

NETWORTHY x FLORIDA

SS.4.FL Financial Literacy Crosswalk · Grade 5 Course v1 · September 2026

Florida's elementary financial literacy picture, in brief

Florida is unusual in where it puts elementary financial literacy. There is no financial literacy strand in grades K through 3, a full one in grade 4, and then nothing again until grade 8. SS.4.FL is six standards and twenty-eight benchmarks, and it is the only elementary window the state framework opens.

Those six standards are the same six the national framework uses: Earning Income, Buying Goods and Services, Saving, Using Credit, Financial Investing, and Protecting and Insuring. Networthy's eight units are earning, spending, saving, budgeting, borrowing and credit, giving and protecting, money choices, and a business capstone, so the match is close by construction rather than by argument.

Where the Networthy Grade 5 course fits

Networthy is written to grade 5 standards and built for ages 8 to 12, so for a Florida family it sits directly on top of the grade 4 window: a fourth grader works through it as the financial literacy strand, and a fifth or sixth grader works through it as the year Florida's framework does not otherwise provide.

For a Florida PEP or FES-UA family the practical read is simpler. This is a complete, standards-mapped financial literacy course a child works through themselves, with printable activities that put the learning on the family's own real money, and a before-and-after score that gives you something to point at.

- **Benchmark by benchmark:** of Florida's 28 SS.4.FL benchmarks, Networthy covers 24 in full, 2 partially, and does not cover 2.
- **Every benchmark is listed:** including the ones Networthy does not teach. A crosswalk that shows only its hits is marketing; this one is meant to be checked.
- **Florida ESA funding:** curriculum is an eligible expense under the Personal Education Program and FES-UA. Families can purchase directly and submit the receipt for reimbursement through Step Up For Students.
- **Evidence a parent can hand over:** a signed Money Plan, a four-week money log, a business plan with a profit report, and a 15-question before-and-after score.

SS.4.FL.1 Earning Income

8 benchmarks · 7 covered in full.

Benchmark	Florida benchmark (abridged)	Where in Networthy	Status
SS.4.FL.1.1	People have many different types of jobs from which to choose. Identify different jobs requiring people to have different skills.	L3 'Jobs, Skills, and Paychecks': the five things that affect what someone is paid (skill, experience, time, responsibility, demand), then an eight-job Earning Menu where every job states its own unit of work.	Covered
SS.4.FL.1.2	People earn an income when	L3 (why someone would pay	Covered

	they are hired by an employer to work at a job. Explain why employers are willing to pay people to do their work.	you for this work, per job). L4 opens on Uncle Dev's Saturday shift at a music store and his pay stub.	
SS.4.FL.1.3	Workers are paid for their labor in different ways such as wages, salaries, or commissions. Explain the ways in which workers are paid.	L3 screen 5 teaches five named forms: HOURLY WAGES, SALARY, TIPS, COMMISSION and FEE, one card each, and the quiz tests three of them.	Covered
SS.4.FL.1.4	People can earn interest income from letting other people borrow their money. Explain why banks and financial institutions pay people interest.	L8 is built on this question. Maya asks 'Nobody pays you for nothing. So why would a bank pay me?' and the next screen answers it.	Covered
SS.4.FL.1.5	People can earn income by renting their property to other people. Identify different types of property on which rent is paid.	Not taught. Rent appears in Unit 6 only as a way of explaining interest, which is the borrower's side, not property income.	Not covered
SS.4.FL.1.6	Describe ways that people who own a business can earn a profit, which is a source of income.	L16 computes it: money in minus costs, on the child's own real business, and then names profit as income that gets a job like any other.	Covered
SS.4.FL.1.7	Entrepreneurs are people who start new businesses and do not know if they will succeed. Identify ways in which starting a business is risky.	L15 names the entrepreneur alongside cost, price and profit, and says they put the money in first and find out afterwards whether people want it. L16's 'When Launch Day Flops' names the risk on real numbers: Ben paid \$9 of costs before anyone bought anything. Added September 2026 to close this benchmark.	Covered
SS.4.FL.1.8	Income earned from working and most other sources of income are taxed. Describe ways that the revenue is used to pay for government goods and services.	L4 teaches all four taxes and where each one is met, then answers where the money goes: roads, schools, firefighters, parks, libraries.	Covered

SS.4.FL.2 Buying Goods and Services

7 benchmarks · 6 covered in full.

