NETWORTHY x NEW YORK STATE

Personal Finance Education Crosswalk · Grade 5 Course v1 · July 2026

The requirement, in brief

Section 100.2(c)(13) of the Commissioner's regulations (permanently adopted by the Board of Regents, effective March 25, 2026) requires personal finance instruction for all New York public school students, K-12. Instruction must reach elementary students by the end of grade 4, middle school students by the end of grade 8, and high school students by the end of grade 12. Implementation begins with the 2026-27 school year for grades 5-8 and 9-12, and with the 2027-28 school year for grades K-4.

NYSED does not mandate a specific curriculum. Instead it publishes grade-banded learning objectives (March 2026) across five topics: Budgeting and Money Management, Credit and Debt Management, Earning Income, Risk Management, and Saving and Investing. Schools choose their own materials and document alignment. This crosswalk maps every published elementary objective, and every published middle-band objective, to specific Networthy lessons.

Where the Networthy Grade 5 course fits

- **Timing:** grade 5 is the FIRST year of the middle band (5-8), and the band's first mandatory year is now (2026-27). A grade 5 classroom running Networthy is delivering required instruction in year one of the mandate.
- **The catch-up problem:** most current grade 5 students were never taught the K-4 objectives (the K-4 requirement does not begin until 2027-28). The course teaches all 14 elementary objectives to mastery rather than assuming them: see Table 1.
- **The head start:** the course then advances 19 of the 23 middle-band objectives in grade 5 alone, several near-verbatim: see Table 2. The remaining 4 are deliberately sequenced for Networthy's middle school courses (grade-banded objectives describe end-of-grade-8 expectations, not grade 5 expectations).
- **Alignment with NYSED's framing:** NYSED's K-4 overview calls for age-appropriate choices in spending, saving, sharing, borrowing, lending, and risk. Networthy's family missions are optional engagement, never graded, and every mission has an in-school alternate. We do not grade kids on their households, which aligns with the Culturally Responsive-Sustaining framing NYSED attaches to these objectives.

Table 1: NYSED Elementary Band (K-4), all 14 objectives

By the end of grade 4, students should be able to do the following. The Networthy Grade 5 course covers all 14 of 14.

NYSED #	Learning objective (abridged)	Where in Networthy Grade 5	Status
1.1	Explain what money is used for; identify common forms of money.	L1 (money as a tool for choices); L6 (five ways to pay: cash, check, debit, credit, tap; whose money each moves).	Covered
1.2	Demonstrate basic skills such as counting money and making change.	Receipt-card math in every unit; L9 budget arithmetic; L16 launch day, where the kid makes real change for	Covered

NYSED #	Learning objective (abridged)	Where in Networthy Grade 5	Status
		real customers.	
1.3	Differentiate needs and wants; explain how price, peer influence, and advertisements influence purchasing.	L1 (needs vs. wants, the One-Cart Rule); L5 (the four ad tricks, named and drilled); L2 (decision grid).	Covered
2.1	Describe the difference between borrowing and lending.	L11 (one handoff, two words: LEND is the giver's word, BORROW is the taker's word; the money is the LOAN).	Covered
2.2	Explain why a borrower is expected to return it in full, sometimes with an additional amount.	L11 (every loan has three numbers: borrow, rent, pay back; interest as rent, both directions).	Covered
2.3	Provide reasons why a person might lend to one individual rather than another (trust, responsibility).	L12 (the Trust Meter game: Ava repays on time, Ben does not; the kid makes the lending call and watches trust move). Near-verbatim hit.	Covered
3.1	Describe how knowledge, skills, and experience influence the kinds of jobs people do.	L3 (people pay for skills that help them; skill and reliability raise your price; four pay types).	Covered
3.2	Explain how people earn money by working and providing goods or services.	L3 (three sources of kid money; earned income as the one you control).	Covered
3.3	Estimate income from an activity or business operated by young people (babysitting, lawn service, lemonade stand).	L3 (the priced Earning Menu); L15 (full business plan with costs, price, break-even). Near-verbatim hit.	Covered
4.1	Provide examples of risks that could result in financial costs (illness, injury, damage, theft).	L7 (surprise costs: popped tires, broken zippers); L14 (stolen bikes, broken arms, flooded kitchens, plus scams).	Covered
4.2	Recommend ways to reduce or prepare for risks (planning ahead, setting money aside for emergencies).	L7 (surprise dollars in the SAVE jar); L14 (STOP-CHECK-TELL, password rules, and insurance as the shared pot).	Covered
5.1	Describe saving as setting money aside for future needs or goals.	L7 (saving means telling money to wait; pay-yourself-first, proven with the First-vs-Last race).	Covered
5.2	Describe investing as using money in ways that allow it to grow over time.	L8 (interest, compound growth, the penny race, and the two lanes: saving vs. investing).	Covered
5.3	Develop a short-term goal and a hypothetical savings plan to reach it within a defined time frame.	L7 (a goal has three numbers: what, cost, when; per-month math). Networthy's plan is real, not hypothetical: the kid's own goal, tracked on the fridge.	Covered

Table 2: NYSED Middle Band (5-8), all 23 objectives

By the end of grade 8, students should be able to do the following. The Networthy Grade 5 course covers or substantially advances 19 of 23 in grade 5; the remaining 4 are sequenced for Networthy middle school.

