

Financial Education Goals by Age Group from Primary School through High School (Financial Education Program)

The goals by category and by age group in this table reflect the contents of the subjects to be learned in the respective school grades as indicated in the Ministry of Education, Culture, Sports, Science and Technology (MEXT) curriculum guidelines and commentaries; it should be noted that some of these goals are not included in the guidelines and commentaries.

*The names of subjects attached at the end of the goals by age group indicate that the contents of the respective goals are learned in the subjects according to the MEXT curriculum guidelines or commentaries thereof.

*The goals by age group not followed by any name of subject mainly cover the contents addressed in activities for advanced learning, comprehensive learning, or other special activities.

I. Financial life planning and household expense management

A. Money management and decision making

| Goals [Goals by category have been set in reference to the four aspects in learning assessment. (Note)] | Primary School Students | | |
|---|--|---|---|
| | 1st and 2nd grades | 3rd and 4th grades | 5th and 6th grades |
| a. Understanding that resources are limited (i.e., budgets are constrained). | 1. Learning the value of goods and money, and making much of them. (Living Environment Studies, Moral Education) 2. Learning that one cannot have all that one wants. | 5. Understanding the limitedness of goods and money and the importance of money. (Social Studies) | 9. Understanding the limitedness of goods and money, and thinking of better ways to use them. (Home Economics) 10. Being able to exercise moderation in spending, while reviewing one's spending habits. (Moral Education) 11. Being able to buy things according to one's plan, while taking indispensability into account. (Home Economics) |
| b. Understanding the significance of building a better life under a limited budget, and acquiring the skills and attitude to do so. | 3. Learning to be patient when unable to have what one wants. 4. Being able to buy goods within one's budget. | 6. Recognizing the difference between needs and wants. 7. Being able to manage money by recording the amount of pocket money or money spent. 8. Becoming aware of the importance of moderateness through learning how to spend money appropriately, and practicing it in one's everyday life. (Moral Education) | 12. Learning how to choose goods, and being able to buy goods efficiently. (Home Economics) |

A. Money management and decision making (Continued)

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|--|--|--|--|
| c. Understanding the basics of decision making regarding money management, and acquiring the attitude to apply them. | | | 13. Acquiring the attitude to make decisions based on one's own idea about how to spend money. |
|--|--|--|--|

A. Money management and decision making (Continued)

| Goals Goals by category have been set in reference to the four aspects in learning assessment. (Note) | Secondary School Students | High School Students |
|---|---|---|
| a. Understanding that resources are limited (i.e., budgets are constrained). | 14. Understanding the scarcity of goods and services, and trying to make better decisions. (Social Studies<Civics>, Technology and Home Economics <Home Economics>) 15. Establishing a favorable lifestyle whereby one makes the most of time and goods. (Moral Education) 16. Understanding household income and expenditure. 17. Being able to choose, purchase, and use necessary goods and services adequately. (Technology and Home Economics <Home Economics>) 18. Managing income and expenditure practically, for example, by controlling spending during a school excursion. 19. Being careful not to overspend invisible money such as various cards. (Technology and Home Economics <Home Economics>) | 22. Understanding the scarcity of resources, and being able to make better decisions in purchasing goods and services. (Civics, Home Economics) 23. Learning one's living cost and the cost of education, etc., and acquiring the attitude to give thought to expenses spent on oneself out of the total household expenses. 24. Understanding the importance of long-term and well-planned money management. (Home Economics) 25. Being able to practically balance income and expenditure in school events, etc. |
| b. Understanding the significance of building a better life under a limited budget, and acquiring the skills and attitude to do so. | | |
| c. Understanding the basics of decision making regarding money management, and acquiring the attitude to apply them. | 20. Understanding that the sense of value differs from person to person through learning about how others spend money, while learning how to spend money responsibly based on one's own sense of value. (Technology and Home Economics <Home Economics>) 21. Being able to make better decisions based on such concepts as efficiency and fairness. (Social Studies<Civics>) | |

B. Significance of savings and effective use of financial products

| Goals Goals by category have been set in reference to the four aspects in learning assessment. <small>(Note)</small> | Primary School Students | | |
|--|---|--|---|
| | 1st and 2nd grades | 3rd and 4th grades | 5th and 6th grades |
| a. Understanding the significance of savings, and acquiring the habit of saving. | 1. Trying to save pocket money and a New Year's present of money. | 2. Understanding the significance of saving, and acquiring the habit of saving in a well-planned manner. | 3. Being able to save in a well-planned manner, while thinking about how to spend in the future. (Home Economics) |
| b. Understanding the relationship between saving periods and the interest obtained, and recognizing the importance of saving and investing continuously. | -- | -- | 4. Learning principal types of bank accounts, understanding the difference of interest rates on various kinds of deposits, and being able to calculate simple interest. |
| c. Understanding the risks and returns of financial products, and acquiring the attitude to invest under self-responsibility. | -- | -- | -- |

