

FoolProof
Georgia Academic Standards
Personal Finance 2010



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

1. Understanding You and your money	1a. Basic fundamentals of money and decision making	1b. Identify the role of money in your life	1c. Explore the common mistakes made with money	1d. Identify the consequences of being irresponsible with money, including the impact on job prospects.	1e. Examine the real-life scary look at financial scams aimed at young people	1f. Identify the real-life potential dangers of poor decision-making regarding money
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Social Studies: Economics (SS), 2004

SSEF Fundamental Economic Concepts (EF)							
SSEF1 Explain why limited productive resources and unlimited wants result in scarcity, opportunity costs, and trade-offs for individuals, businesses, and governments.							
SSEF2 Give examples of how rational decision making entails comparing the marginal benefits and the marginal costs of an action.	X	X	X	X	X	X	X
SSEF3 Describe the roles of government in a market economy.							
SSEF6 Explain how productivity, economic growth, and future standards of living are influenced by investment in factories, machinery, new technology, and the health, education, and training of people.							
SSEPF Personal Finance Economics (EPF)							
SSEPF1 Apply rational decision making to personal spending and saving choices.							
SSEPF2 Explain that banks and other financial institutions are businesses that channel funds from savers to investors.							
SSEPF4 Evaluate the costs and benefits of using credit							
SSEPF5 Describe how insurance and other risk management strategies protect against financial loss.							
SSEPF6 Describe how the earnings of workers are determined in the market place.							
SSRC Reading Across the Curriculum [RC]	X	X	X	X	X	X	X
SSRC1 Enhance reading in all curriculum areas	X	X	X	X	X	X	X

CAREER DECISIONS

FCS-CF-2. Students will determine career opportunities and professional requirements and issues for the personal finance industry.							
Explore basic knowledge and awareness of employment expectations							
Research and evaluate consumer services, career levels, and responsibilities, demands, and rewards for respective levels							
Analyze the future employment outlook in the personal finance industry							
Describe levels of employment and entrepreneurial opportunities in the personal industry and local sources of employment information							
Determine continuing education opportunities that enhance career advancement							
Identify the practical reasoning process, problem solving, and selfmanagement techniques to be successful in the workplace.							
Demonstrate knowledge of finance-related professional organizations							

CONSUMER INCOME

FCS-CF-3. Students will analyze sources of income and its relationship to financial goals							
Explore and determine personal financial factors and the impact on desired lifestyle							
Examine a career choice and its effect on personal finances							
Evaluate financial practices that foster economic self-sufficiency for individuals and families							
Identify entrepreneurial opportunities.							
Analyze entrepreneurial income and traditional income							

CONSUMER FINANCES

FCS-CF-4. Students will explain the processes involved in managing personal finances							
Identify needs and wants							
Describe decision making steps relating to financial needs and wants							
Formulate a personal spending and savings plan							

CONSUMER CREDIT

FCS-CF-5. Students will evaluate types and sources of credit and their impact on the financial well-being of individuals and families							
Identify reasons for establishing and maintaining good credit							
Evaluate factors that affect creditworthiness							
Explain the types, roles, and sources of credit							
Compare sources of consumer credit							
Evaluate the terms and conditions of credit cards							
Evaluate the terms and conditions of consumer loans							
Complete a credit application							
Examine a personal credit report							
Discuss the effect of credit rating on finances							
Explain various types of credit records							

CONSUMER CREDIT PROTECTION

FCS-CF-6. Students will evaluate current strategies for consumer protection							
Describe the importance of consumer protection	X	X	X	X	X	X	X
Identify ways to protect against identity theft	X	X	X	X	X	X	X
Explain the time-sensitive nature of resolving credit disputes	X	X	X	X	X	X	X

CONSUMER DEBT

FCS-CF-7. Students will analyze the impact of debt on personal finances							
Evaluate the causes of debt	X	X	X	X	X	X	X
Analyze options for debt resolution.							
Explore the cost and effect of bankruptcy							

CONSUMER SAVINGS

FCS-CF-8. Students will critique savings options							
Evaluate savings options to meet short-term and long-term goals							
Explain the relationship between saving and investing							
Calculate using "Rule of 72" and the "time value of money."							
Identify assets, liabilities, debt, and net worth							
Identify the relationship between income, expenditures, and savings							



1. Understanding You and your money

1a. Basic fundamentals of money and decision making

1b. Identify the role of money in your life

1c. Explore the common mistakes made with money

1d. Identify the consequences of being irresponsible with money, including the impact on job prospects.

