

**FoolProof**  
Florida Academic Standards  
Personal Finance 2010



**Module 1 When It Hits The Fan!**  
Core message: Your credit will rule your life.

ii. Understanding You and your money	iii. Basic fundamentals of money and decision making	iv. Identify the role of money in your life	iv. Explore the common mistakes made with money	iv. Identify the consequences of being irresponsible with money, including the impact on job prospects.	iv. Examine the real-life scary look at financial harms aimed at young people	iv. Identify the real-life potential dangers of poor decision-making regarding money
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**Social Studies: Economics [EC]**

EC.1 Understand how scarcity requires individuals and institutions to make choices about how to use resources.	X	X	X	X	X	X	X
EC.2 Understand the characteristics of different economic systems and institutions.							

**Language Arts [LA]**

LA.Reading.1 Use the reading process effectively	X	X	X	X	X	X	X
LA.Writing.1 Use writing processes effectively							
LA.Writing.2 Write to communicate ideas and information effectively							
LA.Listening, Viewing, Speaking.1 Use listening strategies effectively	X	X	X	X	X	X	X
LA.Listening, Viewing, Speaking.2 Use viewing strategies effectively	X	X	X	X	X	X	X
LA.Listening, Viewing, Speaking.3 Use speaking strategies effectively							

**Mathematics: Number Sense, Concepts, and Operations [MI]**

MI.1 Understand the different ways numbers are represented and used in the real world							
MI.2 Understand the effects of operations on numbers and the relationships among these operations, select appropriate operations, and operate for problem solving							
MI.3 Understand the effects of operations on numbers and the relationships among these operations, select appropriate operations, and operate for problem solving							
MI.4 Use estimation in problem solving and computation							

**Personal and Family Finance**

<b>01.0 Define the role of individuals and families in the American economic system. The student will be able to:</b>							
01.01 Identify the importance of financial self-sufficient families to the stability of the American economic system.							
01.02 Identify the role and importance of the consumer in the economic system.	X	X	X	X	X	X	X
01.03 Explain the relationship between the consumer, business and government sectors in the U.S. economy.							
01.04 Describe the importance of global trade to consumers in the U.S. and in other nations.							
<b>01.05 Define consumer education terminology, including capitalism, resources, economic system, supply and demand</b>							
01.06 Describe the characteristics of a free enterprise system.	X	X	X	X	X	X	X
01.07 Summarize the law of "supply and demand" and explain its importance in a free enterprise system.	X	X	X	X	X	X	X
<b>02.0 Apply the decision making process to personal and family financial choices. The student will be able to:</b>							
02.01 Discuss the importance of taking responsibility for personal financial decisions.	X	X	X	X	X	X	X
02.02 Apply the decision making process to making consumer choices.	X	X	X	X	X	X	X
02.03 Explain how limited personal financial resources affect the choices people make.	X	X	X	X	X	X	X
02.04 Describe how shared decision making regarding expenditures works in a family setting.							
02.05 Explain the interrelationship of time, energy, and money to achieving personal and family goals.							
02.06 Identify why there are dual income families and the advantages and disadvantages they provide to the family.							
02.07 Describe various ways in which families manage their money.	X	X	X	X	X	X	X
<b>03.0 Manage personal and family income. The student will be able to:</b>							
03.01 Identify sources of income.							
03.02 Analyze how career choice, education, skills and economic conditions affect income.							
03.03 Identify the paycheck deductions that account for the difference between gross and net pay.							
03.04 Relate personal goals and financial goals to the life cycle.							
03.05 Identify the opportunity cost of various financial decisions.							
03.06 Explain how inflation affects spending.							
03.07 Compare the benefits and costs of various spending decisions.							
03.08 Compare the advantages and disadvantages of different payment methods.							
03.09 Develop a record keeping system including a budget, income, expenditures, and a net worth statement.							
<b>04.0 Identify services of financial institutions. The student will be able to:</b>							
04.01 Identify services and functions of financial institutions.							
04.02 Identify regulations of financial institutions pertaining to the consumer.							
04.03 Explain investment opportunities including stocks, bonds, IRAs, 401(k), 403(b) plans and mutual funds.							
04.04 Explain how to use money management tools available from financial institutions.							
<b>05.0 Use consumer information. The student will be able to:</b>							
05.01 Identify local, state and federal sources of consumer information.	X	X	X	X	X	X	X
05.02 Describe the effects of advertising on consumer purchases.	X	X	X	X	X	X	X
05.03 Evaluate different credit plans such as revolving charge.	X	X	X	X	X	X	X
05.04 90 day and installment accounts and interest free.	X	X	X	X	X	X	X
05.05 Evaluate consumer information about products and services.	X	X	X	X	X	X	X
05.06 Describe the rights and responsibilities of buyers and sellers under consumer protection laws.	X	X	X	X	X	X	X
<b>06.0 Understand personal taxation. The student will be able to:</b>							
06.01 Explain the basic principles of taxation.							
06.02 List types and sources of taxes at the local, state and federal level.							
06.03 Describe how taxes relate to governmental services.							
06.04 Identify penalties related to non-payment income tax.							
06.05 Explain the difference between gross and disposable income.							
06.06 Explain transfer payments and their role in the economy.							
06.07 Complete a personal/family income tax form.							
<b>07.0 Identify the purpose of wills, insurance and contracts. The student will be able to:</b>							
07.01 Identify the types of insurance needed by individuals and families.							
07.02 Interpret basic contract information in leases, service warranties and general sales/credit agreement.							
07.03 Identify reasons for making a will.							
07.04 Identify the important components of a will.							
07.05 Explain how wills are an important part of a financial plan.							
07.06 Describe how insurance and other risk-management strategies protect against financial loss.							
<b>08.0 Demonstrate an understanding of saving and investing. The student will be able to:</b>							
08.01 Explain the relationship between saving and investing.							
08.02 Describe reasons for saving and investing.							
08.03 Compare the risk, return, and liquidity of investment alternatives.							
08.04 Describe how to buy and sell investments.							
08.05 Explain how different factors affect the rate of return of investments.							
08.06 Evaluate sources of investment information.							
08.07 Explain how agencies that regulate financial markets protect investors.							
08.08 Explain how inflation affects different types of investments.							

