

Word Up! Get Smart About Money

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Teaching materials in the **Word Up! Get Smart About Money** program align with national standards in the following areas:

- ★ Math
- ★ Language Arts
- ★ Life Skills
- ★ Civics
- ★ Financial Literacy



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Lessons & Printables				Bonus Activity Printables			
Main Lesson: Making Smart Choices	Mini-Lesson 1: Saving for the Future	Mini-Lesson 2: Sharing With Others	Mini-Lesson 3: Getting Smart About Spending	Bonus Activity 1: Superheroes Plan	Bonus Activity 2: Superheroes Save	Bonus Activity 3: Superheroes Share	Bonus Activity 4: Superheroes Do Their Research

Curriculum/Area	Standards	Main Lesson: Making Smart Choices	Mini-Lesson 1: Saving for the Future	Mini-Lesson 2: Sharing With Others	Mini-Lesson 3: Getting Smart About Spending	Bonus Activity 1: Superheroes Plan	Bonus Activity 2: Superheroes Save	Bonus Activity 3: Superheroes Share	Bonus Activity 4: Superheroes Do Their Research
Source: Common Core State Standards Initiative (corestandards.org)									
Math Operations & Algebraic Thinking	3.OA.7. Fluently multiplies and divides within 100, using strategies such as the relationship between multiplication and division (e.g., knowing that $8 \times 5 = 40$, one knows $40 \div 5 = 8$) or properties of operations. By the end of Grade 3, know from memory all products of two one-digit numbers	★					★	★	
	3.OA.8. Solves two-step word problems using the four operations. Represents these problems using equations with a letter standing for the unknown quantity. Assesses the reasonableness of answers using mental computation and estimation strategies including rounding	★					★	★	
	4.OA.3. Solves multistep word problems posed with whole numbers and having whole-number answers using the four operations, including problems in which remainders must be interpreted. Represents these problems using equations with a letter standing for the unknown quantity. Assesses the reasonableness of answers using mental computation and estimation strategies including rounding	★					★	★	
	5.OA.2. Writes simple expressions that record calculations with numbers, and interprets numerical expressions without evaluating them. For example, expresses the calculation "add 8 and 7, then multiply by 2" as $2 \times (8 + 7)$. Recognizes that $3 \times (18932 + 921)$ is three times as large as $18932 + 921$, without having to calculate the indicated sum or product	★					★	★	

continued

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Math (continued) <small>Source: Common Core State Standards Initiative (corestandards.org)</small>									
Measurement and Data	3.MD.3. Draw a scaled picture graph and a scaled bar graph to represent a data set with several categories. Solve one- and two-step “how many more” and “how many less” problems using information presented in scaled bar graphs. For example, draw a bar graph in which each square in the bar graph might represent 5 pets		★					★	
	4.MD.4. Make a line plot to display a data set of measurements in fractions of a unit (1/2, 1/4, 1/8). Solve problems involving addition and subtraction of fractions by using information presented in line plots		★					★	
	5.MD.2. Make a line plot to display a data set of measurements in fractions of a unit (1/2, 1/4, 1/8). Use operations on fractions for this grade to solve problems involving information presented in line plots		★					★	
Numbers and Operations—Fractions	3.NF.1. Understands a fraction 1/b as the quantity formed by 1 part when a whole is partitioned into b equal parts; understand a fraction a/b as the quantity formed by a parts of size 1/b	★					★	★	
	3.NF.3. Explains equivalence of fractions in special cases, and compares fractions by reasoning about their size						★	★	
	4.NF.6. Uses decimal notation for fractions with denominators 10 or 100. For example, rewrite 0.62 as 62/100; describe a length as 0.62 meters; locate 0.62 on a number line diagram	★					★	★	
	5.NF.7. Applies and extends previous understandings of division to divide unit fractions by whole numbers and whole numbers by unit fractions	★					★	★	
Language Arts <small>Source: Common Core State Standards Initiative (corestandards.org)</small>									
Language	L.3.4. Determines or clarifies the meaning of unknown and multiple-meaning words and phrases based on grade 3 reading and content, choosing flexibly from a range of strategies	★	★	★	★	★	★	★	★
	L.3.6. Acquires and uses accurately grade-appropriate conversational, general academic, and domain-specific words and phrases, including those that signal spatial and temporal relationships	★	★	★	★	★	★	★	★
	L.4.4. Determines or clarifies the meaning of unknown and multiple-meaning words and phrases based on grade 4 reading and content, choosing flexibly from a range of strategies	★	★	★	★	★	★	★	★
	L.4.6. Acquires and uses accurately grade-appropriate general academic and domain-specific words and phrases, including those that signal precise actions, emotions, or states of being (e.g., quizzed, whined, stammered) and that are basic to a particular topic (e.g., wildlife, conservation, and endangered when discussing animal preservation)	★	★	★	★	★	★	★	★
	L.5.4. Determines or clarifies the meaning of unknown and multiple-meaning words and phrases based on grade 5 reading and content, choosing flexibly from a range of strategies	★	★	★	★	★	★	★	★

