

NORTH CAROLINA Standards for Financial and Life Literacy - Banzai Curriculum Alignment

This content outline is designed to help you align Banzai's courses with personal financial education and related curriculum in the state of **North Carolina**. It references **North Carolina's** state recommendations for teaching financial literacy according to the state's learning standards as found at: <https://www.dpi.nc.gov/districts-schools/classroom-resources/academic-standards/standard-course-study>

The courses referenced here house different units. Some courses may contain more than one unit that fulfills the standard requirement listed. Contact support@banzai.org for any questions or to request a walkthrough.

			<i>Personal Finance</i>					
			<i>Elem.</i>	<i>Middle</i>	<i>High</i>	<i>Digital Citizenship</i>	<i>College & Careers</i>	<i>Library</i>
Economics and Personal Finance Standards, Fall 2021	Income and Education (IE)	EPF.IE.1.1 Explain how education, income, career, and life choices impact an individual's financial plan and goals.	✓	✓	✓		✓	✓
		EPF.IE.1.2 Differentiate career and education options after high school in terms of desired lifestyle.					✓	✓
		EPF.IE.1.3 Identify the costs of postsecondary education and the potential increase in income from a career of choice.					✓	✓
		EPF.IE.1.4 Compare strategies which can minimize the costs of postsecondary education.		✓	✓		✓	✓
		EPF.IE.1.5 Summarize various types of income.	✓	✓	✓			✓
	Money and Credit Management (MCM)	EPF.IE.2.1 Explain how payroll deductions modify an employee's disposable income.		✓	✓			✓
		EPF.IE.2.2 Identify the types and purposes of local, state, and federal taxes and the way each is levied and used.		✓	✓			✓
		EPF.IE.2.3 Implement appropriate computations and procedures to prepare a federal or state tax form.						✓
	Money and Credit Management (MCM)	EPF.MCM.1.1 Explain how fiscally responsible individuals create and manage a spending plan.	✓	✓	✓			✓
		EPF.MCM.1.2 Critique income and spending plans in terms of age, individual needs, and available resources.	✓	✓	✓			✓
		EPF.MCM.1.3 Compare the costs and benefits of renting, leasing, or owning.		✓	✓			✓
		EPF.MCM.1.4 Compare various types of mortgages.			✓			✓
		EPF.MCM.2.1 Design a plan that uses the services of various financial institutions to meet financial goals.	✓	✓	✓			✓
		EPF.MCM.2.2 Explain how interest and fees impact spending, debt, and savings.		✓	✓		✓	✓
		EPF.MCM.2.3 Compare costs and benefits of cash, debit, payment applications, and credit card transactions in terms of interest rates, fees, penalties, costs, and benefits.			✓			✓
		EPF.MCM.3.1 Compare credit sources and services.			✓			✓
		EPF.MCM.3.2 Explain how debt management and creditworthiness impact an individual's ability to become a responsible consumer and borrower.			✓		✓	✓

			Personal Finance					
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		EPF.MCM.3.3 Summarize the advantages and disadvantages of debt.			✓		✓	✓
		EPF.MCM.3.4 Classify the various types of insurance and estate planning including the benefits and consequences.			✓			✓
	Financial Planning (FP)	EPF.FP.1.1 Compare various investing strategies and tax implications for their potential to build wealth.						✓
		EPF.FP.1.2 Identify factors (i.e. income, budget, cost of living experiences) that influence financial planning.		✓	✓		✓	✓
		EPF.FP.1.3 Summarize the role of philanthropy, volunteer services, businesses, and nonprofits in community development and quality of life.		✓				✓
NC Digital Learning Standards 9-12 Indicators	Digital Citizen	NC.DLS.DC.2.a Students cultivate and manage their digital identity and reputation and are aware of the permanence of their actions in the digital world.				✓		✓
		NC.DLS.DC.2.b Students engage in positive, safe, legal and ethical behavior when using technology, including social interactions online or when using networked devices.				✓		✓
		NC.DLS.DC.2.d Students manage their personal data to maintain digital privacy and security and are aware of data-collection technology used to track their navigation online.			✓	✓		✓