



# PERSONAL FINANCE

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STANDARDS	PAGE REFERENCES
<p><b>Standard 3: Demonstrate Personal Financial Literacy</b></p> <p>Students will develop attitudes and skills to achieve personal financial wellness. They will learn the implications of sound financial decision making, appropriate use of credit, adequate insurance and their impact on personal and workplace financial wellness. Students will learn the inter-relationships between values, spending decisions, income and education. They will be able to use and evaluate technology for financial purposes, avoiding financial fraud. They will address public policy as it relates to family financial well-being.</p> <p style="text-align: center;"><b>Introductory</b></p> <p><b>Introductory Benchmark: Demonstrate Personal Financial Literacy</b></p> <p><b>Introductory Benchmark A: Identify attitudes, behavior, and skills that lead to financial satisfaction.</b></p>	
<ol style="list-style-type: none"> <li>1. Identify expenses and sources of income (e.g., earnings, gifts).</li> <li>2. Develop budget plans to spend, save, and give to others.</li> <li>3. Describe decision-making steps that lead to meeting financial needs and wants.</li> </ol>	<p><b>Student Edition:</b> 6-13, 24-25, 32-34, 71, 74-83, 90-103, 122-131, 135-139, 238-249, 254-256, 259-261, 310-311, 341, 403-405, 415-418, 478-482, 499-500, 513</p> <p>Fig. 2.1 35, 2.2 36, 3.3 70, 3.5. 76, 3.6 78, 8.1 240, 8.5 255, 13.1 415, 15.2 481</p> <p><i>As You Read</i> 75, 77, 103</p> <p><i>Ask Standard &amp; Poor's</i> 5</p> <p><i>Common Cents</i> 10, 310</p> <p><i>Document Detective</i> 12, 214, 253, 494</p> <p><i>In the Real World</i> 5</p>

STANDARDS	PAGE REFERENCES
Continued from page above.	<p>Continued from page above.</p> <p><i>Review &amp; Activities</i> 84-85</p> <p><i>Savvy Saver</i> 14, 95, 142, 258, 489</p> <p><i>Solve Money Problems</i> 249</p> <p><i>Unit Lab</i> 116-117</p> <p><i>WebQuest</i> 96, 241</p> <p><i>Your Financial Portfolio</i> 115, 269</p> <p><b>Teacher Annotated Edition:</b></p> <p>CA 97, 497; CT 483; D 416; MS 75, 133; S 133, 238; TA 9, 70, 79, 93, 239, 481</p>
<b>Introductory Benchmark B: Describe various financial institutions and services.</b>	
<ol style="list-style-type: none"> <li>1. Compare banking costs and services (e.g., savings, pre-paid credit cards, debit, electronic check conversion, electronic banking services).</li> <li>2. Compare banking tools to complete and manage finances.</li> <li>3. Analyze types of credit available to individuals.</li> <li>4. Interpret time value of money related to borrowing and saving.</li> <li>5. Recognize fraudulent practices that might impact financial stability.</li> </ol>	<p><b>Student Edition:</b></p> <p>19-23, 105, 122-131, 132-147, 157-161, 168-171, 179-180, 218-223, 242, 368</p> <p>Fig. 1.4 23, 5.1 123, 5.2 128-129, 5.3 133, 5.6 145, 6.2 158, 6.3 160, 6.8 181</p> <p><i>After You Read</i> 147</p> <p><i>As You Read</i> 131, 146</p> <p><i>Assessment</i> 131, 147</p> <p><i>Document Detective</i> 138, 171</p> <p><i>Go Figure</i> 21</p> <p><i>Review &amp; Activities</i> 148-149</p> <p><i>Savvy Saver</i> 142</p> <p><i>WebQuest</i> 432, 467, 510</p> <p><i>Your Financial Portfolio</i> 151</p> <p><b>Teacher Annotated Edition:</b></p> <p>CA 130; CT 126, 134; D 123, 222; E 143, 180; MS 123, 133; R 129, 220; S 133; TA 130, 135, 160</p>

