

**North Carolina 2013 – Core Alignment Correlation to
Foundations of Personal Finance**

Goodheart-Willcox Publisher

ISBN: 978-1-61960-357-8

Media: Textbook

Author: Sally R. Campbell and Robert L. Dansby

Copyright: 2014

Review Date: June 2013

Core Subject Area: Personal Finance / 8726

Recommended Grade Level 9-12

Course Description: This course prepares students to understand economic activities and challenges of individuals and families, the role of lifestyle goals in education and career choices, procedures in a successful job search, financial forms used in independent living, and shopping options and practices for meeting consumer needs. The course also prepares students to understand consumer rights, responsibilities, and information, protect personal and family resources, and apply procedures for managing personal finances. English language arts and mathematics are reinforced. Work-based learning strategies appropriate for this course include mentorship, school-based enterprise, service learning, and job shadowing. Apprenticeship and cooperative education are not available for this course. DECA (an association for Marketing Education students), Future Business Leaders of America (FBLA) and Family, Career and Community Leaders of America (FCCLA) competitive events, community service, and leadership activities provide the opportunity to apply essential standards and workplace readiness skills through authentic experiences.

STANDARD / OBJECTIVE		PAGES / DESIGNATED SECTIONS / URLS
A. PREPARING TO LIVE INDEPENDENTLY		
1.00	Understand economic activities of individuals and families.	pg. 6–27 Special Feature Case Study, 14, 49, 96, 134, 163, 194, 241, 260, 309, 345, 374, 394, 418, 446, 485, 516, 543, 561, 601, 623, 639
1.01	Understand responsible earning, spending, saving, and borrowing.	pg. 74–92, 126–139, 144–165, 174–179 Figure 3-1, 3-2, 3-3, 3-4, 3-5, 3-6, 4-3, 4-4, 4-5, 4-6, 4-7, 4-8, 4-9, 4-10, 5-1, 5-2, 5-3, 5-4, 5-5, 5-6, 5-7, 6-1, 6-2, 6-3 Special Feature Case Study, 96, 134, 163, 194
1.02	Understand characteristics of financial goals, steps in decision making, and factors that affect financial decisions.	pg. 6–27, 148 Figure 1-1, 1-2, 1-3, 5-1 Special Feature Case Study, pg. 14
2.00	Understand economic challenges of individuals and families.	pg. 55–65 Figure 2-11, 2-12 Special Feature Case Study, pg. 49
2.01	Understand lifestyle conditions and typical incomes, needs, and expenses at various stages of life.	pg. 55–65, 231–245 Figure 2-11, 2-12, 7-5, 7-6 Special Feature Case Study, 14, 49, 96, 134, 163, 194, 241, 260, 309, 345, 374, 394, 418, 446, 485, 516, 543, 561, 601, 623, 639
2.02	Understand threats to financial security.	pg. 53–54

