STANDARDS · FOR CALIFORNIA SCHOOLS

# Meets California's new personal finance requirement. Here is the proof, *topic by topic.*

### WHAT IT IS

AB 2927 is the 2024 California law that makes personal finance a one-semester high school course. Education Code Section 51284.5 lists the topics the course has to cover.

### 2027–28

The first school year every California high school has to offer the course.

### CLASS OF 2031

The first class that has to pass the course to graduate. Those students start ninth grade in fall 2027.

### WHAT THIS PAGE SHOWS

Each of the 13 required topics, the Launchpad modules that teach it, and a link to try that module yourself. Below that, the Common Core map for each resource.

**13 *of* 13**

required topics in Education Code § 51284.5(a), each taught by named modules in The Launchpad. Open any row and try the module yourself.

## The 13 required topics

Topic language is condensed from the statute; each row cites its subdivision of Section 51284.5(a) so your department can check our summary against the **full text**. Real Takes are short decision activities teachers assign from the dashboard, and they sit in the pacing guide as lessons.

| | REQUIRED TOPIC | WHERE IT'S TAUGHT | TRY IT |
|---|---|---|---|
| 1 | **Fundamentals of banking: savings, checking, and managing to minimize fees**<br>§ 51284.5(a)(1) | **Banking & Saving:** Where Does Money Live? · Your Banking Blueprint · Save Smarter<br>**Real Takes:** Which Account Wins? · Would You Worry About This Family? | **Your Banking Blueprint** → |
| 2 | **Principles of budgeting for independent living**<br>§ 51284.5(a)(2) | **Banking & Saving:** Build a Budget That Runs Itself, with real California rent data by region<br>**Real Takes:** Your Money Guardrails | **Build a Budget** → |
| 3 | **Employment and the factors that affect net income, including workplace rights under Ed Code 49110.5**<br>§ 51284.5(a)(3) | **Banking & Saving:** Your First Paycheck: a live pay stub builder, W-4, gig income, and a screen on your rights on the job<br>**The College Project:** All Paths Have Costs, including apprenticeships | **Your First Paycheck** → |
| 4 | **Uses and effects of credit, including credit scores and the relation of debt and interest to credit**<br>§ 51284.5(a)(4) | **Credit & Debt:** The Terms Decide · Your Score, Your Future · When Debt Is a Trap · Credit Cards 101 · The Full Picture<br>**Real Takes:** Rank the Debt · What Helps, What Hurts? · Pay in 4, or Pay the Price? | **Your Score, Your Future** → |
| 5 | **Uses and costs of loans, including student loans and loan forgiveness policies**<br>§ 51284.5(a)(5) | **Credit & Debt:** Borrowing for College, with Public Service Loan Forgiveness by name · The Car Decision · The Biggest Loan You'll Ever Take<br>**The College Project:** Aid Plan | **Borrowing for College** → |

| | REQUIRED TOPIC | WHERE IT'S TAUGHT | TRY IT |
|---|---|---|---|
| 6 | **Types and costs of insurance, including home, auto, health, and life**<br>§ 51284.5(a)(6) | **Insurance:** What Is Insurance? · Health Insurance · The HSA Advantage · Your Other Insurance (auto, renters, life, and homeowners) · Fight Your Bill<br>**Real Takes:** Which Plan Wins? · What Drives Your Premium? | Your Other Insurance → |
| 7 | **Impacts of the tax system: personal income, filing, and reading tax forms and pay stubs**<br>§ 51284.5(a)(7) | **Taxes:** How Taxes Work · File Your Taxes, a guided filing simulation · Tax Next Steps<br>**Real Takes:** Do You Even Have to File? · Avoidance or Evasion? | File Your Taxes → |
| 8 | **Principles of investing and building wealth: pensions, 401(k) plans, IRAs, stocks, bonds, mutual funds, and index funds**<br>§ 51284.5(a)(8) | **Investing:** Why Invest? · Know Yourself · Accounts and Assets · Your First Move · Money in Motion, including pensions · The Long Game<br>**Real Takes:** The $1,650 Experiment · Buy the Bad News? · Luck or Skill? · How to Pick a Broker | Accounts and Assets → |
| 9 | **Consumer protection: common scams and frauds, and preventing identity theft**<br>§ 51284.5(a)(9) | **Credit & Debt:** Protect What You've Built: credit freezes, fraud alerts, and IRS identity PINs · When Debt Is a Trap<br>**Real Takes:** Spot the Scam, ten real messages sorted into trust it, trash it, or report it · Follow the Incentive | Spot the Scam → |
| 10 | **Financing college, workforce education, low-cost community college options, and CTE pathways or apprenticeships**<br>§ 51284.5(a)(10) | **The College Project:** All nine modules, from All Paths Have Costs through Launch, including Cal Grant, CADAA, merit aid, and Work-Study<br>**Real Takes:** Sticker Price vs. Real Price · FAFSA: Myth or Must? · The Three Piles | Aid Plan → |

