			Module #	1 When It Hits	The Fan!		
FoolProof				ge: Your credit will r			
National Business Education							
Association Standards 2010		decision	ífe	e with money	irresponsible b prospects.	financial	ers of poor
FoolProof Real Financial Education	I. Understanding You and your money	 Basic fundamentals of money and decision making 	1b. Identify the role of money in your life	1c. Explore the common mistakes made with	 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
NATIONAL BUSINESS EDUCATION ASSOCIATION - National Standards for Business Education [2001]	-			••			
CAREER DEVELOPMENT [CD]							
NBE-CD.III Workplace Expectations: Relate the importance of workplace expectations to career development.							
NBE-CD.IV Career Strategy: Apply knowledge gained from individual assessment to a comprehensive set of goals and an individual career plan.							
COMMUNICATIONS [COMM]							
NBE-COM.I Foundations of Communication: Communicate in a clear, courteous, concise, and correct manner on personal and professional levels.							
NBE-COMM.III Technological Communication: Use technology to enhance the effectiveness of communication. COMPUTATION [COMP]							
NBE-COMP.I Mathematical Foundations: Apply basic mathematical operations to solve problems.							
NBE-COMP.VI Problem-Solving Applications: Use mathematical procedures to analyze and solve business problems.							
PERSONAL FINANCE [PF]							
NBE-PF.I Personal Decision Making: Use a rational decision-making process as it applies to the roles of citizens, workers, and consumers.	Х	Х	Х	Х	Х	Х	Х
NBE-PF.II Earning a Living: Identify various forms of income and analyze factors that affect income as a part of the career decision-making process.							
NBE-PF.III Managing Finances and Budgeting: Develop and evaluate a spending/savings plan.							
NBE-PF.IV Saving and Investing: Evaluate savings and investment options to meet short- and long-term goals.							
NBE-PF.V Buying Goods and Services: Apply a decision-making model to maximize consumer satisfaction when buying goods and services.					X		
NBE-PF.VI Banking: Evaluate services provided by financial deposit institutions to transfer funds.							
NBE-PF.VII Using Credit: Analyze factors that affect the choice of credit, the cost of credit, and the legal aspects of using credit.	Х	Х	X	X	X	X	X
NBE-PF.VIII Protecting Against Risk: Analyze choices available to consumers for protection against risk and financial loss.							

FoolProof			Core message:	odule # 2 Breath You are the only pe	ning Without Air	s your credit.		
National Business Education					r			
Association Standards 2010	ø			with poor		ts	, the five	ing
FOOLP TOO F	. Identify what a bad decision is using examples based on teenagers' common mistakes	ia. Explain what credit is	2b. Identify the role of credit in your life	2c. Identify what mistakes can be made with 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 factors that control credit score	2g. Identify and comprehend risk-based lending
NATIONAL BUSINESS EDUCATION ASSOCIATION - National Standards for Business Education [2001]	<u>ν</u> π	I N	I N	1 10	I N	N	NE	I N
CAREER DEVELOPMENT [CD]								
NBE-CD.III Workplace Expectations: Relate the importance of workplace expectations to career development.								
NBE-CD.IV Career Strategy: Apply knowledge gained from individual assessment to a comprehensive set of goals and an individual career plan.								
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NBE-COMP.VI Problem-Solving Applications: Use mathematical procedures to analyze and solve business problems.								
PERSONAL FINANCE [PF]								
NBE-PF.I Personal Decision Making: Use a rational decision-making process as it applies to the roles of citizens, workers, and consumers.	X	X	X	Х	X	X	Х	X
NBE-PF.II Earning a Living: Identify various forms of income and analyze factors that affect income as a part of the career decision-making process.								
NBE-PF.III Managing Finances and Budgeting: Develop and evaluate a spending/savings plan.								
NBE-PF.IV Saving and Investing: Evaluate savings and investment options to meet short- and long-term goals.					_			
NBE-PF.V Buying Goods and Services: Apply a decision-making model to maximize consumer satisfaction when buying goods and services.				Х				
NBE-PF.VI Banking: Evaluate services provided by financial deposit institutions to transfer funds.								
