



# Goodheart-Willcox Publisher

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## Goodheart-Willcox Publisher Correlation of *Foundations of Personal Finance* ©2014 to South Carolina Department of Education Finance Course Financial Literacy

STANDARD		PAGE NUMBERS
A. SAFETY AND ETHICS		
1.	Identify major causes of work-related accidents in offices.	Pg. 510–511
2.	Describe the threats to a computer network, methods of avoiding attacks, and options in dealing with virus attacks.	Pg. 515–517
3.	Identify potential abuse and unethical uses of computers and networks.	Pg. 512–517 Special Feature Ethics, pg. 514
4.	Explain the consequences of illegal, social, and unethical uses of information technologies (e.g., piracy; illegal downloading; licensing infringement; inappropriate uses of software, hardware, and mobile devices).	Pg. 513–517 Special Feature Ethics, pg. 514
5.	Differentiate between freeware, shareware, and public domain software copyrights.	Pg. 513–514 Figure 16-7
6.	Discuss computer crimes, terms of use, and legal issues such as copyright laws, fair use laws, and ethics pertaining to scanned and downloaded clip art images, photographs, documents, video, recorded sounds and music, trademarks, and other elements for use in Web publications.	Pg. 513–514, 515 Special Feature Ethics, pg. 514 Special Feature FYI, pg. 513
7.	Identify netiquette including the use of e-mail, social networking, blogs, texting, and chatting.	Pg. 515
8.	Describe ethical and legal practices in business professions such as safeguarding the confidentiality of business-related information.	Pg. 512–517 Special Feature Ethics, pg. 514
9.	Discuss the importance of cyber safety and the impact of cyber bullying.	Pg. 202–203, 515–517 Figure 6-7
B. EMPLOYABILITY SKILLS		
1.	Identify positive work practices (e.g., appropriate dress code for the workplace, personal grooming, punctuality, time management, organization).	Pg. 506–508
2.	Demonstrate positive interpersonal skills (e.g., communication, respect, teamwork).	Pg. 506–508
C. STUDENT ORGANIZATIONS		
1.	Explain how related student organizations are integral parts of career and technology education courses.	Special Feature Event Prep, pg. 31, 69, 108, 143, 169, 209, 249, 289, 327, 353, 383, 411, 435, 467, 497, 529, 555, 579, 607, 629, 659
2.	Explain the goals and objectives of related student organizations.	Special Feature Event Prep, pg. 31, 69, 108, 143, 169, 209, 249, 289, 327, 353, 383, 411, 435, 467, 497, 529, 555, 579, 607, 629, 659

3.	List opportunities available to students through participation in related student organization conferences/competitions, community service, philanthropy, and other activities.	Special Feature Event Prep, pg. 31, 69, 108, 143, 169, 209, 249, 289, 327, 353, 383, 411, 435, 467, 497, 529, 555, 579, 607, 629, 659
4.	Explain how participation in career and technology education student organizations can promote lifelong responsibility for community service and professional development.	Special Feature Event Prep, pg. 31, 69, 108, 143, 169, 209, 249, 289, 327, 353, 383, 411, 435, 467, 497, 529, 555, 579, 607, 629, 659
<b>D. FINANCIAL PLANNING</b>		
1.	Identify various types of income and expenses.	Pg. 36–39, 74–80, 84–86 Figures 2-3, 2-4
2.	Identify personal financial goals(e.g., personal items, car, college).	Pg. 35–36 Figure 2-2
3.	Explain the major purposes of budgets.	Pg. 34
4.	Develop a personal budget.	Pg. 34–41 Figures 2-1, 2-2, 2-3, 2-4, 2-5, 2-6
5.	Explain the importance of saving to meet financial goals.	Pg. 35–36, 146–149 Figures 2-2, 5-1
<b>E. BANK ACCOUNTS</b>		
1.	Distinguish between different types of bank accounts.	Pg. 127–128, 149–155 Figures 5-2, 5-3, 5-4
2.	Complete sample tasks and documents used with bank accounts (e.g., signature card, cash, check, debit card, check register, deposit slip, account reconciliation).	Pg. 128–138 Figures 4-3, 4-4, 4-5, 4-6, 4-7, 4-8, 4-9
3.	Discuss simple and compound interest.	Pg. 158–159 Figure 5-5
<b>F. CREDIT AND LOANS</b>		
1.	Identify the costs and benefits of using credit and loans.	Pg. 172–179, 180–181
2.	Identify types and sources of credit and loans.	Pg. 173–175
3.	Evaluate offers of credit based on interest rates, terms, and fees.	Pg. 182–189 Figures 6-4, 6-5
4.	Describe the concept of creditworthiness.	Pg. 175–177 Figures 6-2, 6-3 Special Feature FYI, pg. 175
5.	Discuss identify theft protection.	Pg. 202–203 Figure 6-7
<b>G. WAGES AND TAXES</b>		
1.	Discuss W-2, W-4, and I-9 forms.	Pg. 77–78, 82–83, 508 Figures 3-2, 3-4, 16-4
2.	Discuss payroll deductions.	Pg. 77–80 Figure 3-3 Special Feature Case Study, pg. 96
3.	Compute gross earnings.	Pg. 77–80 Special Feature You Do the Math, pg. 91
4.	Discuss various types of taxes (e.g., state, county, local, sales).	Pg. 78–79, 97–98, 100 Figures 3-3, 3-7, 3-8
<b>H. INVESTMENTS</b>		
1.	Define stocks, mutual funds, bonds, and personal investments.	Pg. 215–226, 237–240 Figures 7-1, 7-2, 7-3, 7-4 Special Feature FYI, pg. 220, 225, 239 Special Feature You Do the Math, pg. 223
2.	Identify investment alternatives.	Pg. 215–226, 228–229, 237–240 Figures 7-1, 7-2, 7-3, 7-4 Special Feature FYI, pg. 228
3.	Discuss the concept of risk.	Pg. 252–253 Figures 7-6, 8-1
4.	Track various stocks over a period of time.	Pg. 215–221, 227, 231–233 Figure 7-1

5.	Describe how to buy and sell various investments.	Pg. 218–219 Figure 7-1, 7-2, 7-3, 7-4, 7-5
<b>I. INSURANCE</b>		
1.	Identify the needs for insurance coverage.	Pg. 252–253
2.	Discuss the various types of insurance coverage.	Pg. 258–264, 266–269, 270–272, 276, 279–281, 284
3.	Describe major characteristics of the basic types of car, health, and life insurance.	Pg. 258–264, 266–269, 270–272, 276–284