| | REQUIRED TOPIC | WHERE IT'S TAUGHT | TRY IT |
|---|---|---|---|
| 11 | **How psychology can impact financial well-being**<br>§ 51284.5(a)(11) | **Every module:** A confidence rating before and after, and a Philosophy Seed where students write and revise a belief<br>**Investing:** Know Yourself, on risk tolerance and investor behavior<br>**Real Takes:** Luck or Skill? | **Know Yourself** → |
| 12 | **Charitable giving**<br>§ 51284.5(a)(12) | **Wrapping Up (capstone):** More or Less?, a Real Take on giving trends, who gives what share of income, and donating appreciated stock<br>**Taxes:** Donations in the deductions walkthrough of How Taxes Work | **More or Less?** → |
| 13 | **Other topics directly and specifically relevant to personal finance**<br>§ 51284.5(a)(13) | **Credit & Debt:** The Invisible Hand, on the Federal Reserve and why every rate changes<br>**Wrapping Up (capstone):** A synthesis of every decision students practiced, and a Flight Plan of real moves | **The Invisible Hand** → |

Try-it links open the module in preview mode: no login, no class code, nothing saved.

# Common Core, resource by resource

AB 2927 fixes the topics. Course proposals and adoption reviews also ask what students read, write, and compute. Each table below maps one resource to the California Common Core State Standards for ELA/Literacy and Mathematics, grades 9–12. Codes pair the 9–10 and 11–12 bands; the course is most often taught in grades 11 and 12. Every code was checked against the CDE standards documents before it was listed here.

## The Launchpad

Six units and a capstone, delivered as a web app. Each row lists what students do on screen in that unit: the numbers they enter, the documents they decode, and what they write. Authored from the module registry and the module pages themselves and checked code by code.

| UNIT | WHAT STUDENTS DO | ELA/LITERACY | MATHEMATICS |
|---|---|---|---|
| **Banking & Saving** | Research real accounts and record each one's APY, monthly fee, and FDIC or NCUA status, decode a pay stub from gross pay down to the percent kept, set a direct-deposit split and a checking-account floor and ceiling, then write why a chosen savings product fits a stated goal and timeline, naming the tradeoff accepted. | **RI.9-10.4 / RI.11-12.4**<br>**L.9-10.6 / L.11-12.6**<br>**W.9-10.1 / W.11-12.1**<br>**W.9-10.10 / W.11-12.10** | **N-Q.1**<br>**N-Q.2**<br>**MP.2**<br>**MP.4** |
| **Investing** | Compute a real return (market return minus inflation), set a goal's target, timeframe, and expected return to see the monthly contribution it requires, run a life-stage calculator that separates total contributions from compound growth, compare the same index fund held in a brokerage account and in a Roth IRA over 40 years, and write an investor philosophy and a one-sentence automation rule. | **RI.9-10.4 / RI.11-12.4**<br>**L.9-10.6 / L.11-12.6**<br>**W.9-10.1 / W.11-12.1**<br>**W.9-10.10 / W.11-12.10** | **N-Q.2**<br>**F-LE.1**<br>**F-LE.5**<br>**MP.4** |
| **Credit & Debt** | Compare one loan at two APRs, run auto, student, and mortgage payments through amortization calculators with their own price, rate, and term, annualize a payday-loan fee with a rollover slider, read an amortization chart to see the interest share of each payment fall across 30 years, then build a Debt Receipt with a cost ratio (total paid divided by principal) and a written verdict on each debt. | **RI.9-10.4 / RI.11-12.4**<br>**L.9-10.6 / L.11-12.6**<br>**W.9-10.1 / W.11-12.1**<br>**W.9-10.10 / W.11-12.10** | **N-Q.1**<br>**F-IF.4**<br>**MP.2**<br>**MP.4** |
| **Taxes** | Enter an income and watch it split across progressive brackets, compute taxable income after the standard deduction, match tax terms to their definitions, transfer figures from sample W-2, 1099-NEC, and 1099-DIV forms (or their own W-2) into a guided filing simulation, then write a before-and-after reflection and a personal filing plan. | **RI.9-10.4 / RI.11-12.4**<br>**L.9-10.6 / L.11-12.6**<br>**W.9-10.10 / W.11-12.10** | **N-Q.1**<br>**MP.2** |

