



Goodheart-Willcox		
Correlation of <i>FOUNDATIONS OF FINANCIAL LITERACY 10E</i> ©2018		
to the Texas Essential Knowledge and Skills		
for Social Studies		
§113.49. PERSONAL FINANCIAL LITERACY		
STANDARDS		CORRELATING PAGES
<b>Standard 1: Earning and spending. The student understands how to set personal financial goals. The student is expected to:</b>		
(A) (i)	Differentiate between needs and wants in evaluating spending decisions	<b>Instruction:</b> Pg. 7 Needs and Wants (begins halfway down the page, two paragraphs under the blue heading) <b>Application:</b> Pg. 29 Apply Your Knowledge #4 (needs), #5 (wants), #6
(B)	Investigate the student's money personality, including spending and saving propensity	
	(i) Investigate the student's money personality, including spending propensity	<b>Instruction:</b> Pg. 242 Know Your Financial Personality (two paragraphs under heading) Pg. 242 Figure 9-2 What Is Your Financial Personality? <b>Application:</b> Pg. 256–257 Apply Your Knowledge #3
	(ii) Investigate the student's money personality, including saving propensity	<b>Instruction:</b> Pg. 242 Know Your Financial Personality (two paragraphs under heading) Pg. 242 Figure 9-2 What Is Your Financial Personality? <b>Application:</b> Pg. 256–257 Apply Your Knowledge #3
(C)	Demonstrate an understanding of the value and benefits of charitable giving	
	(i) Demonstrate an understanding of the value of charitable giving	<b>Instruction:</b> Pg. 38–39 Charitable Giving as an Expense (bottom of page 38, under heading, to the top of page 39) <b>Application:</b> Pg. 61 Internet Research: Charitable Giving
	(ii) Demonstrate an understanding of the benefits of charitable giving	<b>Instruction:</b> Pg. 38–39 Charitable Giving as an Expense (bottom of page 38, under heading, to the top of page 39) <b>Application:</b> Pg. 49 Check Your Understanding #2
(D)	Develop financial goals for the short, medium, and long term that are specific, measurable, attainable, realistic, and time based	
	(i) Develop financial goals for the short term that are specific	<b>Instruction:</b> Pg. 35 (short term) Step 1: Establish Financial Goals (italic term "short-term goal" in first paragraph under heading and second paragraph under heading) Pg. 132 (specific) Specific (paragraph under the heading) <b>Application:</b> Pg. 59 (short term) Apply Your Knowledge #2 Pg. 61 Internet Research: Nature of Financial Planning Pg. 147 (specific) Apply Your Knowledge #7

	(ii)	Develop financial goals for the short term that are measurable	<b>Instruction:</b> Pg. 35 (short term) Step 1: Establish Financial Goals (italic term "short-term goal" in first paragraph under heading and second paragraph under heading) Pg. 132 (measurable) Measurable (paragraph under the heading) <b>Application:</b> Pg. 59 (short term) Apply Your Knowledge #2 Pg. 147 (measurable) Apply Your Knowledge #7
	(iii)	Develop financial goals for the short term that are attainable	<b>Instruction:</b> Pg. 35 (short term) Step 1: Establish Financial Goals (italic term "short-term goal" in first paragraph under heading and second paragraph under heading) Pg. 133 (achievable/attainable) Achievable (paragraph under the heading) <b>Application:</b> Pg. 59 (short term) Apply Your Knowledge #2 Pg. 147 (achievable/attainable) Apply Your Knowledge #7
	(iv)	Develop financial goals for the short term that are realistic	<b>Instruction:</b> Pg. 35 (short term) Step 1: Establish Financial Goals (italic term "short-term goal" in first paragraph under heading and second paragraph under heading) Pg. 133 (realistic) Realistic (paragraph under the heading) <b>Application:</b> Pg. 59 (short term) Apply Your Knowledge #2 Pg. 147 (realistic) Apply Your Knowledge #7
	(v)	Develop financial goals for the short term that are time based	<b>Instruction:</b> Pg. 35 (short term) Step 1: Establish Financial Goals (italic term "short-term goal" in first paragraph under heading and second paragraph under heading) Pg. 133 (time related/time based) Time Related (paragraphs under the heading) <b>Application:</b> Pg. 59 (short term) Apply Your Knowledge #2 Pg. 147 (time related/time based) Apply Your Knowledge #7
	(vi)	Develop financial goals for the medium term that are specific	<b>Instruction:</b> Pg. 35 (medium term) Step 1: Establish Financial Goals (italic term "medium-term goal" in first paragraph under heading and second paragraph under heading) Pg. 132 (specific) Specific (paragraph under the heading) <b>Application:</b> Pg. 59 (medium term) Apply Your Knowledge #2 Pg. 147 (specific) Apply Your Knowledge #7
