

Standards - State | National | Common Core

In the pages of this document you will find:

1. The **contact information** for your Foundations Advisor. He is an expert in the personal finance standards of your state. Call or email anytime if you have curriculum questions.
2. Your **state-specific** personal finance standards correlation
3. The correlation between the **National JumpStart Standards** and our curriculum
4. **Common Core** correlations for ELA

Your State-Specific Curriculum Expert is:



Dennis Palmer

Dennis's Story: I grew up under the assumption that debt was a part of life. After getting in to piles of student loan and credit card debt in college, someone suggested I read *Financial Peace* by Dave Ramsey. The book changed my thinking about debt and money. My wife and I are now working on our debt snowball!

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Georgia

STATE STANDARD OR BENCHMARK:	CORRELATES WITH:
Course 7.426 – Financial Literacy	
BCS-FL—1 Students will identify various forms of income and analyze factors that affect income as a part of the career decision-making process.	
a. Identify sources of income.	Unit 3, Ch. 8 Unit 4, Ch. 11
b. Analyze how career choice, education, skills, and economic conditions affect income.	Unit 2, Ch. 5 Unit 4, Ch. 11
c. Explain how taxes, government transfer payments, and employee benefits relate to disposable income.	Unit 3, Ch. 8 Unit 4, Ch. 11
BCS-FL-2 Students will analyze employee deductions and benefits that affect financial security.	
a. Compute payroll deductions and net pay.	Unit 4, Ch. 11
b. Identify optional and required employee benefits and recognize their value as additions to net pay.	Unit 3, Ch. 8
c. Explain trends in the workplace (i.e., flexible schedules, job rotation, job sharing, permanent part-time employment).	Unit 2, Ch. 5 Unit 4, Ch. 11
BCS-FL-3 Students will analyze taxes in the United States that affect income.	
a. Explain the purposes, types, and history of taxes in the United States.	Unit 4, Ch. 11
b. Define basic tax terminology.	Unit 3, Ch. 8 Unit 4, Ch. 11
c. Prepare U.S. individual federal income tax return Forms 1040 EZ and 1040 A.	Unit 4, Ch. 11
BCS-FL-4 Students will develop and evaluate a spending and savings plan.	
a. Explain how limited personal financial resources affect the choices	Unit 1, Ch. 1, 2, 3

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people make.	Unit 2, Ch. 4, 5 Unit 4 CH. 10
b. Identify the opportunity cost of financial decisions.	Unit 1, Ch. 2 Unit 2, Ch. 6 Unit 3, Ch. 8
c. Discuss the importance of taking responsibility for personal financial decisions.	Unit 1, 2, 3, 4
d. Apply a decision-making process to personal financial choices.	Unit 1, 2, 3, 4
e. Explain how inflation affects spending and investing decisions.	Unit 1, Ch. 2 Unit 2, Ch. 6 Unit 3, Ch. 8
f. Describe how insurance and other risk-management strategies protect against financial loss.	Unit 3, Ch. 9
g. Design a plan for earning, spending, saving, and investing.	Unit 1, Ch. 2, 3 Unit 2, Ch. 5, 6 Unit 3, Ch. 7, 8
h. Explain how to use money-management tools available from financial institutions.	Unit 1, Ch. 2, 3 Unit 3, Ch. 8
i. Evaluate services provided by financial deposit institutions to transfer funds	Unit 1, Ch. 2, 3 Unit 3, Ch. 8
BCS-FL-5 Students will analyze checking accounts and other banking services.	
a. Prepare checks and deposit slips.	Unit 1, Ch. 3
b. Record transactions in checkbook registers and reconcile bank statements.	Unit 1, Ch. 3
c. Explain check endorsements.	N/A
d. List types of checking accounts and banking services available to customers.	Unit 1, Ch. 2, 3
BCS-FL-6 Students will analyze factors that affect the choice of credit, the cost of credit, and the legal aspects of using credit.	
a. Compare the advantages and disadvantages of different payment	Unit 1, Ch. 3

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methods.	
b. Analyze the benefits and costs of consumer credit.	Unit 2, Ch. 4, 5
c. Compare sources of consumer credit.	Unit 2, Ch. 4, 5
d. Explain factors that affect creditworthiness and the purpose of credit records.	Unit 2, Ch. 4
e. Identify ways to avoid or correct credit problems.	Unit 1, Ch. 2, 3 Unit 2, Ch. 4, 5 Unit 3, Ch. 8
f. Describe the rights and responsibilities of buyers and sellers under consumer protection laws.	Unit 2, Ch. 4, 6 Unit 3, Ch. 7, 9
BCS-FL-7 Students will apply a decision-making model to maximize consumer satisfaction when buying goods and services.	
a. Compare the benefits and costs of spending decisions.	Unit 1, Ch. 2, 3 Unit 2, Ch. 4, 5, 6 Unit 3, Ch. 7
b. Evaluate information about products and services.	Unit 2, Ch. 6 Unit 3, Ch. 7
BCS-FL-8 Students will evaluate savings and investment options to meet short- and long-term goals.	
a. Explain the relationship between saving and investing.	Unit 1, Ch. 2 Unit 3, Ch. 8
b. Describe reasons for saving and reasons for investing.	Unit 1, Ch. 2 Unit 3, Ch. 8
c. Compare the risk, return, and liquidity of investment alternatives.	Unit 3, Ch. 8
d. Describe how to buy and sell investments.	Unit 3, Ch. 8
e. Explain how different factors affect the rate of return of investments.	Unit 1, Ch. 2 Unit 3, Ch. 8
f. Evaluate sources of investment information.	Unit 3, Ch. 8
g. Explain how agencies that regulate financial markets protect investors.	Unit 2, Ch. 6 Unit 3, Ch. 8

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BCS-FL-9 Students will analyze choices available to consumers for protection against risk and financial loss.	
a. Describe the basic characteristics of the marketplace and the free enterprise system.	Unit 1, Ch. 1, 2 Unit 2, Ch. 6
b. Identify fraudulent and deceptive practices and wise consumer behavior.	Unit 3, Ch. 7, 9
c. List consumer legislation and sources of consumer protection.	Unit 2, Ch. 4, 6 Unit 3, Ch. 7, 9
d. Describe how to contact public officials to express opinions.	Unit 2, Ch. 6
e. Discuss the court system of the United States and at the state level where consumers can get redress, along with other ways of finding remedies to consumer problems.	Unit 2, Ch. 6
BCS-FL-10 Students will evaluate how to help deter, detect, and defend against identity theft.	
a. Describe common ways ID theft happens (i.e. dumpster diving, skimming, phishing, changing address, stealing).	Unit 2, Ch. 4 Unit 3, Ch. 9
b. Describe ways to deter identity theft by safeguarding information (i.e. shredding financial documents, protecting Social Security number, not giving out personal information, not using obvious passwords).	Unit 2, Ch. 4 Unit 3, Ch. 9
c. Describe ways to detect suspicious activity by routinely monitoring accounts (i.e. reviewing credit reports and monthly statements).	Unit 2, Ch. 4 Unit 3, Ch. 9
d. Describe ways to defend against ID theft as soon as theft is suspected (i.e. placing fraud alerts on credit reports, closing accounts, filing police reports, and reporting to Federal Trade Commission).	Unit 2, Ch. 4 Unit 3, Ch. 9
Course 7.421100 Banking and Investing	
BCS-BI-1 Students will demonstrate an understanding of basic banking concepts, terminology and operating procedures.	
a. Explain the role of banking in the economy.	Unit 1, Ch. 1, 2 Unit 2, Ch. 6
b. Outline the history of banking.	Unit 1, Ch. 1, 2 Unit 2, Ch. 6