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Core message: Your credit will rule your life.

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**Personal and Family Finance**

09.01 Analyze the use of consumer credit—The student will be able to:							
09.01 Explain why consumer credit is important to business and consumers in today's economy							
09.02 Compare sources of consumer credit							
09.03 Analyze the benefits and cost of consumer credit							
09.04 Explain factors that affect credit worthiness and determine one's credit score							
09.05 Identify ways to avoid or correct credit problems							
09.06 Locate and understand sources of assistance if one experiences credit problems							
10.0 Demonstrate mathematics knowledge and skills—The students will be able to:							
10.01 Demonstrate knowledge of arithmetic operations							
10.02 Analyze and apply data and measurements to solve problems and interpret documents							
10.03 Construct charts/tables/graphs using functions and data							
11.0 Demonstrate science knowledge and skills—The students will be able to:							
11.01 Choose the role of creativity in constructing scientific questions, methods, and explanations							
11.02 Formulate scientifically investigable questions, construct investigations, collect and evaluate data, and develop scientific recommendations based on findings							
12.0 Use oral and written communication skills in creating, expressing and interpreting information and ideas—The students will be able to:							
12.01 Select and employ appropriate communication concepts and strategies to enhance oral and written communication in the workplace							
12.02 Locate, organize and reference written information from various sources							
12.03 Design, develop and deliver formal and informal presentations using appropriate media to engage and inform diverse audiences							
12.04 Interpret verbal and nonverbal cues/behaviors that enhance communication							
12.05 Apply active listening skills to obtain and clarify information							
12.06 Develop and interpret tables and charts to support written and oral communications							
12.07 Exhibit public relations skills that aid in achieving customer satisfaction							
13.0 Demonstrate language arts knowledge and skills—The students will be able to:							
13.01 Locate, comprehend and evaluate key elements of oral and written information	X	X	X	X	X	X	X
13.02 Draft, revise and edit written documents using correct grammar, punctuation and vocabulary							
13.03 Present information formally and informally for specific purposes and audiences							
14.0 Solve problems using critical thinking skills, creativity and innovation—The students will be able to:							
14.01 Employ critical thinking independently and in teams to solve problems and make decisions	X	X	X	X	X	X	X
14.02 Employ critical thinking and interpersonal skills to resolve conflicts							
14.03 Identify and document workplace performance goals and monitor progress toward those goals							
14.04 Conduct technical research to gather information necessary for decision-making	X	X	X	X	X	X	X
15.0 Demonstrate the importance of health, safety, and environmental management systems in organizations and their importance to organizational performance and regulatory compliance—The students will be able to:							
15.01 Describe personal and public safety rules and regulations that maintain safe and healthy work environments							
15.02 Explain emergency procedures to follow in response to workplace accidents							
15.03 Create a disaster and/or emergency response plan							
16.0 Use information technology tools—The students will be able to:							
16.01 Use Personal Information Management (PIM) applications to increase workplace efficiency							
16.02 Employ technological tools to expedite workflow including word processing, databases, reports, spreadsheets, multimedia presentations, electronic calendar, contacts, email, and internet applications							
16.03 Employ computer operations applications to access, create, manage, integrate, and store information							
16.04 Employ collaborative/groupware applications to facilitate group work							
17.0 Demonstrate leadership and teamwork skills needed to accomplish team goals and objectives—The students will be able to:							
17.01 Employ leadership skills to accomplish organizational goals and objectives							
17.02 Establish and maintain effective working relationships with others in order to accomplish objectives and tasks							
17.03 Conduct and participate in meetings to accomplish work tasks							
17.04 Employ mentoring skills to inspire and teach others							
18.0 Demonstrate personal money management concepts, procedures, and strategies—The students will be able to:							
18.01 Identify and describe the services and legal responsibilities of financial institutions							
18.02 Describe the effect of money management on personal and career goals							
18.03 Develop a personal budget and financial goals							
18.04 Complete financial instruments for making deposits and withdrawals							
18.05 Maintain financial records							
18.06 Read and reconcile financial statements							
18.07 Research, compare and contrast investment opportunities							
19.0 Describe the roles within teams, work units, departments, organizations, inter-organizational systems, and the larger environment—The students will be able to:							
19.01 Describe the nature and types of business organizations							
19.02 Explain the effect of key organizational systems on performance and quality							
19.03 List and describe quality control systems and/or practices common to the workplace							
19.04 Explain the impact of the global economy on business organizations							
20.0 Describe the importance of professional ethics and legal responsibilities—The students will be able to:							
20.01 Evaluate and justify decisions based on ethical reasoning							
20.02 Evaluate alternative responses to workplace situations based on personal, professional, ethical, legal responsibilities, and employer policies							
20.03 Identify and explain personal and long-term consequences of unethical or legal behaviors in the workplace							
20.04 Interpret and explain written organizational policies and procedures							
21.0 Explain the importance of employability and entrepreneurship skills—The students will be able to:							
21.01 Identify and demonstrate positive work behaviors needed to be employable							
21.02 Develop personal career plan that includes goals, objectives, and strategies							
21.03 Examine licensing, certification, and industry credentialing requirements							
21.04 Maintain a career portfolio to document knowledge, skills, and experience							
21.05 Evaluate and compare employment opportunities that match career							
21.06 Identify and exhibit traits for retaining employment							
21.07 Identify opportunities and research requirements for career advancement							
21.08 Research the benefits of ongoing professional development							
21.09 Examine and describe entrepreneurship opportunities as a career planning option							



2. Identify what a bad decision is using examples based on teenagers' common mistakes	2a. Explain what credit is	2b. Identify the role of credit in your life	2c. Identify what mistakes can be made with poor credit decisions	2d. Explain the importance of paying on time	2e. Explain the dangers of minimum payments	2f. Identify what a credit score is and identify the five factors that control credit score	2g. Identify and comprehend risk-based lending
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**Social Studies: Economics [EC]**