STANDARDS	PAGE REFERENCES
<p><b>Standard 5: Become Consumer Savvy</b></p> <p>Students gain critical knowledge and skills to help them function as informed, educated, and responsible consumers. They determine needs based on values, critique the media's accurate representation of goods and services, compare and judge quality of products in order to make responsible decisions, and exercise their consumer rights as needed. Having explored national and global economics principles, students can better understand the interdependence of consumer behaviors, national and world events, economic trends, and the environmental impact of such. Therefore, students are better prepared to take empowered consumer action alone or with concerned citizen groups.</p>	
<p><b>Introductory Benchmark: Become Consumer Savvy</b></p>	
<p><b>Introductory Benchmark A: Recognize the impact of advertising on individual purchasing decisions.</b></p>	
<ol style="list-style-type: none"> <li>Describe marketing approaches to advertising.</li> <li>Describe influence of advertising on consumers and purchasing decisions.</li> <li>Identify potential impact of advertising sources (e.g., Internet, media, publications, billboards, trademarks) on consumer decisions.</li> </ol>	<p><b>Student Edition:</b> Fig. 4.1 91</p> <p><b>Teacher Annotated Edition:</b> CA 104; CT 92; E 95</p>
<p><b>Introductory Benchmark B: Recognize strategies, products and service decisions that meet individual needs and valued ends.</b></p>	
<ol style="list-style-type: none"> <li>Explore products related to selected criteria (e.g., price, features, quality, convenience, warranty).</li> <li>Compare purchasing at various locations (e.g., Internet, specialty stores, department stores, mega stores).</li> <li>Identify how product information on food and clothing labels assists consumers decisions to meet valued ends.</li> </ol>	<p><b>Student Edition:</b> 91-103 Fig. 4.4 98 <i>Assessment</i> 103 <i>As You Read</i> 103 <i>Before You Read</i> 90 <i>Document Detective</i> 102 <i>Go Figure</i> 101 <i>Savvy Saver</i> 95 <i>Standard &amp; Poor's</i> 99</p> <p><b>Teacher Annotated Edition:</b> CA 97; TA 93</p>

STANDARDS	PAGE REFERENCES
<b>Introductory Benchmark C: Advocate consumer rights and responsibilities.</b>	
<ol style="list-style-type: none"> <li>1. Identify a consumer's right to be informed and responsibility to use available information.</li> <li>2. Describe advocacy skills to remedy unsatisfactory purchases of products and services.</li> <li>3. Describe consequences of ethical and unethical practices to individuals and businesses.</li> </ol>	<p><b>Student Edition:</b>  104-111, 137, 164, 168, 179-180, 183-185  Fig. 6.8 181, 6.9 184  <i>Academic Connection</i> 108  <i>After You Read</i> 111  <i>Assessment</i> 111, 185  <i>As You Read</i> 109, 183  <i>TechByte</i> 110</p> <p><b>Teacher Annotated Edition:</b>  CA 104, 105, 179; CT 108; E 168, 180; MS 105; R 110; S 105, 178; TA 109, 183</p>
<b>Introductory Benchmark D: Recognize environmental impact of consumer practices.</b>	
<ol style="list-style-type: none"> <li>1. Identify methods of sustaining environment in everyday product and service decisions.</li> <li>2. Identify how packaging of home products uses renewable and non-renewable resources.</li> <li>3. Recognize how consumer actions and purchase practices affect renewable and non-renewable resources.</li> </ol>	<p>This objective can be covered during discussion of consumer purchasing.</p> <p><b>Student Edition:</b>  91-103  Fig. 4.2 92-93  <i>Assessment</i> 103  <i>Savvy Saver</i> 94</p> <p><b>Teacher Annotated Edition:</b>  TA 93</p>

STANDARDS	PAGE REFERENCES
<b>Introductory Benchmark E: Analyze the interrelationship between the economy and consumer decisions.</b>	
<ol style="list-style-type: none"> <li>1. Identify participant impact (e.g., producers, consumers, government, labor) on free enterprise system.</li> <li>2. Describe impact of supply and demand on consumer prices and product choices.</li> <li>3. Describe effects of unethical consumer practices on businesses.</li> </ol>	<p><b>Student Edition:</b>  14-18, 90-103, 108, 129, 172, 175-177, 178, 183-185, 187, 261, 272-276, 309-310, 314-318, 326, 341-342, 380-388, 401-405, 430, 456-459, 486-487, 510-512</p> <p>Fig. 6.9 184</p> <p><i>Academic Connection</i> 321</p> <p><i>As You Read</i> 183, 432</p> <p><i>Real World Application</i> 301</p> <p><i>Savvy Saver</i> 94</p> <p><b>Teacher Annotated Edition:</b>  CA 96, 99, 184; CT 432, 512; MS 431; R 456; TA 183, 245, 433, 487</p>