	(vii)	Develop financial goals for the medium term that are measurable	<b>Instruction:</b> Pg. 35 (medium term) Step 1: Establish Financial Goals (italic term "medium-term goal" in first paragraph under heading and second paragraph under heading) Pg. 132 (measurable) Measurable (paragraph under the heading) <b>Application:</b> Pg. 59 (medium term) Apply Your Knowledge #2 Pg. 147 (measurable) Apply Your Knowledge #7
	(viii)	Develop financial goals for the medium term that are attainable	<b>Instruction:</b>

			<p>Pg. 35 (medium term) Step 1: Establish Financial Goals (italic term "medium-term goal" in first paragraph under heading and second paragraph under heading)</p> <p>Pg. 133 (achievable/attainable) Achievable (paragraph under the heading)</p> <p><b>Application:</b></p> <p>Pg. 59 (medium term) Apply Your Knowledge #2</p> <p>Pg. 147 (achievable/attainable) Apply Your Knowledge #7</p>
	(ix)	Develop financial goals for the medium term that are realistic	<p><b>Instruction:</b></p> <p>Pg. 35 (medium term) Step 1: Establish Financial Goals (italic term "medium-term goal" in first paragraph under heading and second paragraph under heading)</p> <p>Pg. 133 (realistic) Realistic (paragraph under the heading)</p> <p><b>Application:</b></p> <p>Pg. 59 (medium term) Apply Your Knowledge #2</p> <p>Pg. 147 (realistic) Apply Your Knowledge #7</p>
	(x)	Develop financial goals for the medium term that are time based	<p><b>Instruction:</b></p> <p>Pg. 35 (medium term) Step 1: Establish Financial Goals (italic term "medium-term goal" in first paragraph under heading and second paragraph under heading)</p> <p>Pg. 133 (time related/time based) Time Related (paragraphs under the heading)</p> <p><b>Application:</b></p> <p>Pg. 59 (medium term) Apply Your Knowledge #2</p> <p>Pg. 147 (time related/time based) Apply Your Knowledge #7</p>
	(xi)	Develop financial goals for the long term that are specific	<p><b>Instruction:</b></p> <p>Pg. 35 (long term) Step 1: Establish Financial Goals (italic term "long-term goal" in first paragraph under heading and second paragraph under heading)</p> <p>Pg. 132 (specific) Specific (paragraph under the heading)</p> <p><b>Application:</b></p> <p>Pg. 59 (long term) Apply Your Knowledge #2</p> <p>Pg. 147 (specific) Apply Your Knowledge #7</p>
	(xii)	Develop financial goals for the long term that are measurable	<p><b>Instruction:</b></p> <p>Pg. 35 (long term) Step 1: Establish Financial Goals (italic term "long-term goal" in first paragraph under heading and second paragraph under heading)</p> <p>Pg. 132 (measurable) Measurable (paragraph under the heading)</p> <p><b>Application:</b></p> <p>Pg. 59 (long term) Apply Your Knowledge #2</p> <p>Pg. 147 (measurable) Apply Your Knowledge #7</p>
	(xiii)	Develop financial goals for the long term that are attainable	<p><b>Instruction:</b></p> <p>Pg. 35 (long term) Step 1: Establish Financial Goals (italic term "long-term goal" in first paragraph under heading and second paragraph under heading)</p> <p>Pg. 133 (achievable/attainable) Achievable (paragraph under the heading)</p> <p><b>Application:</b></p> <p>Pg. 59 (long term) Apply Your Knowledge #2</p> <p>Pg. 147 (achievable/attainable) Apply Your Knowledge #7</p>
	(xiv)	Develop financial goals for the long term that are realistic	<p><b>Instruction:</b></p>

			<p>Pg. 35 (long term) Step 1: Establish Financial Goals (italic term "long-term goal" in first paragraph under heading and second paragraph under heading)</p> <p>Pg. 133 (realistic) Realistic (paragraph under the heading)</p> <p><b>Application:</b></p> <p>Pg. 59 (long term) Apply Your Knowledge #2</p> <p>Pg. 147 (realistic) Apply Your Knowledge #7</p>
	(xv)	Develop financial goals for the long term that are time based	<p><b>Instruction:</b></p> <p>Pg. 35 (long term) Step 1: Establish Financial Goals (italic term "long-term goal" in first paragraph under heading and second paragraph under heading)</p> <p>Pg. 133 (time related/time based) Time Related (paragraphs under the heading)</p> <p><b>Application:</b></p> <p>Pg. 59 (long term) Apply Your Knowledge #2</p> <p>Pg. 147 (time related/time based) Apply Your Knowledge #7</p>
<b>Standard 2: Earning and spending. The student understands how financial statements are used to assess and monitor financial well-being. The student is expected to:</b>			
(A)	Reconcile a bank statement with personal records to ensure the accuracy of deposits, withdrawals, and transfer activities;		