| UNIT | WHAT STUDENTS DO | ELA/LITERACY | MATHEMATICS |
| --- | --- | --- | --- |
| **Insurance** | Walk a sample medical bill through deductible, coinsurance, and out-of-pocket maximum, compare two job offers on take-home pay after premiums, sort insurance types by urgency and life-insurance situations by need, project an HSA balance from a monthly contribution and years invested, and explain a term or the pay-cash strategy in writing for a friend who is new to the idea. | RI.9-10.4 / RI.11-12.4<br>L.9-10.6 / L.11-12.6<br>W.9-10.4 / W.11-12.4<br>W.9-10.10 / W.11-12.10 | N-Q.1<br>N-Q.2<br>MP.2<br>MP.4 |
| **The College Project** | Estimate living costs on any path after high school, look up real schools in a College Scorecard database to compare net price by family income band, graduation rate, median debt, and median earnings, rank personal priorities and aid types, build a Reach, Match, and Safety comparison table, put real deadlines in order, and write why they chose their three schools. | W.9-10.7 / W.11-12.7<br>RI.11-12.7<br>W.9-10.1 / W.11-12.1<br>W.9-10.10 / W.11-12.10 | N-Q.1<br>N-Q.3<br>S-IC.6<br>MP.4 |
| **Wrapping Up (capstone)** | Reveal six high-impact financial decisions drawn from the whole course, take a pre-quiz and a matching post-quiz, and write which of the six decisions comes first for their own situation, and why. | W.9-10.10 / W.11-12.10 | |
| **Every module** | Answer a pre-quiz and an identical post-quiz and compare the two, rate confidence before and after, plant a Philosophy Seed (a belief statement written in their own words), and log real-world moves, including their own, in a Flight Plan. Each module's facilitation playbook includes a share step in which students walk a partner through their card. | W.9-10.10 / W.11-12.10<br>SL.9-10.1 / SL.11-12.1 | |

SL.9-10.1 / SL.11-12.1 applies when the teacher runs the module's Gallery Walk or Find Your Match step from the playbook; the capstone has no share step.

## The Activity Workbook, with Real Takes and the Advisor Series

The print companion to The Launchpad. Each unit block holds the paper Real Takes, one or more Advisor Series cases (students read one person's situation, decode the numbers, and write a committed recommendation), the quick activities, and a Make It Yours page. Authored from the workbook source and checked page by page.

| WORKBOOK BLOCK | WHAT STUDENTS DO | ELA/LITERACY | MATHEMATICS |
|---|---|---|---|
| **Banking & Saving**<br>Would You Worry About This Family? · Your Money Guardrails · The Hidden Cost of Free · Where Should Your Savings Live? · Where Would You Put It? · Read the Stub | Compute what check cashing and a “free” checking account cost in a year, read a pay stub line by line, and compare real checking accounts and high-yield savings on fees, APY, and access. Write two memos that name one account and defend it with the client’s numbers, then build a floor-and-ceiling budget for a sample renter and for themselves. | **W.9-10.1 / W.11-12.1**<br>**W.9-10.4 / W.11-12.4**<br>**W.9-10.8 / W.11-12.8**<br>**RI.9-10.4 / RI.11-12.4**<br>**L.9-10.6 / L.11-12.6**<br>**SL.9-10.1 / SL.11-12.1** | **N-Q.1**<br>**N-Q.2**<br>**MP.2**<br>**MP.4** |
| **Investing**<br>The $1,650 Experiment · Pay Out, or Plow Back? · Buy the Bad News? · The Holiday Sure Thing · Maya’s Roth IRA · Opening a Brokerage Account · Pay It Off or Invest It? · What Kind of Investor Are You? | Track one 1970 stock purchase through five decades of splits, allocate $10,000 in four historic crisis years and check the call against 30 years of data, and sort companies by dividend policy. Compare index funds and brokers on expense ratio, automation, and fit, apply the crossover rate to five real debts, and write memos that take a position and name the number behind it. | **W.9-10.1 / W.11-12.1**<br>**W.9-10.4 / W.11-12.4**<br>**RI.9-10.4 / RI.11-12.4**<br>**L.9-10.6 / L.11-12.6**<br>**RI.11-12.7**<br>**SL.9-10.1 / SL.11-12.1** | **MP.2**<br>**MP.3**<br>**MP.4**<br>**S-IC.6** |
| **The College Project**<br>Sticker Price vs. Real Price · The Three Piles · FAFSA: Myth or Must? · The Real Cost of College · What It Costs to Live · Your Profile Ranked · Read the Outcomes · Reach, Match, Safety · Order the Deadlines | Price a year of living, predict which of three schools costs three families least and check it against real net prices, and read graduation rates, earnings, and debt across schools. Translate six aid-letter terms, sort two award letters into free, earned, and borrowed money, compute net cost and unmet need from a real UC letter, and write a memo recommending accept, appeal, or decline. | **RI.9-10.4 / RI.11-12.4**<br>**L.9-10.6 / L.11-12.6**<br>**RI.11-12.7**<br>**W.9-10.1 / W.11-12.1**<br>**W.9-10.4 / W.11-12.4**<br>**SL.9-10.1 / SL.11-12.1** | **N-Q.1**<br>**N-Q.2**<br>**N-Q.3**<br>**S-IC.6** |