STANDARDS	PAGE REFERENCES
<b>Standard 3: Demonstrate Personal Financial Literacy</b>	
<p>Students will develop attitudes and skills to achieve personal financial wellness. They will learn the implications of sound financial decision making, appropriate use of credit, adequate insurance and their impact on personal and workplace financial wellness. Students will learn the inter-relationships between values, spending decisions, income and education. They will be able to use and evaluate technology for financial purposes, avoiding financial fraud. They will address public policy as it relates to family financial well-being.</p>	
<b>Intermediate</b>	
<b>Intermediate Benchmark: Demonstrate Personal Financial Literacy</b>	
<b>Intermediate Benchmark A: Establish individual and family financial goals.</b>	
<ol style="list-style-type: none"> <li>1. Identify income and expenses.</li> <li>2. Illustrate spending and savings plans for fixed, flexible, and periodic expenses.</li> <li>3. Examine attitudes and behaviors that lead to financial satisfaction.</li> <li>4. Outline preventive measures to secure good credit scores.</li> <li>5. Interpret wages, taxes and deductions on earning statements.</li> </ol>	<p><b>Student Edition:</b>  69-73, 74-83, 91-103, 131, 132, 135-139, 154-155, 170, 180, 182, 208, 210, 237-249, 254-256, 261, 403-405, 415-416, 428-429, 436-437, 444, 463, 464-465, 478-481, 490, 499-513,  Fig. 6.7 175, 8.1 240  <i>Ask Standard &amp; Poor's</i> 59, 237, 411, 443  <i>Assessment</i> 83  <i>Common Cents</i> 100  <i>As You Read</i> 418, 508  <i>Document Detective</i> 214  <i>In the Real World</i> 59, 411, 477  <i>Savvy Saver</i> 14, 77, 95, 142, 157, 456  <i>WebQuest</i> 96, 241  <i>Your Financial Portfolio</i> 441, 475</p> <p><b>Teacher Annotated Edition:</b>  CT 77; D 212, 416; MS 75; TA 170, 436</p>

STANDARDS	PAGE REFERENCES
<b>Intermediate Benchmark B: Illustrate financial institutions and services to meet financial goals.</b>	
<ol style="list-style-type: none"> <li>1. Choose banking charges and services (e.g., savings, pre-paid credit cards, debit, electronic check conversion, electronic banking services).</li> <li>2. Demonstrate financial transactions such as check writing, account reconciliation, savings, investing, deposits, and withdrawals.</li> <li>3. Analyze types of credit available to individuals and families.</li> <li>4. Explain intended impact of advertisements and promotions from financial institutions.</li> <li>5. Illustrate examples of borrowing and saving practices that impinge on the value of money.</li> <li>6. Compare finance company practices (e.g., franchises with high interest, rent-to-own, payday lenders).</li> </ol>	<p><b>Student Edition:</b>  122-131, 132-147, 157-161, 162-168, 218-223  Fig. 5.1 123, 5.2 128-129, 5.3 133, 5.4 142, 5.5 143, 5.6 145, 6.2 158, 6.3 161  <i>After You Read</i> 147  <i>Assessment</i> 161  <i>As You Read</i> 125, 146  <i>Document Detective</i> 138, 171  <i>Review &amp; Activities</i> 148-149  <i>Savvy Saver</i> 142  <i>WebQuest</i> 135, 223  <i>Your Financial Portfolio</i> 151</p> <p><b>Teacher Annotated Edition:</b>  CA 130; CT 126, 134; D 123, 222; MS 123; R 129; TA 130, 135, 160</p>
<p><b>Standard 5: Become Consumer Savvy</b></p> <p>Students gain critical knowledge and skills to help them function as informed, educated, and responsible consumers. They determine needs based on values, critique the media's accurate representation of goods and services, compare and judge quality of products in order to make responsible decisions, and exercise their consumer rights as needed. Having explored national and global economics principles, students can better understand the interdependence of consumer behaviors, national and world events, economic trends, and the environmental impact of such. Therefore, students are better prepared to take empowered consumer action alone or with concerned citizen groups.</p>	
<b>Intermediate Benchmark: Become Consumer Savvy</b>	
<b>Intermediate Benchmark A: Interpret the impact of advertising on individual and family consumer purchases.</b>	
<ol style="list-style-type: none"> <li>1. Illustrate advertising techniques and gimmicks (e.g., bandwagon, rewards, testimonials, electronic messaging).</li> <li>2. Explore the impact of brand loyalty (e.g., soft drink products, clothing with brand identification).</li> </ol>	<p><b>Student Edition:</b>  99</p> <p><b>Teacher Annotated Edition:</b>  CA 104; E 95</p>