B. Significance of savings and effective use of financial products (Continued)

| Goals [Goals by category have been set in reference to the four aspects in learning assessment. ^(Note)] | Secondary School Students | High School Students |
|--|---|--|
| a. Understanding the significance of savings, and acquiring the habit of saving. | 5. Understanding the calculation of compound interest, and obtaining the attitude to save and invest continuously. | 9. Understanding the relationship between saving periods and the compound interest obtained, and obtaining the attitude to save and invest in the long run. (Business) 10. Understanding that continuing to save and invest regularly, even in small amounts, is beneficial in preparing for the future. |
| b. Understanding the relationship between saving periods and the interest obtained, and recognizing the importance of saving and investing continuously. | | |
| c. Understanding the risks and returns of financial products, and acquiring the attitude to invest under self-responsibility. | 6. Understanding that there are various types of financial products such as stocks and bonds. 7. Understanding the relationship between risks and returns. 8. Understanding the meaning of investing money for one's life planning. | 11. Understanding the basic characteristics of financial products such as bank accounts, stocks, bonds, and insurance, and taking an interest in relevant developments in the economy. (Civics, Home Economics) 12. Understanding the importance of self-responsibility in selecting financial products for investment. 13. Understanding the relationship between risks and returns, taking into consideration the characteristic that financial products can generate both profits and losses. 14. Understanding how to manage risks such as through allocating funds into various financial products. 15. Understanding that investing in financial products requires a long-term perspective, and should not be affected by short-term price fluctuations. 16. Understanding that risk-taking ability differs by person. 17. Understanding the difference between investment, speculation, and gambling. |

C. Understanding the importance of life planning and obtaining the skills for it

| Goals | Primary School Students | | |
|--|--|---|---|
| Goals by category have been set in reference to the four aspects in learning assessment. <small>(Note)</small> | 1st and 2nd grades | 3rd and 4th grades | 5th and 6th grades |
| a. Understanding the need for life planning, and being able to make one's own life plan foreseeing the future. | 1. Becoming aware of the importance of planning before buying in practicing how to use pocket money. | 2. Understanding the importance of planning before spending, and acquiring the habit of doing so. | 3. Acquiring the habit of spending money according to plan, while considering one's future. (Home Economics) |
| b. Acquiring knowledge necessary for making one's own life plan, and applying it to one's life. | -- | -- | 4. Learning that the social security system is one of the political functions of a government. (Social Studies) |
| c. Thinking about one's future realistically, while relating it to life planning and occupational choice. | -- | -- | -- |

C. Understanding the importance of life planning and obtaining the skills for it (Continued)

| <p>Goals [Goals by category have been set in reference to the four aspects in learning assessment. ^(Note)]</p> | <p>Secondary School Students</p> | <p>High School Students</p> |
|--|---|--|
| <p>a. Understanding the need for life planning, and being able to make one's own life plan foreseeing the future.</p> | <p>5. Understanding the need for life planning, and making a life plan based on one's own sense of value. 6. Understanding various tips to live a better life.</p> | <p>9. Understanding factors affecting one's own lifetime income and expenditure, and making a life plan. (Home Economics)</p> |
| <p>b. Acquiring knowledge necessary for making one's own life plan, and applying it to one's life.</p> | <p>7. Understanding the mechanisms and the functions of loans. 8. Understanding the basics of social security. (Social Studies<Civics>)</p> | <p>10. Understanding the mechanism of loans such as for housing and scholarships, and considering repayment methods, interest rates, and the effects of delayed repayments. (Mathematics, Home Economics) 11. Understanding that the value of real assets such as houses depreciates over time, and that it becomes difficult to sell them. 12. Understanding the systems of pension and social security, and learning their roles in one's everyday life. (Civics, Home Economics) 13. Understanding the effects that economic policy and business cycle have on one's everyday life. (Civics)</p> |
| <p>c. Thinking about one's future realistically, while relating it to life planning and occupational choice.</p> | <p>--</p> | <p>14. Thinking about one's future, while relating it to occupational choice and life planning. (Home Economics)</p> |

