

Crosswalk: Missouri Personal Finance Competencies with State and National Standards

In this table, the Missouri Personal Finance Competencies are crosswalked to the Missouri Show-Me Standards and the Missouri Grade Level Expectations (GLEs). The crosswalk for the Missouri Show-Me Standards provides the Performance Goals (Show-Me: Goals) and Knowledge Standards (Show-Me: Knowledge) in two separate columns. In addition, the competencies have been crosswalked to related standards from the and National Association of State Administrators for Family and Consumer Sciences (the National Standards for Family and Consumer Sciences, FCS) and National Business Education Association (the National Standards for Business Education, NSBE).

Missouri Personal Finance Competency:	Show-Me: Goals	Show-Me: Knowledge	Missouri GLE	FCS	NSBE
INCOME					
1. Identify components and sources of income.	1.1, 1.2, 1.4, 4.1	MA1, SS4, SS6	SS EC4G(7), SS EC6C(3)	1.1, 1.2, 3.1	PF II.1,3,4; PF III.2
2. Analyze how career choices, education, skills and economic conditions affect income and goal attainment.	1.4, 4.1	SS4, SS6	SS EC4D(4), SS EC4E(5), SS EC6C(3)	1.1, 1.2, 3.1, 3.3	PF II.3,4
3. Relate taxes, government transfer payments, and employee benefits to disposable income.	1.6, 1.10, 4.2, 4.3	SS4, SS6, MA 3	SS EC4D(4), SS EC4E(5), MA NO.3.E	2.5	PF I.3,4
MONEY MANAGEMENT					
1. Explain how limited personal financial resources affect the choices people make.	1.1, 1.2	MA1, SS4	SS EC4D(4), MA NO.1.B	2.1, 2.6	PF II.1, PF III.2
2. Interpret the opportunity costs of financial decisions.	1.10, 3.5	MA1, SS6	MA NO.1.B, SS ECB(2)	1.1, 2.1, 2.6, 3.3	PF II.1, PF III.2
3. Evaluate the consequences of personal financial decisions.	1.10, 3.5	MA1, SS6	MA NO.1.B, SS ECB(2)	1.1, 2.1, 2.5, 2.6, 3.3	PF II.1, PF III.2
4. Apply a decision-making process to personal financial choices.	3.2, 4.1	CA4	CA IL.2.A	1.1, 2.1, 2.6, 3.3	PF I.3,4
5. Summarize how inflation affects spending and saving decisions.	1.4, 1.10, 3.5, 4.1	SS4, SS6, MA1	SS EC4B(2), SS EC4G(7)	2.5, 2.6, 3.3	PF II.3,4; PF III.3,4

GLE Legend:

Column title (Number and Operations (N), etc.) indicates the Strand

Number (1, 2, 3, etc.) indicates the Big Idea

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Number (9, 10, 11, etc) indicates the grade level of the GLE

Example: N.1.A.10

Missouri Personal Finance Competency:	Show-Me: Goals	Show-Me: Knowledge	Missouri GLE	FCS	NSBE
6. Evaluate how insurance (e.g., auto, home, life, medical and long-term health) and other risk management strategies protect against financial loss.	1.2, 3.8	CA3	CA IL.2.A	1.1, 2.1	PF VIII.3,4
7. Design a financial plan (budget) for earning, spending, saving, and investing.	1.2, 1.10	MA1, SS4	MA NO.1.B, SS EC4D(4)	2.1, 2.6, 3.3	CP VI.D.2, PF III.1
8. Demonstrate how to use the services available from financial institutions.	1.2, 1.4, 1.6, 3.8	CA1, CA3	CA IL.2.A	1.1, 2.1	PF VI.1,3,4
9. Analyze the role of the Federal Reserve in controlling the money supply.	1.2, 1.4	CA3	CA IL.2.A, SS EC6C(3)	2.3, 2.5, 3.2	PF VI.1,3,4
SPENDING AND CREDIT					
1. Compare the benefits and costs of alternatives in spending decisions.	3.8, 4.3	MA1, SS4	MA NO.1.B, SS EC4D(4)	1.1, 2.1	PF VII.1,3,4, BL II.C.3
2. Evaluate information about products and services.	3.8, 4.3	CA3, SS4	CA IL.2.A, SS EC 4E(5)	1.1, 2.1, 2.6, 3.5	PF VII.1,3,4, BL II.C.3
3. Compare the advantages and disadvantages of different payment methods.	1.10, 3.2	MA1	MA NO.1.B, MA NO.3.E	1.1, 2.5, 2.6	CP VI.I.4, PF VII.2
4. Analyze the benefits and cost of consumer credit.	3.8, 4.3	MA1, SS4	MA NO.1.B, SS EC4D(4)	1.1, 2.6	PF VII.1,3,4
5. Compare sources of consumer credit (e.g., credit cards, consumer loans, auto loans, student loans).	1.6, 3.8, 4.1	CA1, CA3, SS4	CA IL.2.A, SS EC4E(5)	1.1, 2.1, 2.6	PF V.3
6. Evaluate the terms and conditions of credit cards and consumer loans.	1.6, 3.8, 4.1	CA1, CA3, MA3, SS4	CA IL.2.A, MA NO.1.B, SS EC4E(5)	2.3	PF V.3
7. Evaluate factors that affect creditworthiness.	1.2, 1,10	CA1, CA3	CA IL.2.A, SS EC4D(4)	1.1, 2.6	PF VII.1
8. Explain the purpose and components of credit records.	1.5,1.10	CA1, CA3	CA IL.2.A, SS EC4E(5)	1.1, 2.5	PF VII.3,4