EC.1 Understand how scarcity requires individuals and institutions to make choices about how to use resources	X	X	X	X	X	X	X
EC.2 Understand the characteristics of different economic systems and institutions							

**Language Arts [LA]**

LA.Reading.1 Use the reading process effectively	X	X	X	X	X	X	X
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09.04 Explain factors that affect credit worthiness and determine one's credit score	X	X	X	X	X	X	X
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**Module 3 Kick Some Buck!**

Core message: Smart consumers critically evaluate marketing and advertising messages rather than simply accepting them.

b. Demonstrate personal responsibility when it comes to credit						
3a. Identify the components of a credit score						
3b. Separate the fact from opinion when it you evaluate products and services						
3c. Critically evaluate the print in marketing, advertising and promotion						
3d. Identify predatory lending and how it may affect you now and in your future						
3e. Explain consumerism and differentiate between your well-being and the corporate well-being						

**Social Studies: Economics [EC]**

EC.1 Understand how scarcity requires individuals and institutions to make choices about how to use resources	X	X	X	X	X	X
EC.2 Understand the characteristics of different economic systems and institutions						

**Language Arts [LA]**

LA.Reading.1 Use the reading process effectively	X	X	X	X	X	X
LA.Writing.1 Use writing processes effectively						
LA.Writing.2 Write to communicate ideas and information effectively						
LA.Listening, Viewing, Speaking.1 Use listening strategies effectively	X	X	X	X	X	X
LA.Listening, Viewing, Speaking.2 Use viewing strategies effectively	X	X	X	X	X	X
LA.Listening, Viewing, Speaking.3 Use speaking strategies effectively						

**Mathematics: Number Sense, Concepts, and Operations [MI]**

MI.1 Understand the different ways numbers are represented and used in the real world						
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MI.4 Use estimation in problem solving and computation						

**Personal and Family Finance**

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01.04 Describe the importance of global trade to consumers in the U.S. and in other nations						
01.05 Define consumer education terminology, including capitalism, resources, economic system, supply and demand						
01.06 Describe the characteristics of a free enterprise system						
01.07 Summarize the law of "supply and demand" and explain its importance in a free enterprise system	X	X	X	X	X	X
<b>02.0 Apply the decision making process to personal and family financial choices. The student will be able to:</b>						
02.01 Discuss the importance of taking responsibility for personal financial decisions	X	X	X	X	X	X
02.02 Apply the decision making process to making consumer choices	X	X	X	X	X	X
02.03 Explain how limited personal financial resources affect the choices people make	X	X	X	X	X	X
02.04 Describe how shared decision making regarding expenditures works in a family setting						
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02.07 Describe various ways in which families manage their money	X	X	X	X	X	X
<b>03.0 Manage personal and family income. The student will be able to:</b>						
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03.08 Compare the advantages and disadvantages of different payment methods	X	X	X	X	X	X
03.09 Develop a record keeping system including a budget, income, expenditures, and a net worth statement						
<b>04.0 Identify services of financial institutions. The student will be able to:</b>						
04.01 Identify services and functions of financial institutions						
04.02 Identify regulations of financial institutions pertaining to the consumer						
04.03 Explain investment opportunities including stocks, bonds, IRAs, 401(k), 403(b) plans and mutual funds						
04.04 Explain how to use money management tools available from financial institutions						
<b>05.0 Use consumer information. The student will be able to:</b>						
05.01 Identify local, state and federal sources of consumer information	X	X	X	X	X	X
05.02 Describe the effects of advertising on consumer purchases	X	X	X	X	X	X
05.03 Evaluate different credit plans such as revolving charge	X	X	X	X	X	X
05.04 90 day and installment accounts and interest free	X	X	X	X	X	X
05.05 Evaluate consumer information about products and services	X	X	X	X	X	X
05.06 Describe the rights and responsibilities of buyers and sellers under consumer protection laws	X	X	X	X	X	X
<b>06.0 Understand personal taxation. The student will be able to:</b>						
06.01 Explain the basic principles of taxation						
06.02 List types and sources of taxes at the local, state and federal level						
06.03 Describe how taxes relate to governmental services						
06.04 Identify penalties related to non-payment income tax						
06.05 Explain the difference between gross and disposable income						
06.06 Explain transfer payments and their role in the economy						
06.07 Complete a personal/family income tax form						
<b>07.0 Identify the purpose of wills, insurance and contracts. The student will be able to:</b>						
07.01 Identify the types of insurance needed by individuals and families						
07.02 Interpret basic contract information in leases, service warranties and general sales/credit agreement						
07.03 Identify reasons for making a will						
07.04 Identify the important components of a will						
07.05 Explain how wills are an important part of a financial plan						
07.06 Describe how insurance and other risk-management strategies protect against financial loss						
<b>08.0 Demonstrate an understanding of saving and investing. The student will be able to:</b>						
08.01 Explain the relationship between saving and investing						
08.02 Describe reasons for saving and investing						
08.03 Compare the risk, return, and liquidity of investment alternatives						
08.04 Describe how to buy and sell investments						
08.05 Explain how different factors affect the rate of return of investments						
08.06 Evaluate sources of investment information						
08.07 Explain how agencies that regulate financial markets protect investors						
08.08 Explain how inflation affects different types of investments						

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**Module 3 Kick Some Buck!**  
Core message: Smart consumers critically evaluate marketing and advertising messages rather than simply accepting them.

b. Demonstrate personal responsibility when it comes to credit						
ba. Identify the components of a credit score						
bb. Separate the fact from opinion when it you evaluate products and services						
bc. Critically evaluate the print in marketing, advertising and promotion						
bd. Identify predatory lending and how it may affect you now and in your future						
be. Explain consumerism and differentiate between your well-being and the corporate well-being						

