



Glencoe
Mathematics

**For Business and
Personal Finance**

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STANDARDS	PAGE REFERENCES
<p>Standard 1: Students will use a rational decision-making process to set and implement financial goals.</p>	
<p>Objective 1 Explain how goals, decision making, and planning affect personal financial choices and behaviors.</p>	
<ul style="list-style-type: none"> Discuss personal values that affect financial choices (e.g., home ownership, work ethic, charity, civic virtue). 	<p>Student Edition: 424 <i>Ask Standard and Poor's</i> 127, 155, 439 <i>Get Ready for the Lesson</i> 441</p> <p>Teacher Wraparound Edition: BYR 212; T 424; WS 214, 450</p>

STANDARDS	PAGE REFERENCES
<ul style="list-style-type: none"> Explain the components of a financial plan (e.g., goals, net worth statement, budget, income and expense records, an insurance plan, a saving and investing plan). 	<p>Student Edition: 157-159, 160-163, 164-166, 235-238, 350, 417, 424</p> <p><i>Ask Standard and Poor's</i> 211 <i>English Language Arts/Writing</i> 175 <i>Explore the Photo</i> 210 <i>Get Ready for the Lesson</i> 235, 441 <i>Main Idea</i> 156 <i>Review and Assessment</i> 167-174</p> <p>Teacher Wraparound Edition: BB 157, 160, 350; CT 164; MI 212; RWC 159; WS 214</p>
<ul style="list-style-type: none"> Compare short-term and long-term financial goals. 	<p>Student Edition: <i>Ask Standard and Poor's</i> 211 <i>Get Ready for the Lesson</i> 235, 441</p>
<ul style="list-style-type: none"> Design a plan to reach a specific financial goal. 	<p>Student Edition: 235-238 <i>Ask Standard and Poor's</i> 211 <i>Get Ready to for the Lesson</i> 441</p>
<ul style="list-style-type: none"> List advantages of designing and following a personal financial plan. 	<p>Student Edition: 317, 350, 424 <i>Ask Standard and Poor's</i> 211 <i>Explore the Photo</i> 210 <i>Get Ready to for the Lesson</i> 350, 441</p>
<p>Objective 2 Analyze the role of cultural, social, and emotional influences on financial behavior.</p>	
<ul style="list-style-type: none"> Explain how limited financial resources affect the choices people make. 	<p>Student Edition: 157 <i>Get Ready for the Lesson</i> 291, 611</p> <p>Teacher Wraparound Edition: BB 157, 160, 610; T 235; WS 720</p>
<ul style="list-style-type: none"> Describe the influence of peer pressure as it relates to purchasing decisions (e.g., fashion, acceptance from others, need for latest gadget). 	<p>Teacher Wraparound Edition: BB 262</p>

STANDARDS	PAGE REFERENCES
<ul style="list-style-type: none"> Explain how scarcity relates to needs and wants. Analyze the impact of marketing, advertising, and sales strategies/techniques on purchasing decisions (e.g., impulse buying, delayed payment). 	<p>Student Edition: 265, 267 <i>Ask Standard and Poor's</i> 591 <i>Thematic Project</i> 624-625</p> <p>Teacher Wraparound Edition: BB 262, 265, 597, 599, 605, 607; C 625</p>
<ul style="list-style-type: none"> Evaluate the role of emotions when making financial decisions. 	<p>Teacher Wraparound Edition: BB 262</p>
<p>Objective 3 Relate financial decisions to personal and societal consequences.</p>	
<ul style="list-style-type: none"> Recognize that individuals are responsible for their finances. 	<p>Student Edition: 235-238 <i>Ask Standard and Poor's</i> 155, 211 <i>English Arts/Writing</i> 153, 175, 301 <i>Explore the Photo</i> 210 <i>Get Ready for the Lesson</i> 235, 291, 441 <i>Mathematics</i> 175 <i>Review and Assessment</i> 301</p> <p>Teacher Wraparound Edition: MI 212; T 288; UA 285; WS 720</p>
<ul style="list-style-type: none"> Describe consequences of excessive debt (e.g., increased consumer costs, inflation, family instability). 	<p>Student Edition: 288-290, 291-294 <i>Ask Standard and Poor's</i> 283 <i>English Language Arts/Writing</i> 301 <i>Review and Assessment</i> 296-301</p> <p>Teacher Wraparound Edition: CT 289; WS 288</p>
<ul style="list-style-type: none"> Describe the social and economic consequences of bankruptcy. 	<p>This standard may be covered during class discussion of excessive or bad debt.</p> <p>Student Edition: <i>Ask Standard and Poor's</i> 283</p>

