NETWORTHY STANDARDS CROSSWALK

Grade 5 Personal Finance Course, 16 lessons · v1 · July 2026

What This Maps

- **National standards:** the 2021 National Standards for Personal Financial Education, Grade 4 benchmarks. Since 2021 this is ONE joint document co-published by the Council for Economic Education (CEE) and the Jump$tart Coalition, so a single mapping supports citing both organizations. Competitors who list CEE and Jump$tart as separate frameworks are citing pre-2021 editions.
- **State standards:** Texas Essential Knowledge and Skills, Math 5.10A-F (personal financial literacy strand), the strongest state-standards requirement at this grade level and the one that matters for TEFA/Odyssey.
- **Why Grade 4 benchmarks:** Grade 4 is the correct national benchmark band for a grade 5 course: benchmarks describe what students should know BY THE END of grade 4, so grade 5 instruction consolidates and extends them. Where Networthy reaches into grade 8 benchmarks (budgeting), the crosswalk says so explicitly.

Coverage Summary

The national Grade 4 band contains 27 standards across six topics: Earning Income (7), Spending (6), Saving (5), Investing (2), Managing Credit (3), Managing Risk (4).

- **With all 8 units built and the L3 pay-types patch shipped (July 2026): 27 of 27 grade-4 standards fully covered. Full coverage of the 2021 National Standards elementary benchmarks and TEKS Math 5.10 A-F.**
- **Coverage complete: 27 of 27. No gaps remain.**
- **Above the band:** budgeting (Spending 8-1) is taught at grade 5 though it is a grade 8 national benchmark. That is a marketable differentiator, not a gap.

Lesson-by-Lesson Crosswalk

Gold rows carry a gap note or build note.

Lesson	TEKS 5.10	National Standards, Grade 4 (2021 CEE + Jump$tart joint edition)	Notes
UNIT 1: MONEY CHOICES			
L1 Needs, Wants & the One-Cart Rule	Foundational (supports all of 5.10)	Spending 4-1 (preferences, priorities, limited resources) Spending 4-3 (opportunity cost, defined and applied) Spending 4-4 (costs and benefits differ by person)	Opportunity cost is named, defined, and practiced at checkout: a direct hit on Spending 4-3a and 4-3b. Needs vs. wants (TEKS K.9D) appears as a two-screen spiral review by design, not as new grade-level content; the lesson's payload is scarcity and opportunity cost.

Lesson	TEKS 5.10	National Standards, Grade 4 (2021 CEE + Jump$tart joint edition)	Notes
L2 How Smart Spenders Decide	Foundational	Spending 4-1 (prioritize spending against what matters to you) Spending 4-4 (compare costs and benefits across choices) Saving 4-1 (spend now vs. later; the Sleep-On-It Rule) Saving 4-3 (people differ in values and attitudes)	Decision Grid game shows two kids scoring the same choices differently and both being right: Saving 4-3a verbatim.
UNIT 2: EARNING			
L3 Jobs, Skills & Paychecks	Supports 5.10A-B	Earning 4-1 (job choices depend on knowledge, skills, interests) Earning 4-2 (improve earning by gaining skills) Earning 4-4 (entrepreneurship; kid business income, 4-4c verbatim) Earning 4-6 (gifts and allowance as income) SHIPPED July 2026: L3 now teaches the four pay types (hourly wages, salary, tips, commission) with a tap-card and a quiz question. Earning 4-3 covered.	Earning Menu + the ask = 4-4c ('estimate income from a business operated by children'). 4-3's wage/salary/commission/tip vocabulary is only implicit; see gap register.
L4 Gross vs. Net	5.10A (define income, payroll, sales, property tax), 5.10B (gross vs. net)	Earning 4-7 (most income is taxed to pay for government goods and services)	'Where the Money Goes' screen answers 4-7a and 4-7b directly (schools, fire, libraries).
UNIT 3: SPENDING			
L5 Ad Tricks & Unit Prices	Supports 5.10C context	Spending 4-5 (price, peer pressure, and advertising influence purchases) Saving 4-1c (find a real ad designed to make you spend now, verbatim: the Ad Detective mission) Spending 4-5c (reliable comparison info: the unit price)	The Ad Detective printable IS the 4-1c learning outcome as a hands-on mission.
L6 Cash, Card, or Tap?	5.10C (advantages/disadvantages of check, credit, debit, electronic payments)	Spending 4-6 (payment methods: cash, checks, debit, credit) Spending 4-6b (debit vs. credit compared)	TEKS 5.10C and Spending 4-6 are covered word for word, including the electronic payments TEKS adds.