NATIONAL STANDARDS ALIGNMENT continued

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Language Arts (continued)		Source: Common Core State Standards Initiative (corestandards.org)							
	L.5.6. Acquires and uses accurately grade-appropriate general academic and domain-specific words and phrases, including those that signal contrast, addition, and other logical relationships (e.g., however, although, nevertheless, similarly, moreover, in addition)	★	★	★	★	★	★	★	★
Speaking & Listening	SL.3.1. Engages effectively in a range of collaborative discussions (one-on-one, in groups, and teacher-led) with diverse partners on grade 3 topics and texts, building on others' ideas and expressing their own clearly	★	★	★	★	★	★	★	★
	SL.4.1. Engages effectively in a range of collaborative discussions (one-on-one, in groups, and teacher-led) with diverse partners on grade 4 topics and texts, building on others' ideas and expressing their own clearly	★	★	★	★	★	★	★	★
	SL.5.1. Engages effectively in a range of collaborative discussions (one-on-one, in groups, and teacher-led) with diverse partners on grade 5 topics and texts, building on others' ideas and expressing their own clearly	★	★	★	★	★	★	★	★
Life Skills		Source: Mid-Continent Research for Education and Learning (mcrel.org)							
Self-Regulation	Standard 1. Sets and manages goals	★	★	★				★	
	Standard 2. Performs self-appraisal					★		★	★
Working With Others	Standard 1. Contributes to the overall effort of a group								
	Standard 4. Displays effective interpersonal communication skills	★	★	★	★	★	★	★	★
	Standard 5. Demonstrates leadership skills			★				★	
Civics		Source: Mid-Continent Research for Education and Learning (mcrel.org)							
The Basic Principles and Values of American Society	Standard 9. Understands the importance of Americans sharing and supporting certain values, beliefs, and principles of American constitutional democracy			★				★	
	Standard 10. Understands the roles of voluntarism and organized groups in American social and political life			★				★	
Roles of the Citizen in American Democracy	Standard 27. Understands how certain character traits enhance citizens' ability to fulfill personal and civic responsibilities			★				★	

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<small>Source: The Jumpstart Coalition for Financial Literacy (jumpstart.org)</small>									
Financial Literacy Financial Responsibility and Decision Making	Standard 1: Takes responsibility for personal financial decisions	★	★	★	★	★	★	★	★
	Standard 2: Finds and evaluates financial information from a variety of sources			★					★
	Standard 4: Makes financial decisions by systematically considering alternatives and consequences		★	★	★	★	★	★	★
	Standard 5: Develops communication strategies for discussing financial issues	★				★			★
Planning and Money Management	Standard 1: Develops a plan for spending and saving	★	★		★	★	★		★
	Standard 5: Considers charitable giving	★		★		★		★	
Credit and Debit	Standard 1: Identifies the costs and benefits of various types of credit				★				
	Standard 3: Describes ways to avoid or correct credit problems				★				
Saving and Investing	Standard 1: Discusses how saving contributes to financial well-being	★	★			★	★		