1e. Examine the real-life scary look at financial scams aimed at young people

1f. Identify the real-life potential dangers of poor decision-making regarding money

CONSUMER INVESTMENTS

FCS-CF-9. Students will explore investment opportunities

Evaluate investment options to meet short-term and long-term goals

Identify types of investment alternatives and their risk-to-return relationship

Analyze factors affecting the rate of return on investments

Explore an investment portfolio

Discuss the purchase of homes and automobiles as investments

CONSUMER INSURANCE

FCS-CF-10. Students will compare insurance plans

Describe various types of insurance

Evaluate insurance protection against financial loss

Examine individual insurance needs across the lifespan

Determine insurance coverage required by law

CONSUMER FINANCIAL GOALS

FCS-CF-11. Students will analyze the need for financial management to meet goals

Examine the impact of media and technology on financial decisions

Describe the need for personal and family financial planning

Review personal and legal documents related to personal finances

Identify factors that affect personal finances through the lifespan

Identify positive and negative methods of managing money

X X X X X X X

CONSUMER SPENDING DECISIONS

FCS-CF-12. Students will discuss the importance of the consumer in the marketplace

CONSUMER HOUSING

FCS-CF-13. Students will assess information related to housing

Examine the influence of values and goals on housing choices

Discuss housing decisions and factors that affect these choices

Explain the roles of a tenant, landlord, and roommate

Evaluate the resources available to rent or purchase housing and furnishings

CONSUMER TRANSPORTATION

FCS-CF-14. Students will assess information related to transportation

Analyze transportation options

Evaluate costs and responsibilities of owning a vehicle

Identify the advantages and disadvantages of owning or leasing a vehicle

Compare the purchase of a new or used vehicle

Assess the annual cost incurred of maintaining a vehicle

Identify possible sources of automobile loans

FCS-CF-15. Students will investigate various tax responsibilities

Analyze tax options

Discuss tax obligations and use of tax forms

Examine taxing alternatives

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Module 2 Breathing Without Air
Core message: You are the only person who determines your credit.

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 (SS), 2004

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SSEF1 Explain why limited productive resources and unlimited wants result in scarcity, opportunity costs, and trade-offs for individuals, businesses, and governments.								
SSEF2 Give examples of how rational decision making entails comparing the marginal benefits and the marginal costs of an action.	X	X	X	X	X	X	X	X
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SSEF6 Explain how productivity, economic growth, and future standards of living are influenced by investment in factories, machinery, new technology, and the health, education, and training of people.								
SSEPF Personal Finance Economics (EPF)								
SSEPF1 Apply rational decision making to personal spending and saving choices.								
SSEPF2 Explain that banks and other financial institutions are businesses that channel funds from savers to investors.								
SSEPF4 Evaluate the costs and benefits of using credit	X	X	X	X	X	X	X	X
SSEPF5 Describe how insurance and other risk management strategies protect against financial loss.								
SSEPF6 Describe how the earnings of workers are determined in the market place.								
SSRC Reading Across the Curriculum (RC)	X	X	X	X	X	X	X	X
SSRC1 Enhance reading in all curriculum areas	X	X	X	X	X	X	X	X

CAREER DECISIONS

FCS-CF-2. Students will determine career opportunities and professional requirements and issues for the personal finance industry.								
Explore basic knowledge and awareness of employment expectations								
Research and evaluate consumer services career levels and responsibilities, demands, and rewards for respective levels								
Analyze the future employment outlook in the personal finance industry								
Describe levels of employment and entrepreneurial opportunities in the personal industry and local sources of employment information								
Determine continuing education opportunities that enhance career advancement								
Identify the practical reasoning process, problem solving, and selfmanagement techniques to be successful in the workplace.								
Demonstrate knowledge of finance-related professional organizations								

CONSUMER INCOME

FCS-CF-3. Students will analyze sources of income and its relationship to financial goals								
Explore and determine personal financial factors and the impact on desired lifestyle								
Examine a career choice and its effect on personal finances								
Evaluate financial practices that foster economic self-sufficiency for individuals and families								
Identify entrepreneurial opportunities.								
Analyze entrepreneurial income and traditional income								

CONSUMER FINANCES

FCS-CF-4. Students will explain the processes involved in managing personal finances								
Identify needs and wants								
Describe decision making steps relating to financial needs and wants								
Formulate a personal spending and savings plan								

CONSUMER CREDIT

FCS-CF-5. Students will evaluate types and sources of credit and their impact on the financial well-being of individuals and families								
Identify reasons for establishing and maintaining good credit	X	X	X	X	X	X	X	X
Evaluate factors that affect creditworthiness	X	X	X	X	X	X	X	X
Explain the types, roles, and sources of credit	X	X	X	X	X	X	X	X
Compare sources of consumer credit	X	X	X	X	X	X	X	X
Evaluate the terms and conditions of credit cards	X	X	X	X	X	X	X	X
Evaluate the terms and conditions of consumer loans	X	X	X	X	X	X	X	X
Complete a credit application	X	X	X	X	X	X	X	X
Examine a personal credit report	X	X	X	X	X	X	X	X
Discuss the effect of credit rating on finances	X	X	X	X	X	X	X	X
Explain various types of credit records	X	X	X	X	X	X	X	X

CONSUMER CREDIT PROTECTION

FCS-CF-6. Students will evaluate current strategies for consumer protection								
Describe the importance of consumer protection								
Identify ways to protect against identity theft								
Explain the time-sensitive nature of resolving credit disputes								

