National Standards Alignment

The Financial Empowerment Workbook: Fundamentals

Applied Personal Financial Literacy • Second Edition (October 2026)

Council for Economic Education (CEE) and Jump$tart Coalition National Standards for Personal Financial Education, Grade 12 Benchmarks

This document maps sessions in The Financial Empowerment Workbook: Fundamentals, Applied Personal Financial Literacy, to the Grade 12 benchmarks of the National Standards for Personal Financial Education across all six standard areas. Each benchmark lists the workbook sessions where it is taught and practiced. Session numbers match the student edition and the companion Facilitator Guide.

Benchmark codes follow the national standards format: for example, EI 12-4 is Earning Income, Standard 4, Grade 12 benchmark. State-specific alignment documents, including the Texas TEKS §113.26 correlation, are available at fourgiftspub.com/schools or on request at hello@fourgiftspub.com.

Earning Income (EI)

Benchmark	What it covers	Workbook sessions
EI 12-1	Wages, salary, tips, commissions, and bonuses	1.3 Types of Income 1.4 Gross Pay, Net Pay, and Deductions 1.5 Reading a Pay Stub 1.9 Total Compensation and Benefits
EI 12-2	Intangible benefits affect total compensation value	1.9 Total Compensation and Benefits
EI 12-3	Education investment affects lifetime earnings	1.10 Career Pathways and Earnings Growth 3.1 Education, Training, and Earnings 3.2 College, Community College, Trade School, and Apprenticeships 3.3 The Full Cost of Education 3.6 Return on Investment of Education
EI 12-4	Wages vary by skill and education	1.1 Types of Income and Pay Structures 1.10 Career Pathways and Earnings Growth 3.1 Education, Training, and Earnings 3.6 Return on Investment of Education
EI 12-5	Labor markets shape employment conditions	1.1 Types of Income and Pay Structures 1.2 Employee vs Independent Contractor 1.10 Career Pathways and Earnings Growth
EI 12-6	All government levels fund services via taxes	1.7 The US Tax System
EI 12-7	Taxes and deductions reduce spendable income	1.4 Gross Pay, Net Pay, and Deductions 1.5 Reading a Pay Stub 1.6 Payroll Taxes, FICA, and the W-4 1.7 The US Tax System
EI 12-8	Unearned income taxed at preferential rates	1.7 The US Tax System
EI 12-9	W-4 controls federal withholding amounts	1.6 Payroll Taxes, FICA, and the W-4 1.8 Filing a Tax Return
EI 12-10	Multiple retirement sources: SS, pension, savings	9.1 What Retirement Means 9.2 Social Security, Medicare, and Unemployment

Benchmark	What it covers	Workbook sessions
EI 12-11	Gig employment costs, benefits, and taxes	1.2 Employee vs Independent Contractor 2.1 Value Creation 2.2 Business Model Basics 2.3 Revenue, Cost, and Profit 2.4 Break-Even Analysis 2.5 Pricing Strategy and Demand 2.6 Competition, Risk, and Small Business

Spending (SP)

Benchmark	What it covers	Workbook sessions
SP 12-1	Budget should include philanthropy allocation	5.8 Giving and Charity 11.1 SMART Financial Goals 11.2 Building a Personal Budget 11.7 Financial Behaviors: Your 10-Year Personal Financial Plan
SP 12-2	Trade-offs and opportunity cost in financial decisions	4.1 Scarcity and Opportunity Cost 5.1 Needs vs Wants 5.2 Money Personality and Behavioral Spending 5.3 Advertising, Influence, and Consumer Psychology 5.4 Payment Methods 5.6 Cost-Benefit Analysis 5.7 How Markets Set the Prices You Pay 11.5 Financial Decision-Making
SP 12-3	Durable goods: durability, maintenance, total cost	7.1 Evaluating Major Spending Decisions 7.2 Car Buying
SP 12-4	How prices are set in competitive markets	2.5 Pricing Strategy and Demand 5.3 Advertising, Influence, and Consumer Psychology 5.7 How Markets Set the Prices You Pay
SP 12-5	Social media and influencer marketing impact	5.3 Advertising, Influence, and Consumer Psychology 5.6 Cost-Benefit Analysis 7.1 Evaluating Major Spending Decisions
SP 12-6	Housing decisions affect financial wellbeing	7.4 Renting an Apartment 7.5 Buying a Home
SP 12-6a/b	Financial and personal reasons to rent or buy	7.7 Rent vs Buy: A Full Decision Analysis
SP 12-7	Motivations for giving; vetting organizations	5.8 Giving and Charity
SP 12-8	FTC and CFPB consumer protection laws	10.6 Scams, Fraud, and Identity Theft
SP 12-9	Organized record-keeping enables better decisions	5.5 Tracking Spending and Budgeting Tools 11.4 Net Worth

Saving (SA)

Benchmark	What it covers	Workbook sessions
SA 12-1	Account types, features, and deposit insurance	4.4 Savings Vehicles: Accounts, Rates, and Regulatory Protection
SA 12-2	Interest rates vary by institution and market	4.4 Savings Vehicles: Accounts, Rates, and Regulatory Protection 4.5 Simple vs Compound Interest
SA 12-3	Mobile/crypto platforms not federally insured	4.4 Savings Vehicles: Accounts, Rates, and Regulatory Protection