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c. Describe the historical development of the Federal Reserve System.	Unit 3, Ch. 8 (limited)
d. Identify banking trends.	Unit 1, Ch. 1, 2 Unit 2, Ch. 6 Unit 3, Ch. 8
e. Define terminology unique to the banking industry.	Unit 1, Ch. 1, 2 Unit 3, Ch. 8
f. Describe the trustee function of a bank.	Unit 1, Ch. 2
g. Identify lines of business within banks (i.e., retail, commercial, trusts and investments, mortgages).	Unit 1, Ch. 1, 2 Unit 2, Ch. 4, 5 Unit 3, Ch. 8
h. Describe the role of money in the economy.	Unit 1, Ch. 3 Unit 2, Ch. 6
i. Compare the functions of various types of financial institutions (i.e., banks, credit unions).	Unit 1, Ch. 2, 3 Unit 3, Ch. 8
j. Analyze the effects of deregulation.	Unit 1, Ch. 1 Unit 2, Ch. 6
k. Identify legislation and regulations regarding banking practices.	Unit 1, Ch. 2, 3 Unit 2, Ch. 6 Unit 3, Ch. 8
l. Explain current trends in financial services deregulation and diversified financial services.	Unit 2, Ch. 6
m. Explain the role of banks in helping small business customers.	N/A
n. Describe features and benefits of commercial banking products and services.	N/A
o. Compare banking products and services available to individual customers.	Unit 1, Ch. 2, 3 Unit 2, Ch. 4 Unit 3, Ch. 8
BCS-BI-2 Students will compare and contrast various types of negotiable instruments.	
a. Identify different types of negotiable instruments (i.e., cashier's checks, savings bonds, money orders, traveler's checks, bank drafts).	Unit 1, Ch. 2, 3

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b. Trace the life cycle of a check.	N/A
c. Compare and contrast various types of deposit accounts (i.e., checking, savings, certificates of deposit).	Unit 1, Ch. 2, 3
BCS-BI-3 Students will analyze credit creation and its impact on financial institutions.	
a. Define basic terminology used when discussing consumer credit products.	Unit 1, Ch. 1 Unit 2, Ch. 4, 5
b. Identify features and related benefits of consumer credit products.	Unit 1, Ch. 1 Unit 2, Ch. 4, 5 Unit 3, Ch. 8
c. Compare and contrast different loan types (i.e., commercial loans and lines of credit, mortgages, auto).	Unit 2, Ch. 4, 5 Unit 3, Ch. 8
d. Analyze the process of credit creation.	Unit 1, Ch. 1 Unit 2, Ch. 4, 5
e. Describe secured and unsecured credit.	Unit 2, Ch. 4
f. Complete a credit application.	N/A
g. Describe how to establish credit and its importance.	Unit 1, Ch. 1 Unit 2, Ch. 4, 5
h. Match consumer credit products to customer needs.	Unit 1, Ch. 1 Unit 2, Ch. 4, 5
i. Identify bank regulations that impact consumer credit.	Unit 2, Ch. 4
j. Describe the credit application process and actions taken at each stage to assure bank compliance.	N/A
k. Explain credit scoring.	Unit 2, Ch. 4
l. Calculate interest.	Unit 2, Ch. 4
m. Compare mortgage options available through lending institutions (i.e., conventional fixed and adjustable-rate, FHA, VA loans).	Unit 2, Ch. 4
n. Identify client profile eligibility requirements for conventional and government secured mortgage options (i.e., FHA, VA).	Unit 2, Ch. 4

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BCS-BI-4 Students will interpret and measure financial performance of banking institutions.	
a. Describe how a bank generates revenue.	Unit 1, Ch. 1, 2, 3 Unit 2, Ch. 4
b. Identify the major factors affecting bank performance.	N/A
c. Identify the types of risks that banks must manage.	Unit 2, Ch. 6
d. Describe how the profitability of various lines of business within the bank are evaluated.	N/A
e. Evaluate reports reflecting financial data in banking.	N/A
f. Compare performance ratios of banks.	N/A
BCS-BI-5 Students will describe the effects of E-commerce on banking.	
a. Describe E-commerce.	N/A
b. Compare and contrast E-commerce with traditional business services.	Unit 3, Ch. 7
c. Describe legal and ethical issues for E-commerce.	Unit 3, Ch. 7
d. Explain payment options in E-commerce.	Unit 1, Ch. 3
e. Anticipate the possible effects of future technology on E-commerce.	N/A
BCS-BI-6 Students will demonstrate an understanding of basic investment principles.	
a. Illustrate the importance of investing early and the time value of money.	Unit 1, Ch. 2 Unit 3, Ch. 8
b. Illustrate the importance of investing on a regular basis and reinvesting earnings.	Unit 1, Ch. 2 Unit 3, Ch. 8
c. Explain the role of the SEC, NYSE, NASDAQ, and other securities associations.	Unit 3, Ch. 8
d. Use the tools that analyze the trends and movements of investments.	Unit 3, Ch. 8
e. Evaluate the relationship between risk and return.	Unit 3, Ch. 8

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f. Analyze sources of investment information (i.e., corporate financial statements).	Unit 3, Ch. 8
g. Describe the transaction process in buying and selling securities.	Unit 3, Ch. 8
h. Compare interest rate versus inflation risk.	Unit 1, Ch. 2 Unit 3, Ch. 8
i. Differentiate among interest, dividends, and capital gains.	Unit 3, Ch. 8
j. Define investment income, investment growth, investment liquidity, and retained earnings.	Unit 3, Ch. 8
k. Analyze the difference between conservative, safe and predictable investments, and speculative investments.	Unit 3, Ch. 8
l. Differentiate between growth investments and income investments.	Unit 3, Ch. 8
m. Compare and contrast the services of brokers and brokerage firms.	N/A
BCS-BI-7 Students will identify the importance of investment planning and establishing financial goals.	
a. Explain the need for investing to ensure financial well-being.	Unit 1, Ch. 2 Unit 3, Ch. 8
b. Establish goals for a saving or investment program.	Unit 1, Ch. 2 Unit 3, Ch. 8 Unit 4, Ch. 11
c. Identify the factors that affect investment choices.	Unit 1, Ch. 2 Unit 3, Ch. 8
d. Differentiate between saving and investing.	Unit 1, Ch. 2 Unit 3, Ch. 8
e. Describe the importance of creating an emergency fund.	Unit 1, Ch. 2
f. Assess the health of finances and conduct a financial check-up.	Unit 1, Ch. 1, 3
g. Determine the factors to consider when choosing investments.	Unit 3, Ch. 8
h. Evaluate the overall risk factor of an investment by examining the different components of risk.	Unit 3, Ch. 8
i. Describe estate planning effects on investment planning and financial	Unit 3, Ch. 8, 9

