



Identifying Personal Finance Themes in Children's Books Grades 3 to 5

Book Title: _____

Author: _____

Which of the following personal finance standards relate to the book?

✓	Code	Standard
	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,



✓	Code	Standard
		fees).

With what grade(s) would you use this book? 3 4 5

What other standards or themes can be addressed with this book?