Benchmark	Florida benchmark (abridged)	Where in Networthy	Status
SS.4.FL.2.1	Explain that economic wants are desires that can be satisfied by consuming a good, a service, or a leisure activity.	L1 spends six paired rounds on wants and on what you pay extra for. The good / service / leisure taxonomy itself is not taught, so the concept lands and the classification does not.	Partial
SS.4.FL.2.2	Explain that people make choices about what goods and services they buy because they can't have everything they want. This requires individuals to prioritize their wants.	L1 is this benchmark as an activity: a cart that costs more than the budget, items ranked against each other, and no single item large enough to close the gap so every solution is a ranking.	Covered
SS.4.FL.2.3	Identify some of the ways that people spend a portion of their income on goods and services	L1 states that wants are allowed and that being good with money is not never buying	Covered

	in order to increase their personal satisfaction.	them. L2's Decision Grid carries 'Is it fun right now?' as a legitimate scoring column.	
SS.4.FL.2.4	Discuss that whenever people buy something, they incur an opportunity cost, the value of the next best alternative given up.	Taught to the benchmark's own definition. L2 makes the child choose, then name what they would have picked instead, and calls that the next-best choice they gave up. Reinforced in L1 and in both quizzes.	Covered
SS.4.FL.2.5	Explain that costs are things a decision maker gives up and benefits are things a decision maker gains. Make an informed decision by comparing the costs and benefits of spending alternatives.	L2's Decision Grid is a costs-and-benefits comparison the child builds: choices down the side, the criteria that matter to them across the top, and a score in every box.	Covered
SS.4.FL.2.6	Predict how people's spending choices are influenced by prices as well as by advertising, the spending choices of others, and peer pressure.	L5 teaches four techniques and covers three of the benchmark's four influences directly: THE 99 is price presentation, THE CROWD is the spending choices of others, THE FEELING is emotional association. L5 then puts the child through eight rounds of spotting them.	Covered
SS.4.FL.2.7	Planning for spending can help people make informed choices. Develop a budget plan for spending, saving, and managing income.	L9 builds the plan, on the child's own money, and L10 adjusts it when the numbers stop working. The printable version is signed and kept.	Covered

SS.4.FL.3 Saving

5 benchmarks • 4 covered in full.

Benchmark	Florida benchmark (abridged)	Where in Networkry	Status
SS.4.FL.3.1	Identify ways that income is saved, spent on goods and services, or used to pay taxes.	L9 sorts real items into income and expenses and then gives every dollar a job across saving, spending and sharing. L4 covers the tax share.	Covered
SS.4.FL.3.2	Explain that when people save money, they give up the opportunity to buy things now in order to buy things later.	L7 defines it in almost the benchmark's words: saving means choosing not to spend some of your money now so you can use it later.	Covered
SS.4.FL.3.3	Identify ways that people can choose to save money in many places, for example at home in a piggy bank or at a commercial bank, credit union, or savings and loan.	L8's Truth Time compares keeping money in a jar with a savings account and says what each one does and does not do. Credit unions and savings and loans are not named, so the idea is taught and the institution list is not.	Partial
SS.4.FL.3.4	Identify savings goals people set as incentives to save. One savings goal might be to buy goods and services in the future.	L7 'A Savings Goal Needs Three Things' turns a goal into what, how much and when, then works out the monthly amount. The goal runs through the unit as Maya's \$48 helmet.	Covered
SS.4.FL.3.5	Explain that when people	L8 answers both halves: why a	Covered

	deposit money into a bank, the bank may pay them interest. Banks attract savings by paying interest, and people also deposit money because banks are safe places to keep savings.	bank would pay you, and what an account does that a jar does not.	
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SS.4.FL.4 Using Credit

2 benchmarks · 2 covered in full.

Benchmark	Florida benchmark (abridged)	Where in Networthy	Status
SS.4.FL.4.1	Discuss that interest is the price the borrower pays for using someone else's money.	L8 defines interest in both directions, as money paid for the use of money. L11 turns it into the three numbers of every loan: how much, how much extra, and how long.	Covered
SS.4.FL.4.2	Identify instances when people use credit, receiving something of value now and agreeing to repay the lender later, with interest.	L6 draws the line between money you already have and borrowed money you pay back later, and sorts six payment methods against it. L11 works a \$20 loan repaid at \$22.	Covered

SS.4.FL.5 Financial Investing

2 benchmarks · 1 covered in full.