Lesson	TEKS 5.10	National Standards, Grade 4 (2021 CEE + Jump$tart joint edition)	Notes
UNIT 4: SAVING (to build)			
L7 Goals Worth Saving For	Supports 5.10F	Saving 4-1 (saving means not spending today) Saving 4-2 (savings plan for a goal or emergency) Saving 4-3 (values and attitudes about saving) Spending 4-2 (sharing; the save/spend/share split)	Emergency-fund example inside the savings plan also covers Managing Risk 4-3a.
L8 Where Money Grows	Supports 5.10B context	Saving 4-4 (safety and access; bank vs. home) Saving 4-5 (institutions pay interest, and why) Investing 4-1 (money invested grows over time) Investing 4-2 (saving vs. investing lanes, sorted by timeline) Earning 4-5 (earning by lending: 'you are the lender' framing)	Built July 2026. Both Unit 4 crosswalk gaps closed: the two-lanes sort covers Investing 4-2, and the you-are-the-lender screen covers Earning 4-5. Penny race includes an anti-hype honesty screen.
UNIT 5: BUDGETING (FLAGSHIP)			
L9 Build Your First Budget	5.10F (balance a simple budget)	Spending 4-1c (prioritize future spending within limits) Exceeds grade band: Spending 8-1 (create a budget with expenses and savings from given income)	Budgeting is formally a grade 8 national standard; Networthy teaches it at grade 5. A differentiator worth marketing.
L10 When the Numbers Don't Work	5.10E (actions to balance when expenses exceed income), 5.10D (keep and use financial records)	Saving 4-2c (decrease expenses to save more) Exceeds grade band: Spending 8-1a	Money Log = 5.10D. Three fix-it moves = 5.10E verbatim.
UNIT 6: BORROWING & CREDIT (built July 2026)			
L11 What Borrowing Really Costs	Extends 5.10C	Credit 4-1 (interest is the price of borrowing and the lender's income) Credit 4-2 (credit means use now, repay later with interest)	Family Loan Desk activity answers 4-1a verbatim (why $100 borrowed costs more than $100 back).
L12 Credit: Promise & Trouble	Extends 5.10C	Credit 4-3 (lenders prefer borrowers with a history of repaying as promised) Credit 4-2b (why people prefer credit sometimes)	Trust-meter game is 4-3a and 4-3b as play.

Lesson	TEKS 5.10	National Standards, Grade 4 (2021 CEE + Jump$tart joint edition)	Notes
UNIT 7: SHARING & PROTECTING (to build)			
L13 Giving That Counts	Enrichment	Earning 4-6a (reasons for gifting money) Spending 4-2 (spending to benefit others; sharing costs in a community)	Values-based giving plan; also feeds capstone's save/spend/share/give split.
L14 Scam-Proof Yourself	Enrichment	Managing Risk 4-1 (risks people face) Managing Risk 4-2 (reduce or avoid risk) Managing Risk 4-3b (system to protect personal items and money) Managing Risk 4-4 (insurance)	SHIPPED July 2026: L14 teaches insurance as a shared pot (100 families x $5 premium; $350 window repair), names PREMIUM, and the mission bonus finds one real family policy. Managing Risk 4-4 covered.
UNIT 8: CAPSTONE (to build)			
L15 Plan the Business	Applies 5.10A-C	Earning 4-4 (entrepreneurship, full application) Spending 4-4 (price and cost decisions)	Reuses Unit 3 ad-trick vocabulary when kids market their own venture.
L16 Launch, Count & Reflect	Applies 5.10D-F	Earning 4-4c (income from a kid-run business, for real this time) Saving 4-2 (budget the earnings) Spending 4-1	Profit report = financial records (5.10D) with real stakes.

Gap Register (what to fix, where, and when)

- **1. RESOLVED (July 2026): wage / salary / commission / tip vocabulary (Earning 4-3) now taught in Lesson 3's Four Ways Grown-Ups Get Paid tap-card, with a quiz question.**
- **2. DONE:** saving vs. investing distinction (Investing 4-2). CLOSED July 2026: Lesson 8 ships with the two-lanes compare and sort.
- **3. DONE:** earning by lending or renting (Earning 4-5). CLOSED July 2026: Lesson 8 ships with the 'you are the lender' framing.
- **4. GAP:** insurance (Managing Risk 4-4). Fix: one 'what is insurance' screen in Lesson 14, planned into the Unit 7 build.

Approved Claims Language (marketing)

- **Strong claim:** "Aligned to the 2021 National Standards for Personal Financial Education, published jointly by the Council for Economic Education and the Jump$tart Coalition." Usable once Units 4 and 7 ship with the flagged screens; until then say "built to."

- **Texas claim:** "Covers all six Texas TEKS 5.10 personal financial literacy standards for grade 5, lesson by lesson." True today for the standards the built units carry (5.10A, B, C, D, E, F all land in built units 2, 3, and 5).
- **Differentiator claim:** "Teaches budgeting at grade 5, three years ahead of the national grade 8 benchmark." Verifiable against Spending 8-1.
- **Skip:** avoid "meets National Curriculum Standards for Social Studies": personal finance only brushes NCSS Theme 7, and the claim adds nothing with districts. Competitors listing it are padding.

Piloting this in a classroom?

Email hello@networthykids.com and we'll send the teacher materials: in-class alternates for every family mission, per-unit parent guides, and this crosswalk in editable form. You're not the reason the gap exists; you're how it closes.