CONSUMER DEBT

FCS-CF-7. Students will analyze the impact of debt on personal finances								
Evaluate the causes of debt	X	X	X	X	X	X	X	X
Analyze options for debt resolution.								
Explore the cost and effect of bankruptcy								

CONSUMER SAVINGS

FCS-CF-8. Students will critique savings options								
Evaluate savings options to meet short-term and long-term goals								
Explain the relationship between saving and investing								
Calculate using "Rule of 72" and the "time value of money."								
Identify assets, liabilities, debt, and net worth								
Identify the relationship between income, expenditures, and savings								



2. Identify what a bad decision is using examples based on teenagers' common mistakes								
2a. E. 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. E. explain the importance of paying on time								
2e. E. 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								

CONSUMER INVESTMENTS

FCS-CF-9. Students will explore investment opportunities								
Evaluate investment options to meet short-term and long-term goals								
Identify types of investment alternatives and their risk-to-return relationship								
Analyze factors affecting the rate of return on investments								
Explore an investment portfolio								
Discuss the purchase of homes and automobiles as investments								

CONSUMER INSURANCE

FCS-CF-10. Students will compare insurance plans								
Describe various types of insurance								
Evaluate insurance protection against financial loss								
Examine individual insurance needs across the lifespan								
Determine insurance coverage required by law								

CONSUMER FINANCIAL GOALS

FCS-CF-11. Students will analyze the need for financial management to meet goals								
Examine the impact of media and technology on financial decisions								
Describe the need for personal and family financial planning								
Review personal and legal documents related to personal finances								
Identify factors that affect personal finances through the lifespan								
Identify positive and negative methods of managing money	X	X	X	X	X	X	X	X

CONSUMER SPENDING DECISIONS

FCS-CF-12. Students will discuss the importance of the consumer in the marketplace								
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CONSUMER HOUSING

FCS-CF-13. Students will assess information related to housing								
Examine the influence of values and goals on housing choices								
Discuss housing decisions and factors that affect these choices								
Explain the roles of a tenant, landlord, and roommate								
Evaluate the resources available to rent or purchase housing and furnishings								

CONSUMER TRANSPORTATION

FCS-CF-14. Students will assess information related to transportation								
Analyze transportation options								
Evaluate costs and responsibilities of owning a vehicle								
Identify the advantages and disadvantages of owning or leasing a vehicle								
Compare the purchase of a new or used vehicle								
Assess the annual cost incurred of maintaining a vehicle								
Identify possible sources of automobile loans								

FCS-CF-15. Students will investigate various tax responsibilities

Analyze tax options								
Discuss tax obligations and use of tax forms								
Examine taxing alternatives								

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

3. 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 service	3c. Critically evaluate fine print in marketing, advertising and promotion	3d. Identify predatory lending and how it may affect you and in your future	3e. Explain consumerism and differentiate between well-being and the corporate well-being
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Social Studies: Economics (SS), 2004

SSEF Fundamental Economic Concepts [EF]					
SSEF1 Explain why limited productive resources and unlimited wants result in scarcity, opportunity costs, and trade-offs for individuals, businesses, and governments.					
SSEF2 Give examples of how rational decision making entails comparing the marginal benefits and the marginal costs of an action.	X	X	X	X	X
SSEF3 Describe the roles of government in a market economy.					
SSEF6 Explain how productivity, economic growth, and future standards of living are influenced by investment in factories, machinery, new technology, and the health, education, and training of people.					
SSEPF Personal Finance Economics [EPF]					
SSEPF1 Apply rational decision making to personal spending and saving choices.					
SSEPF2 Explain that banks and other financial institutions are businesses that channel funds from savers to investors.					
SSEPF4 Evaluate the costs and benefits of using credit	X	X	X	X	X
SSEPF5 Describe how insurance and other risk management strategies protect against financial loss.					
SSEPF6 Describe how the earnings of workers are determined in the market place.					
SSRC Reading Across the Curriculum [RC]	X	X	X	X	X
SSRC1 Enhance reading in all curriculum areas	X	X	X	X	X

CAREER DECISIONS

FCS-CF-2. Students will determine career opportunities and professional requirements and issues for the personal finance industry.					
Explore basic knowledge and awareness of employment expectations					
Research and evaluate consumer services career levels and responsibilities, demands, and rewards for respective levels					
Analyze the future employment outlook in the personal finance industry					
Describe levels of employment and entrepreneurial opportunities in the personal industry and local sources of employment information					
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CONSUMER INCOME

FCS-CF-3. Students will analyze sources of income and its relationship to financial goals					
Explore and determine personal financial factors and the impact on desired lifestyle					
Examine a career choice and its effect on personal finances					
Evaluate financial practices that foster economic self-sufficiency for individuals and families					
Identify entrepreneurial opportunities.					
Analyze entrepreneurial income and traditional income					

CONSUMER FINANCES

FCS-CF-4. Students will explain the processes involved in managing personal finances.					
Identify needs and wants					
Describe decision making steps relating to financial needs and wants					
Formulate a personal spending and savings plan					