STANDARDS	PAGE REFERENCES
<b>Intermediate Benchmark B: Implement strategies for purchasing goods and services that meet individual needs and valued ends.</b>	
<ol style="list-style-type: none"> <li>1. Recognize consequences of various purchasing methods (e.g., cash, online, layaway plan, use of credit, pre-paid credit cards, debit cards, delayed payment contracts).</li> <li>2. Recognize common predatory practices used to defraud (e.g., bait and switch, loss leaders, misrepresentation of contract terms, spam, pop-ups, phishing).</li> <li>3. Evaluate how product information on food and clothing labels assists in decision-making to meet valued ends.</li> </ol>	<p><b>Student Edition:</b>  90, 96, 100, 154-160, 162-168  <i>Assessment</i> 161  <i>Common Cents</i> 403  <i>Go Figure</i> 166  <i>In the Real World</i> 153</p> <p><b>Teacher Annotated Edition:</b>  CA 99, 126, 169; D 123; TA 160</p>

STANDARDS	PAGE REFERENCES
<b>Intermediate Benchmark C: Promote consumer rights and responsibilities.</b>	
<ol style="list-style-type: none"> <li>1. Explore consumer protection laws (e.g., Equal Opportunity Act, Fair Credit Billing Act, Fair Credit Reporting Act).</li> <li>2. Identify consumer's right to:               <ol style="list-style-type: none"> <li>a. Choose;</li> <li>b. Be informed;</li> <li>c. Safety and legal action;</li> <li>d. Be heard.</li> </ol> </li> <li>3. Demonstrate consumer responsibilities when purchasing and using goods and services including:               <ol style="list-style-type: none"> <li>a. Use product as intended;</li> <li>b. Report problems;</li> <li>c. Read owner's manual;</li> <li>d. Seek information.</li> </ol> </li> <li>4. Identify government agencies (e.g., Food and Drug Administration, Federal Trade Commission) that attend to consumer issues and concerns.</li> <li>5. Identify community agencies (e.g., Chambers of Commerce, Better Business Bureaus) and their roles in handling consumer issues and concerns.</li> <li>6. Demonstrate leadership skills to address consumer issues including:               <ol style="list-style-type: none"> <li>a. Use effective communication;</li> <li>b. Manage controversy;</li> <li>c. Write letters of complaint or concern.</li> </ol> </li> <li>7. Illustrate consequences of ethical and unethical practices to individuals and businesses.</li> <li>8. Describe ways to avoid identity theft.</li> <li>9. Discuss consumer leadership and advocacy skills needed for self-protection when selecting goods</li> </ol>	<p><b>Student Edition:</b>            91-103, 104-111, 137, 172, 175, 177, 178-185, 187-188</p> <p>Fig. 4.5 107, 6.8 181, 6.9 184</p> <p><i>Academic Connection</i> 108</p> <p><i>After You Read</i> 111</p> <p><i>Assessment</i> 103, 111, 185</p> <p><i>As You Read</i> 109, 182, 183</p> <p><i>Document Detective</i> 102</p> <p><i>Review &amp; Activities</i> 112-113</p> <p><i>WebQuest</i> 432, 467, 510</p> <p><b>Teacher Annotated Edition:</b>            CA 104, 105, 107, 179, 184; CT 108; E 180, 188; R 110, 182; S 178; TA 93, 109, 183</p>

STANDARDS	PAGE REFERENCES
<b>Intermediate Benchmark D: Evaluate impact of consumer choices on renewable and nonrenewable resources.</b>	
<ol style="list-style-type: none"> <li>1. Cite examples of how consumers can conserve resources with landscape design, appliance usage, and lighting.</li> <li>2. Describe how public policy issues that impact families and communities impact renewable and non-renewable resources.</li> <li>3. Illustrate current and alternative home and workplace practices (e.g., related to refuse, reduce, reuse, recycle).</li> <li>4. Demonstrate consequences related to renewable and non-renewable resource use.</li> </ol>	<p>This objective can be covered during discussion of consumer purchasing.</p> <p><b>Student Edition:</b> 91-103 Fig. 4.2 92-93 <i>Assessment</i> 103 <i>Savvy Saver</i> 94</p> <p><b>Teacher Annotated Edition:</b> TA 93</p>
<b>Intermediate Benchmark E: Interrelate the economy and consumer decisions.</b>	
<ol style="list-style-type: none"> <li>1. Interpret interdependence among producers, consumers and government.</li> <li>2. Assess effects of supply and demand on consumer spending.</li> <li>3. Compare inflation impact on consumers.</li> <li>4. Illustrate effects of unethical consumer practices on businesses.</li> </ol>	<p><b>Student Edition:</b> 9, 14, 16, 139, 164, 168, 172-173, 182, 183-185, 187, 245, 358, 359, 430, 482 Fig. 6.9 184, 15.3 482 <i>As You Read</i> 183 <i>Go Figure</i> 245</p> <p><b>Teacher Annotated Edition:</b> CA 96, 184, 482; CT 108; E 168; TA 183</p>

