

# Grades 4, 5

Adopted 2018

Students will set financial goals and create financial plans to meet those goals. **FL.1**

**4-5.** analyze how choices that individuals make in jobs and careers affect quality of life. **FL.1.4-5**

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Students will analyze ways to improve their economic wellbeing by making informed spending decisions, which entails collecting information, planning, and budgeting. **FL.2**

**4-5.** establish a budget by setting and prioritizing goals, and understand that a budget requires regular review and adjustments. **FL.2.4-5**

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Students will evaluate the costs and benefits of major savings and investing options. **FL.3**

**4-5.** demonstrate how individuals and households save and invest to increase future income and/or wealth. **FL.3.4-5**

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Students will understand how to evaluate financial products and services to minimize financial risks. **FL.4**

**4-5.** understand that individuals can choose to accept financial risk or take action to reduce the likelihood and size of the risk. **FL.4.4-5**