CONSUMER CREDIT

FCS-CF-5. Students will evaluate types and sources of credit and their impact on the financial well-being of individuals and families					
Identify reasons for establishing and maintaining good credit	X	X	X	X	X
Evaluate factors that affect creditworthiness	X	X	X	X	X
Explain the types, roles, and sources of credit	X	X	X	X	X
Compare sources of consumer credit	X	X	X	X	X
Evaluate the terms and conditions of credit cards	X	X	X	X	X
Evaluate the terms and conditions of consumer loans	X	X	X	X	X
Complete a credit application	X	X	X	X	X
Examine a personal credit report	X	X	X	X	X
Discuss the effect of credit rating on finances	X	X	X	X	X
Explain various types of credit records	X	X	X	X	X

CONSUMER CREDIT PROTECTION

FCS-CF-6. Students will evaluate current strategies for consumer protection.					
Describe the importance of consumer protection					
Identify ways to protect against identity theft					
Explain the time-sensitive nature of resolving credit disputes					

CONSUMER DEBT

FCS-CF-7. Students will analyze the impact of debt on personal finances					
Evaluate the causes of debt	X	X	X	X	X
Analyze options for debt resolution.					
Explore the cost and effect of bankruptcy					

CONSUMER SAVINGS

FCS-CF-8. Students will critique savings options					
Evaluate savings options to meet short-term and long-term goals					
Explain the relationship between saving and investing					
Calculate using "Rule of 72" and the "time value of money."					
Identify assets, liabilities, debt, and net worth					
Identify the relationship between income, expenditures, and savings					

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

2. Demonstrate personal responsibility when it comes to credit.						
2a. Identify the components of a credit score.						
2b. Separate the fact from opinion when it you evaluate products and service.						
2c. Critically evaluate the print in marketing, advertising and promotion.						
2d. Identify predatory lending and how it may affect now and in your future.						
2e. Explain consumerism and differentiate between well-being and the corporate well-being.						

CONSUMER INVESTMENTS

FCS-CF-9. Students will explore investment opportunities						
Evaluate investment options to meet short-term and long-term goals						
Identify types of investment alternatives and their risk-to-return relationship						
Analyze factors affecting the rate of return on investments						
Explore an investment portfolio						
Discuss the purchase of homes and automobiles as investments						

CONSUMER INSURANCE

FCS-CF-10. Students will compare insurance plans						
Describe various types of insurance						
Evaluate insurance protection against financial loss						
Examine individual insurance needs across the lifespan						
Determine insurance coverage required by law						

CONSUMER FINANCIAL GOALS

FCS-CF-11. Students will analyze the need for financial management to meet goals						
Examine the impact of media and technology on financial decisions						
Describe the need for personal and family financial planning						
Review personal and legal documents related to personal finances						
Identify factors that affect personal finances through the lifespan						
Identify positive and negative methods of managing money	X	X	X	X	X	X

CONSUMER SPENDING DECISIONS

FCS-CF-12. Students will discuss the importance of the consumer in the marketplace						
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CONSUMER HOUSING

FCS-CF-13. Students will assess information related to housing						
Examine the influence of values and goals on housing choices						
Discuss housing decisions and factors that affect these choices						
Explain the roles of a tenant, landlord, and roommate						
Evaluate the resources available to rent or purchase housing and furnishings						

CONSUMER TRANSPORTATION

FCS-CF-14. Students will assess information related to transportation						
Analyze transportation options						
Evaluate costs and responsibilities of owning a vehicle						
Identify the advantages and disadvantages of owning or leasing a vehicle						
Compare the purchase of a new or used vehicle						
Assess the annual cost incurred of maintaining a vehicle						
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FCS-CF-15. Students will investigate various tax responsibilities

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Examine taxing alternatives						

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Module 5 Sucker Punch!
Core message: Use credit cards very wisely or you will be hurt.

5. Select strategies to use in handling credit cards and debt	5a. Explain how credit cards and other unsecured loans work	5b. Identify and define credit, loan, annual percentage interest and principal	5c. Explain the importance of timely payments	5d. Explain the grace period with credit cards	5e. Identify the dangers of financing long term debt with credit cards	5f. Compare various credit card offers to identify the ramifications of making purchases with credit	5g. Compare and contrast financial institutions that credit cards	5h. Identify the consequences of going over your limit paying late	5i. Explain how to manage credit responsibly
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CONSUMER INVESTMENTS

FCS-CF-9. Students will explore investment opportunities

Evaluate investment options to meet short-term and long-term goals									
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CONSUMER FINANCIAL GOALS

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Review personal and legal documents related to personal finances									
Identify factors that affect personal finances through the lifespan									
Identify positive and negative methods of managing money	X	X	X	X	X	X	X	X	X

CONSUMER SPENDING DECISIONS

FCS-CF-12. Students will discuss the importance of the consumer in the marketplace

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CONSUMER HOUSING

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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.