| WORKBOOK BLOCK | WHAT STUDENTS DO | ELA/LITERACY | MATHEMATICS |
|---|---|---|---|
| **Credit & Debt**<br>What Helps, What Hurts? · Lease or Own? · Alex's First Credit Card · Dylan's Car Decision · Same Loan, Two Rates · $255 for Two Weeks · Find the Card for You · Read the Statement · Your SSN Just Leaked · Read It Before You Sign · How Long Are You Staying? · The Debt Receipt | Translate nine credit-card terms, read a real Schumer box against the marketing front of the same mailer, and pull utilization, due dates, and the minimum-payment warning off a full monthly statement. Annualize a payday fee, price the fix, sell, or finance paths for a used car in total cost, fact-check an AI's card list against the issuers' own sites, and write memos that commit to one course of action. | RI.9-10.4 / RI.11-12.4<br>L.9-10.6 / L.11-12.6<br>RI.9-10.7 / RI.11-12.7<br>W.9-10.8 / W.11-12.8<br>W.9-10.1 / W.11-12.1<br>W.9-10.4 / W.11-12.4<br>SL.9-10.1 / SL.11-12.1 | N-Q.1<br>N-Q.2<br>MP.3<br>MP.4 |
| **The Fed**<br>Fed Chair for a Day · Rates Just Went Up. Who Wins? (inside the Credit & Debt unit) | Mark who gains and who loses when the Fed raises rates, then read the entering rate, inflation, unemployment, and a headline for seven real years and call raise, cut, or hold before seeing what the Fed did. Pick one call to make differently and defend it in writing using the numbers. | RI.11-12.7<br>W.9-10.1 / W.11-12.1<br>W.9-10.4 / W.11-12.4 | S-IC.6<br>MP.2<br>MP.3 |
| **Taxes**<br>Avoidance or Evasion? · Do You Even Have to File? · Should Alex File? · The Gig Tax Surprise · Deduction or Credit? · Is a Big Refund Good? | Run $1,000 as a deduction and as a credit, sort ten moves into legal avoidance and illegal evasion, and apply the two-question filing test to ten teens. Read a W-2 and a 1099-NEC box by box, work wages through the federal and California math and gig income through self-employment tax, then write memos that say file or not and explain the dependent rule in language a parent could follow. | RI.9-10.4 / RI.11-12.4<br>L.9-10.6 / L.11-12.6<br>RI.11-12.7<br>W.9-10.1 / W.11-12.1<br>W.9-10.4 / W.11-12.4<br>SL.9-10.1 / SL.11-12.1 | N-Q.1<br>MP.2<br>MP.4 |
| **Insurance**<br>Which Plan Wins? · What Drives Your Premium? · What If You Actually Get | Run a $6,000 and a $30,000 bill through a deductible, coinsurance, and out-of-pocket max, translate six health-plan terms, and total a year's cost under | RI.9-10.4 / RI.11-12.4<br>L.9-10.6 / L.11-12.6<br>RI.11-12.7<br>W.9-10.1 / W.11-12.1 | N-Q.1<br>N-Q.2<br>MP.2<br>MP.4 |