	(i)	Reconcile a bank statement with personal records to ensure the accuracy of deposits	<p><b>Instruction:</b></p> <p>Pg. 120–123 Managing a Checking Account (eight paragraphs under heading, across the page span)</p> <p>Pg. 122 Figure 4-10 Reconciliation Worksheet</p> <p>Pg. 121 Figure 4-9 Statement of Account</p> <p><b>Application:</b></p> <p>Pg. 125–126 Apply Your Math Skills #2</p> <p>Pg. 126 Internet Research: Opening a Student Checking Account</p>
	(ii)	Reconcile a bank statement with personal records to ensure the accuracy of withdrawals	<p><b>Instruction:</b></p> <p>Pg. 120–123 Managing a Checking Account (eight paragraphs under heading, across the page span)</p> <p><b>Application:</b></p> <p>Pg. 125–126 Apply Your Math Skills #2</p> <p>Pg. 126 Internet Research: Maintaining a Student Checking Account</p>
	(iii)	Reconcile a bank statement with personal records to ensure the accuracy of transfer activities	<p><b>Instruction:</b></p> <p>Pg. 120–123 Managing a Checking Account (seven paragraphs under heading, across the page span)</p> <p><b>Application:</b></p> <p>Pg. 125–126 Apply Your Math Skills #2</p>
(B)	Track income and expenses and develop an income statement;		
	(i)	Track income	<p><b>Instruction:</b></p> <p>Pg. 42–44 Cash Flow Statement (two paragraphs under the heading)</p> <p>Pg. 43 Figure 2-5 Cash Flow Statement</p> <p>Pg. 44 Figure 2-6 Income and Expense Log</p> <p><b>Application:</b></p> <p>Pg. 59 Apply Your Knowledge #5</p> <p>Pg. 60 Internet Research: Money Management Software</p>
	(ii)	Track expenses	<p><b>Instruction:</b></p> <p>Pg. 42–44 Cash Flow Statement (two paragraphs under the heading)</p> <p>Pg. 43 Figure 2-5 Cash Flow Statement</p> <p>Pg. 44 Figure 2-6 Income and Expense Log</p> <p><b>Application:</b></p>

			Pg. 59 Apply Your Knowledge #5
	(iii)	Develop an income statement	<b>Instruction:</b> Pg. 42–44 Cash Flow Statement (two paragraphs under the heading) Pg. 43 Figure 2-5 Cash Flow Statement Pg. 44 Figure 2-6 Income and Expense Log <b>Application:</b> Pg. 59 Apply Your Knowledge #4
(C)	Develop a budget that incorporates short-, medium-, and long-term financial goals;		
	(i)	Develop a budget that incorporates short-term financial goals	<b>Instruction:</b> Pg. 34–41 Budgets (all content in page range) Pg. 35 Definition of short-term goal (paragraph 4) <b>Application:</b> Pg. 59 Apply Your Knowledge #3–#4
	(ii)	Develop a budget that incorporates medium-term financial goals	<b>Instruction:</b> Pg. 34–41 Budgets (all content in page range) Pg. 35 Definition of medium-term goal (paragraph 4) <b>Application:</b> Pg. 59 Apply Your Knowledge #3–#4
	(iii)	Develop a budget that incorporates long-term financial goals	<b>Instruction:</b> Pg. 34–41 Budgets (all content in page range) Pg. 35 Definition of long-term goal (paragraph 4) <b>Application:</b> Pg. 59 Apply Your Knowledge #3–#4
(D)	Identify assets and liabilities;		
	(i)	Identify assets	<b>Instruction:</b> Pg. 44–45 Net Worth Statements (paragraph 3, bulleted list) Pg. 44 Figure 2-7 Net Worth Statement <b>Application:</b> Pg. 59 Apply Your Knowledge #6 Pg. 44–45 Net Worth Statements (all text in page span) Pg. 61 Internet Research: Nature of Financial Planning
	(ii)	Identify liabilities	<b>Instruction:</b> Pg. 45 Paragraph 2, bulleted list Pg. 44 Figure 2-7 Net Worth Statement <b>Application:</b> Pg. 59 Apply Your Knowledge #6
(E)	Construct a balance sheet or net worth statement; and		
	(i)	Construct a balance sheet	<b>Instruction:</b> Pg. 44 Figure 2-6 Income and Expense Log <b>Application:</b> Pg. 59 Apply Your Knowledge #6
	(ii)	Construct a net worth statement	<b>Instruction:</b> Pg. 44–45 Net Worth Statement (paragraphs 3 through 5 under the blue heading on page 44) Pg. 44 Figure 2-7 Net Worth Statement <b>Application:</b> Pg. 59 Apply Your Knowledge #6
(F) (i)		Evaluate the impact of unplanned spending on a budget.	<b>Instruction:</b> Pg. 39–41 Step 5: Analyze Actual Income and Expenses (paragraph 5 on page 39, bulleted list that begins “To reduce spending...”) <b>Application:</b> Pg. 59 Apply Your Knowledge #8
<b>Standard 3: Earning and spending. The student analyzes components of compensation from employment. The student is expected to:</b>			

(A) (i)	Identify benefits, such as health insurance contributions, retirement benefits, sick leave, vacation pay, flexible spending accounts, health savings accounts, workers compensation, life insurance, and disability insurance	<b>Instruction:</b> Pg. 69–70 Benefits (last paragraph on page 69 through first three paragraphs on page 70) <b>Application:</b> Pg. 71 Check Your Understanding #4
(B)	Identify taxes that are deducted from paychecks, including Federal Insurance Contributions Act (FICA) and federal income taxes	