B. PREPARING TO EARN A LIVING		
3.00	Understand lifestyle goals, choices, and job search procedures.	pg. 55–65, 470–493, 498–518, 616–617 Figure 2-11, 2-12, 15-1, 15-2, 15-3, 15-4, 15-5, 16-1, 16-2, 16-3, 16-4, 16-5, 16-6, 16-7 Special Feature Case Study, pg. 485, 516 Student Companion Website (www.g-wlearning.com/finance), Resource tab, Employability Skills
3.01	Classify strategies for making personal, education, and job/career choices to achieve lifestyle goals.	pg. 470–493 Figure 15-1, 15-2, 15-3, 15-4, 15-5 Special Feature Case Study, pg. 485, 516
3.02	Understand strategies for researching career options and comparing job offers.	pg. 470–493 Figure 15-1, 15-2, 15-3, 15-4, 15-5 Special Feature Case Study, pg. 485, 516 Student Companion Website (www.g-wlearning.com/finance), Resource tab, Employability Skills
3.03	Understand procedures for a successful job search.	pg. 498–518 Figure 16-1, 16-2, 16-3, 16-4, 16-5, 16-6, 16-7 Student Companion Website (www.g-wlearning.com/finance), Resource tab, Employability Skills
4.00	Understand financial services and forms used in independent living.	pg. 110–139 Figure 4-1, 4-2, 4-3, 4-4, 4-5, 4-6, 4-7, 4-8, 4-9, 4-10 Special Feature Case Study, pg. 134
4.01	Understand types of work compensation and forms used for work and income tax purposes.	pg. 74–92 Figure 3-1, 3-2, 3-3, 3-4, 3-5, 3-6
4.02	Understand services available from financial institutions and forms of payment for purchases.	pg. 116–139, 149–157, 179–189 Figure 4-2, 4-3, 4-4, 4-5, 4-6, 4-7, 4-8, 4-9, 4-10, 5-4, 6-4, 6-5 Special Feature Case Study, pg. 134
C. BECOMING A RESPONSIBLE CONSUMER		
5.00	Understand consumer rights, responsibilities, and information.	pg. 294–323, 328–349 Figure 9-1, 9-2, 9-3, 9-4, 9-5, 9-6, 9-7, 10-1, 10-2, 10-3
5.01	Understand rights and responsibilities of consumers.	pg. 328–349 Figure 10-1, 10-2, 10-3
5.02	Compare consumer information for food, apparel, personal hygiene, and medicinal drug products.	pg. 294–323, 354–379 Figure 9-1, 9-2, 9-3, 9-4, 9-5, 9-6, 9-7, 11-1, 11-2, 11-3, 11-4, 11-5, 11-6
6.00	Understand shopping options and practices for meeting consumer needs.	pg. 294–323 Figure 9-1, 9-2, 9-3, 9-4, 9-5, 9-6, 9-7 Special Feature Case Study, pg. 309

6.01	Understand basic shopping options and effective shopping practices.	pg. 294–323 Figure 9-1, 9-2, 9-3, 9-4, 9-5, 9-6, 9-7 Special Feature Case Study, pg. 309
6.02	Understand options and practices for meeting transportation needs.	pg. 436–457 Figure 14-1, 14-2, 14-3, 14-4, 14-5, 14-6, 14-7 Special Feature Case Study, pg. 446
6.03	Understand options and practices for meeting housing needs.	pg. 384–407, 412–431 Figure 12-1, 12-2, 12-3, 13-1, 13-2, 13-3, 13-4 Special Feature Case Study, pg. 394, 418
D. PROTECTING AND MANAGING RESOURCES		
7.00	Understand ways to protect personal and family resources.	pg. 55–65, 198–205 Figure 6-7, 2-11, 2-12
7.01	Classify types of health and life insurance and features of types of coverage.	pg. 258–275 Special Feature Case Study, pg. 260
7.02	Understand ways to protect personal credit.	pg. 198–205
7.03	Understand ways to avoid identity theft.	pg. 202 Figure 6-7
7.04	Exemplify persuasive methods used in advertising and sales.	pg. 297–302
8.00	Apply procedures for managing personal finances.	pg. 32–65 Figure 2-1, 2-2, 2-3, 2-4, 2-5, 2-6, 2-7, 2-8, 2-9, 2-10, 2-11, 2-12
8.01	Understand options for saving and investing.	pg. 144–165, 210–245 Figure 5-1, 5-2, 5-3, 5-4, 5-5, 5-6, 5-7, 7-1, 7-2, 7-3, 7-4, 7-5, 7-6 Special Feature Case Study, pg. 163, 241
8.02	Understand personal financial planning.	pg. 6–27, 32–65, 148 Figure 1-1, 1-2, 1-3, 2-1, 2-2, 2-3, 2-4, 2-5, 2-6, 2-7, 2-8, 2-9, 2-10, 2-11, 2-12, 5-1 Special Feature Case Study, pg. 14, 49
8.03	Apply procedures to manage personal income and expenditures.	pg. 32–65 Figure 2-1, 2-2, 2-3, 2-4, 2-5, 2-6, 2-7, 2-8, 2-9, 2-10, 2-11, 2-12 Special Feature Case Study, pg. 49