

**FoolProof
Financial Education Systems, Inc.
Wyoming
Content and Performance
Standards
September 2008**



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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Career/Technical Education [CTE]

CTE.1 (Resources) Effectively manage time, money, materials, work space, and human resources.	X	X	X	X	X	X	X
CTE.2 (Interpersonal Skills) Acquire and demonstrate interpersonal skills necessary to be successful in the workplace.							
CTE.6 (Careers) Develop skills in career planning and workplace.							

Social Studies [SS]

SS.3 Demonstrate an understanding of economic principles and concepts and describe the influence of economic factors on individuals and societies.							
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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

Career/Technical Education [CTE]

CTE.1 (Resources) Effectively manage time, money, materials, work space, and human resources.

X

X

X

X

X

X

X

X

CTE.2 (Interpersonal Skills) Acquire and demonstrate interpersonal skills necessary to be successful in the workplace.

CTE.6 (Careers) Develop skills in career planning and workplace.

Social Studies [SS]

SS.3 Demonstrate an understanding of economic principles and concepts and describe the influence of economic factors on individuals and societies.

X

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.

3. Demonstrate personal responsibility when it comes to credit

3a. Identify the components of a credit score

3b. Separate the fact from opinion when 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 and in your future

3e. Explain consumerism and differentiate between your well-being and the corporate well-being

Career/Technical Education [CTE]

CTE.1 (Resources) Effectively manage time, money, materials, work space, and human resources.

X

X

X

X

X

X

CTE.2 (Interpersonal Skills) Acquire and demonstrate interpersonal skills necessary to be successful in the workplace.

CTE.6 (Careers) Develop skills in career planning and workplace.

Social Studies [SS]

SS.3 Demonstrate an understanding of economic principles and concepts and describe the influence of economic factors on individuals and societies.

X

X

X

X

X

X

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Module # 4 Road Trip!

Core message: Checking accounts and savings accounts are indispensable, powerful, and potentially dangerous tools.

4. Demonstrate how to use a checking and savings accounts

4a. Identify what a checking account is

4b. Practice using a checking account and debit card

4c. Compare and contrast debit cards and ATM cards

4d. Explore the features of automated financial services such as, electronic transfers, and bill paying online

4e. Explain the importance of always knowing your true balance of your checking account

4f. Practice reconciling your bank statement

4g. Identify check holds and minimum balances

4h. Examine the various types of financial services and the differences between banks and credit unions

4i. Identify mistakes you can make with your checking account that could lead to bad credit

Career/Technical Education [CTE]

CTE.1 (Resources) Effectively manage time, money, materials, work space, and human resources.

X

X

X

X

X

X

X

X

X

X

CTE.2 (Interpersonal Skills) Acquire and demonstrate interpersonal skills necessary to be successful in the workplace.

CTE.6 (Careers) Develop skills in career planning and workplace.

Social Studies [SS]

SS.3 Demonstrate an understanding of economic principles and concepts and describe the influence of economic factors on individuals and societies.

