

FoolProof Nevada 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							

Business Education [BE]

BE.3.0 COMMUNICATION: Demonstrates the ability to effectively communicate using a variety of oral, written and listening techniques in social and business environments.	X						
BE.4.0 ECONOMICS: Demonstrate an understanding of the allocation of the allocation of resources, economic systems, institutions and incentives, markets and prices in the U. S. economy, market structures, productivity, the role of government, international economic concepts and aggregate supply and demand.	X						
BE.5.0 ENTREPRENEURSHIP: Demonstrate an understanding of the unique characteristics of entrepreneurs, and describe the business plan components necessary to design and launch a successful business venture.							
BE.6.0 FINANCE: Demonstrate an understanding of all money matters relating to managing one's personal and business financial affairs.	X	X	X	X	X	X	X
BE.9.0 MARKETPLACE COMPUTATION: Demonstrate competency in applying mathematical foundations, number relationships and operations, patterns, functions and algebra, measurements, statistics, probability, problem-solving applications.							
BE.13.0 EMPLOYABILITY SKILLS: Achieve competence in workplace readiness, career development, and lifelong learning.							
Performance Standard 6.2 - Students will demonstrate an understanding of financial budgeting and planning.							
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Performance Standard 6.5 - Students will demonstrate an understanding of factors that affect the choice of credit, the cost of credit, and the legal aspects of using credit.							

Family and Consumer Sciences [FCS]

FCS.4.0 Family and Consumer Resource Management: Develop management skills related to individual, family, and community resources	X	X	X	X	X	X	X
FCS.5.0 Employability Skills: Achieve competence in workplace readiness, career development, and lifelong learning							

Economics [E]

E.1.0 The Economic Way of Thinking: Use fundamental economic concepts, including scarcity, choice, cost, incentives, and costs versus benefits to describe and analyze problems and opportunities, both individual and social.	X						
E.3.0 Functioning of Markets: Demonstrate an understanding of how markets work, including an understanding of why markets form, how supply and demand interact to determine market prices and interest rates, and how changes in prices act as signals to coordinate trade.	X						
E.4.0 Private U.S. Economic Institutions: Describe the roles played by U.S. economic institutions including financial institutions, labor unions, corporations, and not-for-profit organizations.	X	X	X	X	X	X	X
E.5.0 Money: Demonstrate an understanding of form of money, how money makes it easier to trade, borrow, save, invest, and compare the value of goods and services; and how the Federal Reserve System and its policies affect the U.S. money supply	X	X	X	X	X	X	X

English Language Arts [ELA]

ELA.2.0 Use reading process skills and strategies to build comprehension.	X	X	X	X	X	X	X
ELA.4.0 Read to comprehend, interpret, and evaluate informational texts for specific purposes.	X	X	X	X	X	X	X
ELA.6.0 Write with a clear focus and logical development, evaluating, revising, and editing for organization, style, tone, and word choice.							
ELA.7.0 Write using standard English grammar, usage, punctuation, capitalization, and spelling							
ELA.9.0 Speak using organization, style, tone, voice, and media aids appropriate to audience and purpose							
ELA.10.0 Participate in discussions to offer information, clarify ideas, and support a position							

Math [M]

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M.B Students will develop their ability to communicate mathematically by solving problems where there is a need to obtain information from the real world through reading, listening, and observing	X						
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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 service

3c. Critically evaluate fine print in marketing, advertising and promotion

3d. Identify predatory lending and how it may affect you now 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 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 their own expenses to determine which were 'wants' rather than 'needs.'	8b. Students work through an interactive exercise on fixed and variable costs, and then determine which of their expenses were fixed or variable.	8c. Identify in an exercise which illustrates the ease in 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. The exercise requires each student to list his or her own unexpected
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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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