**Personal and Family Finance**

09.01 Analyze the use of consumer credit—The student will be able to:						
09.01 Explain why consumer credit is important to business and consumers in today's economy	X	X	X	X	X	X
09.02 Compare sources of consumer credit	X	X	X	X	X	X
09.03 Analyze the benefits and cost of consumer credit	X	X	X	X	X	X
09.04 Explain factors that affect credit worthiness and determine one's credit score	X	X	X	X	X	X
09.05 Identify ways to avoid or correct credit problems	X	X	X	X	X	X
09.06 Locate and understand sources of assistance if one experiences credit problems	X	X	X	X	X	X
10.0 Demonstrate mathematics knowledge and skills—The students will be able to:						
10.01 Demonstrate knowledge of arithmetic operators						
10.02 Analyze and apply data and measurements to solve problems						
10.03 Construct change/translations using functions and data						
11.0 Demonstrate science knowledge and skills—The students will be able to:						
11.01 Discuss the role of creativity in constructing scientific questions, methods and explanations						
11.02 Formulate scientifically investigable questions, construct investigations, collect and evaluate data, and develop scientific recommendations based on findings						
12.0 Use oral and written communication skills in creating, expressing and interpreting information and ideas—The students will be able to:						
12.01 Select and employ appropriate communication concepts and strategies to enhance oral and written communication in the workplace						
12.02 Locate, organize and reference written information from various sources						
12.03 Design, develop and deliver formal and informal presentations using appropriate media to engage and inform diverse audiences						
12.04 Interpret verbal and nonverbal cues/behaviors that enhance communication						
12.05 Apply active listening skills to obtain and clarify information						
12.06 Develop and interpret tables and charts to support written and oral communications						
12.07 Exhibit public relations skills that aid in achieving customer satisfaction						
13.0 Demonstrate language arts knowledge and skills—The students will be able to:						
13.01 Locate, comprehend and evaluate key elements of oral and written information	X	X	X	X	X	X
13.02 Draft, revise, and edit written documents using correct grammar, punctuation and vocabulary						
13.03 Present information formally and informally for specific purposes and audiences						
14.0 Solve problems using critical thinking skills, creativity and innovation—The students will be able to:						
14.01 Employ critical thinking skills independently and in teams to solve problems and make decisions	X	X	X	X	X	X
14.02 Employ critical thinking and interpersonal skills to resolve conflicts						
14.03 Identify and document workplace performance goals and monitor progress toward those goals						
14.04 Conduct technical research to gather information necessary for decision-making	X	X	X	X	X	X
15.0 Demonstrate the importance of health, safety, and environmental management systems in organizations and their importance to organizational performance and regulatory compliance—The students will be able to:						
15.01 Describe personal and jobsite safety rules and regulations that maintain safe and healthy work environments						
15.02 Explain emergency procedures to follow in response to workplace accidents						
15.03 Create a disaster and/or emergency response plan						
16.0 Use information technology tools—The students will be able to:						
16.01 Use Personal Information Management (PIM) applications to increase application efficiency						
16.02 Employ technological tools to expedite workflow including word processing, databases, reports, spreadsheets, multimedia presentations, electronic calendar, contacts, email, and internet applications						
16.03 Employ computer operations applications to access, create, manage, integrate, and store information						
16.04 Employ collaborative/groupware applications to facilitate group work						
17.0 Demonstrate leadership and teamwork skills needed to accomplish team goals and objectives—The students will be able to:						
17.01 Employ leadership skills to accomplish organizational goals and objectives						
17.02 Establish and maintain effective working relationships with others in order to accomplish objectives and tasks						
17.03 Conduct and participate in meetings to accomplish work tasks						
17.04 Employ mentoring skills to inspire and teach others						
18.0 Demonstrate personal money management concepts, procedures, and strategies—The students will be able to:						
18.01 Identify and describe the services and legal responsibilities of financial institutions						
18.02 Describe the effect of money management on personal and career goals						
18.03 Develop a personal budget and financial goals						
18.04 Complete financial instruments for making deposits and withdrawals						
18.05 Maintain financial records						
18.06 Read and reconcile financial statements						
18.07 Research, compare and contrast investment opportunities						
19.0 Describe the roles within teams, work units, departments, organizations, inter-organizational systems, and the larger environment—The students will be able to:						
19.01 Describe the nature and types of business organizations						
19.02 Explain the effect of key organizational systems on performance and quality						
19.03 List and describe quality control systems and/or practices common to the workplace						
19.04 Explain the impact of the global economy on business organizations						
20.0 Describe the importance of professional ethics and legal responsibilities—The students will be able to:						
20.01 Evaluate and justify decisions based on ethical reasoning						
20.02 Evaluate alternative responses to workplace situations based on personal, professional, ethical, legal responsibilities, and employer policies						
20.03 Identify and explain personal and long-term consequences of unethical or illegal behaviors in the workplace						
20.04 Interpret and explain written organizational policies and procedures						
21.0 Explain the importance of employability and entrepreneurship skills—The students will be able to:						
21.01 Identify and demonstrate positive work behaviors needed to be employable						
21.02 Develop personal career plan that includes goals, objectives, and strategies						
21.03 Examine licensing, certification, and industry credentialing requirements						
21.04 Maintain a career portfolio to document knowledge, skills, and experience						
21.05 Evaluate and compare employment opportunities that match career						
21.06 Identify and exhibit traits for retaining employment						
21.07 Identify opportunities and research requirements for career advancement						
21.08 Research the benefits of ongoing professional development						
21.09 Examine and describe entrepreneurship opportunities as a career planning option						









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**Episode One: Burning Money**  
**Core Message:** Burning money introduces the concept that money is a limited and perishable resource: we spend our lives trying to have enough of it, and once we've spent it, it's gone.

- 6. Learning to accept responsibility for every spending decision.
- 6a. How to determine if an expense is a need or a variable expense.
- 6b. Recognizing "good" from "bad" money burns.
- 6c. The importance of record-keeping in the hand-saving process.
- 6d. How to easily keep detailed records of income and expenses.
- 6e. Illustrate why savings plans are worthwhile if they don't work, hand-in-hand with a budget.