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goals.	
BCS-BI-8 Students will demonstrate an understanding of various investment instruments.	
a. Evaluate criteria for choosing a savings or investment instrument.	Unit 3, Ch. 8
b. Evaluate savings or investment instruments based on opportunity cost.	Unit 1, Ch. 2 Unit 3, Ch. 8
c. Describe government securities and bonds.	Unit 3, Ch. 8
d. Evaluate local bond options as long-term investments.	Unit 3, Ch. 8
e. Identify commercial bank options such as CD's and money market accounts.	Unit 3, Ch. 8
f. Describe the operations of the stock market and evaluate equity funds.	Unit 3, Ch. 8
g. Evaluate mutual funds.	Unit 3, Ch. 8
h. Describe treasury bills.	N/A
i. Evaluate savings bonds.	Unit 3, Ch. 8
j. Evaluate foreign exchange as an investment option.	N/A
BCS-BI-9 Students will identify and describe employee retirement benefit package concepts.	
a. Explain the investment opportunities related to workplace retirement plans.	Unit 3, Ch. 8
b. Identify basic components of an employment retirement benefits package.	Unit 3, Ch. 8
c. Describe the issues to be considered when planning for retirement.	Unit 3, Ch. 8, 9
d. Describe the taxation concerns for retirement income.	Unit 3, Ch. 8
e. Differentiate among employee options for retirement investing (i.e., individual retirement accounts and Roth IRA's, profit sharing plans, employee stock purchase plans, 401K plans, whole life and annuity life insurance policies).	Unit 3, Ch. 8
BCS-BI-10 Students will predict future investment trends.	

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a. Analyze financial needs and goals to determine financial requirements.	Unit 1, Ch. 1, 2, 3 Unit 2, Ch. 5 Unit 3, Ch. 8, 9 Unit 4, Ch. 11
b. Estimate future growth rates of selected equities using industry indicators.	Unit 1, Ch. 2 Unit 3, Ch. 8
c. Predict investment returns.	Unit 1, Ch. 2 Unit 3, Ch. 8
d. Evaluate individual investment and financial needs and devise asset allocation mixes that fit those needs.	Unit 1, Ch. 2 Unit 3, Ch. 8
e. Explain why savings and investing plans change as one proceeds through the life cycle.	Unit 1, Ch. 2 Unit 3, Ch. 8
f. Develop financial goals for the future based on one's lifestyle expectations and career choices.	Unit 2, Ch. 5 Unit 3, Ch. 8, 9 Unit 4, Ch. 11
BCS-BI-11 Students will explain the concepts, role, and importance of international finance.	
a. Explain how currency exchange rates affect companies.	N/A
b. Identify potential problems associated with dealing in foreign currencies.	N/A
c. Calculate currency exchange transactions.	N/A
d. Describe how economic conditions, balance of payment situations, and political issues affect currency values.	Unit 1, Ch. 1 Unit 2, Ch. 6
e. List sources of capital for international, multinational, and global companies.	N/A
f. Describe the international monetary system, including the International	N/A
g. Monetary Fund, the World Bank, and Eurocurrencies.	N/A
h. Identify different types of international banking organizations.	N/A
i. Explain growth, regulations, and the impact of international banking on global business.	N/A

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j. Describe the mechanics, terminology, conditions, and terms of letters of credit and other documents.	N/A
k. Identify essential components of payment documents used in payment for international trade activities.	N/A
BCS-BI-12 Students will identify banking and investing career opportunities.	N/A
BCS-BI-13 Students will provide customer service in banking.	N/A
BCS-BI-14 Students will describe skills needed for bank operations and management.	N/A
BCS-BI-15 Students will perform financial planning responsibilities.	N/A
Course 07.42300 Insurance & Risk Management	
BCS-IRM-1 Students will explain the principles of risk management and insurance.	
a. Examine the concept of risk and probability.	Unit 3, Ch. 9
b. Describe the historical development of insurance.	Unit 3, Ch. 9 (limited)
c. Explain and illustrate how risk is determined, avoided, controlled, and transferred.	Unit 3, Ch. 9
d. Analyze risk management techniques.	Unit 3, Ch. 9
e. Distinguish between insurable and non-insurable risks and the concept of economic loss.	Unit 3, Ch. 9
f. Analyze the different types of insuring organizations and insurance products.	Unit 3, Ch. 9
g. Explain the items to be considered when selecting an insurance company: product, price, and company stability.	Unit 3, Ch. 9
h. Examine the role of the insurance commission.	N/A
i. Explain the law of large numbers as it relates to insurance and risk management.	N/A
BCS-IRM-2 Students will identify risks present in business and the insurance needed to protect business.	N/A

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BCS-IRM-3 Students will describe product liability in the business environment and ways to manage this risk.	N/A
BCS-IRM-4 Students will describe the principles of automobile insurance and identify types of coverage and policy types available.	
a. Evaluate different types of automobile insurance coverage, including riders and endorsements.	Unit 3, Ch. 9
b. Determine the effect of various factors on insurance rates.	Unit 3, Ch. 9
c. Examine ways to reduce the cost of insurance.	Unit 3, Ch. 9
d. Examine an automobile insurance application.	Unit 3, Ch. 9
e. Review claim procedures.	Unit 3, Ch. 9
f. Identify reasons for policy cancellation.	N/A
BCS-IRM-5 Students will describe the principles of homeowner's insurance and identify types of coverage and policy types available.	
a. Describe coverage common to most homeowner/renter/business property policies and explain how the amount of coverage needed is determined.	Unit 3, Ch. 9
b. Describe special coverage available.	Unit 3, Ch. 9
c. Explain variances in homeowner/renter/business property rates and determine how to obtain the best rates.	Unit 3, Ch. 9
d. Compare the difference between replacement and value coverage.	Unit 3, Ch. 9
e. Examine types of business and personal property coverage.	Unit 3, Ch. 9
f. Explain why business and personal property rates vary and how to obtain the best rates.	Unit 3, Ch. 9
g. Explain how to inventory and document all business and personal property and how to use riders and endorsements to cover specific needs.	Unit 3, Ch. 9
h. Assess the need for umbrella and excess liability coverage.	Unit 3, Ch. 9
i. Examine property insurance applications.	N/A
j. Identify reasons for policy cancellation.	N/A

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BCS-IRM-6 Students will describe the principles of health insurance and identify types of coverage and policy types available.	
a. Identify basic types of coverage offered by health insurance companies and describe different health/medical insurance plans.	Unit 3, Ch. 9
b. Identify the features of various health insurance policies.	Unit 3, Ch. 9
c. Define the responsibility of the insured for co-pay, deductible, and no covered medical expenses.	Unit 3, Ch. 9
d. Determine insurability and identify reasons for policy cancellation.	Unit 3, Ch. 9
e. Explain why health/medical insurance rates vary and how to obtain the best rates.	Unit 3, Ch. 9
f. Examine a health insurance claim form.	N/A
g. Compare and contrast the services and the cost of employee health/medical insurance plans available for businesses.	Unit 3, Ch. 9
h. Identify how Medicaid, Medicare, and Medigap programs work.	Unit 4, Ch. 11
i. Describe the role of supplementary and transitional insurance (i.e., hospital indemnity, HIPAA, COBRA).	N/A
BCS-IRM-7 Students will describe the principles of life insurance and identify types of coverage and policy types available.	
a. Compare different types of life insurance programs and how to determine the best coverage.	Unit 3, Ch. 9
b. Explain why life insurance rates vary and how to obtain the best rates and enumerate common exclusions.	Unit 3, Ch. 9
c. Determine variables to consider when naming beneficiaries.	N/A
d. Evaluate possible tax consequences for beneficiaries.	Unit 4, Ch. 11
e. Identify different life insurance settlement options.	N/A
f. Identify reasons for policy cancellation.	N/A
g. Describe mortgage protection insurance.	Unit 3, Ch. 9
h. Examine a life insurance application.	N/A