NBE-PF.VII Using Credit: Analyze factors that affect the choice of credit, the cost of credit, and the legal aspects of using credit.	X	X	X	Х	X	X	Х	X
NBE-PF.VIII Protecting Against Risk: Analyze choices available to consumers for protection against risk and financial loss.						-		

			Module # 3 Kid			
FoolProof	Core message:	Smart consumers of	critically evaluate m acceptir	arketing and advert ig them.	ising messages rat	her than simply
National Business Education Association Standards 2010	Ħ.	ore	, ou	ing,	may affect	e between ing
FOCIPION Real Financial Education	. Demonstrate personal responsibility when it	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	38. Explain consumerism and differentiate between your well-being and the corporate well-being
NATIONAL BUSINESS EDUCATION ASSOCIATION - National Standards for Business Education [2001]	m ŭ	l m	m w	Мē	m >	× 3
CAREER DEVELOPMENT [CD]						
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NBE-COMP.VI Problem-Solving Applications: Use mathematical procedures to analyze and solve business problems.						
PERSONAL FINANCE [PF]						
NBE-PF.I Personal Decision Making: Use a rational decision-making process as it applies to the roles of citizens, workers, and consumers.	Х	х	х	X	х	Х
NBE-PF.II Earning a Living: Identify various forms of income and analyze factors that affect income as a part of the career decision-making process.						
NBE-PF.III Managing Finances and Budgeting: Develop and evaluate a spending/savings plan.						
NBE-PF.IV Saving and Investing: Evaluate savings and investment options to meet short- and long-term goals.						
NBE-PF.V Buying Goods and Services: Apply a decision-making model to maximize consumer satisfaction when buying goods and services.	Х	Х	Х	X	Х	Х
NBE-PF.VI Banking: Evaluate services provided by financial deposit institutions to transfer funds.						
NBE-PF.VII Using Credit: Analyze factors that affect the choice of credit, the cost of credit, and the legal aspects of using credit.	X	X	X	X	X	X
NBE-PF.VIII Protecting Against Risk: Analyze choices available to consumers for protection against risk and financial loss.						

FoolProof		Co	ore message: Check	king accounts and s	Module # 4 savings accounts are	Road Trip! indispensable, po	werful, and potentia	illy dangerous too	ols.	
National Business Education										
Association Standards 2010			5	ş	б	,			S	king
	ø		t card	ATM cards	d financial , and bill paying	importance of always knowing your your checking account		s,	Examine the various types of financial services the differences between banks and credit unions	thec
	av ing		debit	ATM	incia Dill	/ing	ŧ	balances	serv	onr o
	es p	.s	and	and	fina	NO U.	mer	bala	cial d cre	- - ×
	gan		nr	rds	ited	ys k	state	E	inan	dit wit
à	ŠĶ	CCOL	account	E G	tome	alwa	bank statement	minimum	of f	nake
*FOOIP::	how to use a checking and savings	Identify what a checking account	ing in	Compare and contrast debit cards and	satures of automated electronic transfers, a	e of ting	ır ba	and n	ypes en b	an r bad
	nse	ec ki	checking	rast	es o	heck	reconciling your	ds a	us t	d to
Real Financial Education	, to	d C	Ø	cont	features , electro	port ur c	ili	holds	ario s be	es y
	<u>8</u>	hat	using	pur	e fe	e ii.	conc	check	he v ence	stak
	trate	× ×	e ne	5	uch th	n the ce of	ē	.≻	ne t ffere	/ mi
	ions	entií	Practice	E D	plor es su	Explain tl	Practice	Identify	e di	intify nt th
	. Demonstrate F ccounts	a. Id	Pr	S	4d. Explore the fea services such as, e online	e. Ex		g. Id	4h. Ex and th	 Identify mistakes you can make with your checking account that could lead to bad credit
NATIONAL BUSINESS EDUCATION ASSOCIATION - National	4. g	4	4	4	9 8 0	4 P	4f.	4,	4 g	4i.
Standards for Business Education [2001] CAREER DEVELOPMENT [CD]			<u> </u>	1			<u> </u>	I		
NBE-CD.III Workplace Expectations: Relate the importance of										
workplace expectations to career development.										
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plan.										