Benchmark	Florida benchmark (abridged)	Where in Networthy	Status
SS.4.FL.5.1	Explain that after people have saved some of their income, they must decide how to invest their savings so that it can grow over time.	L8's two lanes: money needed sooner or wanted more stable against money not needed for a long time that can handle going up and down. The child sorts four real goals into the two.	Covered
SS.4.FL.5.2	Explain that a financial investment is the purchase of a financial asset such as a stock, with the expectation of an increase in value or future income.	Not taught. Unit 4 teaches compound interest and the saving-versus-investing decision without naming stocks or any financial asset. This is a deliberate scope decision, not an oversight; see the note below.	Not covered

SS.4.FL.6 Protecting and Insuring

4 benchmarks · 4 covered in full.

Benchmark	Florida benchmark (abridged)	Where in Networthy	Status
SS.4.FL.6.1	Explain that risk is the chance of loss or harm.	L14 defines it before insurance is introduced: risk is the chance that something goes wrong and costs you money, or hurts you, illustrated with Florida's own examples of riding a bike, using a skateboard and having a pet. Added September 2026 to close this benchmark.	Covered
SS.4.FL.6.2	Explain that risk from accidents	L14 is built on it: many families	Covered

	and unexpected events is an unavoidable part of daily life.	each paying a small premium so the pot covers whoever the surprise hits. L7 makes the same point on the child's own money, saving a little extra so one surprise does not wipe out the plan.	
SS.4.FL.6.3	Describe ways that individuals can either choose to accept risk or take steps to protect themselves by avoiding or reducing risk.	L14 names all three responses on one situation, immediately after defining risk: accept it and ride the bike anyway, avoid it and not ride at all, or reduce it by wearing a helmet, locking the bike and checking with a grown-up before you tap. That last example is the STOP. CHECK. TELL. drill from the screen before, so the scam lesson is named as a way of reducing risk rather than left as a separate rule. Added September 2026 to close this benchmark.	Covered
SS.4.FL.6.4	Discuss that one method to cope with unexpected losses is to save for emergencies.	L7's SAVE jar carries surprise costs explicitly, and L8's sorting round treats money for an emergency as its own case: needed at any time, so it stays easy to reach.	Covered

The four benchmarks that are not a full match, stated plainly

SS.4.FL.1.5, income from renting property, is not taught. Rent appears in the course only as a way of explaining what interest is, which is the borrower's side of the same idea. Property income is a reasonable thing to leave out of a course for eight to twelve year olds, and claiming it would be a stretch.

SS.4.FL.2.1 asks students to classify wants as satisfied by a good, a service or a leisure activity. Unit 1 teaches wants thoroughly and does not teach that three-way classification.

SS.4.FL.3.3 asks where savings can be kept and names the piggy bank, the commercial bank, the credit union and the savings and loan. Unit 4 compares a jar with a savings account and does not name the other two institutions.

SS.4.FL.5.2, financial investing in a named asset such as a stock, is not taught and is the most deliberate gap in this document. Unit 4 teaches compound interest, the two lanes of saving and investing, and the trade between growth and volatility, and then stops. Naming stocks without teaching what they are would be worse than leaving them to middle school.

Summary for parents and administrators

- **The number that matters:** 24 of 28 Florida grade 4 financial literacy benchmarks covered in full, 2 partially, 2 not covered, in a self-paced course a child works through independently.
- **Complete at every benchmark on two of the six standards:** Using Credit, Protecting and Insuring.
- **Taught explicitly rather than mentioned:** opportunity cost, budgeting, the four taxes on an actual pay stub, what interest is from both sides, and what risk is and the three things a person can do about it.

- **Also mapped elsewhere:** Texas TEKS Math 5.10 A-F, all fourteen New York State elementary personal financial literacy objectives, the Iowa K-5 financial literacy sub-themes, the Utah K-2 Economics and General Financial Literacy strands, and the 2021 National Standards for Personal Financial Education.
- **No student data:** lesson progress, quiz scores and the Networthy Score are stored in the family's own browser and never sent to us. There are no student accounts and no roster.

Source: Florida's State Academic Standards, Social Studies 2025, Rule 6A-1.09401, F.A.C., grade 4 Financial Literacy strand. Benchmark text abridged here; the full text governs. Networthy LLC, hello@networthykids.com, networthykids.com