| WORKBOOK BLOCK | WHAT STUDENTS DO | ELA/LITERACY | MATHEMATICS |
|---|---|---|---|
| Sick? · Run the Bill · The Triple Tax · Catch the Error | a standard plan and a high-deductible plan. Compute each plan's floor and ceiling for three households, sort ten factors by their effect on a California auto premium, check a hospital bill against its explanation of benefits, and write a memo recommending a plan. | W.9-10.4 / W.11-12.4<br>SL.9-10.1 / SL.11-12.1 | |
| **Capstone**<br>More or Less? · Your Beliefs, Lined Up · A Financial Plan at 25 | Call whether Americans give more or less than 20 years ago, read the inflation-adjusted giving chart and the stock-versus-cash gift math, and write a personal giving rule. Line up six unit beliefs and name their thread, build a net worth statement, project net worth at 25, and write a letter to their future self with exact amounts, accounts, and dates. | W.9-10.2 / W.11-12.2<br>W.9-10.4 / W.11-12.4<br>W.9-10.10 / W.11-12.10<br>RI.11-12.7<br>SL.9-10.1 / SL.11-12.1 | N-Q.1<br>N-Q.2<br>S-IC.6<br>MP.4 |
| **Make It Yours, My Money, and the Flight Plan**<br>Recurring pages that close each unit and run through the book | At the end of each unit, update a running number (cash, investments, what is owed, and the difference), name one real move with a date, and write a one-sentence money philosophy that the capstone later lines up. The Flight Plan log records moves as to-do, planned, done, or not for me. | W.9-10.10 / W.11-12.10 | N-Q.2 |

RI.9-10.7 and RI.11-12.7 are listed separately where they apply: the 9–10 standard covers reading two accounts of one subject in different mediums (a card's marketing front and its Schumer box); the 11–12 standard covers integrating quantitative sources (aid letters, tax forms, statements, Fed data).

## The College Project

The College Project: One Hour is the single-period, paper-based lesson from the book: students research the real cost and outcomes of colleges on the U.S. Department of Education's College Scorecard. Each part of the student handout is mapped below. The full book runs the same research arc across 19 chapters.

| HANDOUT SECTION | WHAT STUDENTS DO | ELA/LITERACY | MATHEMATICS |
|---|---|---|---|
| **Common Thoughts** | Write down prior beliefs about public, private, and community colleges, then pair up to compare and discuss. | SL.9-10.1 / SL.11-12.1<br>W.9-10.10 / W.11-12.10 | |
| **Part 1: Build a Student, Then Guess** | Define a student profile (family income band, interests, campus priorities) and estimate the annual net price of three or four schools of different types. | | N-Q.2<br>MP.2<br>MP.4 |
| **Part 2: How Do You Put a Value on a College?** | Build working definitions of six technical terms: net price, graduation rate, median debt, loan default rate, transfer rate, and median earnings. Read the measurement notes on how each statistic is counted. | RI.9-10.4 / RI.11-12.4<br>L.9-10.6 / L.11-12.6 | N-Q.3 |
| **Part 3: Ana, One Student, Five Real Costs** | Rank five real California schools by predicted cost, then research actual net price, graduation rate, median debt, monthly payment, and earnings on the College Scorecard and reconcile predictions with the data. | W.9-10.7 / W.11-12.7<br>W.9-10.8 / W.11-12.8<br>RI.11-12.7<br>RH.9-10.7 | S-IC.6<br>MP.3 |
| **Sidebar: Read the Definition, Not Just the Number** | Compare how two federal sources count graduation rates over different time windows, and weigh what a longer time to degree costs. | | N-Q.3<br>S-IC.6 |
| **Part 4: Your Turn** | Repeat the research on self-selected schools: locate each statistic in a federal database and interpret rates, medians, and dollar amounts for a chosen major. | W.9-10.7 / W.11-12.7<br>W.9-10.8 / W.11-12.8 | N-Q.1<br>S-IC.6<br>MP.5 |
| **Check Your Common Thoughts + Reflect** | Revise initial beliefs against the evidence, then write a supported claim: which school offers the best value, argued from both the data and stated personal criteria. | W.9-10.1 / W.11-12.1<br>W.9-10.4 / W.11-12.4 | MP.3 |

| HANDOUT SECTION | WHAT STUDENTS DO | ELA/LITERACY | MATHEMATICS |
| --- | --- | --- | --- |
| **Part 5 + Tonight's Two Power Moves** | Extend the research at home: run one school's net price calculator for a family-specific estimate and look up four-year graduation rates on College Navigator. | W.9-10.7 / W.11-12.7 | MP.5 |

RH.9-10.7 applies when the lesson runs inside a history/social science or economics course.