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COMPUTATION [COMP]										
NBE-COMP.I Mathematical Foundations: Apply basic mathematical operations to solve problems.	X	Х	Х	Х	Х	Х	Х	Х	X	X
NBE-COMP.VI Problem-Solving Applications: Use mathematical procedures to analyze and solve business problems.	X	X	X	X	X	X	X	X	X	X
PERSONAL FINANCE [PF]										
NBE-PF.I Personal Decision Making: Use a rational decision-making process as it applies to the roles of citizens, workers, and consumers.	X	Х	Х	Х	X	X	X	X	X	x
NBE-PF.II Earning a Living: Identify various forms of income and analyze factors that affect income as a part of the career decision- making process.										
NBE-PF.III Managing Finances and Budgeting: Develop and evaluate a spending/savings plan.										
NBE-PF.IV Saving and Investing: Evaluate savings and investment options to meet short- and long-term goals.										
NBE-PF.V Buying Goods and Services: Apply a decision-making model to maximize consumer satisfaction when buying goods and services.										
NBE-PF.VI Banking: Evaluate services provided by financial deposit institutions to transfer funds.	X	Х	Х	Х	Х	Х	Х	Х	Х	X
NBE-PF.VII Using Credit: Analyze factors that affect the choice of credit, the cost of credit, and the legal aspects of using credit.										
NBE-PF.VIII Protecting Against Risk: Analyze choices available to consumers for protection against risk and financial loss.										

FoolProof				Core messag	Module # 5 Su e: Use credit cards		will be hurt.			
National Business Education										
Association Standards 2010						t	υ			
Association Standards 2010		p				deb	y the	that	<u> </u>	
	ards	cur		nts	S	erm	entif Jit	suc	going over your	<u>></u>
	dit c	nnse	nal	yme	cards	ıg-te	o ide crec	tuti	ove	ldisu
	<u>G</u>	Jer L	ann oal	, pa	edit	J lor	rs to vith	insti	ing	spor
	iing	to D	, Ioan, annual principal	nel)	with credit	ıcing	offe es v	cial	e j	r re
[§] CoolDucof	hanc	anc	it, lo d pr	of tii	wit	dangers of financing long-term debt	edit card offers to identify or purchases with credit	contrast financial institutions that	es o	redi
\$ -CC+-2100	e ii	ards	define credit, I	Jce o	period	of t	credit o	ast fi	nenc	ige o
Real Financial Education	sn o	di:	ine	ortai	е Бе	gers	s cre king	ontra	sedi	Jana
	6. Select strategies to use in handling credit cards debt	Explain how credit cards and other unsecured is work	def int	Explain the importance of timely payments	grace	dan	various crec s of making p		Identify the consequences of and paying late	Explain how to manage credit responsibly
	ateg	моф	and crate,	the	the	y the c cards	var s of	e an	the ying	wot
	t str	ain ork	ntify age	ain	ain	ntify dit o	pare	par	ıtify 1 pa	Ë
	elec	5a. Explain oans work	b. Identify a	Expl	Explain the	e. Identify the ith credit cards	Com	g. Compare and ffer credit cards	Ider : and	xpla
	5. S debt	5a. Ioan	5b.	5c.	5d.	5e. with	5f. Compare v ramifications c	5g.	5h. I limit	5i. E
NATIONAL BUSINESS EDUCATION ASSOCIATION - National Standards for Business Education [2001]										
CAREER DEVELOPMENT [CD]										
NBE-CD.III Workplace Expectations: Relate the importance of workplace expectations to career development.										
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plan.										
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NBE-COMP.I Mathematical Foundations: Apply basic mathematical operations to solve problems.										
NBE-COMP.VI Problem-Solving Applications: Use mathematical procedures to analyze and solve business problems.										
PERSONAL FINANCE [PF]										
NBE-PF.I Personal Decision Making: Use a rational decision-making process as it applies to the roles of citizens, workers, and consumers.	X	X	X	X	X	X	X	X	X	X
NBE-PF.II Earning a Living: Identify various forms of income and analyze factors that affect income as a part of the career decision-making process.										
NBE-PF.III Managing Finances and Budgeting: Develop and evaluate a spending/savings plan.										
NBE-PF.IV Saving and Investing: Evaluate savings and investment options to meet short- and long-term goals.										
NBE-PF.V Buying Goods and Services: Apply a decision-making model to maximize consumer satisfaction when buying goods and services.										
NBE-PF.VI Banking: Evaluate services provided by financial deposit institutions to transfer funds.										