**Social Studies: Economics (EC)**

EC.1 Understand how scarcity requires individuals and institutions to make choices about how to use resources.						
EC.2 Understand the characteristics of different economic systems and institutions.						

**Language Arts (LA)**

LA.Reading.1 Use the reading process effectively						
LA.Writing.1 Use writing processes effectively						
LA.Writing.2 Write to communicate ideas and information effectively						
LA.Listening, Viewing, Speaking.1 Use listening strategies effectively						
LA.Listening, Viewing, Speaking.2 Use viewing strategies effectively						
LA.Listening, Viewing, Speaking.3 Use speaking strategies effectively						

**Mathematics: Number Sense, Concepts, and Operations (M)**

M.1 Understand the different ways numbers are represented and used in the real world.						
M.2 Understand the effects of operations on numbers and the relationships among these operations, select appropriate operations, and operate for problem solving.						
M.4 Use estimation in problem solving and computation.						

**Personal and Family Finance**

<b>01.0 Define the role of individuals and families in the American economic system. The student will be able to:</b>						
01.01 Identify the importance of financial self-sufficient families to the stability of the American economic system.	X	X	X	X	X	X
01.02 Identify the role and importance of the consumer in the economic system.						
01.03 Explain the relationship between the consumer, business and government sectors in the U.S. economy.						
01.04 Describe the importance of global trade to consumers in the U.S. and in other nations.						
01.05 Define consumer education terminology, including capitalism, resources, economic system, supply and demand.						
01.06 Describe the characteristics of a free enterprise system.						
01.07 Summarize the law of "supply and demand" and explain its importance in a free enterprise system.	X	X	X	X	X	X
<b>02.0 Apply the decision making process to personal and family financial choices. The student will be able to:</b>						
02.01 Discuss the importance of taking responsibility for personal financial decisions.	X	X	X	X	X	X
02.02 Apply the decision making process to making consumer choices.	X	X	X	X	X	X
02.03 Explain how limited personal financial resources affect the choices people make.	X	X	X	X	X	X
02.04 Describe how shared decision making regarding expenditures works in a family setting.						
02.05 Explain the interrelationship of time, energy, and money to achieving personal and family goals.	X	X	X	X	X	X
02.06 Identify why there are dual income families and the advantages and disadvantages they provide to the family.						
02.07 Describe various ways in which families manage their money.	X	X	X	X	X	X
<b>03.0 Manage personal and family income. The student will be able to:</b>						
03.01 Identify sources of income.						
03.02 Analyze how career choice, education, skills and economic conditions affect income.						
03.03 Identify the paycheck deductions that account for the difference between gross and net pay.	X	X	X	X	X	X
03.04 Relate personal goals and financial goals to the life cycle.	X	X	X	X	X	X
03.05 Identify the opportunity cost of various financial decisions.	X	X	X	X	X	X
03.06 Explain how inflation affects spending.						
03.07 Compare the benefits and costs of various spending decisions.	X	X	X	X	X	X
03.08 Compare the advantages and disadvantages of different payment methods.						
03.09 Develop a record keeping system including a budget, income, expenditures, and a net worth statement.	X	X	X	X	X	X
<b>04.0 Identify services of financial institutions. The student will be able to:</b>						
04.01 Identify services and functions of financial institutions.						
04.02 Identify regulations of financial institutions pertaining to the consumer.						
04.03 Explain investment opportunities including stocks, bonds, IRAs, 401(k), 403(b) plans and mutual funds.						
04.04 Explain how to use money management tools available from financial institutions.						
<b>05.0 Use consumer information. The student will be able to:</b>						
05.01 Identify local, state and federal sources of consumer information.						
05.02 Describe the effects of advertising on consumer purchases.						
05.03 Evaluate different credit plans such as revolving charge.						
05.04 90 day and installment accounts and interest free.						
05.05 Evaluate consumer information about products and services.						
05.06 Describe the rights and responsibilities of buyers and sellers under consumer protection laws.						
<b>06.0 Understand personal taxation. The student will be able to:</b>						
06.01 Explain the basic principles of taxation.						
06.02 List types and sources of taxes at the local, state and federal level.						
06.03 Describe how taxes relate to governmental services.						
06.04 Identify penalties related to non-payment income tax.						
06.05 Explain the difference between gross and disposable income.						
06.06 Explain transfer payments and their role in the economy.						
06.07 Complete a personal/family income tax form.						
<b>07.0 Identify the purpose of wills, insurance and contracts. The student will be able to:</b>						
07.01 Identify the types of insurance needed by individuals and families.						
07.02 Interpret basic contract information in leases, service agreements and general sales/credit agreement.						
07.03 Identify reasons for making a will.						
07.04 Identify the important components of a will.						
07.05 Explain how wills are an important part of a financial plan.						
07.06 Describe how insurance and other risk-management strategies protect against financial loss.						
<b>08.0 Demonstrate an understanding of saving and investing. The student will be able to:</b>						
08.01 Explain the relationship between saving and investing.						
08.02 Describe reasons for saving and investing.						
08.03 Compare the risk, return, and liquidity of investment alternatives.						
08.04 Describe how to buy and sell investments.						
08.05 Explain how different factors affect the rate of return of investments.						
08.06 Evaluate sources of investment information.						
08.07 Explain how agencies that regulate financial markets protect investors.						
08.08 Explain how inflation affects different types of investments.						

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**Episode One: Burning Money**  
**Core Message:** Burning money introduces the concept that money is a limited and perishable resource: we spend our fees trying to have enough of it, and once we've spent it, it's gone.

- 18. Learning to accept responsibility for every spending decision.
- 18a. How to determine if an expense is a fixed or a variable expense.
- 18b. Recognizing "good" from "bad" money burns.
- 18c. The importance of record-keeping in the bond-saving process.
- 18d. How to easily keep detailed records of income and expenses.
- 18e. Illustrate why savings plans are worthwhile if they don't work, hand-in-hand with a budget.