	(i) Identify taxes that are deducted from paychecks, including Federal Insurance Contributions Act (FICA) taxes	<b>Instruction:</b> Pg. 68–69 FICA Tax (last paragraph on the bottom of page 68 through first two paragraphs on page 69) <b>Application:</b> Pg. 94 Apply Your Math Skills #2
	(ii) Identify taxes that are deducted from paychecks, including federal income taxes	<b>Instruction:</b> Pg. 69 Federal, State, and Local Withholding Taxes (three paragraphs under the heading) <b>Application:</b> Pg. 94 Apply Your Math Skills #1 Pg. 95 Internet Research: Completing a Form W-4
(C)	Calculate gross and net pay using information on a paycheck	
	(i) Calculate gross pay using information on a paycheck	<b>Instruction:</b> Pg. 67–69 Payroll Deductions (first paragraph under heading, definition of “gross pay”) Pg. 68 Figure 3-2 Form W-4 <b>Application:</b> Pg. 93 Apply Your Knowledge #2A
	(ii) Calculate net pay using information on a paycheck	<b>Instruction:</b> Pg. 68 Paragraph 3 (definition of “net pay”), paragraph 2 Pg. 68 Figure 3-2 Form W-4 Pg. 69 Figure 3-3 Paycheck stub showing deductions <b>Application:</b> Pg. 93 Apply Your Knowledge #2C
<b>Standard 4: Earning and spending. The student critically evaluates consumption decisions. The student is expected to:</b>		
(A)	Analyze costs and benefits of owning versus renting housing;	
	(i) Analyze costs of owning housing	<b>Instruction:</b> Pg. 323–324 Advantages and Disadvantages of Home Ownership (paragraph with bulleted list under the heading) <b>Application:</b> Pg. 339 Apply Your Knowledge #10 Pg. 340 Internet Research: Mortgage Calculator
	(ii) Analyze costs of renting housing	<b>Instruction:</b> Pg. 317–318 All body text on page 317, top half of page 318 <b>Application:</b> Pg. 338 Apply Your Knowledge #1
	(iii) Analyze benefits of owning housing	<b>Instruction:</b> Pg. 323–324 Advantages and Disadvantages of Home Ownership (first paragraph with bulleted list under the heading) <b>Application:</b> Pg. 337 Check Your Understanding #1
	(iv) Analyze benefits of renting housing	<b>Instruction:</b> Pg. 314 Renting Advantages and Disadvantages (first paragraph under the heading) <b>Application:</b> Pg. 338 Review Your Knowledge #1
(B)	Analyze costs and benefits of owning versus leasing a vehicle;	
	(i) Analyze costs of owning a vehicle	<b>Instruction:</b>

			Pg. 351–353 Consider Cost (the six paragraphs under the heading) <b>Application:</b> Pg. 363 Apply Your Knowledge #8 Pg. 364 Internet Research: Automobile Loan Calculator
	(ii)	Analyze costs of leasing a vehicle	<b>Instruction:</b> Pg. 360–361 Leasing (begins halfway down the page, the five paragraphs under the heading) <b>Application:</b> Pg. 363 Apply Your Knowledge #10
	(iii)	Analyze benefits of owning a vehicle	<b>Instruction:</b> Pg. 351–352 Step 2: Explore the Alternatives (begins 1/3 down the page, all body text under the heading) <b>Application:</b> Pg. 363 Apply Your Knowledge #4–#5
	(iv)	Analyze benefits of leasing a vehicle	<b>Instruction:</b> Pg. 360 Leasing (begins halfway down the page, the five paragraphs under the heading) <b>Application:</b> Pg. 363 Apply Your Knowledge #10
(C) (i)		Compare total costs of alternative methods of payment, such as rent-to-own, store credit, installment agreements, cash, bank credit cards, and debit cards; and	<b>Instruction:</b> Pg. 226–228 Cost of Credit (begins halfway down page 226, all body text under the green heading) Pg. 216–219 Types of Credit (begins halfway down page 216, all content under the green heading through the page span, including under the blue subheadings) <b>Application:</b> Pg. 233 Check Your Understanding #2 Pg. 236 Internet Research: Consumer Loans Pg. 234 Review Your Knowledge #3
(D) (i)		Apply strategies for making informed decisions about purchasing consumer goods, such as comparing prices per unit, looking for sales or promotions, and negotiating price.	<b>Instruction:</b> Pg. 265–269 Marketing Strategies That Influence Consumer Purchasing (begins 2/3 down the page, all body text under the green heading) <b>Application:</b> Pg. 283 Apply Your Knowledge #2
<b>Standard 5: Saving and investing. The student understands the importance of saving and investing in creating wealth and building assets. The student is expected to:</b>			
(A) (i)		Develop a short-term savings strategy to achieve a goal such as establishing and maintaining an emergency fund;	<b>Instruction:</b> Pg. 131–133 Create an Emergency Fund (begins 3/4 down the page, two paragraphs under the blue heading) Pg. 35 Step 1: Establish Financial Goals (two paragraphs under the blue heading) Pg. 35 Figure 2-1 Financial Goals <b>Application:</b> Pg. 147 Apply Your Knowledge #7 Pg. 59 Apply Your Knowledge #2
