



PERSONAL FINANCE

© 2007

STANDARDS	PAGE REFERENCES
INCOME	
1. Identify components and sources of income.	Student Edition: 70, 247-248, 261, 273, 310, 341, 383, 460-461, 486-496
2. Analyze how career choice, education, skills, and economic conditions affect income and goal attainment.	Student Edition: 32-38, 40-41, 48-54 <i>Unit 1 Lab</i> 116-117
3. Relate taxes, government transfer payments, and employee benefits to disposable income.	Student Edition: 71, 49-50, 382, 386-387, 389, 488-489 <i>Document Detective</i> 12 <i>In the Real World</i> 379
MONEY MANAGEMENT	
1. Explain how limited personal financial resources affect the choices people make.	Student Edition: 19-20, 33, 60-61, 74-83, 90-103, 238-241 <i>Your Financial Portfolio</i> 87, 115 Teacher Annotated Edition: TA 93

STANDARDS	PAGE REFERENCES
2. Interpret the opportunity costs of financial decisions.	<p>Student Edition: 8-9, 19-20, 32, 127-128, 165-168, 198-200, 388, 451-452, 462-463</p> <p>Teacher Annotated Edition: D 212, 388; MS 20</p>
3. Evaluate the consequences of personal financial decisions.	<p>Student Edition: 6, 8-9, 19-20, 24-25, 79-83, 182-183, 186, 188-189, 255, 388, 414, 460, 462-463</p> <p><i>Business Week Online</i> 85</p> <p><i>In the Real World</i> 153, 411, 443</p> <p>Teacher Annotated Edition: CT 432; D 241, 388; MS 133</p>
4. Apply a decision-making process to personal financial choices.	<p>Student Edition: 6-10, 13, 19-20, 24-25, 79-83, 97-103, 131, 135-139, 141, 155, 162-163, 198-200, 212, 239, 254-256, 369, 415-416, 428-429, 450-452, 462-463, 465, 471</p> <p><i>Academic Skills</i> 473</p> <p><i>Ask Standard & Poor's</i> 89</p> <p><i>Document Detective</i> 214, 253</p> <p><i>Real-World Application</i> 371</p> <p><i>Unit 2 Lab</i> 232-233</p> <p><i>Unit 3 Lab</i> 374-375</p> <p><i>Your Financial Portfolio</i> 269, 303</p> <p>Teacher Annotated Edition: CT 126, 307; MS 210, 251; S 133, 335, 454; TA 239, 452</p>
5. Summarize how inflation affects spending and saving decisions.	<p>Student Edition: 16, 18, 139, 244-245, 352, 358, 361, 364</p> <p><i>Ask Standard & Poor's</i> 237</p>
6. Evaluate how insurance (e.g., auto, home, life, medical and long-term health) and other risk-management strategies protect against financial loss.	<p>Student Edition: 25, 208, 218, 413-414, 417-418, 419-426, 430-434, 444-450, 453-458, 460, 464, 470-471</p> <p><i>In the Real World</i> 411</p> <p>Teacher Annotated Edition: S 444; TA 446</p>

STANDARDS	PAGE REFERENCES
7. Design a financial plan (budget) for earning, spending, saving, and investing.	Student Edition: 6-13, 19-25, 74-83, 239-241, 255-256, 415-416 <i>Business Week Online</i> 85 <i>Document Detective</i> 253 <i>Your Financial Portfolio</i> 115
8. Demonstrate how to use the services available from financial institutions.	Student Edition: 123-131, 132-147 <i>Document Detective</i> 138 <i>Internet Connection</i> 149 <i>Standard & Poor's</i> 139 Teacher Annotated Edition: CT 134; D 135; E 143; R 129; TA 130, 135
9. Analyze the role of the Federal Reserve in controlling the money supply.	Student Edition: 16, 17 (Figure 1.3), 147 <i>Academic Connections</i> 292
SPENDING AND CREDIT	
1. Compare the benefits and costs of alternatives in spending decisions.	Student Edition: 19-25, 90, 154-156, 178, 204-205, 209-210, 451-452 Teacher Annotated Edition: CT 213
2. Evaluate information about products and services.	Student Edition: 91-95, 97-103, 428-429, 436, 450-452, 459, 462-463 <i>Internet Connections</i> 473 <i>Your Financial Portfolio</i> 441 Teacher Annotated Edition: CT 447; R 429; TA 463
3. Compare the advantages and disadvantages of different payment methods.	Student Edition: 96, 155-156 Teacher Annotated Edition: TA 93