STANDARDS	PAGE REFERENCES
<p>Standard 2: Students will understand sources of income and the relationship between income and career preparation.</p>	
<p>Objective 1 Identify various forms of income and analyze factors that affect income.</p>	
<ul style="list-style-type: none"> Identify sources of income (e.g., wages, investments, self-employment). 	<p>Student Edition: 97-99, 100-102, 106-108, 109-111, 112-114, 222-224, 225-227, 232-234, 235-238, 453-455 <i>Get Ready for the Lesson</i> 453 <i>Review and Assessment</i> 118-124, 239-246, 471-472</p> <p>Teacher Wraparound Edition: F 109, 115</p>
<ul style="list-style-type: none"> Compare common employee benefits (e.g., insurance, leave, retirement). 	<p>Student Edition: 137-138, 139-141, 492-494</p> <p>Teacher Wraparound Edition: BB 139</p>
<ul style="list-style-type: none"> Compare income to the cost-of-living in various geographical areas. Analyze how economic conditions affect income. 	<p>Student Edition: <i>Ask Standard and Poor's</i> 95 <i>Social Studies/Economics</i> 513 <i>Social Studies/Government</i> 125</p> <p>Teacher Wraparound Edition: RS 489</p>
<p>Objective 2 Identify and understand required income withholdings.</p>	
<ul style="list-style-type: none"> List the reasons for taxation and uses of tax revenues. 	<p>Student Edition: 129, 132, 137 <i>Social Studies/Government</i> 281</p> <p>Teacher Wraparound Edition: BB 132, 137, 255; DYK 131; RS 137, 388</p>
<ul style="list-style-type: none"> Describe the purposes of Social Security and Medicare. 	<p>Student Edition: 137</p> <p>Teacher Wraparound Edition: BB 137; RS 137</p>

STANDARDS	PAGE REFERENCES
<ul style="list-style-type: none"> Calculate net income from an employee payroll record. 	<p>Student Edition: 129-131, 132-134, 135-136, 137-138, 139-141, 142-145</p> <p><i>Review and Assessment</i> 146-153</p> <p>Teacher Wraparound Edition: SP 131; WS 143</p>
<ul style="list-style-type: none"> Demonstrate how to complete personal state and federal income tax forms. 	<p>Student Edition: <i>Appendix A6-A7</i> <i>Thematic Project</i> 334-335</p> <p>Teacher Wraparound Edition: A 335; BB 334; C 335; T 335</p>
<p>Objective 3 Analyze criteria for selecting a career and the impact of career choices on income and financial stability.</p>	
<ul style="list-style-type: none"> Describe the correlation between income and a worker's skills, education, the value of the work to society, condition of the economy, and the supply and demand for workers. 	<p>Student Edition: <i>Career Wise</i> 175, 209, 247, 371, 437, 513, 555, 589, 623, 703</p> <p><i>English Language Arts/Writing</i> 125</p> <p><i>Thematic Project</i> 90-91</p>
<ul style="list-style-type: none"> Develop career plan(s) that include educational requirements, skill development, and income potential. 	<p>Student Edition: <i>Career Cluster Appendix</i> CCA1-CCA6</p> <p><i>Career Wise</i> 175, 209, 247, 371, 437, 513, 555, 589, 623, 703</p> <p><i>Thematic Project</i> 90-91</p> <p>Teacher Wraparound Edition: C 91</p>
<ul style="list-style-type: none"> Analyze the costs and benefits of developing new skills for the workplace. 	<p>The following page references highlight many careers and skills and can be used to meet this standard.</p> <p>Student Edition: <i>Career Wise</i> 175, 209, 247, 281, 371, 437, 555, 589, 623, 703</p> <p><i>English Language Arts/Writing</i> 303</p> <p><i>Real World Careers</i> 99, 159, 181, 134, 214, 256, 287, 343, 376, 397, 418, 442, 518, 560, 595, 633, 661, 708</p>

