

## Core Content – Financial Literacy

Student Name: \_\_\_\_\_ School: \_\_\_\_\_

Teacher: \_\_\_\_\_

### Statistics

- ☐ Represent Data
- ☐ Scatterplots
- ☐ Measures of Variation

### What is Economics?

- ☐ Scarcity and the Factors of Production
- ☐ Basic Economic Concepts
- ☐ Opportunity Cost
- ☐ Production Possibilities Curves

### Personal Financial Planning

- ☐ The Financial Plan
- ☐ Career Planning
- ☐ Trends in the Marketplace
- ☐ Net Worth
- ☐ Financial Goals
- ☐ Making Connections

### Income

- ☐ Sources of Income
- ☐ Variable Earnings
- ☐ Gross Pay vs. Net Pay
- ☐ Employee Benefits

### Budgeting and Wise Spending

- ☐ Personal Budget
- ☐ Financial Reserves
- ☐ Keeping Financial Records
- ☐ Tax and Gratuities
- ☐ Discounts
- ☐ Unit Prices
- ☐ Smart Shopper
- ☐ Making Connections: Purchasing a Laptop Computer

### Banking

- ☐ Selecting a Bank
- ☐ Checking Accounts
- ☐ Using a Debit Card
- ☐ Savings Accounts
- ☐ Simple Interest
- ☐ Compound Interest
- ☐ Other Bank Accounts
- ☐ Government Agencies

### Paying Taxes

- ☐ Tax Basics
- ☐ Social Security and Medicare
- ☐ Personal Income and Property Taxes
- ☐ Tax Returns

### The Importance of Insurance

- ☐ Life Insurance
- ☐ Auto Insurance
- ☐ Health Insurance
- ☐ Homeowners Insurance
- ☐ Warranties

### Long-Term Investing

- ☐ Investing in Stocks
- ☐ Buying and Selling Stock
- ☐ Buying Bonds
- ☐ Stocks vs. Bonds
- ☐ Mutual Funds
- ☐ Annuities
- ☐ Retirement Savings Options
- ☐ Real Estate Investments

### Buying a House

- ☐ Qualifying for a Home Loan
- ☐ Other Costs of Buying a Home
- ☐ Mortgages
- ☐ Buying vs. Renting a Home
- ☐ Home Ownership
- ☐ Making Connections: Going Green

### Consumer Loans

- ☐ Interest Rates
- ☐ Borrowing Money
- ☐ Personal Loans
- ☐ Student Loans
- ☐ Financing a Car
- ☐ Leasing vs. Buying a Car

### Consumer Credit

- ☐ Paying Off Debt
- ☐ Debt Management
- ☐ Bankruptcy
- ☐ Consumer Responsibilities
- ☐ Identity Theft

### Economic Principles

- ☐ The Economy and You
- ☐ Consumer Rights
- ☐ Inflation and Purchasing Power
- ☐ World Economics

### Traveling Abroad

- ☐ Travel Expenses
- ☐ Converting Currency
- ☐ International Time and Temperature
- ☐ International Measures of Length and Weight

**Starting a Business**

- ☐ The Business Plan
- ☐ Business Income Statements
- ☐ Break-Even Analysis
- ☐ Markup and Markdown

**Analyzing Business Data**

- ☐ Using Graphs to Advertise
- ☐ Data-Based Business Decisions
- ☐ Business Summary Statistics
- ☐ Probability in the Business Setting