



# Oregon's High School Personal Financial Education Content Standards (HS.PFE)

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**Adopted by the Oregon State Board of Education  
on June 13, 2024**

# High School Personal Financial Education Standards

## HS.PFE.A: Credit and Debt

- [HS.PFE.A.1](#) Understand components used to build credit and investigate actions that could impact personal credit scores.
- [HS.PFE.A.2](#) Compare and contrast various types of consumer credit and the costs and benefits of borrowing money.
- [HS.PFE.A.3](#) Analyze the long-term impacts of high and low credit scores.

## HS.PFE.B: Banking, Investing, Saving and Repayment

- [HS.PFE.B.1](#) Describe the roles of various types of financial institutions, and explore products and services provided by these institutions.
- [HS.PFE.B.2](#) Develop goals for building assets using various investment options, and identify potential risks and rewards for a given strategy.
- [HS.PFE.B.3](#) Evaluate repayment strategies, risks and costs for various types of consumer credit use, including simple or compound interest calculations.

## HS.PFE.C: Budgeting, Spending and Money Management

- [HS.PFE.C.1](#) Describe budgeting strategies for savings goals, emergency funds, fixed expenses and variable expenses.
- [HS.PFE.C.2](#) Identify and examine the costs and benefits of financial decisions.
- [HS.PFE.C.3](#) Apply a budgeting strategy to create a sample budget that includes common costs associated with housing, transportation, and insurance products and analyze the outcomes.

## HS.PFE.D: Personal Income, Taxes and Services

- [HS.PFE.D.1](#) Define and identify examples of common types of income.
- [HS.PFE.D.2](#) Understand the personal income tax filing cycle, including common tax forms and available tax preparation resources and options.
- [HS.PFE.D.3](#) Understand taxes associated with various sources of income and common tax credits that could reduce individual tax liability.
- [HS.PFE.D.4](#) Understand common types of federal, state, regional, and local taxes and associated tax-funded services provided.

## HS.PFE.E: Maintaining Financial Well-being

- [HS.PFE.E.1](#) Analyze the psychology of money through cultural, social, and emotional influences on financial behavior.
- [HS.PFE.E.2](#) Analyze and apply multiple sources of information when making consumer decisions.
- [HS.PFE.E.3](#) Understand and apply strategies to prevent fraud and personal identity theft.