NETWORTHY x UTAH

Financial Literacy Crosswalk · Grade 5 Course v1 · July 2026

Utah's financial literacy picture, in brief

Utah was the first state in the nation to require a stand-alone General Financial Literacy (GFL) course for high school graduation: one half credit, taken by juniors and seniors, with five strands covering economic reasoning, financial decision-making, income and careers, saving and investing, and money management and credit.

Below high school, the Utah Core Standards for Elementary Social Studies (adopted December 2022) build the on-ramp. Grades K-2 each carry a dedicated Strand 4: Economics, with eleven standards on needs and wants, work and earning, spending, saving, sharing, scarcity, and opportunity cost. In grades 3-6, economics appears inside history and geography strands (for example, trade, scarcity, and supply and demand in the fourth grade Utah history standards) rather than as dedicated personal finance instruction. USBE's Finance in the Classroom program and the state's Financial and Economic Literacy Passport encourage schools and families to keep financial concepts building across those years so students arrive at the required GFL course prepared.

Where the Networthy Grade 5 course fits

- **The gap years:** Utah teaches personal finance concepts every year in K-2, then the dedicated strand ends. Grades 3-6 carry economics only inside history units. Networthy's Grade 5 course (built for ages 8-12) delivers a full personal finance course in exactly those gap years, picking up every K-2 economics thread and extending it: see Table 1.
- **The head start on a required course:** Utah requires the GFL course at 16-17. All five GFL strands have a kid-sized counterpart taught in Networthy at 10, sometimes in the same words: GFL Strand 4 says “pay yourself first” and Networthy Lesson 7 teaches pay-yourself-first; GFL Strand 5 calls for budgets across spending, savings, investing, and charitable contributions, and Networthy's budget runs on the same buckets: see Table 2.
- **Utah Fits All:** families using a Utah Fits All Scholarship account may spend funds on curriculum and educational software. Networthy is a self-paced digital curriculum (16 lessons, 8 units) with printable activities and parent guides, a fit for the program's curriculum category for elementary-age students.
- **The Passport:** the Financial and Economic Literacy Passport invites families to document financial learning across the years. Networthy produces artifacts for it: a signed Money Plan, a four-week money log, a business plan, and a 15-question before-and-after score.

Table 1: Utah Elementary Economics, Strand 4 (Grades K-2), all 11 standards

Utah Core Standards for Social Studies, adopted December 2022. The Networthy Grade 5 course covers 9 of 11 in full and substantially advances the other 2.

Standard	Utah standard (abridged)	Where in Networthy Grade 5	Status
K.4.1	Make distinctions between basic human needs and individual wants, and how that	L1 (needs vs. wants, the One-Cart Rule; the light-up part of the sneaker is a	Covered

Standard	Utah standard (abridged)	Where in Networthy Grade 5	Status
	can change over time.	want on top of a need); L2 (decision grid).	
K.4.2	Relate how different types of work can help people and communities meet their needs and wants.	L3 (people pay for skills that help them; the priced Earning Menu); L15 (a business exists to solve someone's problem).	Covered
K.4.3	Identify ways that people use money, including spending, saving, and sharing.	The course's spine. L7 (SAVE), L13 (SHARE), L9 (every dollar gets a job across Save, Share, Spend). Networthy's three buckets are Utah's three verbs. Near-verbatim hit.	Covered
1.4.1	Explain the costs and benefits of spending and saving in order to meet needs and wants.	L7 (the First-vs-Last race: identical money, $24 vs. $2, only the saving order differs); L2 (the Sleep-On-It Rule).	Covered
1.4.2	Identify ways people make a living in the community.	L3 (three sources of kid money; four pay types); L4 (what a paycheck really looks like, gross vs. net).	Covered
1.4.3	Identify and explain the roles of consumers, producers, and distributors in the community.	Consumer and producer taught in depth: L5 (the kid as consumer, four ad tricks), L3 + L15 (the kid as producer, costs, price, break-even). The distributor role at depth is middle school scope.	Partial
2.4.1	Explain the benefits of personal savings.	L7 (saving means telling money to wait; pay-yourself-first); L8 (interest, the penny race, compound growth).	Covered
2.4.2	Explain how scarcity of resources and opportunity cost require people to make choices to satisfy wants and needs.	L1 (the One-Cart Rule is opportunity cost made physical: every yes is a no to something else); L2 (decision grid); L9 (a budget is scarcity with a plan).	Covered
2.4.3	Describe and compare services provided by local economic institutions, including businesses and non-profit organizations.	L6 (what banks do, five ways to pay); L13 (non-profits and the giving plan; the family picks the causes); L14 (insurance as the shared pot).	Covered
2.4.4	Describe how people can be both producers and consumers of local goods and services.	L3 (earn) + L5 (spend) run in the same course, on the same kid; L16 (launch day, where the kid stands on the producer side of the counter for real).	Covered
2.4.5	Identify the specialized work necessary to manufacture, transport, and market goods and services.	The marketing third, thoroughly: L5 (the four ad tricks, named and drilled); L15 (how a business prices and sells). Manufacturing and transport chains are middle school scope.	Partial