STANDARDS	PAGE REFERENCES
<ul style="list-style-type: none"> Identify the risks and rewards of entrepreneurship/self-employment. 	<p>This standard can be covered during class discussion of the importance of employee benefits.</p> <p>Student Edition: 492-494, 495-496, 497-498, 499-501, 502-504</p> <p>Teacher Wraparound Edition: BB 492, 495, 499; T 492, 495</p>
<p>Standard 3: Students will understand principles of money management.</p>	
<p>Objective 1 Describe the role of planning and maintaining a balanced budget.</p>	
<ul style="list-style-type: none"> Develop, monitor and evaluate a personal budget. 	<p>Student Edition: 157-159, 160-163, 164-166, 260-261, 262-264, 265-266, 267-269, 270-272</p> <p><i>21st Century Workplace</i> 281 <i>Ask Standard and Poor's</i> 155 <i>Review and Assessment</i> 167-175, 273 <i>Thematic Project</i> 248-249</p> <p>Teacher Wraparound Edition: BB 248, 260, 262, 316; C 249; SA 263; T 260</p>
<ul style="list-style-type: none"> Discuss opportunity costs and trade-offs on budget implementation. 	<p>Student Edition: <i>Ask Standard and Poor's</i> 155 <i>English Language Arts/Writing</i> 281 <i>Explore your Community</i> 249</p> <p>Teacher Wraparound Edition: BB 157, 248; T 235</p>
<ul style="list-style-type: none"> Identify and discuss the social and personal consequences of not following a budget. 	<p>Student Edition: <i>English Language Arts/Writing</i> 281</p> <p>Teacher Wraparound Edition: BB 248; RS 165</p>
<ul style="list-style-type: none"> Compare and evaluate various tools available for keeping track of budgets (e.g. envelope systems, computer programs, and paper tracking). 	<p>Student Edition: <i>Tech Trends</i> 209 <i>Thematic Project</i> 248-249</p> <p>Teacher Wraparound Edition: CT 198; SA 187; UA 161</p>

STANDARDS	PAGE REFERENCES
<ul style="list-style-type: none"> Demonstrate knowledge of financial transactions, checking and savings accounts and associated financial services. Demonstrate how to manage a checking account. 	<p>Student Edition: 179-182, 183-185, 186-188, 189-192, 193-196, 197-202</p> <p><i>Ask Standard and Poor's</i> 177</p> <p><i>Review and Assessment</i> 203-209</p> <p>Teacher Wraparound Edition: RS 194; SA 187</p>
<ul style="list-style-type: none"> Evaluate the impact of major purchases on budgeting (e.g. automobile, housing). 	<p>Student Edition: 341-343, 344-346, 347-349, 350-353, 354-356, 357-359, 375-376, 377-380, 381-383, 384-387, 388-390, 393-394, 395-397, 398-402</p> <p><i>Reading Guide</i> 340, 374</p> <p><i>Review and Activities</i> 403-412</p> <p>Teacher Wraparound Edition: MI 374; WS 378</p>
<p>Objective 2 Understand credit uses and costs.</p>	
<ul style="list-style-type: none"> Discuss the history and role of credit. 	<p>Student Edition: 285, 305, 308, 311, 313, 316, 357-359, 375-376</p> <p><i>Ask Standard and Poor's</i> 303</p> <p><i>Explore the Photo</i> 282</p> <p><i>Reading Guide</i> 284</p> <p>Teacher Wraparound Edition: BB 285, 302, 305, 375; BYR 304; CT 377; UA 375; WS 713</p>
<ul style="list-style-type: none"> List basic types of credit (e.g., credit cards, installment loans, service credit, revolving credit, student loans). 	<p>Student Edition: 285, 305, 308, 311, 316, 319, 357, 375</p> <p><i>Ask Standard and Poor's</i> 283, 303</p> <p>Teacher Wraparound Edition: BB 375; CT 377</p>

