

STANDARDS ALIGNMENT · NEXT GEN CORNER

City Life — Standards Alignment

How the City Life scenario and the 50-minute lesson plan map to the major personal-finance and economics standards in five large states. Built first for Virginia's graduation requirement, then crosswalked to California, Texas, New York, and Florida.

Use with: City Life — 50-Minute Lesson Plan + Rubric

Tool: intellitcsolutions.com/next-gen-corner (Scenario A)

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How to read this document

Each state section names the relevant standards, then maps them line-by-line to specific moments in the City Life lesson. Where a standard requires more than the City Life scenario alone, we note which other Next Gen Corner scenario (Roommate Reality, Starter Home, House-Hack) extends the coverage.

Standards are quoted in plain language for teacher reference. Always check your district's adopted edition for the official text and current revision year.

Virginia · Economics & Personal Finance (graduation requirement)

Virginia is one of a small number of states that requires a one-credit Economics & Personal Finance course for graduation. The Virginia Department of Education's Standards of Learning (SOL) for this course are organized into the EPF series. City Life maps most directly to the income, taxes, and budgeting strands.

VA Standard (paraphrased)	Where City Life addresses it
EPF.10 — Demonstrate knowledge of personal financial planning by setting goals and budgeting.	Step 4 (build the budget) and Step 5 (verdict) make the student name a goal (the verdict they want) and write a budget that supports it.
EPF.11 — Evaluate the role of savings in a personal financial plan, including pay-yourself-first and emergency funds.	The Savings Rate row + verdict thresholds ($\geq 20\%$ = Strong; 5–20% = Workable; $< 5\%$ = Razor thin) operationalize savings rate as a measurable target.
EPF.12 — Demonstrate knowledge of credit by analyzing debt, the time value of money, and lifetime borrowing costs.	Light coverage in City Life (the “Other fixed” line allows for student loan minimums); deeper coverage in Scenario C (Starter Home) and Scenario D (House-Hack).
EPF.13 — Demonstrate knowledge of taxes by computing gross vs. net pay and identifying federal, state, and FICA components.	Direct coverage. The take-home calculation explicitly separates federal brackets, state flat rate, and 7.65% FICA on screen.
EPF.14 — Demonstrate knowledge of consumer rights and responsibilities including comparison shopping.	Light coverage — students can be asked to verify a real apartment listing against the pre-filled rent. Best paired with the multi-city extension day.

VA Standard (paraphrased)	Where City Life addresses it
EPF.16 — Demonstrate knowledge of insurance by examining types and use cases.	The Health Insurance line introduces a marketplace-silver-plan estimate; teachers can extend with a 5-minute discussion of what that plan covers.

California · Personal Finance (AB 2927, course required for class of 2030–31)

AB 2927 (signed 2024) makes a stand-alone semester course in personal finance a high school graduation requirement, phased in for the graduating class of 2030–31. Course content draws from the California State Board of Education's adopted standards and the California Department of Education personal-finance framework.

CA Personal Finance domain	Where City Life addresses it
Income, Careers & Taxes	Step 3 (job & income), Step 5 take-home calc breaking out federal + state + FICA. Direct match.
Budgeting & Money Management	Step 4 builds a 6-line monthly budget; results show housing %, total expenses, leftover, and savings rate.
Saving & Investing	Savings rate verdict thresholds. Pair with Scenario B (Roommate Reality) for compounding.
Credit & Debt	Light — “Other fixed” may include loan minimums. Pair with Scenario C and D for full credit/debt coverage.
Consumer Skills & Risk Management	Health insurance line; cost-of-living index discussion. Pair with the multi-city extension.

Texas · TEKS — Money Matters & Personal Financial Literacy

Texas Essential Knowledge and Skills (TEKS) for Money Matters / Personal Financial Literacy (\$PFL) cover income, money management, saving and investing, credit, and consumer protection. City Life is strongest on income/taxes and money management.