NBE-PF.VII Using Credit: Analyze factors that affect the choice of credit, the cost of credit, and the legal aspects of using credit.	Х	Х	X	Х	X	Х	X	X	Х	X
NBE-PF.VIII Protecting Against Risk: Analyze choices available to consumers for protection against risk and financial loss.										

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. FoolProof **National Business Education Association Standards 2010** Learning to accept responsibility for anding decision. . The importance of r dgeting and saving p e p 5 5 NATIONAL BUSINESS EDUCATION ASSOCIATION - National Standards for Business Education [2001] CAREER DEVELOPMENT [CD] NBE-CD.III Workplace Expectations: Relate the importance of workplace expectations to career development. Χ Χ X X X NBE-CD.IV Career Strategy: Apply knowledge gained from individual assessment to a comprehensive set of goals and an individual caree COMMUNICATIONS [COMM] NBE-COM.I Foundations of Communication: Communicate in a clear, courteous, concise, and correct manner on personal and professiona NBE-COMM.III Technological Communication: Use technology to enhance the effectiveness of communication. COMPUTATION [COMP] NBE-COMP.I Mathematical Foundations: Apply basic mathematical operations to solve problems. X X NBE-COMP.VI Problem-Solving Applications: Use mathematical procedures to analyze and solve business problems. X X X X X PERSONAL FINANCE [PF] NBE-PF.I Personal Decision Making: Use a rational decision-making process as it applies to the roles of citizens, workers, and Χ X Χ X X X NBE-PF.II Earning a Living: Identify various forms of income and analyze factors that affect income as a part of the career decision-Χ X X X X making process. NBE-PF.III Managing Finances and Budgeting: Develop and evaluate a spending/savings plan. X X Χ X X Χ NBE-PF.IV Saving and Investing: Evaluate savings and investment options to meet short- and long-term goals. NBE-PF.V Buying Goods and Services: Apply a decision-making mode to maximize consumer satisfaction when buying goods and services. Χ Χ Х Х Х Х NBE-PF.VI Banking: Evaluate services provided by financial deposit institutions to transfer funds. NBE-PF.VII Using Credit: Analyze factors that affect the choice of credit, the cost of credit, and the legal aspects of using credit. Χ Χ X X X Χ NBE-PF.VIII Protecting Against Risk: Analyze choices available to consumers for protection against risk and financial loss.

					sode Two: Work H					
FoolProof	Core Message:				s in high school will vs them why every b					to go to college
National Business Education										
Association Standards 2010										
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	e mei	core	to to	<u>e</u>	, and the process.			ace	₽ D	
	ictiv insu	dit s	ore the	and the	, an pro		one of	ise m	doir	ŧ
	d co	cre	t scr loyn	pay, a	exity	ons	ow o	yste	and	noog
	in in f ba	your	redi	et pi	complexity,	SCISI	or y	ens	ing,	g ac
žP - ID C	in a is of	8	your credit score has from employment, to	n br	is co	p /e	lcula	s the	opp	gar
	ntify ance very	ate	e ct	ssal	ss, ii	none	mor	fthe	to d n sh	i l
Real Financial Education	ider eque	ying	ur ≣ e .	g g m	Suc	ad r	ant to	ole o	dent	v gr
Real Financial Education	ent	f pa	ng in fyo	e in	d pr cisic	hy b ven.	tude	esp.	stuc	e C
	stud n vij	act o	tinui as o insu	renc	getir d de	es w	he s car	ns th the r	of so	s ch ≣s
	the ses the se	E 2	con are	diffe	budgeting process, its.	olore ves t	ws t sion	plaii and 1	ows lce o	g sk
	 Has the student identify in an interactive exercises the consequences of bad consumer decisions on virtually every area of life. 	The impact of paying late on your credit score.	The nany sing	c. The difference in gross and net r mpact that difference makes on life.	7d. The l	e. It explores why bad money decisions temselves happen.	rf. It allows the student to calculate how one and decision can lead to months or years of extra expense.	g. 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 balanding skills
	7. F exel deci	7a.	7b. The continuing impact yr on many areas of your life, fr housing and insurance.	7c	. b7d.	7e. I	7f. II bad extra	7g. syst on tl	7h. impo your	7i. I bala
NATIONAL BUSINESS EDUCATION ASSOCIATION - National										
Standards for Business Education [2001] CAREER DEVELOPMENT [CD]										
NBE-CD.III Workplace Expectations: Relate the importance of										
workplace expectations: Relate the importance of workplace expectations to career development.	х	X	Х	X	Х	X	Х	Х	Х	X
NBE-CD.IV Career Strategy: Apply knowledge gained from individual	^	^	^	^	^		^	^	^	
assessment to a comprehensive set of goals and an individual career										
plan.										