STANDARDS	PAGE REFERENCES
<ul style="list-style-type: none"> Describe the risks and responsibilities associated with using credit. 	<p>Student Edition: 375 <i>Ask Standard and Poor's</i> 283 <i>English Language Arts/Writing</i> 301 <i>Mathematics</i> 333</p> <p>Teacher Wraparound Edition: CT 322; RS 285; UA 375; WS 288, 445</p>
<ul style="list-style-type: none"> Identify methods of establishing and maintaining a good credit rating. 	<p>Student Edition: <i>Mathematics</i> 333 <i>Social Studies/Economics</i> 301 <i>Social Studies/Government</i> 333</p> <p>Teacher Wraparound Edition: UA 375</p>
<ul style="list-style-type: none"> Explain the purpose of co-signers and collateral when applying for a loan. 	<p>This standard can be covered when discussing loans.</p> <p>Student Edition: 305, 308, 311, 316</p>
<ul style="list-style-type: none"> Identify warning signs of credit abuse (e.g., late fees, missed payments, collection notices, and bounced checks) and ways to correct credit problems. 	<p>Student Edition: <i>English Language Arts/Writing</i> 301 <i>Standard and Poor's</i> 283</p> <p>Teacher Wraparound Edition: UA 375; WS 288</p>
<ul style="list-style-type: none"> Calculate and compare costs associated with the use of credit (e.g., finance charges, interest, late fees, default rates, and closing costs). 	<p>Student Edition: 288-290, 291-294, 305-307, 308-310, 311-315, 357-358, 377-380, 381-383, 384-387 <i>Ask Standard and Poor's</i> 591 <i>Review and Assessment</i> 295-300</p> <p>Teacher Wraparound Edition: CT 289; WS 288, 294, 445</p>
<ul style="list-style-type: none"> Calculate how long it takes to repay debt and the total costs when a borrower makes minimum payments. 	<p>Student Edition: 384-387 <i>Tech Trends</i> 301</p> <p>Teacher Wraparound Edition: CT 289</p>

STANDARDS	PAGE REFERENCES
<p>Objective 3 Describe the impact of credit on money management.</p>	
<ul style="list-style-type: none"> Compare the advantages and disadvantages of different payment methods. 	<p>Student Edition: 257-259, 285, 288-290, 291-294, 308-310, 311-315, 316-318 <i>Review and Assessment</i> 295-300</p> <p>Teacher Wraparound Edition: T 375; UA 375</p>
<ul style="list-style-type: none"> Compare the services of various types of financial institution (e.g., banks, credit unions, investment brokers, loan agencies) and identify advantages of comparison shopping before selecting financial services. 	<p>Student Edition: 179, 189-192, 197-202, 213, 222, 225, 441-443, 713-715 <i>Ask Standard and Poor's</i> 176, 211 <i>English Language Arts/Writing</i> 209 <i>Get Ready for the Lesson</i> 316, 456 <i>Review and Assessment</i> 203 <i>Tech Trends</i> 247, 332</p> <p>Teacher Wraparound Edition: BB 179, 197, 216, 291, 322; CT 183, 190, 202; DYK 227; RS 194, 213; WS 198</p>
<ul style="list-style-type: none"> Describe the relationship between a credit rating and the cost of credit and factors that affect credit worthiness. 	<p>Student Edition: <i>Mathematics</i> 333 <i>Social Studies/Economics</i> 301 <i>Social Studies/Government</i> 333</p> <p>Teacher Wraparound Edition: BB 713; CT 713; UA 290, 375; WS 385</p>
<ul style="list-style-type: none"> Explain the value of credit reports and scores to borrowers and lenders. 	<p>Student Edition: <i>Get Ready for the Lesson</i> 311 <i>Social Studies/Economics</i> 301</p> <p>Teacher Wraparound Edition: CT 713; WS 311, 385</p> <p>This standard also can be covered further when discussing loans.</p> <p>Student Edition: 305, 308, 311, 316</p>