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<p><b>Standard 3: Demonstrate Personal Financial Literacy</b></p> <p>Students will develop attitudes and skills to achieve personal financial wellness. They will learn the implications of sound financial decision making, appropriate use of credit, adequate insurance and their impact on personal and workplace financial wellness. Students will learn the inter-relationships between values, spending decisions, income and education. They will be able to use and evaluate technology for financial purposes, avoiding financial fraud. They will address public policy as it relates to family financial well-being.</p>	
<p><b>Advanced</b></p>	
<p><b>Advanced Benchmark: Demonstrate Personal Financial Literacy</b></p>	
<p><b>Advanced Benchmark A: Choose resources to meet individual, family and business financial goals.</b></p>	
<ol style="list-style-type: none"> <li>1. Differentiate among income and expenses including:               <ol style="list-style-type: none"> <li>a. Types of income (e.g., earnings, gifts, inheritance, interest);</li> <li>b. Types of expense (e.g., food, shelter, clothing, transportation, health care).</li> </ol> </li> <li>2. Prioritize needs and wants based on values and goals namely:               <ol style="list-style-type: none"> <li>a. Types of values (e.g., aesthetic, intellectual, economic);</li> <li>b. Short- and long-term financial goals for self, family, and workplace;</li> <li>c. Goal-setting characteristics (i.e., specific, measurable, achievable, realistic, time-oriented [SMART]).</li> </ol> </li> <li>3. Devise a spending plan for fixed, flexible and periodic expenses.</li> <li>4. Examine the impact inflation, recession, and national and world crises on financial planning.</li> <li>5. Examine attitudes and behaviors that lead to financial satisfaction.</li> <li>6. Evaluate employment opportunities related to wages and benefits.</li> </ol>	<p><b>Student Edition:</b></p> <p>6-14, 19-25, 32-39, 48-50, 70-71, 74-80, 198-199, 238-249, 254-256, 273, 277, 310-311, 341, 403-405, 415-418, 427-429, 433-437, 444-445, 460, 464-465, 478-485, 499-513</p> <p>Fig. 2.2 36, 3.5 76, 3.6 78, 7.2 200, 8.1 240, 8.5 255, 15.3 482</p> <p><i>Academic Connection</i> 13</p> <p><i>Assessment</i> 83</p> <p><i>As You Read</i> 77</p> <p><i>Before You Read</i> 32</p> <p><i>Common Cents</i> 10, 82</p> <p><i>Document Detective</i> 12, 253</p> <p><i>Review &amp; Activities</i> 84-85</p> <p><i>Unit Lab</i> 116-117</p> <p><i>WebQuest</i> 241</p> <p><i>Your Financial Portfolio</i> 29, 231, 269, 441, 475, 517</p> <p><b>Teacher Annotated Edition:</b></p> <p>CT 34, 483; MS 75; TA 9, 79</p>

STANDARDS	PAGE REFERENCES
<b>Advanced Benchmark B: Evaluate financial institutions and services to meet valued ends.</b>	
<ol style="list-style-type: none"> <li>1. Establish criteria to evaluate various financial services including:               <ol style="list-style-type: none"> <li>a. Types of savings and investing accounts;</li> <li>b. Types of checking, credit and debit accounts;</li> <li>c. On-line and electronic banking practices;</li> <li>d. Fraud or identity protection;</li> <li>e. Retirement investments.</li> </ol> </li> <li>2. Evaluate alternatives for financing postsecondary education (e.g., student loans, home equity loans, vouchers, grants, scholarships, employee tuition reimbursement programs).</li> <li>3. Evaluate finance company practices (e.g., franchises charging high interest, rent-to-own, payday lenders).</li> <li>4. Compare investment opportunities for financial health (e.g., stockbrokers, financial advisors, online investments, mutual funds).</li> <li>5. Distinguish time value of money related to borrowing and saving.</li> <li>6. Evaluate fraudulent practices that might impact financial stability.</li> </ol>	<p><b>Student Edition:</b></p> <p>19-23, 123-131, 132-147, 179-182, 238-249, 250-256, 257-265, 272-276, 277-290, 291-299, 306-318, 319-325, 326-334, 368, 488-496</p> <p>Fig. 6.8 181, 8.2 242, 8.3 243, 8.6 258, 9.1 274, 15.5 492, 15.6 493</p> <p><i>Ask Standard &amp; Poor's</i> 271, 305</p> <p><i>Assessment</i> 276, 290, 299, 318</p> <p><i>As You Read</i> 125, 182, 293, 309</p> <p><i>Common Cents</i> 496</p> <p><i>Go Figure</i> 21</p> <p><i>In the Real World</i> 271</p> <p><i>Review &amp; Activities</i> 300-301</p> <p><i>Savvy Saver</i> 296, 489</p> <p><i>TechByte</i> 275</p> <p><i>WebQuest</i> 286</p> <p><i>Your Financial Portfolio</i> 151, 303</p> <p><b>Teacher Annotated Edition:</b></p> <p>CA 125, 134, 495; CT 126, 307; D 248, 311, 488, 490, 493; M 257; MS 251, 307; R 182, 246; S 250; TA 130, 244, 252, 274, 283, 289, 294, 298, 309, 315, 488, 492</p>