COMMUNICATIONS [COMM]										
NBE-COM.I Foundations of Communication: Communicate in a clear, courteous, concise, and correct manner on personal and professional										
levels.										
NBE-COMM.III Technological Communication: Use technology to										
enhance the effectiveness of communication. COMPUTATION [COMP]										
NBE-COMP.I Mathematical Foundations: Apply basic mathematical operations to solve problems.	Х	X	х	X	X	X	Х	Х	Х	X
NBE-COMP.VI Problem-Solving Applications: Use mathematical	^	^	^	^	^	^	^	^		^
procedures to analyze and solve business problems.	Х	Х	X	X	Х	Х	Х	Х	Х	X
PERSONAL FINANCE [PF]										7.
NBE-PF.I Personal Decision Making: Use a rational decision-making										
process as it applies to the roles of citizens, workers, and consumers.	v	v	v	v	v	v	v	v	v	V
NBE-PF.II Earning a Living: Identify various forms of income and	Х	X	X	X	X	Х	X	X	X	X
analyze factors that affect income as a part of the career decision-	v	v	v	V	V	V	v	v	v	V
making process. NBE-PF.III Managing Finances and Budgeting: Develop and evaluate a	X	X	X	X	X	Х	Х	X	Х	X
spending/savings plan.	v	V	v	v	v	V	v	v	v	V
NBE-PF.IV Saving and Investing: Evaluate savings and investment	Х	X	X	X	Х	Х	X	X	Х	X
options to meet short- and long-term goals.										
NBE-PF.V Buying Goods and Services: Apply a decision-making model										
to maximize consumer satisfaction when buying goods and services.	х	v	X	v	х	Х	v	Х	v	Х
NBE-PF.VI Banking: Evaluate services provided by financial deposit	^	Х	^	X	٨	٨	X	^	X	^
institutions to transfer funds.										
NBE-PF.VII Using Credit: Analyze factors that affect the choice of										
credit, the cost of credit, and the legal aspects of using credit.	Х	Х	Х	Х	Х	Χ	Х	Х	Х	X
NBE-PF.VIII Protecting Against Risk: Analyze choices available to										
consumers for protection against risk and financial loss.										

FoolProof **National Business Education Association Standards 2010**



Episode Three: Work Less! Make More!

Core Message: Incorporates a student's individual seven-day spending record to illustrate the "work less, make

FoolProof	core message: incorporates a students 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.										
National Business Education		emphasizes	the importance of s	avings in maintaini	ng a budget.						
Association Standards 2010											
	٥			B	p	s s					
	ay 1	ads.	Students work through an interactive exercise ixed and variable costs, and then determine ch of their expenses were fixed or variable.	e ea ered	a, ar	Students will navigate an interactive exercise th illustrates the impact of unexpected expens und quality of life. The exercise requires each tent to list his or her own unexpected expensing the past months.					
	ğ	a. Demonstrate in an interactive exercise the ifferences between 'wants' versus interds," annen evaluate each of their own expenses to eletermine which were wants rather than 'need letermine which were wants' rather than 'need	exer able	s the lowe	ying s w	xerd d expl ss est expe					
) Š	ercis sedi ses nan	ive dete	ate	o protection	ve e ctec uire luire					
	ğ	s 'ne s 'ne tper	en den d	ustr	allse	xpe xpe yes					
à	<u> </u>	tive n ey rath	inte ixec	ill us	i g	une					
Foo!Proof	gs,	s've ow nts'	an are i	whic	g of eir e	an ii xen m u					
8 - U - 1 U U I	i š	inte ants heir war	ugh osts	ext	di fi	ate pac pac ne e					
Real Financial Education	e ss 1ses	of t	hro le c	erc	star ch c	wig in the					
	hav	re ir ach ach re	ork t riab kpe	n ex aris	den	II na the Iife s or					
	E Š	stra betv te e	=	n ai ny v	d. Show an unders nen determine whic impulse" expenses	s wi ates y of st hi					
	윤룡	non Ses Ilua	and and the	tify i	e ar	ents ustr ualit to lis					
	you	Per Person	Stud xed h of	den	Shor det ulse	Stud h iiii ar q ent					
	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 exercis 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 or our quality of life. The exercise requires each student to list his or her own unexpected expenses during the past months.					