NYSED #	Learning objective (abridged)	Where in Networthy Grade 5	Status
1.1	Distinguish needs, wants, values, and goals; explain how each influences spending and saving.	L1, L2 (needs/wants/decision grid); L7 (goals); L13 (values drive the giving plan; the family picks the causes).	Covered
1.2	Analyze why people with similar incomes may experience different financial outcomes.	L7 (First vs. Last: Ava and Ben get identical money; only the saving order differs; $24 vs $2); L10 (the three moves when a budget breaks).	Covered
1.3	Create a budget for a hypothetical income with planned expenses and savings.	L9 (a full budget on the kid's REAL income, signed and posted); L10 (rebalancing when it breaks).	Covered
1.4	Evaluate information about goods and services; assess credibility and bias of sources including ads.	L5 (the four ad tricks; the unit-price check that beats the ad); L14 (scam signals; real vs. fake asks).	Covered
1.5	Explain how peers, advertising, technology, and economic conditions shape consumer choices.	L5 (ad tricks incl. urgency and FREE); L2 (the Sleep-On-It Rule against impulse).	Covered
1.6	Compare payment methods (cash, check, credit cards, digital payment apps): advantages, risks, protections.	L6 (five ways to pay, whose money each moves, the $100/$40 balance walk-through, when each wins). Near-verbatim hit.	Covered
2.1	Examine factors in the decision to use credit: needs vs. wants, simple interest, fees, repayment terms, responsibilities.	L11 (three numbers of every loan; verified deal + repayment plan BEFORE borrowing); L12 (need + plan rule).	Covered
2.2	Explain costs and benefits of credit; when it helps and when it harms.	L12 (Helps or Hurts: the six-scenario sort; a real need plus a real plan, or don't). Near-verbatim hit.	Covered
2.3	Explain strategies to minimize interest charges: pay in full, pay on time.	L6 (pay the card in full or $40 becomes $42); L12 (hit the date and trust grows).	Covered
2.4	Describe how missed or late payments affect credit agreements and long-term costs.	L11 (miss the date: interest grows and trust shrinks); L12 (the trust score changes what borrowing costs).	Covered
3.1	Compare education, training, and skills across careers; how they influence earning potential.	L3 (skills raise pay; four pay types). Multi-career comparison at depth is middle school scope.	Partial
3.2	Analyze gross vs. net income, taxes, and payroll deductions such as Social Security and Medicare.	L4 (gross vs. net on pretend pay stubs; the four taxes incl. payroll tax for retired and sick people). Near-verbatim hit.	Covered
3.3	Explain how taxes reduce take-home pay and fund public services.	L4 (the four taxes and what they pay for, then a sales tax hunt on a real receipt).	Covered
4.1	Explain how advance planning and insurance reduce the impact of unexpected events.	L7 (surprise dollars); L14 (surprises too big for any jar; the shared pot).	Covered
4.2	Describe how insurance works: premiums,	L14 (100 families x $5 premium; the	Covered

NYSED #	Learning objective (abridged)	Where in Networthy Grade 5	Status
	coverage, shared risk.	$350 window; PREMIUM defined; SAVE jar for $12 problems, insurance for $12,000 problems). Near-verbatim hit.	
4.3	Analyze costs and benefits of an extended warranty.	Not in the grade 5 course. Sequenced for the middle school build.	Planned MS
4.4	Identify identity-theft methods (phishing, fake sites); recommend protections (passwords, careful sharing).	L14 (the three scam buttons; your information IS money; the password rule; the Scam Drill; family password rules). Near-verbatim hit.	Covered
5.1	Identify reasons people save; create a savings plan for a short-term goal within one year.	L7 (three-numbers goal with per-month math, run for real over the course).	Covered
5.2	Define principal and interest; explain how interest grows savings over time.	L8 (the $100 that becomes $105; compound growth; interest earns interest). Concept fully taught; the word 'principal' arrives in middle school.	Covered
5.3	Compare savings interest rates across institutions; show a higher rate reaches the goal sooner.	L8 mission (Bank Detective: find one real rate in the wild). Multi-institution comparison is middle school scope.	Partial
5.4	Describe benefits and risks of investment assets: stocks, mutual funds, real estate, cryptocurrency.	L8 (the two lanes: investing can grow faster and can shrink; used for college and retirement). Asset-by-asset depth is middle school scope.	Partial
5.5	Explain why starting to save or invest earlier leads to greater returns.	L8 (the Penny Race: starting early beats starting big; time as the secret ingredient). Near-verbatim hit.	Covered
5.6	Explain how diversification reduces investment risk.	Not in the grade 5 course. Sequenced for the middle school build.	Planned MS

Summary for administrators

- **Complete:** 14 of 14 NYSED elementary (K-4) learning objectives, taught to mastery with per-unit rubrics and answer keys.
- **Advanced:** 19 of 23 NYSED middle-band (5-8) learning objectives covered or substantially advanced in grade 5, one year into the four-year band.
- **Sequenced for grades 6-8:** extended warranties (4.3), multi-institution rate comparison (5.3, introduced via the Bank Detective mission), investment asset types at depth (5.4, introduced via the two lanes), and diversification (5.6). All four are end-of-grade-8 expectations sequenced for Networthy's middle school courses.
- **Evidence:** a 20-question pre/post assessment (the Networthy Score) produces a before-and-after number per student, and every lesson maps to this document, the 2021 National Standards (27 of 27 elementary benchmarks), and Texas TEKS Math 5.10 A-F.

Source: NYSED Personal Finance Education Learning Objectives, March 2026, and the NYSED Personal Finance Education webpage. Objective text abridged here; the full text governs.