5. Learning to accept responsibility for every spending decision.	5a. How to determine if an expense is a fixed or a variable expense.	5b. Recognizing "good" from "bad" money burns.	5c. The importance of record-keeping in the budgeting and saving process.	5d. How to easily keep detailed records of income expenses.	5e. Illustrate why savings plans are worthless don't work hand-in-hand with a budget.
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Social Studies: Economics [SS], 2004

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SSEF1 Explain why limited productive resources and unlimited wants result in scarcity, opportunity costs, and trade-offs for individuals, businesses, and governments.						
SSEF2 Give examples of how rational decision making entails comparing the marginal benefits and the marginal costs of an action.	X	X	X	X	X	X
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SSEPF Personal Finance Economics [EPP]						
SSEPF1 Apply rational decision making to personal spending and saving choices.						
SSEPF2 Explain that banks and other financial institutions are businesses that channel funds from savers to investors.						
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SSEPF5 Describe how insurance and other risk management strategies protect against financial loss.						
SSEPF6 Describe how the earnings of workers are determined in the market place.						
SSRC Reading Across the Curriculum [RC]	X	X	X	X	X	X
SSRC1 Enhance reading in all curriculum areas	X	X	X	X	X	X

CAREER DECISIONS

FCS-CF-2. Students will determine career opportunities and professional requirements and issues for the personal finance industry.						
Explore basic knowledge and awareness of employment expectations.						
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Identify the practical reasoning process, problem solving, and selfmanagement techniques to be successful in the workplace.						
Demonstrate knowledge of finance-related professional organizations.						

CONSUMER INCOME

FCS-CF-3. Students will analyze sources of income and its relationship to financial goals.						
Explore and determine personal financial factors and the impact on desired lifestyle.						
Examine a career choice and its effect on personal finances.						
Evaluate financial practices that foster economic self-sufficiency for individuals and families.						
Identify entrepreneurial opportunities.						
Analyze entrepreneurial income and traditional income.						

CONSUMER FINANCES

FCS-CF-4. Students will explain the processes involved in managing personal finances.						
Identify needs and wants.	X	X	X	X	X	X
Describe decision making steps relating to financial needs and wants.	X	X	X	X	X	X
Formulate a personal spending and savings plan.	X	X	X	X	X	X

CONSUMER CREDIT

FCS-CF-5. Students will evaluate types and sources of credit and their impact on the financial well-being of individuals and families.						
Identify reasons for establishing and maintaining good credit.						
Evaluate factors that affect creditworthiness.						
Explain the types, roles, and sources of credit.						
Compare sources of consumer credit.						
Evaluate the terms and conditions of credit cards.						
Evaluate the terms and conditions of consumer loans.						
Complete a credit application.						
Examine a personal credit report.						
Discuss the effect of credit rating on finances.						
Explain various types of credit records.						

CONSUMER CREDIT PROTECTION

FCS-CF-6. Students will evaluate current strategies for consumer protection.						
Describe the importance of consumer protection.						
Identify ways to protect against identity theft.						
Explain the time-sensitive nature of resolving credit disputes.						

CONSUMER DEBT

FCS-CF-7. Students will analyze the impact of debt on personal finances.						
Evaluate the causes of debt.	X	X	X	X	X	X
Analyze options for debt resolution.						
Explore the cost and effect of bankruptcy.						

CONSUMER SAVINGS

FCS-CF-8. Students will critique savings options.						
Evaluate savings options to meet short-term and long-term goals.						
Explain the relationship between saving and investing.						
Calculate using "Rule of 72" and the "time value of money."						
Identify assets, liabilities, debt, and net worth.						
Identify the relationship between income, expenditures, and savings.						

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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.

8. Learning to accept responsibility for every spending decision.	8a. How to determine if an expense is a fixed or a variable expense.	8b. Recognizing 'good' from 'bad' money burns.	8c. The importance of record-keeping in the budgeting and saving process.	8d. How to easily keep detailed records of income expenses.	8e. Illustrate why savings plans are worthless if not work hand-in-hand with a budget.
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CONSUMER INVESTMENTS

FCS-CF-9. Students will explore investment opportunities						
Evaluate investment options to meet short-term and long-term goals						
Identify types of investment alternatives and their risk-to-return relationship						
Analyze factors affecting the rate of return on investments						
Explore an investment portfolio						
Discuss the purchase of homes and automobiles as investments						

CONSUMER INSURANCE

FCS-CF-10. Students will compare insurance plans						
Describe various types of insurance						
Evaluate insurance protection against financial loss						
Examine individual insurance needs across the lifespan						
Determine insurance coverage required by law						

CONSUMER FINANCIAL GOALS

FCS-CF-11. Students will analyze the need for financial management to meet goals						
Examine the impact of media and technology on financial decisions						
Describe the need for personal and family financial planning	X	X	X	X	X	X
Review personal and legal documents related to personal finances						
Identify factors that affect personal finances through the lifespan	X	X	X	X	X	X
Identify positive and negative methods of managing money	X	X	X	X	X	X

CONSUMER SPENDING DECISIONS

FCS-CF-12. Students will discuss the importance of the consumer in the marketplace						
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CONSUMER HOUSING