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BCS-IRM-8 Students will describe the principles of disability insurance and identify types of coverage and policy types available.	
a. Explain the benefits of disability coverage.	Unit 3, Ch. 9
b. Describe disabling conditions that qualify for benefits.	Unit 3, Ch. 9
c. Explain why disability rates vary and how to obtain the best rates.	Unit 3, Ch. 9
d. Evaluate the role of Social Security in providing disability benefits.	Unit 4, Ch. 11
BCS-IRM-9 Students will describe the principles of long-term care insurance and identify types of coverage and policy types available.	
a. Evaluate the need for long-term care insurance.	Unit 3, Ch. 9
b. Determine who should purchase long-term care insurance.	Unit 3, Ch. 9
c. Explain why long-term care insurance rates vary and how to obtain the best rates.	Unit 3, Ch. 9
d. Examine a long-term care insurance application.	N/A
BCS-IRM-10 Students will explain the purpose of worker's compensation insurance, its responsibility, and its benefits.	
a. Explain the role of workers compensation insurance.	Unit 4, Ch. 11
b. Explain the benefits of workers compensation insurance to policyholders.	Unit 4, Ch. 11
BSC-IRM-11 Students will explain the purpose of unemployment insurance, its responsibility, and its benefits.	N/A
BCS-IRM-12 Students will identify other types of insurance in the industry and the risks the types protect.	
a. Explain the advantages of other types of insurance (i.e., identity theft, title, malpractice, and gap).	Unit 3, Ch. 9
b. Explain the disadvantages of other types of insurance (i.e., identity theft, title, malpractice, and gap).	Unit 3, Ch. 9
BCS-IRM-13 Students will describe the ethical responsibilities of the insurance company, the agent, and the insured.	

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Describe each of the four categories of regulations for insurance companies (i.e., financial condition of the insurer, standard provisions in contracts, licensing of companies and agents, and premium rates).	N/A
Describe how the company and laws of the state regulate an agent.	N/A
c. Describe the major rights and responsibilities of an insured (i.e., researching the policy and company, honesty in filing claims and applying for policies, maintaining state compulsory coverage, paying premiums on time, and protecting dependents).	Unit 3, Ch. 9
BCS-IRM-14 Students will list different types of insurance fraud and explain how fraud affects policyholders.	N/A
BCS-IRM-15 Students will identify three segments of insurance company operations and evaluate advantages to a career in the insurance industry.	N/A
Course 20.43 Consumer Finance	
FCS-CF-1 Students will demonstrate knowledge and understanding of the academic subject matter required for proficiency within their area. Academic standards are integrated throughout the standard statements within their applicable discipline areas and documented immediately following the standard statement.	N/A
FCS-CF-2 Students will determine career opportunities and professional requirements and issues for the personal finance industry.	N/A
FCS-CF-3 Students will analyze sources of income and its relationship to financial goals.	
a. Explore and determine personal financial factors and the impact on desired lifestyle.	Unit 1, Ch. 1, 2, 3 Unit 2, Ch. 4, 5, 6 Unit 3, Ch. 8 Unit 4, Ch. 11
b. Examine a career choice and its effect on personal finances.	Unit 2, Ch. 5 Unit 4, Ch. 11
c. Evaluate financial practices that foster economic self-sufficiency for individuals and families.	Unit 1, 2, 3, 4
d. Identify entrepreneurial opportunities.	Unit 2, Ch. 5

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	Unit 4, Ch. 11
e. Analyze entrepreneurial income and traditional income.	Unit 1, Ch. 1, 2, 3 Unit 2, Ch. 4, 5 Unit 3, Ch. 8, 9 Unit 4, Ch. 11
FCS-CF-4 Students will explain the processes involved in managing personal finances.	
a. Identify needs and wants.	Unit 2, Ch. 6
b. Describe decision making steps relating to financial needs and wants.	Unit 1, Ch. 3 Unit 2, Ch. 6
c. Formulate a personal spending and savings plan.	Unit 1, 2, 3, 4
d. Analyze the differences in financial institutions and services to meet financial goals.	Unit 1, Ch. 2, 3 Unit 2, Ch. 4, 5 Unit 3, Ch. 8
e. Apply decision making processes to financial planning, banking, budgeting, and record keeping.	Unit 1, Ch. 1, 2, 3 Unit 2, Ch. 4, 5 Unit 3, Ch. 8 Unit 4, Ch. 10
FCS-CF-5 Students will evaluate types and sources of credit and their impact on the financial well-being of individuals and families.	
a. Identify reasons for establishing and maintaining good credit.	Unit 2, Ch. 4
b. Evaluate factors that affect creditworthiness.	Unit 2, Ch. 4
c. Explain the types, roles, and sources of credit.	Unit 1, Ch. 1 Unit 2, Ch. 4, 5
d. Compare sources of consumer credit.	Unit 2, Ch. 4, 5 Unit 3, Ch. 8
e. Evaluate the terms and conditions of credit cards.	Unit 2, Ch. 4
f. Evaluate the terms and conditions of consumer loans.	Unit 2, Ch. 4, 5
g. Complete a credit application.	N/A
h. Examine a personal credit report.	Unit 2, Ch. 4

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i. Discuss the effect of credit rating on finances.	Unit 2, Ch. 4, 5
j. Explain various types of credit records.	Unit 2, Ch. 4
FCS-CF-6 Students will evaluate current strategies for consumer protection.	
a. Describe the importance of consumer protection.	Unit 2, Ch. 4, 6 Unit 3, Ch. 7, 9
b. Identify ways to protect against identity theft.	Unit 2, Ch. 4 Unit 3, Ch. 9
c. Explain the time-sensitive nature of resolving credit disputes.	Unit 2, Ch. 4 Unit 3, Ch. 9
FCS-CF-7 Students will analyze the impact of debt on personal finances.	
a. Evaluate the causes of debt.	Unit 1, Ch. 1, 2, 3 Unit 2, Ch. 4, 5
b. Analyze options for debt resolution.	Unit 1, Ch. 1, 2, 3 Unit 2, Ch. 4, 5
c. Explore the cost and effect of bankruptcy.	Unit 2, Ch. 4 Unit 3, Ch. 9
FCS-CF-8 Students will critique savings options.	
a. Evaluate savings options to meet short-term and long-term goals.	Unit 1, Ch. 2 Unit 3, Ch. 8
b. Explain the relationship between saving and investing.	Unit 1, Ch. 2 Unit 3, Ch. 8
c. Calculate using “Rule of 72” and the “time value of money.”	Unit 3, Ch. 8
d. Identify assets, liabilities, debt, and net worth.	Unit 1, Ch. 1, 3 Unit 3, Ch. 8
e. Identify the relationship between income, expenditures, and savings.	Unit 1, Ch. 1, 2, 3 Unit 3, Ch. 8 Unit 4, Ch. 11
FCS-CF-9 Students will explore investment opportunities.	