D. Provision against accidents, natural disasters, and illness

| Goals [Goals by category have been set in reference to the four aspects in learning assessment. ^(Note)] | Primary School Students | | |
|---|--|--|---|
| | 1st and 2nd grades | 3rd and 4th grades | 5th and 6th grades |
| a. Understanding methods to ensure safety against risks in one's everyday life, and putting them into practice. | 1. Becoming aware of surrounding risks, understanding the importance of living safely, and acting accordingly. (Living Environment Studies, Physical Education, Moral Education) | 2. Understanding the possibilities of various accidents, natural disasters, and illness in one's everyday life, and acting accordingly. (Social Studies, Physical Education) 3. Understanding people's means and efforts to prevent accidents and natural disasters. (Social Studies) | 6. Understanding the considerable impact on one's own life caused by accidents, natural disasters, and illness in which oneself or a family member is involved, and acting safely to avoid any danger. (Social Studies, Physical Education) 7. Understanding efforts to prevent natural disasters. |
| b. Recognizing the possibilities of causing damage to others, and trying to act safely. | -- | 4. Becoming aware of the possibilities of causing injury to others or damaging others' belongings in one's everyday life, and being careful to avoid them. | 8. Imagining the impact of causing injury to others or damaging others' belongings such as when riding a bicycle, and acting carefully to avoid such incidents. |
| c. Understanding the need and methods for providing against unexpected events, such as accidents, natural disasters, and illness. | -- | 5. Understanding the need to prevent accidents and provide against natural disasters. | 9. Understanding that one is insured against accidents and illness during school excursions, etc. 10. Understanding that insurance is another way besides savings to provide against unexpected events. |

D. Provision against accidents, natural disasters, and illness (Continued)

| <p>Goals</p> <p>Goals by category have been set in reference to the four aspects in learning assessment. (Note)</p> | <p>Secondary School Students</p> | <p>High School Students</p> |
|--|--|---|
| <p>a. Understanding methods to ensure safety against risks in one's everyday life, and putting them into practice.</p> | <p>11. Understanding that various risks exist in one's everyday life, and acting cautiously by predicting and responding to the risks. (Health and Physical Education<Health>)</p> | <p>14. Understanding that various risks exist in one's everyday life, and acting cautiously by predicting and controlling the risks. (Health and Physical Education<Health>)</p> |
| <p>b. Recognizing the possibilities of causing damage to others, and trying to act safely.</p> | <p>12. Understanding that one has to compensate when causing injury to others or damaging others' belongings in the event of a bicycle accident, etc.</p> | <p>15. Understanding that one has to take responsibility and compensate when, for example, causing a motorcycle or automobile accident involving injury. (Health and Physical Education<Health>)</p> |
| <p>c. Understanding the need and methods for providing against unexpected events, such as accidents, natural disasters, and illness.</p> | <p>13. Understanding that insurance is one way to reduce the risks of and burdens imposed by accidents, natural disasters, and illness.</p> | <p>16. Recognizing the heavy burden on household expenses when risks of illness, accidents, etc., materialize, and understanding risk management methods. (Home Economics)</p> <p>17. Understanding the functional difference between insurance and savings as a method of provision against unexpected events.</p> <p>18. Understanding the complementary relationship between social insurance and private insurance.</p> |

II. Mechanisms of finance and economy

A. Understanding the functions of money and finance

| Goals [Goals by category have been set in reference to the four aspects in learning assessment. (Note)] | Primary School Students | | |
|--|--|--|--|
| | 1st and 2nd grades | 3rd and 4th grades | 5th and 6th grades |
| a. Understanding the functions and roles of money. | 1. Understanding that one has to pay money when purchasing goods or services, and actually doing so. 2. Becoming aware of the difference between coins and notes. | 3. Understanding that one can save money and use it in the future. | 5. Understanding various functions of money through one's everyday life. |
| b. Understanding the roles of financial institutions and the functions of central banks. | -- | 4. Understanding that one earns interest by depositing money at banks. | 6. Understanding the basic functions of banks, such as accepting deposits and providing loans. |
| c. Understanding the functions of interest rates. | -- | -- | -- |

A. Understanding the functions of money and finance (Continued)

| Goals [Goals by category have been set in reference to the four aspects in learning assessment. (Note)] | Secondary School Students | High School Students |
|--|---|--|
| a. Understanding the functions and roles of money. | 7. Understanding the roles of money. (Social Studies<Civics>) | 13. Understanding the functions of currency. 14. Understanding the features of electronic money and regional currencies. (Civics, Home Economics, Business) |
| b. Understanding the roles of financial institutions and the functions of central banks. | 8. Understanding the types and the functions of financial institutions. (Social Studies<Civics>) 9. Understanding the mechanisms of direct and indirect finance. (Social Studies<Civics>) 10. Understanding the functions of central banks. 11. Understanding the mechanisms and methods of various types of settlement. (Social Studies<Civics>) 12. Understanding the types, functions, and mechanisms of various cards. (Social Studies<Civics>, Technology and Home Economics <Home Economics>) | 15. Understanding the causes and effects of the diversification of settlement functions. (Business) 16. Understanding the mechanisms and functions of finance, including the significance of direct and indirect finance. (Civics, Business) 17. Deepening the understanding of the functions of central banks. (Civics, Business) |
| c. Understanding the functions of interest rates. | -- | 18. Understanding the functions of interest rates and the reasons for their fluctuations. (Civics, Business) |