STANDARDS	PAGE REFERENCES
<b>Advanced Benchmark C: Predict changes in financial priorities needed to protect financial health through the family life cycle.</b>	
<ol style="list-style-type: none"> <li>1. Appraise needs of individuals and/or family members throughout the life cycle.</li> <li>2. Determine causes of individual and family financial crisis (e.g., death, new job, relocation, loss of income, health problems, divorce, alimony, child support, birth, adoption).</li> <li>3. Analyze retirement planning and pension options for workers (e.g., employment-related, personal preparation).</li> <li>4. Compare reliable sources of information related to financial matters.</li> <li>5. Prepare children to become financially literate.</li> <li>6. Examine communication skills needed for understanding and participating in financial stability.</li> </ol>	<p><b>Student Edition:</b>  32-39, 280-285, 319-323, 337-340, 412-418, 419-426, 430-434, 444-449, 456-458, 478-485, 486-498, 499-513</p> <p>Fig. 1.2 13, 7.1 199, 9.2 281, 9.3 284, 10.4 336, 10.5 338, 10.6 339, 15.5 492</p> <p><i>Academic Connection</i> 424, 449  <i>Ask Standard &amp; Poor's</i> 31, 443  <i>Assessment</i> 485, 498, 513  <i>As You Read</i> 283, 445, 479, 480  <i>Before You Read</i> 419  <i>In the Real World</i> 443  <i>Review &amp; Activities</i> 514-515  <i>Savvy Saver</i> 489  <i>Unit Lab</i> 374-475, 518-519</p> <p><b>Teacher Annotated Edition:</b>  CA 417, 446; CT 281, 338, 432, 483; D 421, 490; MS 413, 420, 501; R 280, 322, 415; S 420, 430, 444; TA 283, 321, 423, 446, 492</p>

STANDARDS	PAGE REFERENCES
<b>Advanced Benchmark D: Assess use of credit and debt to meet personal and family financial goals.</b>	
<ol style="list-style-type: none"> <li>1. Differentiate characteristics needed to obtain credit worthiness (e.g., character, capacity, capital, collateral).</li> <li>2. Calculate costs of credit for self or family (e.g., use of future income, debt ratio, finance charges on various credit accounts).</li> <li>3. Investigate lending options for individuals and families (e.g., retail and bankcards, installment loans, home buying and mortgage loans, leasing contracts [auto and housing], consolidation loans).</li> <li>4. Critique how credit reports, reporting agencies, and credit scores impact decisions (e.g., employment, interest rates on credit).</li> <li>5. Monitor personal and financial information to reduce risk of identity theft through:               <ol style="list-style-type: none"> <li>a. Financial statement inconsistencies;</li> <li>b. Password strategies for protecting, handling, storing, and disposing of personal information;</li> <li>c. Identity protection strategies.</li> </ol> </li> <li>6. Select strategies to build good credit scores.</li> </ol>	<p><b>Student Edition:</b>            18, 62-64, 157-161, 162-170, 174-177, 178-182, 218-223            Fig. 3.1 62, 6.2 158, 6.7 175  <i>Assessment</i> 176  <i>As You Read</i> 156, 218  <i>Savvy Saver</i> 157  <i>WebQuest</i> 223  <i>Your Financial Portfolio</i> 29, 195</p> <p><b>Teacher Annotated Edition:</b>            CA 219; D 222; E 180; R 64, 182, 220; S 178; TA 219</p>
<b>Advanced Benchmark E: Operationalize skills to manage conflict and/or stress related to financial issues.</b>	
<ol style="list-style-type: none"> <li>1. Develop positive communication skills for discussing financial matters (e.g., personal barriers to effective communication, active listening, constructive expression of emotions).</li> <li>2. Utilize decision making to solve financial resource use issues and problems.</li> <li>3. Resolve consumer concerns through verbal or written communication.</li> <li>4. Identify factors that contribute to stress (e.g., lack of money, unexpected expenses, conflicts in values and goals).</li> <li>5. Implement stress-reduction strategies (e.g., meditation, exercise, relaxation techniques).</li> </ol>	<p><b>Student Edition:</b>            19, 104-111, 154-155, 183-185, 187-188            Fig. 4.5 107, 6.3 160  <i>As You Read</i> 109  <i>Standard &amp; Poor's</i> 163</p> <p><b>Teacher Annotated Edition:</b>            CA 105, 156, 160, 169; E 188; MS 188; TA 109, 160</p>