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State Standards and Benchmarks Chart

Foundations in Personal Finance



a. Evaluate investment options to meet short-term and long-term goals.	Unit 1, Ch. 2 Unit 3, Ch. 8
b. Identify types of investment alternatives and their risk-to-return relationship.	Unit 3, Ch. 8
c. Analyze factors affecting the rate of return on investments.	Unit 1, Ch. 2 Unit 3, Ch. 8
d. Explore an investment portfolio.	Unit 3, Ch. 8
e. Discuss the purchase of homes and automobiles as investments.	Unit 3, Ch. 8
FCS-CF-10 Students will compare insurance plans.	
a. Describe various types of insurance.	Unit 3, Ch. 9
b. Evaluate insurance protection against financial loss.	Unit 3, Ch. 9
c. Examine individual insurance needs across the lifespan.	Unit 3, Ch. 9
d. Determine insurance coverage required by law.	Unit 3, Ch. 9
FCS-CF-11 Students will analyze the need for financial management to meet goals.	
a. Examine the impact of media and technology on financial decisions.	Unit 1, Ch. 1 Unit 2, Ch. 6
b. Describe the need for personal and family financial planning.	Unit 1, Ch. 1, 2, 3 Unit 3, Ch. 8 Unit 4, Ch. 10
c. Review personal and legal documents related to personal finances.	Unit 2, Ch. 4 Unit 3, Ch. 9 Unit 4, Ch. 10
d. Identify factors that affect personal finances through the lifespan.	Unit 1, 2, 3, 4
e. Identify positive and negative methods of managing money.	Unit 1, Ch. 1, 2, 3 Unit 2, Ch. 4, 5, 6 Unit 3, Ch. 8, 10 Unit 4, Ch. 12
FCS-CF-12 Students will discuss the importance of the consumer in the marketplace.	

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State Standards and Benchmarks Chart

Foundations in Personal Finance



a. Explain guidelines for planning purchases.	Unit 1, Ch. 2, 3 Unit 2, Ch. 5, 6
b. Discuss various financial services for purchasing.	Unit 1, Ch. 3 Unit 2, Ch. 4, 6 Unit 3, Ch. 7
c. Explain budgeting of resources to include food, clothing, shelter, and transportation.	Unit 1, Ch. 3 Unit 2, Ch. 6
d. Determine the impact of media messages on spending decisions.	Unit 1, Ch. 1 Unit 2, Ch. 6
FCS-CF-13 Students will assess information related to housing.	
a. Examine the influence of values and goals on housing choices.	Unit 1, Ch. 1 Unit 2, Ch. 4 Unit 4, Ch. 10
b. Discuss housing decisions and factors that affect these choices.	Unit 1, Ch. 1 Unit 2, Ch. 4 Unit 4, Ch. 10
c. Explain the roles of a tenant, landlord, and roommate.	Unit 4, Ch. 10
d. Evaluate the resources available to rent or purchase housing and furnishings.	Unit 2, Ch. 4 Unit 4, Ch. 10
FCS-CF-14 Students will assess information related to transportation.	
a. Analyze transportation options.	Unit 2, Ch. 4, 5
b. Evaluate costs and responsibilities of owning a vehicle.	Unit 2, Ch. 4, 5 Unit 3, Ch. 9
c. Identify the advantages and disadvantages of owning or leasing a vehicle.	Unit 2, Ch. 4 Unit 3, Ch. 9
d. Compare the purchase of a new or used vehicle.	Unit 2, Ch. 4
e. Assess the annual cost incurred of maintaining a vehicle.	Unit 2, Ch. 4
f. Identify possible sources of automobile loans.	Unit 2, Ch. 4
FCS-CF-15 Students will investigate various tax responsibilities.	

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Foundations in Personal Finance



a. Analyze tax options.	Unit 4, Ch. 11
b. Discuss tax obligations and use of tax forms.	Unit 4, Ch. 11
c. Examine taxing alternatives.	Unit 4, Ch. 11
Course 20.451: Consumer Awareness	
FCS-CA-1 Students will demonstrate knowledge and understanding of the academic subject matter required for proficiency within their area. Academic standards are integrated throughout the standard statements within their applicable discipline areas and documented immediately following the standard statement.	N/A
FCS-CA-2 Students will determine career opportunities and professional requirements and issues for the personal finance industry.	N/A
FCS-CA-3 Students will identify and discuss the consumer's role in the economic system.	
a. Describe the importance of the consumer services industry and the role of the industry in the local, state, national, and global economies.	N/A
b. Identify classifications of the individual in the economic system.	N/A
c. Relate consumer skills to real life economic situations.	Unit, 1, 2, 3, 4
d. Demonstrate consumer awareness of individual and cultural differences.	Unit 1, Ch. 1 Unit 3, Ch. 7
e. Identify difference between inflation and recession on consumers.	Unit 1, Ch. 2 Unit 2, Ch. 6
f. Discuss the economic system.	Unit 1, Ch. 1 Unit 2, Ch. 6
g. Describe how the economic system works to produce goods and services.	Unit 1, Ch. 1 Unit 2, Ch. 6
FCS-CA-4 Students will identify effective practices for purchasing consumer goods and services.	
a. Explore the effect of advertising on consumer decisions.	Unit 2, Ch. 6
b. Identify consumer rights and responsibilities.	Unit 2, Ch. 4, 6

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State Standards and Benchmarks Chart

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	Unit 2, Ch. 7, 9
c. Evaluate ways to solve performance and design problems, billing errors, or misunderstandings to satisfy the consumer.	N/A
d. Identify the major differences between basic contractual obligations, warranties, and contracts.	N/A
e. Explain the process of comparison shopping.	Unit 2, Ch. 5, 6 Unit 3, Ch. 7, 9
FCS-CA-5 Students will analyze various consumer programs and services.	
a. Identify consumer programs, information, and services.	Unit 2, Ch. 6 Unit 3, Ch. 7
b. Describe agencies engaged in environmental protection and the services provided.	N/A
c. Identify local and state regulations relating to the conservation of natural resources.	N/A
d. Outline behaviors consumers can use to conserve resources and maintain the environment.	Unit 3, Ch. 7
FCS-CA-6 Students will examine essential consumer protection laws and regulations.	
a. Recognize situations when binding arbitration, small claims court, or filing a lawsuit is needed to resolve a consumer problem.	Unit 2, Ch. 6
b. List steps consumers should follow regarding identity theft.	Unit 2, Ch. 4 Unit 3, Ch. 9
c. Identify consumer rights regarding illegal credit card use.	Unit 2, Ch. 4 Unit 3, Ch. 9
d. Explain the impact of consumer protection laws on the cost and quality of goods and services.	Unit 2, Ch. 6
e. Explore the cost of shoplifting, employee dishonesty, and the non-ethical use of the return and exchange policy to consumers.	N/A
FCS-CA-7 Students will explore various housing options.	