(B) (i)		Develop an intermediate-term saving and investing strategy to achieve a goal such as accumulating a down payment on a home or vehicle;	<b>Instruction:</b> Pg. 132–133 (saving strategy) Set Goals for Saving (begins near top of the page, all content under the blue heading) Pg. 132 (saving strategy) Figure 5-1 SMART Goals Pg. 153 (investing strategy) Investment Plan (three paragraphs under the blue heading) Pg. 154 (investing strategy) Figure 6-1 Creating an Investment Plan <b>Application:</b> Pg. 147 (saving strategy) Apply Your Knowledge #8



			Pg. 183 (investing strategy) Apply Your Knowledge #2 Pg. 184 (investing strategy) Internet Research: Investment Advice Pg. 185 (investing strategy) Internet Research: Investment Options
(C) (i)	Explain the tax benefits of charitable contributions; and		<b>Instruction:</b> Pg. 38–39 Charitable Giving as an Expense (begins 2/3 down the page, four paragraphs under the black heading) <b>Application:</b> Pg. 61 Internet Research: Charitable Giving
(D) (i)	Develop a long-term investing strategy to achieve a goal such as a financially secure retirement		<b>Instruction:</b> Pg. 198–199 Retirement Planning (begins halfway down the page, six paragraphs under the green heading) Pg. 154–156 Benefits of Investing (begins near bottom of the page, all content under the green heading through the end of Section 6.1) Pg. 199 Figure 7-2 Benefits of Starting a Retirement Account Early <b>Application:</b> Pg. 209 Internet Research: Retirement Planning Pg. 183 Apply Your Knowledge #2
<b>Standard 6: Saving and investing. The student understands the implementation of a saving and investing plan. The student is expected to:</b>			
(A)	Discuss the role of financial institutions and markets in saving and investing		
	(i)	Discuss the role of financial institutions in saving	<b>Instruction:</b> Pg. 134–138 Savings Products (all content under the green heading through the page span, including content under the blue and black subheadings) <b>Application:</b> Pg. 139 Check Your Understanding #4 Pg. 148 Internet Research: Financial Calculators
	(ii)	Discuss the role of financial institutions in investing	<b>Instruction:</b> Pg. 161–162 Secondary Market (begins halfway down the page, paragraph under the black heading, including content under the orange subheadings) <b>Application:</b> Pg. 183 Apply Your Knowledge #6
	(iii)	Discuss the role of financial markets in saving	<b>Instruction:</b> Pg. 143–145 Choosing a Savings Plan (begins at the bottom of page 143 with the green heading, continues through page span, including content under the blue subheadings) <b>Application:</b> Pg. 147 Apply Your Knowledge #9
	(iv)	Discuss the role of financial markets in investing	<b>Instruction:</b> Pg. 176–177 Bottom half of page 176 and first paragraph on page 177 (content under the black headings Business Cycle Fluctuations, Investment Rate Fluctuations, Stock Market Fluctuations, and Exchange-Rate Risk) <b>Application:</b> Pg. 183 Apply Your Knowledge #6
(B) (i)	Demonstrate the impact of compound growth over time		<b>Instruction:</b> Pg. 141–143 Calculating Compound Interest (begins in the middle of page 141, three paragraphs under the blue heading) <b>Application:</b>



		Pg. 146 Review Your Knowledge #7 Pg. 148 Internet Research: Financial Calculators
(C)	Evaluate the costs and benefits of various saving options, such as bank savings accounts, certificates of deposit, and money market mutual funds; and	
	(i)	Evaluate the costs of various saving options  <b>Instruction:</b> Pg. 134–138 Savings Products (all content under the green heading through the page span, including content under the blue and black subheadings) Pg. 136 Figure 5-3 Summary of Savings Choices <b>Application:</b> Pg. 146–147 Apply Your Knowledge #4 Pg. 148 Internet Research: Electronic Savings Bonds
	(ii)	Evaluate the benefits of various saving options  <b>Instruction:</b> Pg. 134–138 Savings Products (all content under the green heading through the page span, including content under the blue and black subheadings) Pg. 136 Figure 5-3 Summary of Savings Choices <b>Application:</b> Pg. 146–147 Apply Your Knowledge #4
(D)	Evaluate risk and return of various investment options, including stocks, bonds, and mutual funds	
