

Learning Priority	9-12 (h)	Money Path Alignment?	Money Path Practical Application
FM1.c: Opportunity Costs	<p align="center">FM1.c.h</p> <p align="center">Perform a cost-benefit analysis on a real-world situation.</p>	Strong	Compare and contrast the longterm impact of varying post-HS decisions
FM2.a: Values and Behavior	<p align="center">FM2.a.h</p> <p align="center">Assess the impact of individual values and behaviors on financial decisions and goals.</p>	Strong	Develop a career based budget and determine spending, saving and financial goal needs/wants.
FM2.c: External Influences	<p align="center">FM2.c.h</p> <p align="center">Critique a financial plan and identify areas that may have been influenced by external sources.</p>	Strong	Create multiple financial plans based on different career starting pay, college cost, and estimated student loan debt levels.
FM2.d: Financial Goals	<p align="center">FM2.d.h</p> <p align="center">Distinguish how an investment plan that incorporates a goal development strategy reflects various life factors (e.g., age, personal values, income, liabilities, assets, goals, family size, risk tolerance, or net worth).</p>	Partial	Develop a financial goal timeline as a young adult based on income, taxes, spending, saving and compound growth. Compare and contrast multiple scenarios.
FM2.e: Civic Engagement and Philanthropy	<p align="center">FM2.e.h</p> <p align="center">Describe how to incorporate philanthropic opportunities into personal financial goals.</p>	Partial	Money Path allows for a discussion of how charitable giving can fit into a students personalized budget, using the helper text in Money Path
EE1.a: Deductions and Taxes	<p align="center">EE1.a.h</p> <p>Evaluate a paycheck and how payroll taxes along with other deductions (e.g., insurance, retirement account, or flexible spending account for parking, childcare, and health) decrease net income.</p> <p>Analyze the impact of tax liability on income including potential deductions and credits that will impact state and federal income tax.</p> <p>Evaluate types of taxes (e.g., progressive or regressive) and earned benefits with eligibility criteria (e.g., Social Security, Medicare, or Medicaid).</p> <p>Understand and follow the requirements of filing income taxes.</p>	Partial	Utilize career based budget to evaluate FICA, state and federal tax withholding, and determine after tax income available to spend and save.
EE1.b: Types of Compensation	<p align="center">EE1.b.h</p> <p align="center">Assess ways workers are compensated in different industries and sectors (i.e., fringe benefits, wages, pension plan, hourly or salaried).</p>	Partial	Explore starting pay for careers by industry, education degree attained, training and apprenticeships in the trades.
EE2.a: Post Secondary Education, Skills, and Training	<p align="center">EE2.a.h</p> <p align="center">Assess how people’s willingness and ability to plan for the future affects their decision to increase their education or job training in a dynamic and changing labor market.</p> <p align="center">Compare the employment rates of workers with different skills.</p>	Partial	Explore different paths including workforce, different education degrees, military and apprenticeship in the trades.

	Evaluate the return on investment of the preparation requirements for different career pathways.		Evaluate various data including starting pay, high and low pay range, percent employed and job growth percent. For the education path, forecast student loan debt, identify monthly student loan payment and how it affects career budget and timeline for achieving financial goals.
MM1.a: Budgeting	MM1.a.h Prepare a budget or spending plan that depicts varying sources of income, a planned saving strategy, taxes, and other sources of fixed and variable spending.	Strong	Develop a career based budget detailing tax withholding, and determine spending, saving and financial goal needs/wants. Compare personal spending to the average young adult spending by category. Compare multiple budget scenarios based on different career paths and starting pay.
MM1.b: Financial Management	MM1.b.h Compare and contrast different sources of active and passive income, savings, and investment vehicles. Develop and critique short- term and long-term personal financial plans. Evaluate circumstances when an individual may want to grant representation or consult for financial advice with a financial advisor, attorney, tax advisor, or financial planner. Summarize factors to consider when seeking financial advice and services.	Partial	Develop a financial goal timeline as a young adult based on income, taxes, spending, saving and compound growth. Save and compare multiple scenarios based on career starting pay, spending and saving decisions.
SI1.a: Saving Principles	SI1.a.h Demonstrate how to manage savings accounts- both manually and electronically, including reconciliation. Determine the opportunity cost in relation to a saving plan (e.g., inflation or taxes). Compare and contrast the benefits of pay yourself first and living paycheck to paycheck strategies on financial outcomes.	Partial	Develop a financial goal timeline as a young adult based on income, taxes, spending, saving and compound growth. Save and compare multiple scenarios based on career starting pay, spending and saving decisions.
SI2.c: Investing Goal Planning	SI2.c.h Create personal criteria for investment planning. Analyze financial investment services according to personal criteria for investment planning. Assess various means of building net worth. Justify how paying yourself first early and often influences positive progress toward long-term financial planning goals. Evaluate factors that influence financial investment planning (e.g., age, income, liabilities, assets, goals, family size, or risk tolerance). Develop an investment plan to meet individual short- and long-term financial investment goals.	Partial	Create, save and compare multiple monthly saving scenarios to evaluate impact on personal goal timeline achievement.

ACP Components

The following table outlines the different components that comprise ACP and are aligned to ACP model (from the Wisconsin Department of Public Instruction)

Components highlighted in Blue below are addressed within the Money Path curriculum

Self-Awareness Activities KNOW			Exploration Activities EXPLORE		Career Planning Activities PLAN			Management Activities GO
Writing Personal Reflections	Identifying Strengths	Identifying Needs	Career Interest Inventories	Setting Career Goals	Resume Builder	Cover Letters	Modify Academic Goals as Necessary	
Setting Personal Goals	Reviewing Goals	Revising Goals	Career Cluster Exploration	Career Pathway Exploration	Investigate Post-Secondary Options	Campus Visits & Reflections	Modify Intentional Sequence of Courses as Necessary	
Ability Profiler	Learning Style Assessment	Personality Assessment	Creation of Program of Study	Job Fair Participant & Reflection	Applications to Post-Secondary Options	Leadership Opportunities	Modify Personal Goals as Necessary	
Academic Preparation			CTSO Participant & Reflection	Career Research	Personal Financial Literacy Concepts	Financial Plan	Modify Career Goals as Necessary	
Graduation Requirements	Virtual Courses	AP or Advanced Courses	Interviews of Career Experts	Career Research Paper	Complete FAFSA Form	Scholarship Info	Update Regularly/Quarterly	
Elective Courses	CTE Courses	Dual Enrollment/ YO/CO	Job Shadowing	Work-based Learning	Gather Letters of Recommendation	Mock Interviews & Reflections		
International Baccalaureate Programs	Extra/Co-Curricular Involvement	Career Academics	Internship or Externship	Youth Apprenticeship	Choosing a Post-Secondary Option	Decision-Making Reflection		
Project Lead the Way	Industry or Technical Certifications	STEM	Service Learning Projects	Work Experience	Academic Planning Activities			
ASVAB	Forward ASPIRE ACT/ SAT Compass Accuplacer	WorkKeys	Volunteering	Labor Market Considerations	Setting Academic Goals	Intentional Sequence of Courses	On Track for Graduation	

INFRASTRUCTURE

Leadership and Culture	Policy and Planning	Professional Development	Individualized ACP Support	Family Engagement	Community Partnerships	Access for All Students
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