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State Standards and Benchmarks Chart

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a. Describe factors that affect housing choices.	Unit 2, Ch. 4, 5 Unit 4, Ch. 10
b. Compare the pros and cons of renting and buying a home.	Unit 2, Ch. 4, 5 Unit 4, Ch. 10
c. Identify factors that affect energy efficiency in the home.	N/A
d. Identify and explain the Energy Guide and Energy Star labels for appliances and manufactured housing.	N/A
FCS-CA-8 Students will investigate various financial aspects of consumer life.	
a. Explore guidelines for setting and reaching financial goals.	Unit 1, Ch. 1, 2, 3 Unit 2, Ch. 5 Unit 3, Ch. 8 Unit 4, Ch. 11
b. Discuss the importance of needs and wants when determining financial goals.	Unit 1, Ch. 1, 2, 3 Unit 2, Ch. 6
c. Use the decision-making process in managing personal finances.	Unit 1, 2, 3, 4
d. Identify paycheck deductions and their purposes.	Unit 4, Ch. 11
e. Discuss various banking options for savings and checking accounts.	Unit 1, Ch. 2, 3
Course 20.452 Consumer Skills	
FCS-CS-1 Students will demonstrate knowledge and understanding of the academic subject matter required for proficiency within their area. Academic standards are integrated throughout the standard statements within their applicable discipline areas and documented immediately following the standard statement.	N/A
FCS-CS-2 Students will determine career opportunities and professional requirements and issues for the personal finance industry.	N/A
FCS-CS-3 Students will identify consumer rights and responsibilities.	
3 a. List basic consumer rights.	Unit 2, Ch. 6
b. Explain basic consumer responsibilities.	Unit 1, Ch. 1

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State Standards and Benchmarks Chart

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	Unit 2, Ch. 6
c. Recommend strategies to use when exercising rights.	Unit 2, Ch. 6
d. Outline factors that assist in the creation of consumer protection laws and regulations.	Unit 2, Ch. 4, 6 Unit 3, Ch. 7, 9
e. List major provisions of national consumer protection laws.	Unit 2, Ch. 4, 6 Unit 3, Ch. 7, 9
f. Identify factors for complying with laws and regulations.	Unit 2, Ch. 4, 6 Unit 3, Ch. 7, 9
g. State the penalties for failing to comply with consumer laws and regulations.	Unit 2, Ch. 6
h. Outline the major provisions of the Telemarketing Sales Rule (TSR).	Unit 2, Ch. 6
FCS-CS-4 Students will analyze sources of consumer information and types provided.	
a. Assess the accuracy, objectivity, and reliability of consumer information.	Unit 2, Ch. 6 Unit 3, Ch. 7
b. Identify the standards of quality goods and services.	Unit 2, Ch. 6 Unit 3, Ch. 7
c. Identify courses of action consumers should take if a manufacturer or seller does not solve a consumer problem.	Unit 2, Ch. 6
FCS-CS-5 Students will describe the role of the media in the economic system.	
a. Identify the role of the media.	Unit 2, Ch. 4, 6
b. Identify and evaluate media commonly used to disseminate consumer information.	Unit 2, Ch. 4, 6
c. Prepare informational materials on selected products or issues for consumer use.	Unit 2, Ch. 4, 6 Unit 3, Ch. 7
d. Outline a public relations plan for a selected business or organization that enhances customer relations.	N/A
e. Explain how a non-profit consumer advocacy organization educates consumers.	Unit 4, Ch. 10

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State Standards and Benchmarks Chart

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f. Describe how the media assists the consumer as investigative reporters.	Unit 2, Ch. 6
FCS-CS-6 Students will investigate advertising in the economic system.	
a. Identify examples of deceptive advertising.	Unit 2, Ch. 4, 6
b. Evaluate the impact of advertising on forming consumer opinion.	Unit 2, Ch. 4, 6
FCS-CS-7 Students will evaluate fraudulent practices.	
a. Discuss examples of deceptive business practices and commercial fraud.	Unit 2, Ch. 4, 6 Unit 3, Ch. 9
b. Describe strategies individuals can use to reduce the risk of consumer fraud.	Unit 2, Ch. 4, 6 Unit 3, Ch. 7, 9
c. Explain the process for reporting deception and fraud.	Unit 2, Ch. 6
FCS-CS-8 Students will use the basic procedures for providing product information.	
a. Identify different types of market research and testing.	Unit 3, Ch. 7
b. Determine how market research affects consumer trends and product development.	Unit 2, Ch. 4, 6 Unit 3, Ch. 7
c. Analyze a consumer product by comparing labeling, packaging, and support material.	Unit 2, Ch. 4 Unit 3, Ch. 7
d. List ways to educate consumers on features, use, and care of selected products.	N/A
e. Compare and contrast sales techniques that assist consumers in the selection of goods and services.	Unit 2, Ch. 4, 6
f. Identify factors to be considered in consumer product safety.	Unit 2, Ch. 6 Unit 3, Ch. 7
FCS-CS-9 Students will analyze different types of consumer problem resolution.	
a. Explain how customer complaints and feedback affect management decisions and policies.	N/A

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State Standards and Benchmarks Chart

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b. Identify different types of regulatory groups at the state and national levels and outline their roles.	Unit 1, Ch. 2 Unit 2, Ch. 4, 6 Unit 3, Ch. 8, 9
c. Determine the role of government in consumer protection and agencies to contact with complaints.	Unit 1, Ch. 2 Unit 2, Ch. 4, 6 Unit 3, Ch. 8, 9
d. Explain the statement “caveat emptor.”	Unit 2, Ch. 5
e. Demonstrate procedures to follow in filing a specific consumer complaint and/or in exercising their rights in consumer situations.	Unit 1, Ch. 2 Unit 2, Ch. 4, 6 Unit 3, Ch. 7
f. List reasons a complaint might not be answered.	Unit 3, Ch. 7
g. Identify sources for assistance in resolving consumer problems.	Unit 2, Ch. 6 Unit 3, Ch. 7
FCS-CS-10 Students will investigate the history of the consumer movement.	
a. Examine the timeline of the consumer movement.	Unit 1, Ch. 1
FCS-CS-11 Students will determine pathways of ethical practices in the world of consumers.	
a. Analyze the role of ethics in consumer decisions.	Unit 3, Ch. 7
b. Discuss how business ethics change because of public opinion.	N/A
FCS-CS-12 Students will evaluate the consumer advocacy process.	
a. Identify the role of advocacy groups in raising consumer awareness.	Unit 2, Ch. 6
b. Outline the contributions of legislative and business policy makers.	N/A
c. Describe the effects of consumer protection laws.	Unit 1, Ch. 2 Unit 2, Ch. 4, 6 Unit 3, Ch. 7, 8, 9
d. Describe different strategies individuals can use to become consumer advocates.	N/A
e. Identify different types of regulatory groups and their roles.	Unit 1, Ch. 2 Unit 2, Ch. 4, 6

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	Unit 3, Ch. 7, 8, 9
Social Studies: Economics: Personal Finance	
SSEPF1 The student will apply rational decision making to personal spending and saving choices.	
a. Explain that people respond to positive and negative incentives in predictable ways.	Unit 1, Ch. 1, 2, 3
b. Use a rational decision making model to select one option over another.	Unit 1, 2, 3, 4
c. Create a savings or financial investment plan for a future goal.	Unit 1, Ch. 2, 3 Unit 2, Ch. 5 Unit 3, Ch. 8
SSEPF2 The student will explain that banks and other financial institutions are businesses that channel funds from savers to investors.	
a. Compare services offered by different financial institutions.	Unit 1, Ch. 2, 3 Unit 3, Ch. 8
b. Explain reasons for the spread between interest charged and interest earned.	Unit 1, Ch. 2 Unit 2, Ch. 4, 5 Unit 3, Ch. 8
c. Give examples of the direct relationship between risk and return.	Unit 3, Ch. 8
d. Evaluate a variety of savings and investment options; include stocks, bonds, and mutual funds.	Unit 1, Ch. 2 Unit 3, Ch. 8
SSEPF3 The student will explain how changes in monetary and fiscal policy can have an impact on an individual's spending and saving choices.	
a. Give examples of who benefits and who loses from inflation.	Unit 1, Ch. 2 Unit 2, Ch. 6 Unit 3, Ch. 8
b. Define progressive, regressive, and proportional taxes.	Unit 4, Ch. 11
c. Explain how an increase in sales tax affects different income groups.	Unit 4, Ch. 11
SSEPF4 The student will evaluate the costs and benefits of using credit.	