FCS-CF-13. Students will assess information related to housing						
Examine the influence of values and goals on housing choices	X	X	X	X	X	X
Discuss housing decisions and factors that affect these choices.	X	X	X	X	X	X
Explain the roles of a tenant, landlord, and roommate						
Evaluate the resources available to rent or purchase housing and furnishings	X	X	X	X	X	X

CONSUMER TRANSPORTATION

FCS-CF-14. Students will assess information related to transportation						
Analyze transportation options	X	X	X	X	X	X
Evaluate costs and responsibilities of owning a vehicle	X	X	X	X	X	X
Identify the advantages and disadvantages of owning or leasing a vehicle	X	X	X	X	X	X
Compare the purchase of a new or used vehicle	X	X	X	X	X	X
Assess the annual cost incurred of maintaining a vehicle	X	X	X	X	X	X
Identify possible sources of automobile loans	X	X	X	X	X	X

FCS-CF-15. Students will investigate various tax responsibilities

Analyze tax options						
Discuss tax obligations and use of tax forms						
Examine taxing alternatives						

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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.

3. If you don't have savings, how do you pay for unexpected expenses?						
3a. Demonstrate in an interactive exercise the differences between "wants" versus "needs," and then evaluate each of them to determine which were "wants" rather than "needs."						
3b. Students work through an interactive exercise of fixed and variable costs, and then determine which their expenses were fixed or variable.						
3c. Identify in an exercise which illustrates the ease which many variable expenses can be lowered.						
3d. Show an understanding of impulse buying, and then determine which of their expenditures were "impulse" expenses.						
3e. Students will navigate an interactive exercise which illustrates the importance of savings for quality life. The exercise requires each student to list his or her unexpected expenses during the past month.						

Social Studies: Economics (SS), 2004

SSEF Fundamental Economic Concepts [EF]						
SSEF1 Explain why limited productive resources and unlimited wants result in scarcity, opportunity costs, and trade-offs for individuals, businesses, and governments.						
SSEF2 Give examples of how rational decision making entails comparing the marginal benefits and the marginal costs of an action.	X	X	X	X	X	X
SSEF3 Describe the roles of government in a market economy.						
SSEF6 Explain how productivity, economic growth, and future standards of living are influenced by investment in factories, machinery, new technology, and the health, education, and training of people.						
SSEPF Personal Finance Economics [EFP]						
SSEPF1 Apply rational decision making to personal spending and saving choices.	X	X	X	X	X	X
SSEPF2 Explain that banks and other financial institutions are businesses that channel funds from savers to investors.	X	X	X	X	X	X
SSEPF4 Evaluate the costs and benefits of using credit						
SSEPF5 Describe how insurance and other risk management strategies protect against financial loss.						
SSEPF6 Describe how the earnings of workers are determined in the market place.	X	X	X	X	X	X
SSRC Reading Across the Curriculum [RC]	X	X	X	X	X	X
SSRC1 Enhance reading in all curriculum areas	X	X	X	X	X	X

CAREER DECISIONS

FCS-CF-2. Students will determine career opportunities and professional requirements and issues for the personal finance industry.						
Explore basic knowledge and awareness of employment expectations						
Research and evaluate consumer services, career levels, and responsibilities, demands, and rewards for respective levels						
Analyze the future employment outlook in the personal finance industry						
Describe levels of employment and entrepreneurial opportunities in the personal industry and local sources of employment information						
Determine continuing education opportunities that enhance career advancement	X	X	X	X	X	X
Identify the practical reasoning process, problem solving, and selfmanagement techniques to be successful in the workplace.						
Demonstrate knowledge of finance-related professional organizations						

CONSUMER INCOME

FCS-CF-3. Students will analyze sources of income and its relationship to financial goals						
Explore and determine personal financial factors and the impact on desired lifestyle	X	X	X	X	X	X
Examine a career choice and its effect on personal finances	X	X	X	X	X	X
Evaluate financial practices that foster economic self-sufficiency for individuals and families	X	X	X	X	X	X
Identify entrepreneurial opportunities.	X	X	X	X	X	X
Analyze entrepreneurial income and traditional income	X	X	X	X	X	X

CONSUMER FINANCES

FCS-CF-4. Students will explain the processes involved in managing personal finances						
Identify needs and wants	X	X	X	X	X	X
Describe decision making steps relating to financial needs and wants	X	X	X	X	X	X
Formulate a personal spending and savings plan	X	X	X	X	X	X

CONSUMER CREDIT

FCS-CF-5. Students will evaluate types and sources of credit and their impact on the financial well-being of individuals and families						
Identify reasons for establishing and maintaining good credit						
Evaluate factors that affect creditworthiness						
Explain the types, roles, and sources of credit						
Compare sources of consumer credit						
Evaluate the terms and conditions of credit cards						
Evaluate the terms and conditions of consumer loans						
Complete a credit application						
Examine a personal credit report						
Discuss the effect of credit rating on finances						
Explain various types of credit records						