NATIONAL BUSINESS EDUCATION ASSOCIATION - National				. <u>~ .=</u>							
Standards for Business Education [2001] CAREER DEVELOPMENT [CD]											
NBE-CD.III Workplace Expectations: Relate the importance of											
workplace expectations to career development.	Х	X	X	X	X	X					
NBE-CD.IV Career Strategy: Apply knowledge gained from individual											
assessment to a comprehensive set of goals and an individual career plan. $% \label{eq:controller}$											
COMMUNICATIONS [COMM]											
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levels.											
NBE-COMM.III Technological Communication: Use technology to enhance the effectiveness of communication.											
COMPUTATION [COMP]											
NBE-COMP.I Mathematical Foundations: Apply basic mathematical											
operations to solve problems.	Х	Х	Х	Х	Х	Χ					
NBE-COMP.VI Problem-Solving Applications: Use mathematical											
procedures to analyze and solve business problems.	X	X	X	Χ	X	Х					
PERSONAL FINANCE [PF]											
NBE-PF.I Personal Decision Making: Use a rational decision-making											
process as it applies to the roles of citizens, workers, and											
consumers.	X	X	X	Х	X	X					
NBE-PF.II Earning a Living: Identify various forms of income and analyze factors that affect income as a part of the career decision-											
making process.	Х	Х	X	Х	X	Х					
NBE-PF.III Managing Finances and Budgeting: Develop and evaluate a											
spending/savings plan.	Х	X	X	X	X	Х					
NBE-PF.IV Saving and Investing: Evaluate savings and investment		1									
options to meet short- and long-term goals.											
NBE-PF.V Buying Goods and Services: Apply a decision-making model											
to maximize consumer satisfaction when buying goods and services.	Х	Х	Х	X	X	Х					
NBE-PF.VI Banking: Evaluate services provided by financial deposit			^	^	^	^					
institutions to transfer funds.											
NBE-PF.VII Using Credit: Analyze factors that affect the choice of	-	1									
credit, the cost of credit, and the legal aspects of using credit.	Х	Х	Х	Х	Х	Х					
NBE-PF.VIII Protecting Against Risk: Analyze choices available to				^	^	^					
consumers for protection against risk and financial loss.	1	1									

FoolProof				Core I	Message: Budgeting,			? A Millionaire? d the importance o		cial issues and retir	ement.			
National Business Education														
Association Standards 2010														
FOOP OF Real Financial Education	 The importance of planning ahead for financial ssues and retirement 	 Demonstrates the importance of beginning a savings plan early in life. 	b. Identifies the importance of discipline when it comes to financial decisions	oc. Demonstrates the importance of making conscious decisions rather than acting on impulse	of, Explains the importance of understanding the inflerence in investments and permanently depreciating assets and investing in nonne-producing assets.	te identifies the reason for 'paying yourself irst and why it is a key habit that can be earned by anyone.	3f. Teaches the importance of learning how to make smart decisions by doing your research when it comes to money.	9g. Identifies the differences in the sources of information available to make decisions. For instance, the difference in adversiting and a review by a consumer advocate when it comes to accurate information about a product, program, or service.	9h. Teaches that each consumer is ultimately responsible for his or her decisions in the consumer narketplace.	 Teaches how to recognize the difference in egitimate sources of information and biased iources of information. 	j. Explains the role of consumer advocates in the consumer marketplace.	R. Evaluates the role of advertising in consumer decisions	9). Demonstrates that education can increase your earning power.	im. Identifies the critical role of compounding niterest in building savings.
NATIONAL BUSINESS EDUCATION ASSOCIATION - National Standards for Business Education [2001]	<u>.</u>	0, 0,	0, 0		1 0 0 0 1	042	1 0, 0, 0	10/ 1	0, 2, 2	0 = 0	0, 0	0, 0		. 05
CAREER DEVELOPMENT [CD]														
NBE-CD.III Workplace Expectations: Relate the importance of workplace expectations to career development.	Х	Х	Х	Х	х	Х	Х	Х	Х	Х	Х	Х	X	x
NBE-CD.IV Career Strategy: Apply knowledge gained from individual assessment to a comprehensive set of goals and an individual career plan.				X										
COMMUNICATIONS [COMM]														
NBE-COM.I Foundations of Communication: Communicate in a clear, courteous, concise, and correct manner on personal and professional levels.														