STANDARDS	PAGE REFERENCES
<b>Advanced Benchmark F: Determine impact of public policies on financial planning for self and family.</b>	
<ol style="list-style-type: none"> <li>1. Evaluate role of taxes (e.g., federal, state, local, social security, Medicare) in personal financial decisions.</li> <li>2. Differentiate among additional deductions on wage earnings (e.g., retirement investments, professional dues, child support garnishments).</li> <li>3. Investigate taxation methods used on assets (e.g., property taxes, capital gains, earnings on investments).</li> <li>4. Identify community assets provided by public funds (e.g., public and private schools and postsecondary options, health clinics, student services, community groups and agencies).</li> </ol>	<p><b>Student Edition:</b>  50, 82, 135, 139, 261-262, 341-342, 343, 360, 380-383, 388, 403, 405, 456-458, 486-487, 510-513  <i>As You Read</i> 403  <i>Before You Read</i> 381</p> <p><b>Teacher Annotated Edition:</b>  CA 403, 457, 487, 511, 512; CT 261, 512; D 388; R 456, 511; TA 487</p>
<b>Advanced Benchmark G: Formulate techniques to prevent loss of assets.</b>	
<ol style="list-style-type: none"> <li>1. Compare strategies to insure against financial loss namely: <ol style="list-style-type: none"> <li>a. Employer-provided insurance coverage for health, dental, eye, prescription, and term life insurance;</li> <li>b. Supplemental insurance for health, life, auto, and home or property;</li> <li>c. Costs versus benefits;</li> <li>d. Comparisons of price and policy coverage.</li> </ol> </li> <li>2. Avoid predatory practices used by companies or producers to defraud consumers.</li> </ol>	<p><b>Student Edition:</b>  105, 412-418, 419-429, 430-437, 444-452, 453-459, 460-463, 464-471  Fig 13.1 415; 13. 4 431, 13.5 431, 14.1 451  <i>Academic Connection</i> 449  <i>After You Read</i> 471  <i>Assessment</i> 418, 429, 437, 452, 463, 471  <i>As You Read</i> 463, 468  <i>Before You Read</i> 412  <i>Document Detective</i> 435, 469  <i>In the Real World</i> 411, 443  <i>Review &amp; Activities</i> 438-439, 472-473  <i>WebQuest</i> 432, 467, 510  <i>Your Financial Portfolio</i> 441, 475</p> <p><b>Teacher Annotated Edition:</b>  CA 104, 461; CT 447; D 416, 421, 450; E 468; MS 420, 465; R 424; S 444, 460; TA 423, 446</p>