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State Standards and Benchmarks Chart

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a. List factors that affect credit worthiness.	Unit 2, Ch. 4
b. Compare interest rates on loans and credit cards from different institutions.	Unit 2, Ch. 4, 5
c. Explain the difference between simple and compound interest rates.	Unit 1, Ch. 2, 3 Unit 3, Ch. 8
SSEPF5 The student will describe how insurance and other risk-management strategies protect against financial loss.	
a. List various types of insurance such as automobile, health, life, disability, and property.	Unit 3, Ch. 9
b. Explain the costs and benefits associated with different types of insurance.	Unit 3, Ch. 9
SSEPF6 The student will describe how the earnings of workers are determined in the marketplace.	
a. Identify skills that are required to be successful in the workplace.	Unit 2, Ch. 5 Unit 4, Ch. 11
b. Explain the significance of investment in education, training, and skill development.	Unit 2, Ch. 5 Unit 4, Ch. 11

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National Standards

STATE STANDARD OR BENCHMARK:	CORRELATES WITH:
Financial Responsibility and Decision Making	
Standard 1: The student will apply reliable information and systematic decision making to personal financial decisions.	
Take responsibility for personal financial decisions.	Unit 1, 2, 3, 4
Find and evaluate financial information from a variety of sources.	Unit 1, Ch. 2, 3 Unit 2, Ch. 4 Unit 3, Ch. 8
Summarize major consumer protection laws.	Unit 2, Ch. 4, 6 Unit 3, Ch. 7, 9
Make financial decisions by systematically considering alternatives and consequences.	Unit 1, 2, 3, 4
Develop communication strategies for discussing financial issues.	Unit 1, Ch. 1 Unit 4, Ch. 10
Control personal information	Unit 1, Ch. 3 Unit 2, Ch. 4 Unit 3, Ch. 9
Income and Careers	
Standard 2: The student will use a career plan to develop personal income potential.	
Explore career options	Unit 2, Ch. 5 Unit 4, Ch. 11
Identify sources of personal income.	Unit 3, Ch. 8 Unit 4, Ch. 11
Describe factors affecting take-home pay.	Unit 3, Ch. 8 Unit 4, Ch. 11
Planning and Money Management	

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Standard 3: The student will understand how to organize personal finances and use a budget to manage cash flow.	
Develop a plan for spending and saving.	Unit 1, 2, 3, 4 Budget Builder
Develop a system for keeping and using financial records.	Unit 1, Ch. 3
Describe how to use different payment methods.	Unit 1, Ch. 3 Unit 2, Ch. 4
Apply consumer skills to purchase decisions.	Unit 1, Ch. 3 Unit 2, Ch. 4, 6 Unit 3, Ch. 7, 9
Consider charitable giving.	Unit 4, Ch. 12
Develop a personal financial plan.	Unit 1, 2, 3, 4 Budget Builder
Examine the purpose and importance of a will	Unit 3, Ch. 9
Credit and Debt	
Standard 4: The student will understand how to maintain creditworthiness, borrow at favorable terms, and manage debt.	
Identify the costs and benefits of various types of credit.	Unit 1, Ch. 1 Unit 2, Ch. 4, 5, 6
Explain the purpose of a credit record and identify borrowers' credit report rights.	Unit 2, Ch. 4
Describe ways to avoid or correct debt problems.	Unit 1, Ch. 2, 3 Unit 2, Ch. 4, 5
Summarize major consumer credit laws.	Unit 2, Ch. 4
Risk Management and Insurance	
Standard 5: The student will understand how to use appropriate and cost-effective risk management strategies.	
Identify common types of risks and basic risk management methods.	Unit 3, Ch. 9

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Explain the purpose and importance of property and liability insurance protection.	Unit 3, Ch. 9
Explain the purpose and importance of health, disability, and life insurance protection.	Unit 3, Ch. 8, 9
Saving and Investing	
Standard 6: The student will understand how to implement a diversified investment strategy that is compatible with personal goals.	
Implement a diversified investment strategy that is compatible with personal goals.	Unit 1, Ch. 2 Unit 3, Ch. 8
Discuss how saving contributes to financial well-being.	Unit 1, Ch. 2 Unit 3, Ch. 8
Explain how investing builds wealth and helps meet financial goals	Unit 1, Ch. 2, 3 Unit 2, Ch. 6 Unit 3, Ch. 8
Evaluate investment alternatives.	Unit 3, Ch. 8
Describe how to buy and sell investments.	Unit 3, Ch. 8
Explain how taxes affect the rate of return on investments.	Unit 1, Ch. 2 Unit 3, Ch. 8
Investigate how agencies that regulate financial markets protect investors.	Unit 3, Ch. 8

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Common Core State Standards

STATE STANDARD OR BENCHMARK: Grades: 9-10/ 11-12	CORRELATES WITH ACTIVITIES IN:
English Language Arts Standards: History/Social	
Craft and Structure	
<u>CCSS.ELA-Literacy.RH.9-10.4</u> Determine the meaning of words and phrases as they are used in a text, including vocabulary describing political, social, or economic aspects of history/social science.	Unit 1, Ch. 1, 3 Unit 2, Ch. 6 Unit 3, Ch. 8, 9
Integration of Knowledge and Ideas	
<u>CCSS.ELA-Literacy.RH.11-12.8</u> Evaluate an author's premises, claims, and evidence by corroborating or challenging them with other information.	Unit 2, Ch. 4, 6 Unit 3, Ch. 8
Craft and Structure	
<u>CCSS.ELA-Literacy.RH.11-12.6</u> Evaluate authors' differing points of view on the same historical event or issue by assessing the authors' claims, reasoning, and evidence.	Unit 2, Ch. 6 Unit 3, Ch. 8
English Language Arts Standards: Speaking & Listening	
Comprehension and Collaboration	
<u>CCSS.ELA-Literacy.SL.11-12.1</u> Initiate and participate effectively in a range of collaborative discussions (one-on-one, in groups, and teacher-led) with diverse partners on grades 11–12 topics, texts, and issues, building on others' ideas and expressing their own clearly and persuasively.	Unit 1, 2, 3, 4
<u>CCSS.ELA-Literacy.SL.11-12.1a</u> Come to discussions prepared, having read and researched material under study; explicitly draw on that preparation by referring to evidence from texts and other research on the topic or issue to stimulate a thoughtful, well-reasoned exchange of ideas.	Unit 2, Ch. 6 Unit 3, Ch. 8 Unit 4, Ch. 12
<u>CCSS.ELA-Literacy.SL.11-12.1b</u> Work with peers to promote civil, democratic discussions and decision-making, set clear goals and deadlines, and establish individual roles as needed.	Unit 2, Ch. 6 Unit 3, Ch. 8, 9 Unit 4, Ch. 10, 12
<u>CCSS.ELA-Literacy.SL.11-12.1c</u> Propel conversations by posing and	Unit 1, 2, 3, 4