CONSUMER CREDIT PROTECTION

FCS-CF-6. Students will evaluate current strategies for consumer protection						
Describe the importance of consumer protection						
Identify ways to protect against identity theft						
Explain the time-sensitive nature of resolving credit disputes						

CONSUMER DEBT

FCS-CF-7. Students will analyze the impact of debt on personal finances						
Evaluate the causes of debt	X	X	X	X	X	X
Analyze options for debt resolution.						
Explore the cost and effect of bankruptcy						

CONSUMER SAVINGS

FCS-CF-8. Students will critique savings options						
Evaluate savings options to meet short-term and long-term goals	X	X	X	X	X	X
Explain the relationship between saving and investing	X	X	X	X	X	X
Calculate using "Rule of 72" and the "time value of money."	X	X	X	X	X	X
Identify assets, liabilities, debt, and net worth	X	X	X	X	X	X
Identify the relationship between income, expenditures, and savings	X	X	X	X	X	X



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.

8. If you don't have savings, how do you pay for unexpected expenses?						
8a. Demonstrate in an interactive exercise the differences between "wants versus needs," and then evaluate each of the items on the list to determine which were "wants" rather than "needs."						
8b. Students work through an interactive exercise which fixed and variable costs, and then determine which their expenses were fixed or variable.						
8c. Identify in an exercise which illustrates the ease with which many variable expenses can be lowered.						
8d. Show an understanding of impulse buying, and then determine which of their expenditures were "impulse" expenses.						
8e. Students will navigate an interactive exercise which illustrates the impact of unexpected expenses on our quality of life. Students will compare their past month's or their unexpected expenses during the past months.						

CONSUMER INVESTMENTS

FCS-CF-9. Students will explore investment opportunities	X	X	X	X	X	X
Evaluate investment options to meet short-term and long-term goals	X	X	X	X	X	X
Identify types of investment alternatives and their risk-to-return relationship	X	X	X	X	X	X
Analyze factors affecting the rate of return on investments	X	X	X	X	X	X
Explore an investment portfolio	X	X	X	X	X	X
Discuss the purchase of homes and automobiles as investments	X	X	X	X	X	X

CONSUMER INSURANCE

FCS-CF-10. Students will compare insurance plans						
Describe various types of insurance						
Evaluate insurance protection against financial loss						
Examine individual insurance needs across the lifespan						
Determine insurance coverage required by law						

CONSUMER FINANCIAL GOALS

FCS-CF-11. Students will analyze the need for financial management to meet goals						
Examine the impact of media and technology on financial decisions						
Describe the need for personal and family financial planning	X	X	X	X	X	X
Review personal and legal documents related to personal finances						
Identify factors that affect personal finances through the lifespan	X	X	X	X	X	X
Identify positive and negative methods of managing money	X	X	X	X	X	X

CONSUMER SPENDING DECISIONS

FCS-CF-12. Students will discuss the importance of the consumer in the marketplace						
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CONSUMER HOUSING

FCS-CF-13. Students will assess information related to housing						
Examine the influence of values and goals on housing choices	X	X	X	X	X	X
Discuss housing decisions and factors that affect these choices.	X	X	X	X	X	X
Explain the roles of a tenant, landlord, and roommate						
Evaluate the resources available to rent or purchase housing and furnishings	X	X	X	X	X	X

CONSUMER TRANSPORTATION

FCS-CF-14. Students will assess information related to transportation						
Analyze transportation options	X	X	X	X	X	X
Evaluate costs and responsibilities of owning a vehicle	X	X	X	X	X	X
Identify the advantages and disadvantages of owning or leasing a vehicle	X	X	X	X	X	X
Compare the purchase of a new or used vehicle	X	X	X	X	X	X
Assess the annual cost incurred of maintaining a vehicle	X	X	X	X	X	X
Identify possible sources of automobile loans	X	X	X	X	X	X

FCS-CF-15. Students will investigate various tax responsibilities

Analyze tax options						
Discuss tax obligations and use of tax forms						
Examine taxing alternatives						

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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 useable savings and budgeting plan based on the number of months until an individual's short and 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.

Social Studies: Economics (SS), 2004

SSEF Fundamental Economic Concepts (EF)			
SSEF1 Explain why limited productive resources and unlimited wants result in scarcity, opportunity costs, and trade-offs for individuals, businesses, and governments.			
SSEF2 Give examples of how rational decision making entails comparing the marginal benefits and the marginal costs of an action.	X	X	X
SSEF3 Describe the roles of government in a market economy.			
SSEF6 Explain how productivity, economic growth, and future standards of living are influenced by investment in factories, machinery, new technology, and the health, education, and training of people.			
SSEPF Personal Finance Economics (EPF)			
SSEPF1 Apply rational decision making to personal spending and saving choices.	X	X	X
SSEPF2 Explain that banks and other financial institutions are businesses that channel funds from savers to investors.	X	X	X
SSEPF4 Evaluate the costs and benefits of using credit			
SSEPF5 Describe how insurance and other risk management strategies protect against financial loss.			
SSEPF6 Describe how the earnings of workers are determined in the market place.			
SSRC Reading Across the Curriculum (RC)	X	X	X
SSRC1 Enhance reading in all curriculum areas	X	X	X

CAREER DECISIONS

FCS-CF-2. Students will determine career opportunities and professional requirements and issues for the personal finance industry.			
Explore basic knowledge and awareness of employment expectations			
Research and evaluate consumer services career levels and responsibilities, demands, and rewards for respective levels			
Analyze the future employment outlook in the personal finance industry			
Describe levels of employment and entrepreneurial opportunities in the personal industry and local sources of employment information			
Determine continuing education opportunities that enhance career advancement			
Identify the practical reasoning process, problem solving, and selfmanagement techniques to be successful in the workplace.			
Demonstrate knowledge of finance-related professional organizations.			