II. Mechanisms of finance and economy

B. Understanding the mechanisms of the economy

| Goals [Goals by category have been set in reference to the four aspects in learning assessment. (Note)] | Primary School Students | | |
|--|--|---|--|
| | 1st and 2nd grades | 3rd and 4th grades | 5th and 6th grades |
| a. Understanding the circulation of goods and money, and the roles of households, firms, and the government. | -- | 2. Examining regional production activities, and understanding the circulation of goods and money. (Social Studies) 3. Understanding the functions and roles of farms, factories, and stores. (Social Studies) | 6. Understanding the circulation of goods and money among households, firms, the government, and banks. 7. Understanding means and efforts, including those regarding prices and costs, of people working in agriculture and manufacturing industries. (Social Studies) |
| b. Learning the functions of markets, and understanding the significance of the market economy. | 1. Learning that goods and money can be exchanged. | 4. Understanding that retailers have pricing strategies, considering that consumers consider prices as a criterion when purchasing goods. (Social Studies) 5. Learning how to determine prices of agricultural and manufactured goods. | 8. Understanding that prices of goods fluctuate. |
| c. Understanding the relationship between industry development and overseas economies. | -- | -- | 9. Understanding the circulation of goods and money between Japan and overseas countries. (Social Studies) |

B. Understanding the mechanisms of the economy (Continued)

| Goals Goals by category have been set in reference to the four aspects in learning assessment. ^(Note) | Secondary School Students | High School Students |
|---|--|---|
| a. Understanding the circulation of goods and money, and the roles of households, firms, and the government. | 10. Understanding the circulation of goods and money among households, firms, financial institutions, the government, and overseas countries. (Social Studies<Civics>) 11. Gaining a practical understanding of the functions, roles, and social responsibilities of corporations through, for example, a simulation of starting a business. (Social Studies<Civics>) 12. Understanding firms' various methods of collecting funds. (Social Studies<Civics>) 13. Understanding that personal investment leads to supporting firms' economic activities. 14. Understanding that firms make fixed investment with the collected funds. | 17. Understanding the overall circulation of goods, money, and people among households, firms, financial institutions, the government, and overseas countries. (Civics, Business) 18. Understanding the establishment, the significance, and social functions of firms. (Civics, Business) |
| b. Learning the functions of markets, and understanding the significance of the market economy. | 15. Understanding that prices have a function to efficiently allocate scarce resources in the market economy. (Social Studies<Civics>) | 19. Understanding the significance of the market economy as well as of choices and competition within the economy. (Civics) 20. Understanding the functions of markets for commodities, financial products, securities, foreign exchange, etc. (Civics, Business) |
| c. Understanding the relationship between industry development and overseas economies. | 16. Understanding the meaning of the yen's appreciation and depreciation and their effects on people's everyday lives. | 21. Understanding economic globalization based on knowledge about international trade, foreign exchange, etc. (Civics, Business) |

C. Understanding business cycles and the need for economic policies

| Goals [Goals by category have been set in reference to the four aspects in learning assessment. ^(Note)] | Primary School Students | | |
|--|---|--|---|
| | 1st and 2nd grades | 3rd and 4th grades | 5th and 6th grades |
| a. Understanding the relationship among business cycles, prices, interest rates, stock prices, etc. | -- | -- | -- |
| b. Understanding the central bank's monetary policy. | -- | -- | -- |
| c. Understanding the role of the government. | 1. Becoming aware that people often need to pay a fee to use public facilities. | 2. Understanding various public activities supporting society and the necessary expenses. | 4. Understanding major types of taxes and their significance as well as the public's obligation to pay taxes. (Social Studies) |
| d. Understanding how business cycles and economic policies are related to one's everyday life and society. | -- | 3. Understanding the relationship between regional production activities and one's everyday life. (Social Studies) | 5. Understanding the effects of the changes in regional production activities and sales activities on one's everyday life and society. (Social Studies) |

