1. Define the concept of personal finance and explain the importance of personal financial planning using information sources such as instructional materials, news articles, blogs from reputable sources, personal narratives, and industry publications.

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**Student Edition:**
- *Achieving Your Financial Goals* 81-82
- *Assessment* 75 #1-#2
- *Chapter Review* 86 #12
- *Document Detective* 68
- *Financial Goals and Activities for Various Life Situations* 70
- *Financial Planning Resources* 66-67
- *Guidelines for Setting Goals* 71
- *Money Management* 121
- *Personal Financial Decisions* 63-69
- *Planning an Insurance Program* 506, 508-509
- *Planning for Retirement* 577-579

**Teacher Edition:**
- AAK 23; AE 20; CRG 20; DS 20; RV 21; T22
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| 2. Write long-term (over 5 years), mid-term (1 - 5 years), and short-term (a year or less) personal financial goals, defining desired education, career, and earning milestones and saving and spending plans. Evaluate factors that may influence the goals, including family responsibilities, individual values, and economic conditions. | **Student Edition:**  
Achieving Your Financial Goals 81  
Develop Your Financial Goals 64  
Developing and Using a Financial Plan 82  
Developing Personal Financial Goals 69  
Setting Long Range Goals 578  
Set Your Financial Goals 135  
**Teacher Edition:**  
CT 22, 24; F 22; T22, 23; UA 24 |
| 3. Develop a chart, table, or graphic to compare characteristics of various careers, such as alignment to personal interest and aptitude, education requirements, available positions, salaries, potential lifetime earnings, and employer benefits. Research and report (orally or in an explanatory text) the requirements for admission to and related costs of attending a specific postsecondary institution and how that will support education, career, and earning goals. | **Student Edition:**  
Assessment 100 #1-#3, 113 #8  
A Career Plan of Action 95  
Around the World 97  
As You Read 101  
Career Information Sources 102-103  
Careers That Count! 98  
Choosing a Career 91-93  
Common Cents 92  
Consequences of Choices 66  
External Factors and Opportunities 94, 96, 98  
Factors Affecting Salary 108  
Stages of Career Planning, Changes, and Advancement 93  
**Teacher Edition:**  
21CS 26; A 29; AAK 29; DS 26; F 28; RG 27; T 28; VS 27 |
| 4. Demonstrate an understanding of Free Application for Federal Student Aid (FAFSA) requirements to apply for postsecondary education financial aid by completing an application. Identify strategies for reducing the overall cost of postsecondary education, including the impact of scholarships, grants, work study, and other assistance. | **Student Edition:**  
Can You Afford a Loan? 234  
Common Cents 92  
Getting the Money Needed to Start and Investment Program 318, 320  
Savers and Investors 24  
School Guidance Offices 102  
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RG 54 |
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| 5. Research multiple viewpoints that support or question the use of student loan debt in paying for postsecondary education. Assess the extent to which the reasoning and evidence presented support the author’s claim. Citing specific textual evidence, craft an argumentative essay that either supports or opposes the use of student loan debt, developing both claim(s) and counterclaim(s) fairly. | **Student Edition:**  
Consequences of Choices 66  
Savers and Investors 24  
**Teacher Edition:**  
RG 54 |
| 6. Describe factors affecting take-home pay such as tax withholdings, benefits (e.g., insurance, 401k), and plan payroll deductions. Complete a 1040EZ or 1040A and a W-4 Employee’s Withholding Allowance paperwork, and analyze the W-2 Wage and Tax Statement for federal income tax purposes. | **Student Edition:**  
Document Detective 99, 469  
Factors Affecting Salary 108  
Measuring Employee Benefits 108-109  
Reading Check 109  
Social Security Benefits 587  
Taxes and Mutual Funds 425  
Your Taxable Income 471  
**Teacher Edition:**  
A 109; CT 112; M 30, 31; RG 108 |
| 7. Create a personal balance sheet. Determine assets and liabilities and calculate net worth. Using research from local sources (such as newspapers, chambers of commerce, local government, and company websites), create a monthly personal budget. Cite specific textual evidence from findings when calculating earnings of a selected occupation and including accurately estimated household living expenses, taxes, potential savings, and an emergency fund. | **Student Edition:**  
Assessment 143  
Average Annual Expenditures 138  
Document Detective 139  
Preparing a Budget 135, 137-138, 140  
The Monthly Budget 136  
**Teacher Edition:**  
A 37; AAK 38; F 37; T37 |
| 8. Understand the availability of consumer protection laws, agencies, and resources. Investigate the availability and reliability of resources to assist consumers in making buying decisions (include national, state, and local resources, as appropriate). | **Student Edition:**  
Assessment 258 #3  
Consumer Credit Protection Laws 255-256  
Federal Agencies 257  
The U.S. Bankruptcy Act of 1978 263  
Your Rights Under Consumer Credit Laws 257  
**Teacher Edition:**  
A 60; AAK 60; T 59 |
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| 9. Compare and contrast services and products available from financial service providers such as commercial banks, savings and loans, and credit unions. Identify the services that best support the personal financial goals. Craft an argumentative essay supported by evidence about selecting a specific financial account or service to best meet current and/or future financial goals. | **Student Edition:**
Assessment 201 #2, #6
Electronic Banking 190
Electronic Banking Services 190-192, 194
Evaluating Financial Services 194
Financial Institutions 20-21
Financial Services 189
Reading Check 21, 194, 197
Selecting a Financial Institution 196-197
Stock Brokers 21
Types of Financial Institutions 195-197
Types of Financial Services 188-190 |