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Missouri Personal Finance Competency:	Show-Me: Goals	Show-Me: Knowledge	Missouri GLE	FCS	NSBE
9. Demonstrate awareness of consumer protection and information (e.g., identity theft, phishing, scams).	4.2, 4.4	SS6	SS EC4E(5)	1.1, 2.3	PF VII.3,4
10. Propose ways to avoid or correct credit problems.	1.5, 3.4	CA3, SS6	SS EC4D(4), CA IL.2.A	1.1, 2.1	PF VII.3,4
11. Describe the rights and responsibilities of buyers and sellers under consumer protection laws.	3.4, 4.3	SS4	SS EC4G(7)	1.1, 2.1, 2.3, 2.5, 3.3	PF VII.3,, BL II.C.3
SAVING AND INVESTING					
1. Compare consumer choices for saving and investing.	1.2, 1.4, 1.6, 3.8	CA1, CA3, SS6	CA IL.2.A, SS EC4E(5)	1.1, 2.1, 2.6, 3.3	PF IV.2,3
2. Explain the relationship between saving and investing.	1.2, 1.6	SS4	SS EC4B(2)	1.1, 2.6, 3.3	PF IV.1
3. Examine reasons for saving and investing, e.g., time value of money.	1.2, 1.6, 1.10	SS4, MA1	SS EC4D(4), MA AR3.A	2.6, 3.3	PF IV.1,2
4. Compare the risk, return, liquidity, manageability, and tax aspects of investment alternatives.	1.7, 3.8	CA3, MA1, SS4	SS EC4D(4), SS EC4G(7), MA AR3.A	2.1, 2.5, 3.3	MGT X.A.3, IT VII, 1,2,3
5. Demonstrate how to buy and sell investments.	1.4, 1.10	CA3, MA1	CA IL.2.A, SS EC4B(2)	1.1, 2.1, 2.6	IT VIII.2, PF IV.2,3
6. Analyze factors affecting the rate of return on investments (e.g., Rule of 72, simple interest, compound interest).	1.7, 3.8	CA3, MA1	CA IL.2.A, SS EC4B(2)	2.1, 2.6, 3.3	IT VIII.1,2,3, CP VI.H.4
7. Evaluate sources of investment information.	1.2, 1.4, 1.10, 3.8	CA3, MA3, SS4	CA IL.2.A, SS EC4B(2)	1.1, 2.1	PF IV.1,2,3, IT VII.2, MGT X.A.3
8. Examine how agencies that regulate financial markets protect investors.	1.2, 1.4, 3.5,3.8	SS4, CA3	SS EC4E(5), CA IL.2.A	1.1, 2.3, 2.5, 3.2	IT VIII.1,2,3, MGT X.A.3, PF VII.3,4
9. Demonstrate how to evaluate advisors' credentials and how to select professional advisors and their services.	1.7, 3.8	CA3	CA IL.2.A, SS EC4B(2)	1.1, 2.3, 3.2	IT VII.1,2,3, MGT X.A.3

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