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Benchmark	What it covers	Workbook sessions
SA 12-4	Inflation erodes purchasing power below inflation	4.5 Simple vs Compound Interest 4.6 Time Value of Money and the Rule of 72
SA 12-5	Fed, FDIC, and NCUA have distinct regulatory roles	4.4 Savings Vehicles: Accounts, Rates, and Regulatory Protection
SA 12-6	IRA tax advantages; Traditional vs. Roth comparison	9.3 Retirement Accounts
SA 12-7	Employer retirement plans and HSA build wealth	1.9 Total Compensation and Benefits 9.3 Retirement Accounts
SA 12-8	Share financial information before combining finances	11.3 Money and Relationships
SA 12-9	Savings strategies; planning for emergencies	4.2 The Emergency Fund 4.3 Short, Medium, and Long-Term Savings Goals 4.7 Building a Personal Saving Strategy 9.4 Long-Term Compounding 9.5 Automation, Consistency, and the FIRE Movement

Credit and Debt (CR)

Benchmark	What it covers	Workbook sessions
CR 12-1	APR comparisons; when debt is financially rational	6.1 Good Debt vs Bad Debt 6.3 APR, Interest, and Fees 6.4 Credit Cards and the Minimum Payment Trap 7.3 Auto Financing and Leasing
CR 12-2	Secured vs. unsecured; collateral reduces risk	6.1 Good Debt vs Bad Debt 6.2 Types of Credit 7.3 Auto Financing and Leasing
CR 12-3	Monthly payments vary with amount, term, and rate	6.5 Amortization Tables 7.5 Buying a Home 7.6 Mortgage Amortization and Down Payments
CR 12-4	Financing sources; net price analysis	3.3 The Full Cost of Education 3.4 FAFSA, Grants, and Scholarships 3.5 Student Loans
CR 12-5	Federal vs. private loan terms and protections	3.5 Student Loans
CR 12-6	Down payments reduce borrowing and total interest	6.5 Amortization Tables 7.6 Mortgage Amortization and Down Payments
CR 12-7	Credit bureaus; annual report access; dispute process	6.8 Reading Your Credit Report
CR 12-8	Credit score factors and impact on borrowing costs	6.7 Credit Scores
CR 12-9	Non-lender uses of scores; soft vs. hard inquiries	6.7 Credit Scores
CR 12-10	Creating a repayment plan; debt management options	6.6 Debt Repayment Strategies 6.10 Default, Collections, and Bankruptcy
CR 12-11	Bankruptcy types and long-term credit consequences	6.10 Default, Collections, and Bankruptcy

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Benchmark	What it covers	Workbook sessions
CR 12-13	Alternative financial services: payday, title, rent-to-own	6.9 Predatory Lending

Investing (IN)

Benchmark	What it covers	Workbook sessions
IN 12-1	Risk tolerance depends on personality and time horizon	8.3 Risk vs Return
IN 12-2	Common financial assets and return types	8.1 Why Investing Matters 8.2 Investment Types 8.5 Evaluating a Company
IN 12-3	Riskier assets earn higher expected long-term returns	8.3 Risk vs Return
IN 12-4	Inflation reduces real purchasing power of returns	8.1 Why Investing Matters
IN 12-5	Asset prices respond to market and company performance	8.2 Investment Types 8.5 Evaluating a Company 8.7 Financial Markets, Institutions, and Capital Flows
IN 12-6	Diversification based on tolerance, goals, and horizon	8.4 Diversification and Asset Allocation
IN 12-7	Expense ratios and fees reduce returns over time	8.6 Investor Rules, Behavioral Biases, and Discipline 8.2 Investment Types
IN 12-9	Behavioral biases affect investor decisions	8.6 Investor Rules, Behavioral Biases, and Discipline
IN 12-11	Discount brokerages and robo-advisors	8.6 Investor Rules, Behavioral Biases, and Discipline
IN 12-12	SEC role; insider trading; investor information access	8.7 Financial Markets, Institutions, and Capital Flows
IN 12-14	Criteria for selecting a financial professional	8.6 Investor Rules, Behavioral Biases, and Discipline

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Managing Risk (MR)

Benchmark	What it covers	Workbook sessions
MR 12-1	Risk tolerance; risk management strategies	10.1 Risk Basics 10.2 Risk vs Reward and Expected Value
MR 12-2	Insurance purchase decision based on expected value	10.1 Risk Basics 10.3 Insurance Basics
MR 12-3	Why lenders and states mandate certain insurance	10.4 Insurance Types
MR 12-4	Risk-reducing behavior can lower insurance premiums	10.3 Insurance Basics
MR 12-9	Medicare, Medicaid, and unemployment insurance	9.2 Social Security, Medicare, and Unemployment
MR 12-10	Insurance fraud: buyer/seller fraud, legal consequences	10.6 Scams, Fraud, and Identity Theft
MR 12-11	Online scams, phishing, and identity theft prevention	10.6 Scams, Fraud, and Identity Theft
MR 12-12	Extended warranties as insurance-like products	10.3 Insurance Basics

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