STANDARDS	PAGE REFERENCES
4. Analyze the benefits and cost of consumer credit.	Student Edition: 155-156, 163-168, 218, 219-223 Teacher Annotated Edition: D 222; R 220
5. Compare sources of consumer credit (e.g., credit cards, consumer loans, auto loans, student loans).	Student Edition: 157-160, 163-168, 218, 223 Teacher Annotated Edition: D 156
6. Evaluate the terms and conditions of credit cards and consumer loans.	Student Edition: 160, 163-168, 218, 219, 221-223
7. Evaluate factors that affect creditworthiness.	Student Edition: 162-163, 169-170, 191, 218, 221
8. Explain the purpose and components of credit records.	Student Edition: 174, 191, 221 Teacher Annotated Edition: R 184
9. Demonstrate awareness of consumer protection and information (e.g., identity theft, phishing, scams).	Student Edition: 104-105, 108-111, 175, 177, 179-182, 183-184, 368 Teacher Annotated Edition: CT 126, 367; E 180; R 182
10. Propose ways to avoid or correct credit problems.	Student Edition: 187-188, 240 <i>Ask Standard & Poor's</i> 153 Teacher Annotated Edition: E 188; S 186
11. Describe the rights and responsibilities of buyers and sellers under consumer protection laws.	Student Edition: 105-111, 178, 183-185, 187, 470 <i>Real-World Application</i> 113 Teacher Annotated Edition: R110; TA 109

STANDARDS	PAGE REFERENCES
SAVING AND INVESTING	
<p>1. Compare consumer choices for saving and investing.</p>	<p>Student Edition: 241, 250-252, 272-276, 277-280, 297-299, 306-312, 314-318, 326-334, 352-360, 361-369 <i>Ask Standard & Poor's</i> 305 <i>In the Real World</i> 305 Teacher Annotated Edition: R 317; TA 315, 328</p>
<p>2. Explain the relationship between saving and investing.</p>	<p>Student Edition: 238-243 <i>Academic Skills</i> 267 Teacher Annotated Edition: S 250</p>
<p>3. Examine reasons for saving and investing, e.g., time value of money.</p>	<p>Student Edition: 21-23, 238-239, 241, 242, 272, 310, 341, 342, 478-479 <i>In the Real World</i> 237</p>
<p>4. Compare the risk, return, liquidity, manageability, and tax aspects of investment alternatives.</p>	<p>Student Edition: 243-249, 250-255, 261-262, 272-280, 306-312, 314-318, 326-334, 341-342, 352-360, 361-369 <i>Real-World Application</i> 301 <i>Your Financial Figures</i> 267, 371 <i>Your Financial Portfolio</i> 373 Teacher Annotated Edition: CT 261; D 248, 341; MS 307; R 354; TA 22, 244, 279, 309, 315, 328</p>
<p>5. Demonstrate how to buy and sell investments.</p>	<p>Student Edition: 293-297, 312-314, 319-325, 342-345 <i>Document Detective</i> 282 Teacher Annotated Edition: CT 281</p>
<p>6. Analyze factors affecting the rate of return on investments (e.g., Rule of 72, simple interest, compound interest).</p>	<p>Student Edition: 20-23, 135-137, 244-246</p>

STANDARDS	PAGE REFERENCES
7. Evaluate sources of investment information.	<p>Student Edition: 257-258, 262-265, 280-285, 286-288, 293, 319-321, 335-340</p> <p><i>Internet Connections</i> 347 <i>Real-World Application</i> 267 <i>Your Financial Portfolio</i> 349</p> <p>Teacher Annotated Edition: CT 281, 338; E 327, R 280, 332, 340, 366; S 278; TA 252, 262, 315, 337</p>
8. Examine how agencies that regulate financial markets protect investors.	<p>Student Edition: 137</p>
9. Demonstrate how to evaluate advisors' credentials and how to select professional advisors and their services.	<p>Student Edition: 257-258, 293-294</p> <p>Teacher Annotated Edition: TA 283, 294</p>