## The standards cited above, in full

ELA standards are given in their grades 9–10 wording; each has a parallel grades 11–12 standard with the same focus. Math standards are the high school conceptual-category standards and the Standards for Mathematical Practice.

#### ELA/LITERACY

**SL.9-10.1**
Initiate and participate effectively in a range of collaborative discussions with diverse partners, building on others' ideas and expressing their own clearly and persuasively.

**W.9-10.1**
Write arguments to support claims in an analysis of substantive topics, using valid reasoning and relevant and sufficient evidence.

**W.9-10.4**
Produce clear and coherent writing in which the development, organization, and style are appropriate to task, purpose, and audience.

**W.9-10.7**
Conduct short as well as more sustained research projects to answer a question or solve a problem; synthesize multiple sources on the subject.

**W.9-10.8**
Gather relevant information from multiple authoritative print and digital sources; assess the usefulness of each source in answering the research question.

**W.9-10.10**
Write routinely over extended and shorter time frames for a range of tasks, purposes, and audiences.

**RI.9-10.4**
Determine the meaning of words and phrases as they are used in a text, including technical meanings.

**W.9-10.2**
Write informative/explanatory texts to examine and convey complex ideas, concepts, and information clearly and accurately through the effective selection, organization, and analysis of content.

**RI.9-10.7**
Analyze various accounts of a subject told in different mediums, determining which details are emphasized in each account.

**RI.11-12.7**
Integrate and evaluate multiple sources of information presented in different media or formats as well as in words in order to address a question or solve a problem.

**L.9-10.6**
Acquire and use accurately general academic and domain-specific words and phrases, sufficient for reading, writing, speaking, and listening at the college and career readiness level.

**RH.9-10.7**
Integrate quantitative or technical analysis with qualitative analysis in print or digital text. (Literacy in History/Social Studies)

#### MATHEMATICS

**N-Q.1**
Use units as a way to understand problems and to guide the solution of multi-step problems; choose and interpret units consistently in formulas; choose and interpret the scale and the origin in graphs and data displays.

**N-Q.2**
Define appropriate quantities for the purpose of descriptive modeling.

**N-Q.3**
Choose a level of accuracy appropriate to limitations on measurement when reporting quantities.

**F-IF.4**
For a function that models a relationship between two quantities, interpret key features of graphs and tables in terms of the quantities, and sketch graphs showing key features given a verbal description of the relationship.

**F-LE.1**
Distinguish between situations that can be modeled with linear functions and with exponential functions, including recognizing situations in which a quantity grows or decays by a constant percent rate per unit interval relative to another.

**F-LE.5**
Interpret the parameters in a linear or exponential function in terms of a context.

**S-IC.6**
Evaluate reports based on data.

**MP.2**
Reason abstractly and quantitatively.

**MP.3**
Construct viable arguments and critique the reasoning of others.

**MP.4**

Model with mathematics.

**MP.5**
Use appropriate tools strategically.

## What to hand your district

Three files cover most curriculum-committee and data-review questions. Send all three with a link to this page.

## 01

### The topic-by-topic map

This page as a PDF: all 13 required topics of Ed Code § 51284.5(a) and where each one is taught.

**Download the map (PDF) →**

## 02

### The privacy pack

Our California Student Data Privacy Agreement posture, the SOPIPA and AB 1584 statement, and our FERPA position, for your data review.

**Request the privacy pack →**

## 03

### The district one-pager

One page for a curriculum committee: what The Launchpad is, what it costs, what a pilot looks like, and who to call.

**Download the one-pager (PDF) →**

## What your district still decides

The statute fixes the topics. Three things stay local, and The Launchpad works with any answer to them.

**Course placement.** A standalone semester course, or the personal finance semester paired with economics or government.

**Grade level.** Built for 11th and 12th grade. Units stand alone, so a 10th-grade pilot of one unit works too.

**Who teaches it.** Any credentialed teacher. Every module ships with a facilitation playbook, and the dashboard does the reporting.

## How to use this page

There is no state-approved vendor list for AB 2927; choosing course materials is a local decision. Send this page to your department chair or district curriculum lead, open the statute next to it, and check our work.

The Launchpad is free for every teacher and student, built and taught daily by a working California classroom teacher. You can preview the full teacher experience with no signup and no email.

Full statutory text: **California Education Code § 51284.5**. Questions about alignment or district evaluation? Write to **team@thefinancelab.co**.