

FoolProof
Michigan 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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Economics

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E4.1.3 Personal Finance Strategy - Develop a personal finance strategy for earning, spending, saving and investing resources							
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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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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 services

3c. Critically evaluate fine 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

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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 fixed or a variable expense.	6b. Recognizing "good" from "bad" money burns.	6c. The importance of record-keeping in the budgeting and saving process.	6d. How to easily keep detailed records of income and expenses.	6e. Illustrate why savings plans are worthless if they don't work hand-in-hand with a budget.
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Episode Two: Work Harder! Make Less!
Core Message: This module allows students to see how their money habits in high school will have an enormous impact on the quality of their life the minute they begin to go to college and/or begin to support themselves. It also shows them why every budgeting and saving decision is impacted by spending decisions.

7. Has the student identify in an interactive exercises the consequences of bad consumer decisions on virtually every area of life.

7a. The impact of paying late on your credit score.

7b. The continuing impact your credit score has on many areas of your life, from employment, to housing and insurance.

7c. The difference in gross and net pay, and the impact that difference makes on life.

7d. The budgeting process, its complexity, and the impact of bad decisions on the budgeting process.

7e. It explores why bad money decisions themselves happen.

7f. It allows the student to calculate how one bad decision can lead to months or years of extra expense.

7g. It explains the role of the free enterprise system and the responsibilities that system places on the consumer.

7h. It allows the student to discover the critical importance of comparison shopping, and doing your homework.

7i. It teaches checking writing and account balancing skills

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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 differences between 'wants' versus 'needs,' 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 which illustrates the impact of unexpected expenses on our quality of life. The exercise requires each student to list his or her own unexpected expenses during the past months.

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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 is on their own and on 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.

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