	(i)	Evaluate risk of stocks  <b>Instruction:</b> Pg. 157–164 Stocks (begins halfway down page 157, all content under the green heading, through the page span, including content under the blue and black subheadings) Pg. 163 Figure 6-2 Stock Quote <b>Application:</b> Pg. 183 Apply Your Knowledge #6 Pg. 184 Internet Research: Investment Advice
	(ii)	Evaluate risk of bonds  <b>Instruction:</b> Pg. 164–167 Bonds (begins halfway down page 164, all content under the green heading, through the page span, including content under the blue and black subheadings) Pg. 165 Figure 6-3 Bond Quote Pg. 166 Figure 6-4 Bond Ratings <b>Application:</b> Pg. 183 Apply Your Knowledge #1 Pg. 185 Internet Research: US Government Bonds
	(iii)	Evaluate risk mutual funds  <b>Instruction:</b> Pg. 167–170 Mutual Funds (begins at the bottom of page 167, all content under the green heading, through the page span, including content under the blue subheadings) Pg. 169 Figure 6-5 Mutual Fund Quote <b>Application:</b> Pg. 183 Apply Your Knowledge #1 Pg. 185 Internet Research: Investment Options
	(iv)	Evaluate return of stocks  <b>Instruction:</b> Pg. 157–160 Stocks (begins halfway down page 157, all content under the green heading, through the page span) Pg. 163 Figure 6-2 Stock Quote <b>Application:</b> Pg. 184 Apply Your Math Skills #1
	(v)	Evaluate return of bonds  <b>Instruction:</b> Pg. 164–165 Bonds (begins halfway down page 164, all content under the green heading)

			Pg. 165 Figure 6-3 Bond Quote <b>Application:</b> Pg. 185 Internet Research: US Government Bonds
	(vi)	Evaluate return of mutual funds	<b>Instruction:</b> Pg. 170 Paragraphs 1–2 at the top of page 170 Pg. 169 Figure 6-5 Mutual Fund Quote <b>Application:</b> Pg. 185 Internet Research: Investment Options
<b>Standard 7: Saving and investing. The student demonstrates an understanding of the importance of planning for retirement. The student is expected to:</b>			
(A) (i)		Identify costs of retirement, such as living expenses, health care expenses, and long-term care expenses;	<b>Instruction:</b> Pg. 198–201 Retirement Planning (begins halfway down page 198, all content under the green heading, through the page span, including content under the blue subheadings) <b>Application:</b> Pg. 206 Review Your Knowledge #4 Pg. 209 Internet Research: Retirement Planning
(B)		Identify and explain sources of income during retirement, including Social Security, individual savings, and employer-sponsored plans	
	(i)	Identify sources of income during retirement, including Social Security	<b>Instruction:</b> Pg. 196–197 Governmental Pension Funds (begins 1/3 down page 196, three paragraphs under the green heading) Pg. 197 Figure 7-1 Age to Receive Full Social Security Benefits <b>Application:</b> Pg. 209 Internet Research: Social Security
	(ii)	Identify sources of income during retirement, including individual savings	<b>Instruction:</b> Pg. 192–194 Personal Retirement Plans (begins at the bottom of page 192, all content under the green heading, through the page span, including content under the blue subheadings) <b>Application:</b> Pg. 206 Review Your Knowledge #4 Pg. 209 Internet Research: Retirement Planning
	(iii)	Identify sources of income during retirement, including employer-sponsored plans	<b>Instruction:</b> Pg. 188–192 Employment-Sponsored Retirement Plans (begins in the middle of page 188, all content under the green heading, through the page span, including content under the blue and black subheadings) <b>Application:</b> Pg. 206 Review Your Knowledge #2
	(iv)	explain sources of income during retirement, including Social Security	<b>Instruction:</b> Pg. 196–197 Governmental Pension Funds (begins 1/3 down page 196, three paragraphs under the green heading) <b>Application:</b> Pg. 206 Review Your Knowledge #6
	(v)	explain sources of income during retirement, including individual savings	<b>Instruction:</b> Pg. 192–194 Personal Retirement Plans (begins at the bottom of page 192, all content under the green heading, through the page span, including content under the blue subheadings) <b>Application:</b> Pg. 206 Review Your Knowledge #4
	(vi)	explain sources of income during retirement, including employer-sponsored plans	<b>Instruction:</b>

			<p>Pg. 188–192 Employment-Sponsored Retirement Plans (begins in the middle of page 188, all content under the green heading, through the page span, including content under the blue and black subheadings)</p> <p><b>Application:</b> Pg. 206 Review Your Knowledge #2</p>
(C)	Demonstrate an understanding of the importance of saving early and at a sufficient level to achieve financial security in retirement.		