STANDARDS	PAGE REFERENCES
<b>Advanced Benchmark H: Utilize decision making and accounting processes to protect financial health.</b>	
<ol style="list-style-type: none"> <li>1. Evaluate how financial decisions derive from knowledge, self-control, and loss aversion.</li> <li>2. Assess basic financial statements that meet financial health goals for individuals, families, and businesses.</li> <li>3. Develop family budget that meets individual and family goals.</li> <li>4. Predict inflation impact on personal and financial planning.</li> <li>5. Appreciate individual differences related to values and goals.</li> <li>6. Develop decision-making skills needed to achieve financial goals including;               <ol style="list-style-type: none"> <li>a. Interpret rational and irrational decision-making behaviors;</li> <li>b. Differentiate individual perspectives on decisions ;</li> <li>c. Evaluate consequences of decision actions.</li> </ol> </li> <li>7. Determine decision-making steps to achieve financial health including:               <ol style="list-style-type: none"> <li>a. Assess problem and the context of the problem;</li> <li>b. Select alternatives and related consequences;</li> <li>c. Choose best alternative based on workable, valued ends;</li> <li>d. Create a plan to carry out decision;</li> <li>e. Evaluate the intended and unintended outcomes.</li> </ol> </li> <li>8. Select reliable resources to assist in making financial decisions.</li> </ol>	<p><b>Student Edition:</b></p> <p>6-13, 24-25, 32-34, 71, 74-83, 90-103, 105, 122-131, 135-139, 238-249, 254-256, 259-261, 310-311, 341, 403-405, 412-418, 419-429, 430-437, 444-452, 453-459, 460-463, 464-471, 478-482, 499-500, 513</p> <p>Fig. 2.1 35, 2.2 36, 3.3 70, 3.5. 76, 3.6 78, 8.1 240, 8.5 255, 13.1 415, 13.4 431, 13.5 431, 14.1 451, 15.2 481</p> <p><i>Academic Connection</i> 449</p> <p><i>After You Read</i> 471</p> <p><i>Assessment</i> 418, 429, 437, 452, 463, 471</p> <p><i>As You Read</i> 75, 77, 103, 463, 468</p> <p><i>Ask Standard &amp; Poor's</i> 5</p> <p><i>Before You Read</i> 412</p> <p><i>Common Cents</i> 10, 310</p> <p><i>Document Detective</i> 12, 214, 253, 435, 469, 494</p> <p><i>In the Real World</i> 5, 411, 443</p> <p><i>Review &amp; Activities</i> 84-85, 438-439, 472-473</p> <p><i>Savvy Saver</i> 14, 95, 142, 258, 489</p> <p><i>Solve Money Problems</i> 249</p> <p><i>Unit Lab</i> 116-117</p> <p><i>WebQuest</i> 96, 241, 432, 467, 510</p> <p><i>Your Financial Portfolio</i> 115, 269441, 475</p> <p><b>Teacher Annotated Edition:</b></p> <p>CA 97,104, 461, 497; CT 447, 483; D 416, 421, 450; E 468; MS 75, 133; MS 420, 465; R 424; S 133, 238, 444; TA 9, 70, 79, 93, 239,423, 446, 481</p>

STANDARDS	PAGE REFERENCES
<b>Advanced Benchmark I: Build relationship and conflict resolution skills to manage family and financial demands.</b>	
<ol style="list-style-type: none"> <li>1. Develop strategies and skills for effective listening and responses when:               <ol style="list-style-type: none"> <li>a. Discussing financial demands on families to manage stress;</li> <li>b. Recognizing personal barriers to effective communication;</li> <li>c. Listening actively;</li> <li>d. Expressing emotions constructively.</li> </ol> </li> <li>2. Resolve family and corporate financial conflicts constructively.</li> <li>3. Examine personal reactions to financial conflict situations.</li> <li>4. Use strategies to resolve financial conflict.</li> <li>5. Establish limits on negotiable and non-negotiable issues in family financial conflicts.</li> </ol>	<p><b>Student Edition:</b> 187-188 <i>Ask Standard &amp; Poor's</i> 153 <i>As You Read</i> 166 <i>Common Cents</i> 168</p> <p><b>Teacher Annotated Edition:</b> CT 157; D 156; E 188; MS 188; S 154</p>
<b>Advanced Benchmark J: Advocate public policy that impacts financial well-being.</b>	
<ol style="list-style-type: none"> <li>1. Choose active participation in political process to support family and business financial well being.</li> <li>2. Analyze current public policy issues and impacts on family and business financial well-being.</li> <li>3. Evaluate the role of federal, state, and local taxes in personal financial decisions.</li> </ol>	<p><b>Student Edition:</b> 50, 82, 135, 139, 261-262, 341-342, 343, 360, 380-383, 388, 403, 405, 456-458, 486-487, 510-513 <i>As You Read</i> 403 <i>Before You Read</i> 381</p> <p><b>Teacher Annotated Edition:</b> CA 403, 457, 487, 511, 512; CT 261, 512; D 388; R 456, 511; TA 487</p>

**STANDARDS****PAGE REFERENCES****Standard 5: Become Consumer Savvy**

Students gain critical knowledge and skills to help them function as informed, educated, and responsible consumers. They determine needs based on values, critique the media's accurate representation of goods and services, compare and judge quality of products in order to make responsible decisions, and exercise their consumer rights as needed. Having explored national and global economics principles, students can better understand the interdependence of consumer behaviors, national and world events, economic trends, and the environmental impact of such. Therefore, students are better prepared to take empowered consumer action alone or with concerned citizen groups.

**No Benchmarks at Advanced Level**