C. Understanding business cycles and the need for economic policies (Continued)

| Goals Goals by category have been set in reference to the four aspects in learning assessment. <small>(Note)</small> | Secondary School Students | High School Students |
|---|---|---|
| a. Understanding the relationship among business cycles, prices, interest rates, stock prices, etc. | 6. Understanding that business cycles and price fluctuations affect people's everyday lives. (Social Studies<History>) 7. Understanding the relationship between actual economic developments and movements in economic indicators. | 13. Understanding the factors causing business cycles and the effects on one's everyday life. (Civics, Business) 14. Understanding the meaning of inflation and deflation and their effects on people's everyday lives. (Civics, Business) |
| b. Understanding the central bank's monetary policy. | 8. Understanding the central bank's monetary policy. | 15. Understanding the means and aims of the central bank's monetary policy. (Civics, Business) |
| c. Understanding the role of the government. | 9. Understanding the significance of the government's economic activity, such as providing social security and public services. (Social Studies<Civics>) 10. Understanding the significance and the role of taxes and the public's obligation to pay taxes. (Social Studies<Civics>) 11. Understanding the significance of having regulation and deregulation of economic activity. | 16. Understanding the objectives of fiscal policy. (Civics, Business) 17. Understanding the meaning and the necessity of public burden, such as taxes, and the public's obligation to pay taxes. (Civics) 18. Understanding that the government conducts economic policies to guarantee the freedom of economic activities, secure efficiency and fairness, realize growth and stability, etc. (Civics) |
| d. Understanding how business cycles and economic policies are related to one's everyday life and society. | 12. Understanding the relationship between the government's economic policies and one's everyday life. (Social Studies<Civics>) | 19. Understanding the relationship between the government's/central bank's economic policies and one's everyday life. (Civics, Business) 20. Understanding the relationship between the government's economic policies and fiscal deficits. (Civics, Business) |

D. Understanding various economic problems

| Goals [Goals by category have been set in reference to the four aspects in learning assessment. ^(Note)] | Primary School Students | | |
|--|-------------------------|--------------------|--|
| | 1st and 2nd grades | 3rd and 4th grades | 5th and 6th grades |
| a. Taking an interest in the wide-ranging problems that the economy faces, and acquiring the skills to gather information on them. | -- | -- | 1. Taking an interest in problems in society while relating them to one's everyday life. |
| b. Acquiring the attitude to think rationally and subjectively toward the settlement of economic problems. | -- | -- | -- |

D. Understanding various economic problems (Continued)

| Goals Goals by category have been set in reference to the four aspects in learning assessment. (Note) | Secondary School Students | High School Students |
|--|--|--|
| a. Taking an interest in the wide-ranging problems that the economy faces, and acquiring the skills to gather information on them. | 2. Acquiring the habit to gather information about the economy through various media such as newspapers. (Social Studies<Civics>) 3. Taking an interest in the wide-ranging economic and social problems. (Social Studies<Civics>) 4. Taking an interest in economic problems caused by the low birth rate and aging population, globalization, and highly advanced information technologies. (Social Studies<Civics>, Technology and Home Economics <Home Economics>) | 6. Being able to gather information from various sources on modern economic and social problems and analyze them. (Civics) |
| b. Acquiring the attitude to think rationally and subjectively toward the settlement of economic problems. | 5. Acquiring the attitude to actively think about economic problems. (Social Studies<Civics>) | 7. Acquiring the attitude to consider problems rationally and subjectively toward the settlement of problems. (Civics) 8. Acquiring the attitude to actively think about the policies that the government should take toward the settlement of economic and social problems. (Civics) 9. Giving thought to the government's fiscal deficit problem. (Civics) |

III. Rights of and risks to consumers and prevention of financial trouble

A. Acquiring basic skills for independent and appropriate decision making to live better

| Goals [Goals by category have been set in reference to the four aspects in learning assessment. (Note)] | Primary School Students | | |
|--|--|--|--|
| | 1st and 2nd grades | 3rd and 4th grades | 5th and 6th grades |
| a. Understanding consumers' rights and responsibilities, and acquiring the attitude to make use of such knowledge. | -- | -- | -- |
| b. Acquiring the basic knowledge and the attitude to act as a self-reliant consumer. | 1. Being able to choose and buy goods based on one's objectives. | 2. Being able to choose and buy goods based on one's objectives and prices. 3. Becoming aware of the importance of giving concerns to safety and the environment in one's everyday consumption. | 4. Being able to purchase goods appropriately after deliberating on how to choose and buy them. (Home Economics) 5. Understanding the importance of giving concerns to safety and the environment in one's everyday consumption, and making efforts to live such a life. (Home Economics) |
| c. Acquiring the skills to gather information about one's everyday consumption, and use it appropriately. | -- | -- | 6. Being able to compare and make better decisions in one's everyday consumption by gathering and using relevant information. (Social Studies, Home Economics) |

