New Mexico Standards for Financial Literacy

This outline shows how Zogo's curriculums align with New Mexico's state recommendations for teaching financial literacy according to:
https://webnew.ped.state.nm.us/bureaus/instructional-materials/new-mexico-content-standards/

Standards			Zogo Teen	Zogo
Economics Standard IV	9-12 Benchmark 4-A: making decisions	xii: understand personal financing (e.g., banking, credit, debit, lending institutions)	✔	✔
FACS: 3.0 Grades 9-12	3.3 Analyze factors in developing a financial management plan	3.3.3 Analyze consumer credit in long-term financial planning	✔	✔
		3.3.8 Analyze establishing and maintaining a good credit rating	✔	✔
Financial Literacy Grades 9-12	BUDGET / PURCHASING	1. Construct a checkbook register		
		2. Compare savings products	✔	✔
		3. Draw a conclusion to reconcile a statement		✔
		4. Use concepts to solve simple interests	✔	✔
		5. Use concepts to solve compound interests		✔
		6. Compare credit plans	✔	✔
	BANKING AND CREDIT	1. Compare investments risks	✔	✔
		2. Compare unit pricing	✔	✔
		3. Formulate cash flow		✔
		4. Draw conclusions from sales tax and tips	✔	✔
		5. Assess pie charts		
		6. Formulate problems for leases		✔
		7. Formulate monthly payments	✔	✔
		8. Formulate down payment	✔	✔
	TAXES	1. Draw conclusions from tax tables	✔	✔
		2. Draw conclusions from tax schedules		✔
		3. Draw conclusions from tax forms		✔
		4. Draw conclusions from sales tax	✔	✔
	EMPLOYMENT / RETIREMENT	1. Formulate hourly rates	✔	✔

		2. Draw conclusions about social security and Medicare		✔
		3. Formulate commissions		✔
		4. Formulate overtime pay	✔	✔
		5. Use concepts to solve non-routine problems for work benefits		✔
		6. Construct present value of a periodic investment		✔
	INVESTMENTS	1. Assess gains and losses		✔
		2. Apprise future value		✔
		3. Use concepts to solve non-routine problems for pensions		✔
		4. Formulate company match	✔	✔
		5. Draw conclusions from a stock market chart		

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