



## Personal Finance Standards Sorting Cards for Grades 3 to 5

The **Personal Finance Standards Sorting Cards** are intended to be used as a tool by educators when undergoing curriculum development and review. Once printed, cut the cards along the lines and use them as manipulatives to sort the standards physically. Below are examples of how the sorting cards might be used:

- **Grade Level Sorting:** Teams with educators representing third, fourth, and fifth grades might work together to determine when students will receive standards-aligned instruction for each standard. Teams may want several sets of the cards available to allow repetition of standards across multiple grade levels.
- **Subject Area Sorting:** Educators from a single grade might work with the standards identified for their specific grade level and sort them by subject or topic, such as language arts, math, etc.
- **Book Review:** Educators considering books with personal finance themes may use the cards to indicate which standards each book addresses.

Note: Standards that were intentionally left blank are not included.

17.1.3-5.A

Describe reasons people set financial goals.

17.1.3-5.B

Identify the opportunity cost of various financial decisions, including ones related to earning, spending, and saving.



### 17.1.3-5.C

Explain how life circumstances and experiences can alter attitudes toward money.

### 17.1.3-5.D

Identify financial decisions people make that may not be in their best interest.



17.1.3-5.E

Describe conversations people have about money.

17.1.3-5.F

Identify products and services provided by financial institutions.



### 17.2.3-5.A

Describe how people receive income (e.g., work, gifts, renting property to others).

### 17.2.3-5.C

Explain ways people improve their ability to earn income through education, training, and experience.



### 17.2.3-5.G

Describe how people earn income through entrepreneurship and supplemental employment.

### 17.3.3-5.A

Explain factors that influence a person's spending decisions and the impact this has on how they prioritize their wants.



### 17.3.3-5.C

Provide examples of household spending and sources of income.

### 17.3.3-5.D

Construct a simple budget (e.g., for a family, individual, or school event).



### 17.3.3-5.G

Explain various payment methods (e.g., cash, checks, gift cards, debit cards, credit cards).

### 17.3.3-5.L

Identify taxes applied to certain purchases.



**17.3.3-5.M**

Identify reasons people participate in fundraising efforts and the causes they support.

**17.4.3-5.A**

Identify items that might increase or decrease in value over time.



### 17.4.3-5.B

Describe a variety of savings goals and the factors that influence them.

### 17.4.3-5.C

Identify reasons people deposit money to be saved in accounts at financial institutions and factors they might consider when selecting a financial institution.



### 17.5.3-5.A

Describe how unexpected events could impact a person's finances (e.g., floods, automobile accidents, illness).

### 17.5.3-5.B

Explain how emergency savings can be used to offset losses from unexpected events.



### 17.5.3-5.C

Provide examples of insurance people buy in order to transfer financial risk (e.g., health, auto, flood).

### 17.5.3-5.H

Predict the financial consequences of sharing personal information.



### 17.6.3-5.A

Identify traits that could impact a person's ability to borrow items or money.

### 17.6.3-5.C

Identify goods and services people often pay for over time using credit.



**17.6.3-5.D**

Describe how using a credit card is a form of borrowing.

**17.6.3-5.E**

Explain why borrowers might be asked to repay more than they initially borrowed (e.g., interest, fees).