

# Grades 6, 7, 8

Adopted 2018

Students will set financial goals and create financial plans to meet those goals. [FL.1](#)

**6-8.** analyze the costs and benefits, including higher earning potential, of building human capital through education or job training. [FL.1.6-8](#)

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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](#)

**6-8.** establish a budget and compare various payment methods that can be used to buy goods and services. [FL.2.6-8](#)

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Students will evaluate the costs and benefits of major savings and investing options. [FL.3](#)

**6-8.** demonstrate that personal savings and investment compound over time and contribute to meeting financial goals. [FL.3.6-8](#)

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Students will understand how to evaluate financial products and services to minimize financial risks. [FL.4](#)

**6-8.** understand that the rate of return earned from savings and investments will vary according to the amount of risk. [FL.4.6-8](#)