	(i)	Demonstrate an understanding of the importance of saving early to achieve financial security in retirement	<p><b>Instruction:</b> Pg. 198–199 Retirement Planning (begins halfway down page 198, all content under the green heading) Pg. 199 Figure 7-2 Benefits of Starting a Retirement Account Early</p> <p><b>Application:</b> Pg. 209 Internet Research: Retirement Planning</p>
	(ii)	Demonstrate an understanding of the importance of saving at a sufficient level to achieve financial security in retirement	<p><b>Instruction:</b> Pg. 198–199 Retirement Planning (begins halfway down page 198, all content under the green heading) Pg. 199 Figure 7-2 Benefits of Starting a Retirement Account Early</p> <p><b>Application:</b> Pg. 209 Internet Research: Retirement Planning</p>
<b>Standard 8: Credit and borrowing. The student understands the use of credit to make purchases. The student is expected to:</b>			
(A)	Compare and contrast sources of credit, such as banks, merchants, peer-to-peer, payday loans, and title loans		
	(i)	Compare sources of credit	<p><b>Instruction:</b> Pg. 216–219 Types of Credit (begins halfway down page 216, all content under the green heading, through the page span, including under the blue subheadings) Pg. 229 Easy-Access Credit Traps (seven paragraphs under the green heading) Pg. 217 Figure 8-1 Types of Consumer Loans</p> <p><b>Application:</b> Pg. 236 Internet Research: Consumer Loans Pg. 235 Apply Your Knowledge #3</p>
	(ii)	Contrast sources of credit	<p><b>Instruction:</b> Pg. 216–219 Types of Credit (begins halfway down page 216, all content under the green heading, through the page span, including under the blue subheadings) Pg. 229 Easy-Access Credit Traps (seven paragraphs under the green heading) Pg. 217 Figure 8-1 Types of Consumer Loans</p> <p><b>Application:</b> Pg. 236 Internet Research: Consumer Loans Pg. 235 Apply Your Knowledge #3</p>
(B)	Compare and contrast types of credit, including revolving and installment credit and collateralized loans versus unsecured credit		
	(i)	Compare types of credit, including revolving and installment credit	<p><b>Instruction:</b> Pg. 218–219 (revolving credit) Open-End Credit (begins near the top of page 218, the six paragraphs under the blue heading, across the page span) Pg. 216–218 (installment credit) Closed-End Credit (begins 2/3 of the way down page 216, the six paragraphs under the blue heading, across the page span)</p> <p><b>Application:</b> Pg. 236 Teamwork Pg. 236 Internet Research: Consumer Loans</p>

	(ii)	Compare types of credit, including collateralized loans versus unsecured credit	<b>Instruction:</b> Pg. 217 Paragraph 1 Pg. 219 Paragraph 3 <b>Application:</b> Pg. 236 Internet Research: Consumer Loans Pg. 236 Teamwork
	(iii)	Contrast types of credit, including revolving and installment credit	<b>Instruction:</b> Pg. 218–219 (revolving credit) Open-End Credit (begins near the top of page 218, the six paragraphs under the blue heading, across the page span) Pg. 216–218 (installment credit) Closed-End Credit (begins 2/3 of the way down page 216, the six paragraphs under the blue heading, across the page span) <b>Application:</b> Pg. 236 Teamwork Pg. 236 Internet Research: Consumer Loans
	(iv)	Contrast types of credit, including collateralized loans versus unsecured credit	<b>Instruction:</b> Pg. 217 Paragraph 1 Pg. 219 Paragraph 3 <b>Application:</b> Pg. 236 Internet Research: Consumer Loans Pg. 236 Teamwork
(C)	Evaluate the impact of credit decisions on monthly budget, income statement, and net worth statement		
	(i)	Evaluate the impact of credit decisions on monthly budget	<b>Instruction:</b> Pg. 242 Paragraph 2 (paragraph includes a bulleted list) <b>Application:</b> Pg. 257 Apply Your Knowledge #5 Pg. 258 Internet Research: Bankruptcy
	(ii)	Evaluate the impact of credit decisions on income statement	<b>Instruction:</b> Pg. 242 Paragraph 2 (paragraph includes a bulleted list) Pg. 243 Be Aware of Overspending (paragraph under the blue heading) <b>Application:</b> Pg. 257–258 Apply Your Math Skills #1
	(iii)	Evaluate the impact of credit decisions on net worth statement	<b>Instruction:</b> Pg. 242 Paragraph 2 (paragraph includes a bulleted list) Pg. 243 Be Aware of Overspending (paragraph under the blue heading) <b>Application:</b> Pg. 258 Teamwork
<b>Standard 9: Credit and borrowing. The student identifies factors that affect creditworthiness. The student is expected to:</b>			
(A)	Discuss how character, capacity, and collateral can adversely or positively impact an individual's credit rating and the ability to obtain credit		
	(i)	Discuss how character can adversely or positively impact an individual's credit rating	<b>Instruction:</b> Pg. 219 Paragraph 5, bullet 1 Pg. 219–220 Creditworthiness (begins halfway down page 219, four paragraphs under the green heading, across the page span) <b>Application:</b> Pg. 234–235 Apply Your Knowledge #2 Pg. 236 Internet Research: Credit Scores and Ratings Pg. 236 Communication Skills: Writing