**Personal and Family Finance**

<b>09.0 Analyze the use of consumer credit—The student will be able to:</b>						
09.01 Explain why consumer credit is important to business and consumers in today's economy						
09.02 Compare sources of consumer credit						
09.03 Analyze the benefits and cost of consumer credit						
09.04 Explain factors that affect credit worthiness and determine credit scores						
09.05 Identify ways to avoid or correct credit problems						
09.06 Locate and understand sources of assistance if one experiences credit problems						
<b>10.0 Demonstrate mathematics knowledge and skills—The students will be able to:</b>						
10.01 Demonstrate knowledge of arithmetic operations						
10.02 Analyze and apply data and measurements to solve problems and interpret documents						
10.03 Construct charts/tables/graphs using functions and data						
<b>11.0 Demonstrate science knowledge and skills—The students will be able to:</b>						
11.01 Discuss the role of creativity in constructing scientific questions, methods and explanations						
11.02 Formulate scientifically investigable questions, construct investigations, collect and evaluate data, and develop scientific recommendations based on findings						
<b>12.0 Use oral and written communication skills in creating, expressing and interpreting information and ideas—The students will be able to:</b>						
12.01 Select and employ appropriate communication concepts and strategies to enhance oral and written communication in the workplace						
12.02 Locate, organize and reference written information from various sources						
12.03 Design, develop and deliver formal and informal presentations using appropriate media to engage and inform diverse audiences						
12.04 Interpret verbal and nonverbal cues/behaviors that enhance communication						
12.05 Apply active listening skills to obtain and clarify information						
12.06 Develop and interpret tables and charts to support written and oral communications						
12.07 Exhibit public relations skills that aid in achieving customer satisfaction						
<b>13.0 Demonstrate language arts knowledge and skills—The students will be able to:</b>						
13.01 Locate, comprehend and evaluate key elements of oral and written information	X	X	X	X	X	X
13.02 Draft, revise, and edit written documents using correct grammar, punctuation and vocabulary						
13.03 Present information formally and informally for specific purposes and audiences						
<b>14.0 Solve problems using critical thinking skills, creativity and innovation—The students will be able to:</b>						
14.01 Employ critical thinking skills independently and in teams to solve problems and make decisions	X	X	X	X	X	X
14.02 Employ critical thinking and interpersonal skills to resolve conflicts						
14.03 Identify and document workplace performance goals and monitor progress toward those goals						
14.04 Conduct technical research to gather information necessary for decision-making	X	X	X	X	X	X
<b>15.0 Demonstrate the importance of health, safety, and environmental management systems in organizations and their importance to organizational performance and regulatory compliance—The students will be able to:</b>						
15.01 Describe personal and possible safety rules and regulations that affect job and healthy work environments						
15.02 Explain emergency procedures to follow in response to workplace accidents						
15.03 Create a disaster and/or emergency response plan						
<b>16.0 Use information technology tools—The students will be able to:</b>						
16.01 Use Personal Information Management (PIM) applications to increase workplace efficiency						
16.02 Employ technological tools to expedite workflow including word processing, databases, reports, spreadsheets, multimedia presentations, electronic calendar, contacts, email, and internet applications						
16.03 Employ computer operations applications to access, create, manage, integrate, and store information						
16.04 Employ collaborative/enterprise applications to facilitate group work						
<b>17.0 Demonstrate leadership and teamwork skills needed to accomplish team goals and objectives—The students will be able to:</b>						
17.01 Employ leadership skills to accomplish organizational goals and objectives						
17.02 Establish and maintain effective working relationships with others in order to accomplish objectives and tasks						
17.03 Conduct and participate in meetings to accomplish work tasks						
17.04 Employ mentoring skills to inspire and teach others						
<b>18.0 Demonstrate personal money-management concepts, procedures, and strategies—The students will be able to:</b>						
18.01 Identify and describe the services and legal responsibilities of financial institutions						
18.02 Describe the effect of money management on personal and career goals						
18.03 Develop a personal budget and financial goals						
18.04 Complete financial instruments for making deposits and withdrawals						
18.05 Maintain financial records	X	X	X	X	X	X
18.06 Read and reconcile financial statements						
18.07 Research, compare and contrast investment opportunities						
<b>19.0 Describe the roles within teams, work units, departments, organizations, inter-organizational systems, and the larger environment—The students will be able to:</b>						
19.01 Describe the nature and types of business organizations						
19.02 Explain the effect of key organizational systems on performance and quality						
19.03 List and describe quality control systems and/or practices common to the workplace						
19.04 Explain the impact of the global economy on business organizations						
<b>20.0 Describe the importance of professional ethics and legal responsibilities—The students will be able to:</b>						
20.01 Evaluate and justify decisions based on ethical reasoning						
20.02 Evaluate alternative responses to workplace situations based on personal, professional, ethical, legal responsibilities, and employer policies						
20.03 Identify and explain personal and long-term consequences of unethical or illegal behaviors in the workplace						
20.04 Interpret and explain written organizational policies and procedures						
<b>21.0 Explain the importance of employability and entrepreneurship skills—The students will be able to:</b>						
21.01 Identify and demonstrate positive work behaviors needed to be employable						
21.02 Develop personal career plan that includes goals, objectives, and strategies						
21.03 Examine licensing, certification, and industry credentialing requirements						
21.04 Maintain a career portfolio to document knowledge, skills, and experience						
21.05 Evaluate and compare employment opportunities that match career						
21.06 Identify and exhibit traits for retaining employment						
21.07 Identify opportunities and research requirements for career advancement						
21.08 Research the benefits of ongoing professional development						
21.09 Examine and describe entrepreneurship opportunities as a career planning option						







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**Episode Three: Work Less! Make More!**  
Core Message: Incorporates a student's individual seven-day spending record to illustrate the "work less, make more" principle and to help each student understand key money management principles. The episode also emphasizes the importance of savings in maintaining a budget.

**B. If you don't have savings, how do you pay for unexpected expenses?**

Ba. Demonstrate in an interactive exercise the importance of savings and then evaluate each of their own expenses to determine which were "wants" rather than "needs."

Bb. Students work through an interactive exercise on fixed and variable costs, and then determine which of their expenses were fixed or variable.

