



PERSONAL FINANCE

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STANDARDS	PAGE REFERENCES
Personal Finance	
<p>11. Explain why incomes will differ in the labor market depending on supply and demand for skills, abilities and education levels.</p>	<p>Student Edition: 33, 35, 37-39, 48 <i>Academic Connection</i> 34 <i>Ask Standard & Poor's</i> 31 <i>As You Read</i> 37 <i>Careers in Finance</i> 11, 49, 69, 109, 124, 167, 213, 252, 289, 329, 359, 390, 428, 458 <i>In the Real World</i> 31 <i>Unit Lab</i> 116-117</p> <p>Teacher Annotated Edition: MS 33; S 33</p>

STANDARDS	PAGE REFERENCES
<p>12. Explain the role of individuals in the economy as producers, consumers, savers, workers and investors.</p>	<p>Student Edition: 32-39, 40, 53, 79-83, 90-103, 132-139, 147, 154, 157-161, 169-170, 183-185, 209, 211, 213-227, 239-249, 250-256, 272-276, 291-299, 306, 309-310, 312-314, 326, 341-345, 352-360, 366-367, 380-382, 389-390, 415-418, 419, 430, 444, 464, 478-483, 490-493</p> <p><i>Careers in Finance</i> 11, 49, 69, 109, 124, 167, 213, 252, 289, 329, 359, 390, 428, 458</p> <p><i>In the Real World</i> 89, 271, 351, 379</p> <p><i>Savvy Saver</i> 95, 142</p> <p><i>Unit Lab</i> 232-233, 374-375</p> <p><i>Your Financial Portfolio</i> 269, 303</p> <p>Teacher Annotated Edition: CT 276; MS 133; S 41, 133; TA 135</p>
<p>13. Explain the consequences of the economic choices made by individuals and the tools which they use to manage their financial resources including:</p> <ul style="list-style-type: none"> a. Budgets; b. Savings; c. Investments; d. Credit; e. Philanthropy. 	<p>Student Edition: 6-13, 14-15, 17, 19-25, 32-34, 65-73, 74-83, 91-103, 128, 131, 132-141, 155-156, 162-163, 165-166, 186-191, 198-199, 204-205, 209-210, 223, 238-249, 254-256, 259-261, 335, 341-342, 352-360, 368-369, 403-405, 413-418, 419-426, 430-437, 444-452, 460-463, 464-471, 478-482, 490-493, 496-498, 499-513</p> <p>Fig. 1.1 8-9, 5.3 133, 6.3 160, 8.1 240, 11.4 368, 15.6 493</p> <p><i>After You Read</i> 191</p> <p><i>Assessment</i> 249</p> <p><i>As You Read</i> 136, 190</p> <p><i>Ask Standard Poor's</i> 89, 121, 197, 237, 351</p> <p><i>Common Cents</i> 510</p> <p><i>In the Real World</i> 59, 153</p> <p><i>Savvy Saver</i> 14, 77, 95, 142, 157</p> <p><i>Unit Lab</i> 232-233</p> <p><i>WebQuest</i> 211, 234</p> <p><i>Your Financial Portfolio</i> 29, 115, 151, 373</p> <p>Teacher Annotated Edition: CA 23; CT 34, 134, 157, 483, 503; D 493; E 180; S 133, 500; MS 20, 75, 133, 335, 501; TA 22, 135, 446, 463</p>

STANDARDS	PAGE REFERENCES
<p>14. Describe how interest rates affect savers and borrowers.</p>	<p>Student Edition: 18, 20-23, 132-137, 155, 163-168, 221-222, 245, 306-311, 315-316 Fig. 1.3 17, 1.4 23, 3.6 78, 6.3 160, 6.4 165, 10.1 313 <i>Academic Connection</i> 217 <i>Business Week Online</i> 229 <i>Common Cents</i> 82, 169 <i>Go Figure</i> 21, 136, 137, 166, 246, 247, 307, 312 <i>Real World Application</i> 229 <i>Unit Lab</i> 232-233 <i>WebQuest</i> 135, 223 <i>Your Financial Figures</i> 229</p> <p>Teacher Annotated Edition: CA 23, 160, 225; CT 134, 307; D 222; R 220, 317; S 133; TA 9, 22, 135, 160, 309, 315</p>