

FoolProof National Business Education Association Standards 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
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.	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.							
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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.	X	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 National Business Education Association Standards 2010 	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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FoolProof National Business Education Association Standards 2010 	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
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Teacher FoolProof
Real Financial Education

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 DEVELOPMENT [CD]

[illegible]

Teacher FoolProof
Real Financial Education

Module # 3 Sucker Punch:
Core message: Use credit cards very wisely or you will be hurt.

5. Select strategies to use in handling credit cards debt	
5a. Explain how credit cards and other unsecured loans work	
5b. Identify and define credit, loan, annual percentage rate, 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 offer credit cards	
5h. Identify the consequences of going over your limit and paying late	
5i. Explain how to manage credit responsibly	

CAREER DEVELOPMENT [CD]

[illegible]

FoolProof National Business Education Association Standards 2010 	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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**FoolProof
National Business Education
Association Standards 2010**



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

NATIONAL BUSINESS EDUCATION ASSOCIATION - National Standards for Business Education [2001]

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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 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 expenses during the past months.
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FoolProof
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Episode 4: Me? A Millionaire?

Core Message: Budgeting, savings and spending decisions and the importance of planning for financial issues and retirement.

9. The importance of planning ahead for financial issues and retirement

9a. Demonstrates the importance of beginning a savings plan early in life.

9b. Identifies the importance of discipline when it comes to financial decisions

9c. Demonstrates the importance of making conscious decisions rather than acting on impulse

9d. Explains the importance of understanding the difference in investments and permanently depreciating assets and investing in income-producing assets.

9e. Identifies the reason for "paying yourself first and why it is a key habit that can be learned by anyone.

9f. 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 advertising 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 marketplace.

9i. Teaches how to recognize the difference in legitimate sources of information and biased sources of information.

9j. Explains the role of consumer advocates in the consumer marketplace.

9k. Evaluates the role of advertising in consumer decisions

9l. Demonstrates that education can increase your earning power.

9m. Identifies the critical role of compounding interest in building savings.

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NBE-COMP.VI Problem-Solving Applications: Use mathematical procedures to analyze and solve business problems.

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NBE-PF.IV Saving and Investing: Evaluate savings and investment options to meet short- and long-term goals.

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FoolProof National Business Education Association Standards 2010 	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 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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