Bc. Identify in an exercise which illustrates the ease in which many variable expenses can be lowered.

Bd. Show an understanding of impulse buying, and then determine which of their expenditures were impulse expenses.

Be. Students will navigate an interactive exercise on the importance of savings and then evaluate each of their own expenses to determine which were "wants" rather than "needs."

**Personal and Family Finance**

<b>09.0 Analyze the use of consumer credit—The student will be able to:</b>						
09.01 Explain why consumer credit is important to business and consumers in today's economy						
09.02 Compare sources of consumer credit						
09.03 Analyze the benefits and cost of consumer credit						
09.04 Explain factors that affect credit worthiness and determine one's credit score						
09.05 Identify ways to avoid or correct credit problems						
09.06 Locate and understand sources of assistance if one experiences credit problems						
<b>10.0 Demonstrate mathematics knowledge and skills—The students will be able to:</b>						
10.01 Demonstrate knowledge of arithmetic operations						
10.02 Analyze and apply data and measurements to solve problems and interpret documents						
10.03 Construct charts/tables/graphs using functions and data						
<b>11.0 Demonstrate science knowledge and skills—The students will be able to:</b>						
11.01 Discuss the role of creativity in constructing scientific questions, methods and explanations						
11.02 Formulate scientifically investigable questions, construct investigations, collect and evaluate data, and develop scientific recommendations based on findings						
<b>12.0 Use oral and written communication skills in creating, expressing and interpreting information and ideas—The students will be able to:</b>						
12.01 Select and employ appropriate communication concepts and strategies to enhance oral and written communication in the workplace						
12.02 Locate, organize and reference written information from various sources						
12.03 Design, develop and deliver formal and informal presentations using appropriate media to engage and inform diverse audiences						
12.04 Interpret verbal and nonverbal cues/behaviors that enhance communication						
12.05 Apply active listening skills to obtain and clarify information						
12.06 Develop and interpret tables and charts to support written and oral communications						
12.07 Exhibit public relations skills that aid in achieving customer satisfaction						
<b>13.0 Demonstrate language arts knowledge and skills—The students will be able to:</b>						
13.01 Locate, comprehend and evaluate key elements of oral and written information	X	X	X	X	X	X
13.02 Draft, revise, and edit written documents using correct grammar, punctuation and vocabulary						
13.03 Present information formally and informally for specific purposes and audiences						
<b>14.0 Solve problems using critical thinking skills, creativity and innovation—The students will be able to:</b>						
14.01 Employ critical thinking skills independently and in teams to solve problems and make decisions	X	X	X	X	X	X
14.02 Employ critical thinking and interpersonal skills to resolve conflicts						
14.03 Identify and document workplace performance goals and monitor progress toward those goals						
14.04 Conduct technical research to gather information necessary for decision-making	X	X	X	X	X	X
<b>15.0 Demonstrate the importance of health, safety, and environmental management systems in organizations and their importance to organizational performance and regulatory compliance—The students will be able to:</b>						
15.01 Describe personal and possible safety rules and regulations that affect both safety and health work environments						
15.02 Explain emergency procedures to follow in response to workplace accidents						
15.03 Create a disaster and/or emergency response plan						
<b>16.0 Use information technology tools—The students will be able to:</b>						
16.01 Use Personal Information Management (PIM) applications to increase workplace efficiency						
16.02 Employ technological tools to expedite workflow including word processing, databases, reports, spreadsheets, multimedia presentations, electronic calendar, contacts, email, and internet applications						
16.03 Employ computer operations applications to access, create, manage, integrate, and store information						
16.04 Employ collaborative/enterprise applications to facilitate group work						
<b>17.0 Demonstrate leadership and teamwork skills needed to accomplish team goals and objectives—The students will be able to:</b>						
17.01 Employ leadership skills to accomplish organizational goals and objectives						
17.02 Establish and maintain effective working relationships with others in order to accomplish objectives and tasks						
17.03 Conduct and participate in meetings to accomplish work tasks						
17.04 Employ mentoring skills to inspire and teach others						
<b>18.0 Demonstrate personal money-management concepts, procedures, and strategies—The students will be able to:</b>						
18.01 Identify and describe the services and legal responsibilities of financial institutions						
18.02 Describe the effect of money management on personal and career goals	X	X	X	X	X	X
18.03 Develop a personal budget and financial goals	X	X	X	X	X	X
18.04 Complete financial instruments for making deposits and withdrawals						
18.05 Maintain financial records	X	X	X	X	X	X
18.06 Read and reconcile financial statements						
18.07 Research, compare and contrast investment opportunities	X	X	X	X	X	X
<b>19.0 Describe the roles within teams, work units, departments, organizations, inter-organizational systems, and the larger environment—The students will be able to:</b>						
19.01 Describe the nature and types of business organizations						
19.02 Explain the effect of key organizational systems on performance and quality						
19.03 List and describe quality control systems and/or practices common to the workplace						
19.04 Explain the impact of the global economy on business organizations						
<b>20.0 Describe the importance of professional ethics and legal responsibilities—The students will be able to:</b>						
20.01 Evaluate and justify decisions based on ethical reasoning						
20.02 Evaluate alternative responses to workplace situations based on personal, professional, ethical, legal responsibilities, and employee policies						
20.03 Identify and explain personal and long-term consequences of unethical or illegal behaviors in the workplace						
20.04 Interpret and explain written organizational policies and procedures						
<b>21.0 Explain the importance of employability and entrepreneurship skills—The students will be able to:</b>						
21.01 Identify and demonstrate positive work behaviors needed to be employable						
21.02 Develop personal career plan that includes goals, objectives, and strategies						
21.03 Examine licensing, certification, and industry credentialing requirements						
21.04 Maintain a career portfolio to document knowledge, skills, and experience						
21.05 Evaluate and compare employment opportunities that match career						
21.06 Identify and exhibit traits for retaining employment						
21.07 Identify opportunities and research requirements for career advancement						
21.08 Research the benefits of ongoing professional development						
21.09 Examine and describe entrepreneurship opportunities as a career planning option						







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**Episode 5 "Reality Day"**  
Core Message: Students develop a personal short-term and long-term budget.