STANDARDS	PAGE REFERENCES
<p>Objective 4 Describe the rights and responsibilities of buyers and sellers under consumer protection laws.</p>	
<ul style="list-style-type: none"> Explain the purposes and features of consumer protection laws, agencies and sources for assistance. 	<p>Student Edition: <i>English Language Arts/Writing</i> 735</p>
<ul style="list-style-type: none"> Describe ways to avoid “identity theft” and fraud (e.g., keeping Social Security numbers secure, properly dispose of outdated documents). 	<p>Identity theft and fraud can be avoided by closely monitoring financial records.</p> <p>Student Edition: 179-182, 183-185, 186-188, 189-192, 197-203, 285-287</p> <p><i>After You Read</i> 203</p> <p>Teacher Wraparound Edition: BB 157, 186, 189, 197; WS 198</p>
<ul style="list-style-type: none"> Explain the importance of understanding financial contracts (e.g., disclosure information, grace period, payment penalties, and method of interest calculation). 	<p>Student Edition: 285, 288-290, 291-294</p> <p>Teacher Wraparound Edition: BB 288; CT 288; WS 288</p>
<ul style="list-style-type: none"> List possible actions a consumer can take in response to excessive debt and collection practices (e.g., sell assets, negotiate a repayment schedule). 	<p>Student Edition: <i>Ask Standard and Poor’s</i> 155</p> <p><i>Tech Trends</i> 301</p>
<ul style="list-style-type: none"> Describe ways to avoid financial scams and schemes designed to defraud consumers (e.g., Ponzi and pyramid schemes, affinity fraud). 	<p>Consumers can avoid financial scams by researching investment opportunities to be informed and choosing low-risk investments.</p> <p>Student Edition: 447, 459</p> <p>Teacher Wraparound Edition: BB 450; CT 459; WS 457</p>
<p>Objective 5 Discuss the purposes for insurance and risk management.</p>	
<ul style="list-style-type: none"> Identify common types of insurance (e.g., automobile, health, homeowners, renter’s, life, long-term disability) and their terminology (e.g., term, whole life, deductible, premium, grace period). 	<p>Student Edition: 139-141, 350-353, 391-392, 393-394, 417-419, 420-423, 424-426, 427-429, 495-496</p> <p><i>English Language Arts/Writing</i> 513</p> <p>Teacher Wraparound Edition: BB 350, 495; CT 139, 418; SA 422; T 420, 427</p>

STANDARDS	PAGE REFERENCES
<ul style="list-style-type: none"> Describe how insurance and other risk management strategies protect against financial loss. 	<p>Student Edition: 350, 391, 417, 424, 495 <i>Get Ready for the Lesson</i> 391</p> <p>Teacher Wraparound Edition: BB 350, 393, 417, 495</p>
<ul style="list-style-type: none"> Discuss insurance needs at various life stages. 	<p>Student Edition: 350 <i>Get Ready for the Lesson</i> 424</p> <p>Teacher Wraparound Edition: BB 424; RS 424</p>
<ul style="list-style-type: none"> Identify the importance of estate planning (wills, trusts). 	<p>Student Edition: 424</p> <p>Teacher Wraparound Edition: T 424</p>
<ul style="list-style-type: none"> Discuss the consequences of being underinsured. 	<p>Student Edition: 391, 417, 420-423 <i>Get Ready for the Lesson</i> 391</p> <p>Teacher Wraparound Edition: BB 393, 417, 495</p>
<p>Standard 4: Students will understand savings, investing, and retirement planning.</p>	
<p>Objective 1 Describe the value and use of savings in financial planning.</p>	
<ul style="list-style-type: none"> Identify ways to save (e.g., payroll deduction). 	<p>Student Edition: 213 <i>21st Century Workplace</i> 281 <i>Ask Standard and Poor's</i> 211 <i>Get Ready for the Lesson</i> 441</p> <p>Teacher Wraparound Edition: RS 216</p>

STANDARDS	PAGE REFERENCES
<ul style="list-style-type: none"> Analyze reasons to save. 	<p>Student Edition: 235 <i>English Language Arts/Writing</i> 153, 175 <i>Get Ready for the Lesson</i> 213, 235 <i>Mathematics</i> 175</p> <p>Teacher Wraparound Edition: WS 214, 716</p>
<ul style="list-style-type: none"> Explain how government regulations protect savers. 	<p>This standard can be met when discussing stocks and retirement investments.</p> <p>Student Edition: 447, 465-467 <i>English Language Arts/Writing</i> 735</p> <p>Teacher Wraparound Edition: CT 465; RS 465</p>
<p>Objective 2 Describe the value of investing and types of investments in the financial planning process.</p>	
<ul style="list-style-type: none"> Identify and explain types of investment vehicles (e.g., stocks, bonds, real estate, hard assets). 	<p>Student Edition: 245-238, 441-443, 444-446, 447-449, 450-452, 453-455, 456-458, 459-461, 462-464, 465-467, 716-717 <i>Ask Standard and Poor's</i> 211 <i>Mathematics</i> 477 <i>Review and Assessment</i> 468-476 <i>Thematic Project</i> 478-479</p> <p>Teacher Wraparound Edition: BB 459, 462; CT 462; T 441, 465; WS 238, 457, 716</p>
<ul style="list-style-type: none"> Identify strategies for investing (e.g., diversification, dollar cost averaging.) 	<p>Teacher Wraparound Edition: CT 462; WS 716</p>
<ul style="list-style-type: none"> Compare long-term and short-term investments. 	<p>Student Edition: 235-238, 441-443, 459-461, 462, 465, 716-717 <i>Ask Standard and Poor's</i> 211</p> <p>Teacher Wraparound Edition: BB 441, 459; CT 459, 462; WS 457, 716</p>