A. Acquiring basic skills for independent and appropriate decision making to live better (Continued)

| <p>Goals [Goals by category have been set in reference to the four aspects in learning assessment. ^(Note)]</p> | <p>Secondary School Students</p> | <p>High School students</p> |
|--|---|---|
| <p>a. Understanding consumers' rights and responsibilities, and acquiring the attitude to make use of such knowledge.</p> | <p>7. Learning consumers' rights and responsibilities through understanding the Basic Consumer Act, and acquiring the attitude to make use of such knowledge in one's everyday life. (Social Studies<Civics>, Technology and Home Economics <Home Economics>)</p> | <p>12. Understanding the Consumer Contract Act. (Civics) 13. Understanding the importance of consumer protection from the viewpoint of asymmetric information. (Civics) 14. Understanding the protection of personal information, and taking an interest in the issues relating to such protection.</p> |
| <p>b. Acquiring the basic knowledge and the attitude to act as a self-reliant consumer.</p> | <p>8. Understanding the basics of contracts, and acquiring the attitude not to make promises lightly and to keep promises in one's everyday life. (Social Studies<Civics>) 9. Understanding product liability, and acquiring the attitude to make use of such knowledge when purchasing and using products. (Social Studies<Civics>) 10. Being able to give concerns to safety and the environment in one's everyday consumption. (Social Studies<Civics>, Technology and Home Economics <Home Economics>, Moral Education)</p> | <p>15. Understanding the meaning, key points, and the responsibilities accompanying contracts, and acquiring the attitude of reading and confirming contracts before signing them. (Civics, Home Economics) 16. Understanding that one is charged fees when one signs a contract. 17. Improving one's life style so that one can spend life giving concerns to safety and the environment. (Civics, Home Economics)</p> |
| <p>c. Acquiring the skills to gather information about one's everyday consumption, and use it appropriately.</p> | <p>11. Being able to compare and make better decisions in one's everyday consumption by gathering and using relevant information. (Technology and Home Economics <Home Economics>)</p> | <p>18. Being able to gather information using ICT (information and communication technologies), etc., and use the information in one's everyday consumption. (Home Economics)</p> |

B. Preventing consumer trouble concerning financial transactions and multiple debt problems

| Goals Goals by category have been set in reference to the four aspects in learning assessment. ^(Note) | Primary School Students | | |
|--|-------------------------|---|--|
| | 1st and 2nd grades | 3rd and 4th grades | 5th and 6th grades |
| a. Understanding the causes of consumer trouble, and being able to think daily about the way to handle money. | -- | -- | 3. Learning that trouble related to money makes one's family worry, and one needs to be careful to avoid it. |
| b. Learning from actual cases of financial trouble and multiple debt problems, and acquiring the attitude to avoid them. | -- | 1. Avoiding borrowing money from friends or lending it to them. | 4. Learning from actual cases of financial trouble that primary school students are involved in, and being cautious to avoid such trouble. 5. Learning from case studies of trouble arising from the use of the Internet and cellular phones that primary school students are involved in, and understanding how to use them appropriately. |
| c. Learning about laws and systems, and acquiring practical knowledge and skills to deal with trouble by making use of them. | -- | 2. Acquiring the attitude to immediately consult someone close when in trouble. | 6. Learning the functions and contact addresses of consumer centers, and the fact that one can consult the centers when in trouble. |

B. Preventing consumer trouble concerning financial transactions and multiple debt problems (Continued)

| <p>Goals</p> <p>Goals by category have been set in reference to the four aspects in learning assessment. <small>(Note)</small></p> | <p>Secondary School Students</p> | <p>High School Students</p> |
|---|--|--|
| <p>a. Understanding the causes of consumer trouble, and being able to think daily about the way to handle money.</p> | <p>7. Acquiring the attitude to think about the role of money in accidents and crimes occurring in society.</p> | <p>14. Understanding the causes of consumer trouble concerning contracts and consumer credit, and acquiring the attitude to avoid such trouble. (Home Economics)</p> |
| <p>b. Learning from actual cases of financial trouble and multiple debt problems, and acquiring the attitude to avoid them.</p> | <p>8. Understanding important notices on the use of credit cards, and acquiring the attitude to act appropriately.</p> <p>9. Learning from case studies of trouble arising from the use of the Internet and cellular phones, understanding how to prevent such trouble, and acquiring the attitude to act appropriately. (Social Studies<Civics>, Technology and Home Economics <Technology>, Technology and Home Economics <Home Economics>)</p> <p>10. Distinguishing scams and swindles, and avoiding getting involved.</p> <p>11. Being able to calculate interest rates on loans, understanding the burden of payment of interest, and acquiring the attitude to act appropriately.</p> | <p>15. Understanding the roles and functions of various cards and the important features to bear in mind when using them, and acquiring the attitude to use them appropriately. (Civics, Home Economics)</p> <p>16. Learning from case studies of trouble arising from the use of the Internet and cellular phones, understanding how to prevent such trouble, and acquiring the attitude to act appropriately. (Civics, Home Economics, Business)</p> <p>17. Understanding the relationship between interest rates on loans and the amount of payment through case studies, and acquiring the attitude to act appropriately. (Mathematics, Home Economics)</p> <p>18. Learning about the present situation of multiple debt problems, and avoiding easy borrowing. (Civics, Home Economics)</p> <p>19. Understanding the need to check the feasibility of repayment taking into account one's life plan when taking out a loan.</p> |
| <p>c. Learning about laws and systems, and acquiring practical knowledge and skills to deal with trouble by making use of them.</p> | <p>12. Learning about the cooling-off system and the means to utilize it. (Technology and Home Economics <Home Economics>)</p> <p>13. Being able to find the consultant offices as necessary when one encounters trouble. (Technology and Home Economics <Home Economics>)</p> | <p>20. Learning specific methods to deal with consumer trouble and trouble related to working conditions, and being able to practically use them. (Home Economics)</p> <p>21. Being able to find the consultant offices for people caught up in multiple debt problems and consult with the office staff. (Home Economics)</p> |

