spending
Activity	Your Money Personality Assessment
FL.H.9	Apply a formal decision-making model to make financial decisions, e.g., PACED: • Identify the Problem • List Alternatives • Explain Criteria • Evaluate • Decide
Article	How to Make Economic Decisions Using the PACED Model
FL.H.10	Identify the components of a personal budgeting process: [A] Align goals with desired lifestyle expectations. [B] Develop a budget based on calculated income. [C] Identify and prioritize fixed, variable, and periodic expenses. [D] Emphasize the importance of proactive budget priorities (e.g., pay yourself first, emergency fund, insurance and charitable contributions). [E] Compare tools for tracking of a budget, income and expenditures (e.g., the envelope system, paper tracking and online or software options). [F] Emphasize the importance of comparison shopping, buying strategies, negotiation, and sales/marketing strategies in purchasing. [G] Develop a system for maintaining personal financial documents including proper storage and disposal.
Courses	Creating a Budget and Sticking to It
	Creating a Financial Plan for Your Priorities and Goals
Video	What Is an Emergency Fund? (ccuky.org)
Articles	Can You Live a Cash-Only Life?
	Making the Case for Going OldSchool When Writing Out Your Budget
	The Negotiating Guide for People Who Are Decisive About Their Money
	Money Psychology: Price Ending
	Organizing Your Financial Records
FL.H.11	Identify the major types of financial institutions and their products (e.g., certificate of deposit (CD), money market, checking/savings accounts) and services.
Course	Banking with Financial Institutions
FL.H.12	Demonstrate how to use different payment methods including checks, debit cards and digital services.
Course	Banking with Financial Institutions
Article	How to Write a Check
FL.H.13	Compare various types of financial professionals (e.g., financial planners, counselors, certified public accountants (CPA), investment consultants and insurance agents), their credentials, their compensation methods, selection criteria and possible conflicts of interest.
Courses	Banking Beyond Checking and Savings
Articles	How Financial Advisors are Compensated
	How to Navigate Conflicts of Interest With Financial Advisors

SAVING & INVESTING

FL.H.14	Examine implications of the time value of money: [A] Examine the opportunity costs of saving versus spending. [B] Analyze inflation and its effect on purchasing power. [C] Calculate compound interest and explain the benefits of investing early.
Courses	Banking Beyond Checking and Savings
Articles	The Opportunity Cost of Saving vs. Spending The Effects of Inflation on Consumers
FL.H.15	Evaluate investment alternatives: [A] Differentiate between insured deposits and uninsured investments. [B] Compare traditional and Roth Individual Retirement Accounts (IRA). [C] Examine various types of employer-sponsored retirement opportunities. [D] Describe mutual funds, Exchange Traded Funds, stocks and bonds.
Course	Planning for Retirement
FL.H.16	Explain the components of a prudent investment strategy compatible with personal financial goals: • Risk versus reward • Risk tolerance • Diversification • Rebalancing
Course	Investing to Build Wealth
Article	When to Adjust Your Investment Portfolio

MONEY & THE ECONOMY

FL.H.17	Interpret the role and function of money in society: [A] Explain the functions of money: medium of exchange, unit of measure, and store of value. [B] Explain how money facilitates trade, borrowing, saving, investing, and comparing the value of goods and services. [C] Explain that inflation is an increase in the overall price level that reduces the value of money.
Articles	The Role and Function of Money in Society The Effects of Inflation on Consumers
FL.H.18	Identify the role of financial intermediaries in the economy (i.e., facilitates exchange between savers and lenders).
Course	Banking Beyond Checking and Savings
Article	Investing Basics: Roth IRA
FL.H.19	Explain how government uses taxation to generate revenue, manage the economy and discourage/encourage certain behaviors.
Articles	How the Government Uses Taxation to Manage the Economy
FL.H.20	Explain that markets determine prices and allocate scarce goods and services through the forces of supply and demand.
Article	Everything You Need to Know About Supply and Demand
FL.H.21	Explain the role of the government in administering social insurance programs such as unemployment, workers' compensation, Medicare, Medicaid and Old-Age, Survivors and Disability Insurance (OASDI), otherwise known as Social Security.
Videos	60 Second Answers: What are Public Benefits? Social Security and Other Government-Sponsored Retirement Plans (ccuky.org)
Articles	Getting Started With Healthcare Laws (ccuky.org) Everything You Need to Know About Employee Benefits and Compensation
FL.H.22	Identify the role of regulatory agencies, e.g.: • Federal Reserve • Federal Deposit Insurance Corporation (FDIC) • National Credit Union Administration (NCUA) • Federal Trade Commission (FTC) • Securities and Exchange Commission (SEC) • Financial Industry Regulatory Authority (FINRA) • Internal Revenue Service (IRS) • State regulatory agencies
Course	Banking Beyond Checking and Savings

INSURANCE & RISK MANAGEMENT

FL.H.23	Identify common types of risk management strategies, including insurance, legal contracts, emergency funds and estate planning.
Course	Assessing Your Insurance Needs

Video	What Is an Emergency Fund? (ccuky.org)
Article	Everything You Need to Know to Get Started With Estate Planning
FL.H.24	Analyze the costs and benefits of using various insurance management strategies. [A] Identify the major types of insurance: • liability • property and casualty (auto, motorcycle, boat, jewelry, etc.) • health/dental/vision • life • homeowners/renters • disability [B] Explain the tax implications of insurance.
Course	Assessing Your Insurance Needs
Articles	The Wide World of Insurance Products
	Protecting Your Well-Being: Health Insurance
FL.H.25	Identify strategies for protecting personal financial information and resources. [A] Identify ways to avoid identity theft and fraud, such as securing sensitive financial data, using care in online activities and properly disposing of sensitive documents. [B] Describe steps to recover from fraud and identity theft. [C] Discuss ways to avoid financial scams such as Ponzi schemes and other illegal practices.
Course	Protecting Yourself from Identity Theft and Scams
Article	What Is a Ponzi Scheme