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responding to questions that probe reasoning and evidence; ensure a hearing for a full range of positions on a topic or issue; clarify, verify, or challenge ideas and conclusions; and promote divergent and creative perspectives.	
<u>CCSS.ELA-Literacy.SL.11-12.1d</u> Respond thoughtfully to diverse perspectives; synthesize comments, claims, and evidence made on all sides of an issue; resolve contradictions when possible; and determine what additional information or research is required to deepen the investigation or complete the task.	Unit 1, Ch. 2 Unit 2, Ch. 4, 6 Unit 3, Ch. 8 Unit 4, Ch. 10, 12
<u>CCSS.ELA-Literacy.SL.11-12.2</u> Integrate multiple sources of information presented in diverse formats and media (e.g., visually, quantitatively, orally) in order to make informed decisions and solve problems, evaluating the credibility and accuracy of each source and noting any discrepancies among the data.	Unit 2, Ch. 4, 6 Unit 3, Ch. 7
<u>CCSS.ELA-Literacy.SL.11-12.3</u> Evaluate a speaker's point of view, reasoning, and use of evidence and rhetoric, assessing the stance, premises, links among ideas, word choice, points of emphasis, and tone used.	Unit 2, Ch. 4, 6 Unit 4, Ch. 12
Presentation of Knowledge and Ideas	
<u>CCSS.ELA-Literacy.SL.11-12.4</u> Present information, findings, and supporting evidence, conveying a clear and distinct perspective, such that listeners can follow the line of reasoning, alternative or opposing perspectives are addressed, and the organization, development, substance, and style are appropriate to purpose, audience, and a range of formal and informal tasks.	Unit 1, Ch. 1, 2 Unit 2, Ch. 4, 5, 6 Unit 3, Ch. 7, 8, 9 Unit 4, Ch. 10, 12
<u>CCSS.ELA-Literacy.SL.11-12.5</u> Make strategic use of digital media (e.g., textual, graphical, audio, visual, and interactive elements) in presentations to enhance understanding of findings, reasoning, and evidence and to add interest.	Unit 2, Ch. 4
<u>CCSS.ELA-Literacy.SL.11-12.6</u> Adapt speech to a variety of contexts and tasks, demonstrating a command of formal English when indicated or appropriate.	Unit 1, 2, 3, 4
English Language Arts Standards: Writing	
Text Types and Purposes	

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<u>CCSS.ELA-Literacy.W.11-12.1</u> Write arguments to support claims in an analysis of substantive topics or texts, using valid reasoning and relevant and sufficient evidence.	Unit 1, Ch. 1, 2 Unit 2, Ch. 4, 5 Unit 4, Ch. 12
<u>CCSS.ELA-Literacy.W.11-12.1a</u> Introduce precise, knowledgeable claim(s), establish the significance of the claim(s), distinguish the claim(s) from alternate or opposing claims, and create an organization that logically sequences claim(s), counterclaims, reasons, and evidence.	Unit 1, Ch. 1 2 Unit 2, Ch. 4, 5, 6 Unit 3, Ch. 7, 9 Unit 4, Ch. 12
<u>CCSS.ELA-Literacy.W.11-12.1b</u> Develop claim(s) and counterclaims fairly and thoroughly, supplying the most relevant evidence for each while pointing out the strengths and limitations of both in a manner that anticipates the audience's knowledge level, concerns, values, and possible biases.	Unit 1, Ch. 1, 2 Unit 2, Ch. 4, 5 Unit 3, Ch. 7 Unit 4, CH. 10, 12
<u>CCSS.ELA-Literacy.W.11-12.1e</u> Provide a concluding statement or section that follows from and supports the argument presented.	Unit 1, 2, 3, 4
<u>CCSS.ELA-Literacy.W.11-12.2</u> Write informative/explanatory texts to examine and convey complex ideas, concepts, and information clearly and accurately through the effective selection, organization, and analysis of content.	Unit 1, Ch. 2 Unit 3, Ch. 9 Unit 1, Ch. 11
<u>CCSS.ELA-Literacy.W.11-12.2e</u> Establish and maintain a formal style and objective tone while attending to the norms and conventions of the discipline in which they are writing.	Unit 1, Ch. 1, 2 Unit 3, Ch. 9 Unit 4, Ch. 11, 12
<u>CCSS.ELA-Literacy.W.11-12.2f</u> Provide a concluding statement or section that follows from and supports the information or explanation presented (e.g., articulating implications or the significance of the topic).	Unit 1, 2, 3, 4
Production and Distribution of Writing	
<u>CCSS.ELA-Literacy.W.11-12.4</u> Produce clear and coherent writing in which the development, organization, and style are appropriate to task, purpose, and audience.	Unit 1, Ch. 1, 2 Unit 2, Ch. 4, 5, 6 Unit 3, Ch. 9 Unit 4, Ch. 11, 12
Research to Build and Present Knowledge	
<u>CCSS.ELA-Literacy.W.11-12.7</u> Conduct short as well as more sustained research projects to answer a question (including a self-generated question) or solve a problem; narrow or broaden the inquiry when appropriate; synthesize multiple sources on the subject, demonstrating	Unit 1, Ch. 1 Unit 2, Ch. 4, 6 Unit 3, Ch. 7 Unit 4, Ch. 10, 11, 12

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understanding of the subject under investigation.	
<u>CCSS.ELA-Literacy.W.11-12.9</u> Draw evidence from literary or informational texts to support analysis, reflection, and research.	Unit 1, Ch. 1 Unit 2, Ch. 4, 5, 6 Unit 3, Ch. 7 Unit 4, Ch. 12
Range of Writing	
<u>CCSS.ELA-Literacy.W.11-12.10</u> Write routinely over extended time frames (time for research, reflection, and revision) and shorter time frames (a single sitting or a day or two) for a range of tasks, purposes, and audiences.	Unit 1, 2, 3, 4
English Language Arts Standards: Science & Technical	
Key Ideas and Details	
<u>CCSS.ELA-Literacy.RST.11-12.2</u> Determine the central ideas or conclusions of a text; summarize complex concepts, processes, or information presented in a text by paraphrasing them in simpler but still accurate terms.	Unit 1, Ch. 2 Unit 2, Ch. 4, 5, 6 Unit 3, Ch. 7 Unit 4, Ch. 12
Integration of Knowledge and Ideas	
<u>CCSS.ELA-Literacy.RST.11-12.7</u> Integrate and evaluate multiple sources of information presented in diverse formats and media (e.g., quantitative data, video, multimedia) in order to address a question or solve a problem.	Unit 1, Ch. 2 Unit 2, Ch. 4, 6 Unit 3, Ch. 7 Unit 4, Ch. 11
<u>CCSS.ELA-Literacy.RST.11-12.9</u> Synthesize information from a range of sources (e.g., texts, experiments, simulations) into a coherent understanding of a process, phenomenon, or concept, resolving conflicting information when possible.	Unit 1, Ch. 2 Unit 2, Ch. 4, 5, 6 Unit 3, Ch. 7
English Language Arts Standards: Reading	
Craft and Structure	
<u>CCSS.ELA-Literacy.RH.9-10.4</u> Determine the meaning of words and phrases as they are used in a text, including vocabulary describing political, social, or economic aspects of history/social science.	Unit 1, Ch. 1, 3

The information herein is accurate upon date gathered, but is not intended to be used as an authoritative reference. Please consult the appropriate agency in each state to confirm specific standards and benchmarks.

State Standards and Benchmarks Chart

Foundations in Personal Finance



Integration of Knowledge and Ideas	
<u>CCSS.ELA-Literacy.RH.11-12.8</u> Evaluate an author's premises, claims, and evidence by corroborating or challenging them with other information.	Unit 1, Ch. 1 Unit 2, Ch. 4, 5 Unit 4, Ch. 12

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