IV. Career education

A. Understanding the significance of work and occupational choice

| Goals [Goals by category have been set in reference to the four aspects in learning assessment. (Note)] | Primary School Students | | |
|---|--|--|---|
| | 1st and 2nd grades | 3rd and 4th grades | 5th and 6th grades |
| a. Understanding the significance of work and the value of money. | 1. Paying respect for working people. (Living Environment Studies) 2. Learning the pleasure of working for others through helping with housework. (Living Environment Studies, Moral Education) | 3. Understanding the pleasure and hardship of working as well as the value of money through participating in educational activities such as cultivation. 4. Learning the importance of working, and being willing to work for others. (Moral Education) | 6. Understanding the importance of working and the difficulty of earning money. (Home Economics, Moral Education) 7. Understanding the rights and obligations pertaining to work. (Social Studies) 8. Understanding that one serves society through one's work. |
| b. Thinking subjectively about one's occupational choice. | -- | 5. Thinking about work through activities such as selling what one has cultivated or crafted. | 9. Understanding one's strengths and weaknesses, and giving thought to one's occupation in the future. (Moral Education) |
| c. Understanding the rights and obligations of workers, and acquiring the attitude to make use of that knowledge. | -- | -- | -- |

A. Understanding the significance of work and occupational choice (Continued)

| <p>Goals</p> <p>Goals by category have been set in reference to the four aspects in learning assessment. <small>(Note)</small></p> | <p>Secondary School Students</p> | <p>High School Students</p> |
|--|--|--|
| <p>a. Understanding the significance of work and the value of money.</p> | <p>10. Understanding that earning money is necessary for the stability of life.</p> <p>11. Understanding the relations between work, wages, and job satisfaction. (Social Studies<Civics>)</p> <p>12. Understanding the significance of work and its role in society as well as the rights and obligations pertaining to work. (Social Studies<Civics>, Moral Education)</p> | <p>16. Understanding that earning money by working is the foundation of economic independence.</p> <p>17. Understanding that one's lifetime income differs largely depending on one's occupation. (Civics)</p> <p>18. Understanding the meaning of work-life balance. (Civics, Home Economics)</p> |
| <p>b. Thinking subjectively about one's occupational choice.</p> | <p>13. Realizing work through occupational experience, gathering information, and thinking about future occupation. (Moral Education)</p> <p>14. Thinking about people who are not in education, employment, or training (NEET) and part-time workers.</p> | <p>19. Thinking specifically about occupational choice through choosing one's post high school career path. (Home Economics)</p> <p>20. Estimating the expenditure and income (including scholarships) accompanying life events such as entering university and getting a job, and thinking about the post graduation career path.</p> <p>21. Thinking about the kind of job one would like to be engaged in and its significance in society. (Civics, Home Economics)</p> |
| <p>c. Understanding the rights and obligations of workers, and acquiring the attitude to make use of that knowledge.</p> | <p>15. Understanding the rights and obligations of workers. (Social Studies<Civics>)</p> | <p>22. Acquiring the attitude to check working conditions as well as understanding worker's rights and obligations. (Civics)</p> |

B. Willingness to live and being energetic

| Goals | Primary School Students | | |
|---|--|--|---|
| Goals by category have been set in reference to the four aspects in learning assessment. <small>(Note)</small> | 1st and 2nd grades | 3rd and 4th grades | 5th and 6th grades |
| a. Understanding that various efforts are needed to produce added value. | 1. Becoming aware of contrivances and efforts of retailers. (Living Environment Studies) | 2. Understanding retailers' aims, and becoming aware of their various efforts and contrivances. (Social Studies) | 3. Understanding that people working in each industry improve their products by adapting new ideas and making efforts. (Social Studies) |
| b. Understanding that the creation of added value is the motivation for the development of the economy and society. | -- | -- | -- |
| c. Having dreams, as well as thinking of ways and acquiring the attitude to make efforts toward their realization. | -- | -- | 4. Acquiring the attitude to have dreams and make efforts toward realizing them. (Moral Education) |