| 10. Compare and contrast the various sources and types of consumer credit, such as student loans, auto loans, store credit cards, and payday loans. Draw conclusions about the types of credit best suited for financing and/or purchasing various goods and services, defending claims with specific textual evidence. | **Student Edition:**
Assessment 233 #2-#3
Consumer Installment Credit 226
Reading Check 229
Sources of Consumer Credit 229-230, 231, 232
Types of Credit 227-229 |

| 11. Citing information from at least one of the three major credit reporting agencies, describe credit reports and credit scores. Describe the relationship between consumers and credit reports/credit scores, discussing their importance and citing specific textual evidence from research. Analyze a sample credit report and interpret how the contents may affect the credit score. Explain how the credit score may impact borrowing opportunities and the cost of credit. Summarize specific activities used to maintain a good credit score. | **Student Edition:**
Assessment 249 #5
Credit Bureaus 246
Dealing With Stolen Identity 253
FICO and Vantagescore 243
Incorrect Information 248
Personal Credit Score 242
Your Credit Report 245-248 |

|  | **Teacher Edition:**
AAK 50-51; AAK 51; C 51; F 50; T 50 |
|  | **Teacher Edition:**
AAK 57; C 57; RG 54; T 56 |
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AAK 58-59; 21CS 54; DS 54; RG 54; RV 55; SI 55; T 57-58 |
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| 12. Citing evidence found in credit applications, compare and contrast various types of credit and calculate the real cost of borrowing. Explain factors that can affect the approval process associated with each type. Identify typical information and procedures required in the credit application process. Analyze factors associated with the purchase of an automobile and defend a specific buying decision, including: a. Define and understand factors most often included in negotiations (such as cash vs. financing, inclusion of trade-in, etc.). b. Evaluate costs and benefits of different service contract and/or warranty options. c. Compare and contrast available financing options based on consumer characteristics and size of down payment. | **Student Edition:**  
Annual Percentage Rate Table for Monthly Payments 236  
A Warranty 159  
Consumer Information Sources 154-155  
Go Figure 167, 237  
Phase 2 Weighing the Alternatives 154-156  
Phase 3 Making the Purchase 156, 158  
Smart Buying Strategies 162, 164-167  
Take Advantage 164  
Term Versus Interest Costs 236  
The Cost of Credit 235-237, 239-240  
Types of Retailers 165  
**Teacher Edition:**  
M 59; RG 54; RV 55; VS 55 |
| 13. Identify strategies for good use of credit and effective debt management to recognize the warning signs of impending debt problems. Illustrate the long-term consequences of accumulating debt and of filing for bankruptcy. Formulate a plan to eliminate debt and determine the impact on a personal budget, citing specific textual evidence to defend elements of the plan. | **Student Edition:**  
Assessment 233 #1, 249 #3, 265 #1, #3-#4  
As You Read 225, 259, 264  
Declaring Personal Bankruptcy 262-264  
Factors to Consider Before Using Credit 226-227  
FICO and Vantagescore 243  
Personal Credit Score 242  
Reading Check 225, 227  
Signs of Debt Problems 259  
Using Consumer Credit Wisely 225  
Ways to Build and Protect Your Credit 246  
Your Credit Report 245-248  
U.S. Bankruptcies 263  
**Teacher Edition:**  
A 51-52; C 52; F 61; RG 54; T61 |
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| 14. Differentiate the benefits and costs associated with various types of insurance, such as health, life, property, and auto. Describe the risks associated with a lack of appropriate coverage in specific situations. Determine the role of insurance in personal financial planning to preserve and build wealth. | **Student Edition:**  
As You Read 503  
Disability Income 557-559  
Homeowners Insurance Coverage 512-516  
Motor Vehicle Bodily Injury Coverages 524  
Motor Vehicle Property Damage Coverage 525, 527  
Property and Liability Insurance 509-510  
Renters Insurance 516-517  
Risk and Risk Management Strategies 505  
What is Health Insurance? 539-540  
What is Insurance? 503  
Your Financial Checkup 319  
**Teacher Edition:**  
A 118; F 118, 119, 121; RG 116; T 118, 119-120, 121 |
| 15. Conduct assessments of various types of identity theft situations and scams, then determine strategies and present a plan to safeguard and protect against identity theft. Design and present a plan to significantly lower and protect against risks. Determine steps that should be taken by a victim of identity theft to report the incident and re-establish identity. | **Student Edition:**  
Assessment 258 #1-#2  
Consumers 23  
Credit and Stolen Identity 251  
Dealing With Stolen Identity 253  
Protecting Your Credit from Theft or Loss 252-253  
Reading Check 251, 253  
Reality Bytes 239  
What Should You Do If Your Credit Has Been Stolen? 252  
**Teacher Edition:**  
AAK 60; A 60; C 61; F59; T 59 |
| 16. Explain how saving and investing contribute to financial well-being, building wealth, and helping meet personal financial goals. Compare and contrast saving and investment strategies, such as savings accounts, certificates of deposit, stocks, bonds, mutual funds, employer sponsored savings plans, physical assets, and commodities. Design a diversified saving and investment plan that includes strategies compatible with personal goals. Include time value of money and compound interest calculations in analysis. | **Student Edition:**  
Assessment 217 #1-#2  
Common Cents 65  
Evaluating Savings Plans 206-209  
Financial Services 189  
Increasing Your Savings 142  
Pay Yourself First 142, 318  
Reading Check 320  
Savings Alternatives 203  
Types of Financial Services 188  
Types of Savings Plans 202-205  
**Teacher Edition:**  
AAK 52; C 39; F37, 51; RG 48 |