CONSUMER INCOME

FCS-CF-3. Students will analyze sources of income and its relationship to financial goals			
Explore and determine personal financial factors and the impact on desired lifestyle	X	X	X
Examine a career choice and its effect on personal finances	X	X	X
Evaluate financial practices that foster economic self-sufficiency for individuals and families	X	X	X
Identify entrepreneurial opportunities.	X	X	X
Analyze entrepreneurial income and traditional income	X	X	X

CONSUMER FINANCES

FCS-CF-4. Students will explain the processes involved in managing personal finances			
Identify needs and wants	X	X	X
Describe decision making steps relating to financial needs and wants	X	X	X
Formulate a personal spending and savings plan	X	X	X

CONSUMER CREDIT

FCS-CF-5. Students will evaluate types and sources of credit and their impact on the financial well-being of individuals and families			
Identify reasons for establishing and maintaining good credit			
Evaluate factors that affect creditworthiness			
Explain the types, roles, and sources of credit			
Compare sources of consumer credit			
Evaluate the terms and conditions of credit cards			
Evaluate the terms and conditions of consumer loans			
Complete a credit application			
Examine a personal credit report			
Discuss the effect of credit rating on finances			
Explain various types of credit records			

CONSUMER CREDIT PROTECTION

FCS-CF-6. Students will evaluate current strategies for consumer protection			
Describe the importance of consumer protection			
Identify ways to protect against identity theft			
Explain the time-sensitive nature of resolving credit disputes			

CONSUMER DEBT

FCS-CF-7. Students will analyze the impact of debt on personal finances			
Evaluate the causes of debt	X	X	X
Analyze options for debt resolution.			
Explore the cost and effect of bankruptcy			

CONSUMER SAVINGS

FCS-CF-8. Students will critique savings options			
Evaluate savings options to meet short-term and long-term goals	X	X	X
Explain the relationship between saving and investing	X	X	X
Calculate using "Rule of 72" and the "time value of money."	X	X	X
Identify assets, liabilities, debt, and net worth	X	X	X
Identify the relationship between income, expenditures, and savings	X	X	X

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10a. Allows a student to develop a useable savings and budgeting plan based on the number of months until an expense is due and the short and 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.

CONSUMER INVESTMENTS

FCS-CF-9. Students will explore investment opportunities	X	X	X
Evaluate investment options to meet short-term and long-term goals	X	X	X
Identify types of investment alternatives and their risk-to-return relationship	X	X	X
Analyze factors affecting the rate of return on investments	X	X	X
Explore an investment portfolio	X	X	X
Discuss the purchase of homes and automobiles as investments	X	X	X

CONSUMER INSURANCE

FCS-CF-10. Students will compare insurance plans			
Describe various types of insurance			
Evaluate insurance protection against financial loss			
Examine individual insurance needs across the lifespan			
Determine insurance coverage required by law			

CONSUMER FINANCIAL GOALS

FCS-CF-11. Students will analyze the need for financial management to meet goals			
Examine the impact of media and technology on financial decisions			
Describe the need for personal and family financial planning	X	X	X
Review personal and legal documents related to personal finances			
Identify factors that affect personal finances through the lifespan	X	X	X
Identify positive and negative methods of managing money	X	X	X

CONSUMER SPENDING DECISIONS

FCS-CF-12. Students will discuss the importance of the consumer in the marketplace			
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CONSUMER HOUSING

FCS-CF-13. Students will assess information related to housing			
Examine the influence of values and goals on housing choices	X	X	X
Discuss housing decisions and factors that affect these choices.	X	X	X
Explain the roles of a tenant, landlord, and roommate			
Evaluate the resources available to rent or purchase housing and furnishings	X	X	X

CONSUMER TRANSPORTATION

FCS-CF-14. Students will assess information related to transportation			
Analyze transportation options	X	X	X
Evaluate costs and responsibilities of owning a vehicle	X	X	X
Identify the advantages and disadvantages of owning or leasing a vehicle	X	X	X
Compare the purchase of a new or used vehicle	X	X	X
Assess the annual cost incurred of maintaining a vehicle	X	X	X
Identify possible sources of automobile loans	X	X	X

FCS-CF-15. Students will investigate various tax responsibilities

Analyze tax options			
Discuss tax obligations and use of tax forms			
Examine taxing alternatives			