

## Financial Education

The [Financial Education K–12 Learning Standards](#) were developed to establish, promote, and support financially informed choices and effective behavior for students in all grade levels— from kindergarten through 12th grade.

The standards provide a framework for teachers, administrators, and policymakers to design or select curricula, allocate instructional resources, and assess student achievement and progress. Importantly, the standards provide students, families, and communities with concrete expectations for financial education.

For efficacy and comprehensiveness, the following standards have been adopted as the Washington State Financial Education K–12 Learning Standards:

**Competency 1:** Spending and Saving Students will apply strategies to monitor income and expenses, plan for spending, and save for future goals.

**Competency 2:** Credit and Debt Students will develop strategies to control and manage credit and debt.

**Competency 3:** Employment and Income Students will use a career plan to develop personal income potential.

**Competency 4:** Investing Students will implement a diversified investment strategy that is compatible with personal financial goals.

**Competency 5:** Risk Management and Insurance Students will apply appropriate and cost-effective risk management strategies.

**Competency 6:** Financial Decision-Making Students will apply reliable information and systematic decision-making to personal financial decisions.

In Everett Public Schools, our goals for expanding financial education instruction to students are:

1. Aligning units in the [College and Career Readiness Seminar \(CCRS\)](#) to the Washington State Financial Education Learning Standards. This course is currently a graduation requirement.
2. Offering high school courses in Economics, Data Science (a 4<sup>th</sup> year quantitative math course), CTE Pathway Family & Consumer Sciences classes (like Career Choices and Independent Living) and other courses that address the Financial Education Standards.