NBE-COMM.III Technological Communication: Use technology to enhance the effectiveness of communication. COMPUTATION [COMP]														
• •														
NBE-COMP.I Mathematical Foundations: Apply basic mathematical operations to solve problems.	X	Х	X	Х	X	Х	Х	X	Х	Х	X	X	X	X
NBE-COMP.VI Problem-Solving Applications: Use mathematical procedures to analyze and solve business problems. PERSONAL FINANCE [PF]	X	Х	Х	Х	Х	Х	X	Х	Х	X	X	Х	X	X
NBE-PF.I Personal Decision Making: Use a rational decision-making														
process as it applies to the roles of citizens, workers, and consumers.	X	X	x	х	X	x	X	X	Χ	Х	X	X	X	X
NBE-PF.II Earning a Living: Identify various forms of income and analyze factors that affect income as a part of the career decision- making process.	X	х	х	Х	Х	х	Х	Х	Х	Х	X	х	Х	X
NBE-PF.III Managing Finances and Budgeting: Develop and evaluate a spending/savings plan.	X	Х	Х	Х	x	Х	Х	X	X	x	X	x	X	x
NBE-PF.IV Saving and Investing: Evaluate savings and investment options to meet short- and long-term goals.	Х	Х	Х	Х	Х	Х	Х	Х	Х	Х	Х	Х	Х	x
NBE-PF.V Buying Goods and Services: Apply a decision-making model to maximize consumer satisfaction when buying goods and services.	Х	х	х	Х	х	х	х	Х	Х	Х	Х	х	Х	X
NBE-PF.VI Banking: Evaluate services provided by financial deposit institutions to transfer funds.														
NBE-PF.VII Using Credit: Analyze factors that affect the choice of credit, the cost of credit, and the legal aspects of using credit.	Х	Х	Х	Х	х	Х	Х	Х	Х	х	Х	х	Х	х
NBE-PF.VIII Protecting Against Risk: Analyze choices available to consumers for protection against risk and financial loss.														

Episode 5 "Reality Day" Core Message: Students develop a personal short-term and long-term budget. FoolProof **National Business Education Association Standards 2010** NATIONAL BUSINESS EDUCATION ASSOCIATION - National Standards for Business Education [2001] CAREER DEVELOPMENT [CD] NBE-CD.III Workplace Expectations: Relate the importance of workplace expectations to career development. X X Χ NBE-CD.IV Career Strategy: Apply knowledge gained from individual assessment to a comprehensive set of goals and an individual caree COMMUNICATIONS [COMM] NBE-COM.I Foundations of Communication: Communicate in a clear, courteous, concise, and correct manner on personal and professiona NBE-COMM.III Technological Communication: Use technology to nhance the effectiveness of communication. COMPUTATION [COMP] NBE-COMP.I Mathematical Foundations: Apply basic mathematical operations to solve problems X NBE-COMP.VI Problem-Solving Applications: Use mathematical procedures to analyze and solve business problems. X Χ X PERSONAL FINANCE [PF] NBE-PF.I Personal Decision Making: Use a rational decision-making process as it applies to the roles of citizens, workers, and X X X NBE-PF.II Earning a Living: Identify various forms of income and analyze factors that affect income as a part of the career decision-Χ X making process. NBE-PF.III Managing Finances and Budgeting: Develop and evaluate a spending/savings plan. Χ Χ X NBE-PF.IV Saving and Investing: Evaluate savings and investment options to meet short- and long-term goals. X X Χ NBE-PF.V Buying Goods and Services: Apply a decision-making mode to maximize consumer satisfaction when buying goods and services. Χ Х Х NBE-PF.VI Banking: Evaluate services provided by financial deposit institutions to transfer funds. NBE-PF.VII Using Credit: Analyze factors that affect the choice of credit, the cost of credit, and the legal aspects of using credit. Χ Χ Χ NBE-PF.VIII Protecting Against Risk: Analyze choices available to consumers for protection against risk and financial loss.