10. Students develop a short and long-term savings and investing plan.

10a. Allows a student to develop a usable savings and budgeting plan based on the number of months until an individual is on their own and on their long term financial needs of that individual.

10b. Provides long-term online financial tools to allow an individual to monitor daily expenses and savings activity.

**Personal and Family Finance**

<b>09.0 Analyze the use of consumer credit—The student will be able to:</b>			
09.01 Explain why consumer credit is important to business and consumers in today's economy			
09.02 Compare sources of consumer credit			
09.03 Analyze the benefits and cost of consumer credit			
09.04 Explain factors that affect credit worthiness and determine credit scores			
09.05 Identify ways to avoid or correct credit problems			
09.06 Locate and understand sources of assistance if one experiences credit problems			
<b>10.0 Demonstrate mathematics knowledge and skills—The students will be able to:</b>			
10.01 Demonstrate knowledge of arithmetic operations			
10.02 Analyze and apply data and measurements to solve problems and interpret documents			
10.03 Construct charts/tables/graphs using functions and data			
<b>11.0 Demonstrate science knowledge and skills—The students will be able to:</b>			
11.01 Discuss the role of creativity in constructing scientific questions, methods and explanations			
11.02 Formulate scientifically investigable questions, construct investigations, collect and evaluate data, and develop scientific accommodations based on findings			
<b>12.0 Use oral and written communication skills in creating, expressing and interpreting information and ideas—The students will be able to:</b>			
12.01 Select and employ appropriate communication concepts and strategies to enhance oral and written communication in the workplace			
12.02 Locate, organize and reference written information from various sources			
12.03 Design, develop and deliver formal and informal presentations using appropriate media to engage and inform diverse audiences			
12.04 Interpret verbal and nonverbal cues/behaviors that enhance communication			
12.05 Apply active listening skills to obtain and clarify information			
12.06 Develop and interpret tables and charts to support written and oral communications			
12.07 Exhibit public relations skills that aid in achieving customer satisfaction			
<b>13.0 Demonstrate language arts knowledge and skills—The students will be able to:</b>			
13.01 Locate, comprehend and evaluate key elements of oral and written information	X	X	X
13.02 Draft, revise, and edit written documents using correct grammar, punctuation and vocabulary			
13.03 Present information formally and informally for specific purposes and audiences			
<b>14.0 Solve problems using critical thinking skills, creativity and innovation—The students will be able to:</b>			
14.01 Employ critical thinking skills independently and in teams to solve problems and make decisions	X	X	X
14.02 Employ critical thinking and interpersonal skills to resolve conflicts			
14.03 Identify and document workplace performance goals and monitor progress toward those goals			
14.04 Conduct technical research to gather information necessary for decision-making	X	X	X
<b>15.0 Demonstrate the importance of health, safety, and environmental management systems in organizations and their importance to organizational performance and regulatory compliance—The students will be able to:</b>			
15.01 Describe personal and possible safety rules and regulations that apply to safe and healthy work environments			
15.02 Explain emergency procedures to follow in response to workplace accidents			
15.03 Create a disaster and/or emergency response plan			
<b>16.0 Use information technology tools—The students will be able to:</b>			
16.01 Use Personal Information Management (PIM) applications to increase workplace efficiency			
16.02 Employ technological tools to expedite workflow including word processing, databases, reports, spreadsheets, multimedia presentations, electronic calendar, contacts, email, and internet applications			
16.03 Employ computer operations applications to access, create, manage, integrate, and store information			
16.04 Employ collaborative/enterprise applications to facilitate group work			
<b>17.0 Demonstrate leadership and teamwork skills needed to accomplish team goals and objectives—The students will be able to:</b>			
17.01 Employ leadership skills to accomplish organizational goals and objectives			
17.02 Establish and maintain effective working relationships with others in order to accomplish objectives and tasks			
17.03 Conduct and participate in meetings to accomplish work tasks			
17.04 Employ mentoring skills to inspire and teach others			
<b>18.0 Demonstrate personal money-management concepts, procedures, and strategies—The students will be able to:</b>			
18.01 Identify and describe the services and legal responsibilities of financial institutions			
18.02 Describe the effect of money management on personal and career goals	X	X	X
18.03 Develop a personal budget and financial goals	X	X	X
18.04 Complete financial instruments for making deposits and withdrawals			
18.05 Maintain financial records	X	X	X
18.06 Read and reconcile financial statements			
18.07 Research, compare and contrast investment opportunities	X	X	X
<b>19.0 Describe the roles within teams, work units, departments, organizations, inter-organizational systems, and the larger environment—The students will be able to:</b>			
19.01 Describe the nature and types of business organizations			
19.02 Explain the effect of key organizational systems on performance and quality			
19.03 List and describe quality control systems and/or practices common to the workplace			
19.04 Explain the impact of the global economy on business organizations			
<b>20.0 Describe the importance of professional ethics and legal responsibilities—The students will be able to:</b>			
20.01 Evaluate and justify decisions based on ethical reasoning			
20.02 Evaluate alternative responses to workplace situations based on personal, professional, ethical, legal responsibilities, and employer policies			
20.03 Identify and explain personal and long-term consequences of unethical or illegal behaviors in the workplace			
20.04 Interpret and explain written organizational policies and procedures			
<b>21.0 Explain the importance of employability and entrepreneurship skills—The students will be able to:</b>			
21.01 Identify and demonstrate positive work behaviors needed to be employable			
21.02 Develop personal career plan that includes goals, objectives, and strategies			
21.03 Examine licensing, certification, and industry credentialing requirements			
21.04 Maintain a career portfolio to document knowledge, skills, and experience			
21.05 Evaluate and compare employment opportunities that match career			
21.06 Identify and exhibit traits for retaining employment			
21.07 Identify opportunities and research requirements for career advancement			
21.08 Research the benefits of ongoing professional development			
21.09 Examine and describe entrepreneurship opportunities as a career planning option			