STANDARDS	PAGE REFERENCES
<ul style="list-style-type: none"> Explain how government regulations can protect investors. 	<p>This standard can be met when discussing stocks and retirement investments.</p> <p>Student Edition: 447, 465-467 <i>English Language Arts/Writing</i> 735</p> <p>Teacher Wraparound Edition: CT 465; RS 465</p>
<ul style="list-style-type: none"> Compare various sources of investment information (e.g., prospectus, annual reports, financial publications, online information) and ways to buy/sell investments (e.g., full service and discount brokers, investment advisors, online brokers). 	<p>Student Edition: 444, 447, 710 <i>Tech Trends</i> 477 <i>Thematic Project</i> 478-479</p> <p>Teacher Wraparound Edition: CT 447; UA 710; WS 445</p>
<p>Objective 3 Compare savings and investments.</p>	
<ul style="list-style-type: none"> Compare the risk, return, liquidity, and costs for savings and investments. 	<p>Student Edition: 216, 222-224, 225-227, 235-238, 441, 444-446, 450-452, 453-455, 456-458, 459-461, 465-467, 716-717 <i>Ask Standard and Poor's</i> 211 <i>English Language Arts/Writing</i> 247 <i>Get Ready for the Lesson</i> 447, 453 <i>Social Studies/Economics</i> 247, 413 <i>Thematic Project</i> 478-479</p> <p>Teacher Wraparound Edition: ASP 211; CT 451, 459, 462; DYK 455; WS 445, 716</p>
<ul style="list-style-type: none"> Explain the effects of inflation on savings and investments. 	<p>Student Edition: <i>Social Studies/Economics</i> 247</p> <p>Teacher Wraparound Edition: RS 720; WS 720</p>

STANDARDS	PAGE REFERENCES
<ul style="list-style-type: none"> Describe the concept of the time value of money. 	<p>Student Edition: 235-238 <i>Appendix A12</i> <i>English Language Arts/Writing 153</i> <i>Review and Assessment 244</i></p> <p>Teacher Wraparound Edition: BB 235</p>
<ul style="list-style-type: none"> Analyze the relationship between risk and return. 	<p>Student Edition: 216-218, 235-238, 716-717 <i>Get Ready for the Lesson 716</i> <i>Science 477</i></p> <p>Teacher Wraparound Edition: WS 716</p>
<ul style="list-style-type: none"> Describe appropriate financial products for different financial goals (e.g., savings accounts, stocks, property). 	<p>Student Edition: 235-238, 441-443, 465 <i>Get Ready for the Lesson 441</i></p> <p>Teacher Wraparound Edition: BB 441, 465; WS 716</p>
<p>Objective 4 Analyze the financial preparation for retirement.</p>	
<ul style="list-style-type: none"> Relate financial resources needed for specific retirement activities and lifestyles. 	<p>Student Edition: 235-238 <i>English Language Arts/Writing 153</i></p> <p>Teacher Wraparound Edition: CT 235</p>
<ul style="list-style-type: none"> Compare the characteristics of retirement plans (e.g., individual, employer-sponsored, Social Security). 	<p>Student Edition: 235-238</p> <p>Teacher Wraparound Edition: WS 238</p>

STANDARDS	PAGE REFERENCES
<ul style="list-style-type: none"> Evaluate the role of individual responsibility in planning for retirement. 	<p>Student Edition: 235-238, 465-467 <i>English Language Arts/Writing</i> 153 <i>Get Ready for the Lesson</i> 235</p> <p>Teacher Wraparound Edition: BB 465; MI 212; RS 465</p>
<ul style="list-style-type: none"> Analyze the power of compound interest and the importance of starting early in implementing a financial plan for retirement. 	<p>Student Edition: 225-227, 228-231, 232-235, 444-446 <i>English Language Arts/Writing</i> 153 <i>Review and Assessment</i> 242</p> <p>Teacher Wraparound Edition: BB 225, 228, 232; C 227; RS 225; T 225</p>