Grades 4-6: the embedded economics standards

In the upper elementary grades, Utah's economics content lives inside history: Standard 4.2.2 (explain trade, scarcity, and supply and demand, in Utah history context), Standard 5.4.4 (compare regional economic differences in United States history), and Standard 6.4.2 (summarize differences between economic systems). Networthy teaches the underlying concepts directly (scarcity and opportunity cost in L1-L2, price and markets in L3 and L15) so students bring working economic vocabulary to those history units. The historical context itself belongs to the classroom.

Table 2: Utah's required General Financial Literacy course, all 5 strands

The high school course every Utah student must pass to graduate. Networthy Grade 5 lays the foundation for every strand, six to seven years early.

GFL	Utah standard (abridged)	Where in Networthy Grade 5	Status
Strand 1	Basic economic concepts and economic thinking: scarcity, opportunity cost and tradeoffs, supply and demand, rational financial choices.	L1, L2 (opportunity cost and tradeoffs as the One-Cart Rule and decision grid); L3 (price as what people will pay for help); L15 (setting a price customers will actually pay).	Foundation laid
Strand 2	Influences on financial priorities and rational decision-making: emotions, marketing and social pressure, cost-benefit analysis, delayed gratification, charitable giving.	L2 (the Sleep-On-It Rule vs. impulse buying); L5 (the four ad tricks; the unit-price check that beats the ad); L13 (values drive the giving plan).	Foundation laid
Strand 3	Sources of income and career preparation: salary, wages, commissions, tips; gross vs. net income; FICA and taxes; entrepreneurship.	L3 (four pay types; skill and reliability raise your price); L4 (gross vs. net on pretend pay stubs; the four taxes, including payroll tax); L15 (entrepreneurship with real numbers).	Foundation laid
Strand 4	Saving methods and investment strategies: pay yourself first, compound interest and time value of money, risk and return, insurance and risk management.	L7 (pay-yourself-first, the exact GFL phrase, proven with the First-vs-Last race); L8 (compound growth, the penny race, the two lanes: risk vs. return); L14 (premiums, shared risk).	Foundation laid
Strand 5	Money management and credit: goals-based budgets across spending, savings, investing, and charitable giving; credit and creditworthiness; credit scores; scams, fraud, and identity protection.	L9, L10 (a signed goals-based budget on real income, then the three moves when it breaks); L11, L12 (the three numbers of every loan; the Trust Meter is creditworthiness at kid scale); L14 (the three scam buttons, password rules).	Foundation laid

Summary for parents and administrators

- **Complete:** 9 of 11 Utah K-2 Economics standards covered in full, the remaining 2 substantially advanced, taught at the age (8-12) when Utah's own dedicated economics instruction has ended.

- **Builds toward graduation:** every strand of Utah's required high school General Financial Literacy course has its foundation laid in this course, several in the same words Utah uses (pay yourself first; spending, saving, sharing).
- **Evidence:** a 15-question pre/post assessment (the Networthy Score) produces a before-and-after number per student, and every lesson also maps to the 2021 National Standards for Personal Financial Education (27 of 27 elementary benchmarks), Texas TEKS Math 5.10 A-F, and the New York State personal finance learning objectives.

Sources: Utah Core Standards for Elementary Social Studies (USBE, adopted December 2022); General Financial Literacy Strands and Standards (USBE, revised February 2023); Finance in the Classroom (USBE). Standard text abridged here; the full text governs.

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.