TEKS strand	Where City Life addresses it
Earning & Spending — gross vs. net pay; payroll deductions	Step 5 take-home box explicitly separates gross, federal, state, and FICA.
Money Management — fixed vs. variable expenses; tracking; budgets	Step 4 has 6 monthly expense lines; results break down where every dollar goes.
Saving & Investing — saving toward goals; emergency funds	Savings-rate verdict; cushion logic in the explanation paragraph.
Credit & Debt — DTI; credit costs	Light coverage in City Life; explicit in Scenario C (DTI) and Scenario D.
Risk Management & Insurance	Health Insurance line introduces the concept; full coverage requires teacher extension.

New York · NYS Economics + Personal Finance Components

New York requires a half-credit Economics course (often paired with Participation in Government) for graduation. Personal finance content is woven into the Economics and Career & Financial Management standards. New York City public schools additionally use FACS personal-finance benchmarks.

NY content area	Where City Life addresses it
Economic decision making — opportunity cost, trade-offs	Verdict mechanic forces a trade-off conversation; pair with the “same job, three cities” extension.
Personal income & taxation	Step 5 take-home line; explicit federal + state + FICA breakdown.
Personal budgeting & consumer choices	Step 4 monthly budget; rent override teaches comparison shopping.
Savings, credit, and the role of financial institutions	Savings-rate verdict; deeper coverage in Scenarios B/C/D.

Florida · Personal Financial Literacy (SB 1054, required for class of 2027)

Florida SB 1054 (signed 2022) requires a half-credit course in Personal Financial Literacy and Money Management for high-school graduation, beginning with the entering class of 2023–24 (graduates of 2027 onward). City Life maps to the income/taxes, money management, and savings strands of the Florida standards.

FL strand	Where City Life addresses it
Earning income and reading a paystub	Step 5 take-home box mirrors a paystub: gross, federal withholding, state, FICA, net.
Spending and budgeting	Step 4 monthly budget with 6 expense lines; results show housing %, total, and leftover.
Saving	Savings-rate verdict and three-tier cushion explanation.
Investing	Light in City Life; explicit in Scenario B (Roommate Reality compounding).
Managing credit, financial risk	Light; teacher extension via Scenario C (DTI, PMI, full credit math).

Cross-Standards Coverage (applies in every state)

Standard	Where it surfaces
CCSS.Math.Content.HSN.Q.A.1 — quantity, units of measurement, accuracy	Every dollar value in the tool is rounded and unit-labeled (\$/yr or \$/mo).
CCSS.Math.Content.HSA.SSE.B.3 — interpret expressions for context	The take-home calculation literally walks through gross – federal – state – FICA = net.
CCSS.ELA-LITERACY.WHST.11-12.1 — write arguments to support claims with evidence	Reflection prompt requires students to name a variable and back it with a specific number.
NSPF (Jump\$tart) Spending and Saving — Standard 1	Direct match. Develop a plan for spending and saving; the tool produces an actionable plan.
NSPF (Jump\$tart) Income and Careers — Standard 3	Direct match. Describe factors affecting take-home pay.
CTE Career Cluster: Finance — gross pay, deductions, net pay, monthly budget	Step 5 outputs match a typical Personal Finance class assessment item.

Disclaimer. Standards language is paraphrased for teacher reference and may not reflect the most recent revision in your district. Always verify with the official adoption (VDOE, CDE, TEA, NYSED, FLDOE) before submitting curriculum maps. Mapping is provided as an instructional starting point — not a guarantee of compliance.

Sources & Further Reading

- Virginia Department of Education — Economics & Personal Finance SOL: doe.virginia.gov
- California Department of Education — Personal Finance (AB 2927): cde.ca.gov/ci/pf/
- Texas Education Agency — Money Matters / Personal Financial Literacy TEKS: tea.texas.gov
- New York State Education Department — Social Studies / Economics frameworks: nysed.gov
- Florida Department of Education — SB 1054 Personal Financial Literacy: fldoe.org
- Jump\$tart Coalition — National Standards in K-12 Personal Finance Education: jumpstart.org