B. Willingness to live and being energetic (Continued)

| Goals [Goals by category have been set in reference to the four aspects in learning assessment. (Note)] | Secondary School Students | High School Students |
|---|---|---|
| a. Understanding that various efforts are needed to produce added value. | 5. Understanding how a company is run and the contrivance of and efforts needed for its management through, for example, a simulation of starting a business. | 7. Understanding the necessity of increasing added value in company management. |
| b. Understanding that the creation of added value is the motivation for the development of the economy and society. | | 8. Acquiring necessary knowledge for starting a business, and thinking about the potential of a new business. (Business) |
| c. Having dreams, as well as thinking of ways and acquiring the attitude to make efforts toward their realization. | 6. Acquiring the attitude of having dreams and hopes, knowing what is needed to realize them, and making efforts. (Moral Education) | 9. Acquiring the attitude of thinking about the actual steps and means to realize future dreams, and putting them into practice. (Home Economics) |

C. Having gratitude for society and contributing to its improvement

| Goals | Primary School Students | | |
|--|---|--|---|
| Goals by category have been set in reference to the four aspects in learning assessment. <small>(Note)</small> | 1st and 2nd grades | 3rd and 4th grades | 5th and 6th grades |
| a. Understanding that people are part of society, following rules, and having gratitude for others. | 1. Becoming aware of the importance of keeping promises. (Moral Education) | 4. Having respect and gratitude for people supporting one's life. (Moral Education) 5. Understanding the importance of keeping rules, and doing so. (Social Studies, Moral Education) | 8. Complying with laws and rules. (Moral Education) |
| b. Understanding the significance of cooperating with others to improve society, and acquiring the attitude to think about and practice what one can do. | 2. Doing something in cooperation with friends. (Living Environment Studies, Moral Education) 3. Thinking about one's roles through helping housework, and doing assigned work in class. (Living Environment Studies, Moral Education) | 6. Being responsible for one's work, and acquiring the attitude to complete it. (Moral Education) 7. Understanding the work of those who protect safety and health in society, and being willing to cooperate with them. (Social Studies) | 9. Understanding the importance of working in cooperation with others, and doing so. (Home Economics, Moral Education) 10. Becoming aware of the significance of activities for the local community and society such as volunteer activities through learning about the details of such activities as well as through participating in those activities. (Moral Education) 11. Thinking about the effects that one's use of money will have on society and the environment. (Home Economics) 12. Understanding as a member of society that people working in various areas in society play an important role in one's life, and being willing to cooperate with them. (Social Studies) |

C. Having gratitude for society and contributing to its improvement (Continued)

| Goals Goals by category have been set in reference to the four aspects in learning assessment. <small>(Note)</small> | Secondary School Students | High School Students |
|--|---|---|
| a. Understanding that people are part of society, following rules, and having gratitude for others. | <p>13. Taking a deeper look at elements supporting one's life, such as parents, society, other countries, and nature, and having gratitude for them.</p> <p>14. Understanding that complying with laws and rules will maintain public order, and doing so. (Social Studies<Civics>, Moral Education, Special Activities)</p> | <p>18. Understanding that complying with laws and rules is important for the market economy to work sufficiently. (Civics)</p> <p>19. Complying with laws and rules, and being careful not to cause damage to others. (Civics, Special Activities)</p> |
| b. Understanding the significance of cooperating with others to improve society, and acquiring the attitude to think about and practice what one can do. | <p>15. Thinking about what is necessary for building a sustainable and better society, and trying to do that. (Social Studies<Civics>, Technology and Home Economics <Home Economics>)</p> <p>16. Thinking about various social contributions such as work, participating in volunteer activities, and donating, and acquiring the attitude to practice them. (Moral Education)</p> <p>17. Thinking about the effects that one's consumption and spending will have on society, and being able to behave responsibly, taking those effects into consideration. (Social Studies<Civics>, Technology and Home Economics <Home Economics>)</p> | <p>20. Foreseeing a sustainable and better society, and thinking about and doing what is needed to realize it. (Civics, Home Economics)</p> <p>21. Trying to use money toward the realization of a better society. (Home Economics)</p> <p>22. Giving thoughts to firms' responsibilities and contribution to society, and reflecting them in one's occupational choice. (Civics, Business)</p> |

(Note) Four aspects in learning assessment: "interest, motivation, and attitude;" "thought, judgment, and expressions;" "skills;" and "knowledge and understanding."