



Glencoe/McGraw-Hill

**BUSINESS and PERSONAL
FINANCE**

Correlated to

NATIONAL PERSONAL FINANCE STANDARDS

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INCOME

OBJECTIVES	PAGE REFERENCES
<p>Students will be able to:</p> <ol style="list-style-type: none">1. Identify sources of income. 2. Analyze how career choice, education, skills, and economic conditions affect income. 3. Explain how taxes, government transfer payments, and employee benefits relate to disposable income.	<p>71-72, 262, 275, 310-311, 383-384, 461-464, 605</p> <p>14-17, 30-39 Careers in Finance: 10, 50, 70, 110, 124, 162, 210, 255, , 290, 330, 359, 388, 429, 458, 483, 511, 550, 576, 606, 642, 691, 701</p> <p>49-51, 382, 462, 486-488, 607-614</p>

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MONEY MANAGEMENT

OBJECTIVES	PAGE REFERENCES
<p>Students will be able to:</p> <ol style="list-style-type: none">1. Explain how limited personal financial resources affect the choices people make.2. Identify the opportunity cost of financial decisions.3. Discuss the importance of taking responsibility for personal financial decisions.4. Apply a decision-making process to personal financial choices.5. Explain how inflation affects spending and investing decisions.6. Describe how insurance and other risk-management strategies protect against financial loss.7. Design a plan for earning, spending, saving, and investing.8. Explain how to use money-management tools available from financial institutions.	<p>5-14, 59, 89</p> <p>10, 20-21, 59-62, 198-201</p> <p>80-81, 89-97, 187-193</p> <p>7-14, 25-27</p> <p>16-17, 140, 245</p> <p>411-473</p> <p>66-72, 75-85</p> <p>62-65, 121-149</p>

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SPENDING AND CREDIT

OBJECTIVES	PAGE REFERENCES
Students will be able to:	
1. Compare the benefits and costs of spending decisions.	90-102
2. Evaluate information about products and services.	90-102
3. Compare the advantages and disadvantages of different payment methods.	95-97, 166-171
4. Analyze the benefits and costs of consumer credit.	153-161, 164-171
5. Compare sources of consumer credit.	158-163
6. Explain factors that affect creditworthiness and the purpose of credit records	171-173
7. Identify ways to avoid or correct credit problems.	174, 180-185, 187-191
8. Describe the rights and responsibilities of buyers and sellers under consumer protection laws.	105-113, 182, 184-185, 188-189

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SAVING AND INVESTING

OBJECTIVES	PAGE REFERENCES
Students will be able to:	
1. Explain the relationship between saving and investing.	22-24, 76, 80-85, 124, 133-140, 236-250, 290-291
2. Describe reasons for saving and reasons for investing.	256-257, 274-277
3. Compare the risk, return, and liquidity of investment alternatives.	243-250, 251-258, 305, 310, 315, 319, 327-335, 351-361, 362-370
4. Describe how to buy and sell investments.	292-298, 313, 336
5. Explain how different factors affect the rate of return of investments.	286-291, 340
6. Evaluate sources of investment information.	263-267, 320-325, 336
7. Explain how agencies that regulate financial markets protect investors.	223-224, 243-244, 260, 322-323, 310, 316