	(ii)	Discuss how character can adversely or positively impact an individual's ability to obtain credit	<b>Instruction:</b> Pg. 219 Paragraph 5, bullet 1 Pg. 219–220 Creditworthiness (begins halfway down page 219, four paragraphs under the green heading, across the page span)

			<b>Application:</b> Pg. 234–235 Apply Your Knowledge #2 Pg. 236 Internet Research: Credit Scores and Ratings Pg. 236 Communication Skills: Speaking
	(iii)	Discuss how capacity can adversely or positively impact an individual's credit rating	<b>Instruction:</b> Pg. 219 Paragraph 5, bullet 2 Pg. 219–220 Creditworthiness (begins halfway down page 129, four paragraphs under the green heading, across the page span) <b>Application:</b> Pg. 234–235 Apply Your Knowledge #2 Pg. 236 Internet Research: Credit Scores and Ratings Pg. 236 Communication Skills: Writing
	(iv)	Discuss how capacity can adversely or positively impact an individual's ability to obtain credit	<b>Instruction:</b> Pg. 219 Paragraph 5, bullet 2 Pg. 219–220 Creditworthiness (begins halfway down page 219, four paragraphs under the green heading, across the page span) <b>Application:</b> Pg. 236 Internet Research: Credit Scores and Ratings Pg. 236 Communication Skills: Speaking
	(v)	Discuss how collateral can adversely or positively impact an individual's credit rating	<b>Instruction:</b> Pg. 219 Paragraph 5, bullet 3 (capital) Pg. 219–220 Creditworthiness (begins halfway down page 219, four paragraphs under the green heading, across the page span) <b>Application:</b> Pg. 234–235 Apply Your Knowledge #2 Pg. 236 Internet Research: Credit Scores and Ratings Pg. 236 Communication Skills: Writing
	(vi)	Discuss how collateral can adversely or positively impact an individual's ability to obtain credit	<b>Instruction:</b> Pg. 219 Paragraph 5, bullet 3 (capital) Pg. 219–220 Creditworthiness (begins halfway down page 219, four paragraphs under the green heading, across the page span) <b>Application:</b> Pg. 234–235 Apply Your Knowledge #2 Pg. 236 Internet Research: Credit Scores and Ratings Pg. 236 Communication Skills: Speaking
(B)	Describe how to access and interpret a sample credit report and score		
	(i)	Describe how to access a sample credit report	<b>Instruction:</b> Pg. 221–222 Credit Report (begins 1/3 down page 221, four paragraphs under the blue heading, across the page span) <b>Application:</b> Pg. 236 Internet Research: Credit Reports
	(ii)	Describe how to access a sample credit score	<b>Instruction:</b> Pg. 222–224 Credit Scores (begins 2/3 down page 222, six paragraphs under the blue heading, across the page span) <b>Application:</b> Pg. 236 Internet Research: Credit Scores and Ratings
	(iii)	Describe how to interpret a sample credit report	<b>Instruction:</b> Pg. 221 Paragraph 4 Pg. 221 Figure 8-3 How to Read a Credit Report <b>Application:</b> Pg. 236 Internet Research: Credit Reports
	(iv)	Describe how to interpret a sample credit score	<b>Instruction:</b>

			Pg. 222–224 Last paragraph on page 222 through first paragraph on page 224 Pg. 223 Figure 8-5 FICO Scores Pg. 224 Figure 8-6 What Determines Your VantageScore 3.0? <b>Application:</b> Pg. 236 Internet Research: Credit Scores and Ratings
(C)	Describe the importance of monitoring credit reports regularly and addressing mistakes		
	(i)	Describe the importance of monitoring credit reports regularly	<b>Instruction:</b> Pg. 221 Last paragraph <b>Application:</b> Pg. 236 Internet Research: Credit Reports
	(ii)	Describe the importance of addressing mistakes [on credit reports]	<b>Instruction:</b> Pg. 221 Last paragraph <b>Application:</b> Pg. 236 Internet Research: Credit Reports
(D) (i)	Identify factors that could lead to bankruptcy, such as medical expenses, job loss, divorce, or a failed business		<b>Instruction:</b> Pg. 244 Credit Problems (begins at the top of page 244, two paragraphs under the green heading) Pg. 247–248 Bankruptcy (all content under the green heading) Pg. 244 Figure 9-3 Credit Warning Signals <b>Application:</b> Pg. 259 Internet Research: Bankruptcy Pg. 256 Review Your Knowledge #3
(E)	Appraise the impact of borrowing decisions on credit score, including consequences of poor credit management and bankruptcy		
	(i)	Appraise the impact of borrowing decisions on credit score	<b>Instruction:</b> Pg. 222–224 Credit Scores (begins 2/3 down page 222, six paragraphs under the blue heading, across the page span) Pg. 223 Figure 8-4 What Determines Your FICO Score? Pg. 247–248 Bankruptcy (all content under the green heading) <b>Application:</b> Pg. 225 Check Your Understanding #5 Pg. 236 Internet Research: Credit Scores and Ratings Pg. 257 Apply Your Knowledge #9
	(ii)	Appraise the impact of borrowing decisions on credit score, including consequences of poor credit management	<b>Instruction:</b> Pg. 222–224 Credit Scores (begins 2/3 down page 222, six paragraphs under the blue heading, across the page span) Pg. 223 Figure 8-4 What Determines Your FICO Score? <b>Application:</b> Pg. 225 Check Your Understanding #5 Pg. 236 Internet Research: Credit Scores and Ratings
	(iii)	Appraise the impact of borrowing decisions on credit score, including bankruptcy	<b>Instruction:</b> Pg. 247–248 Bankruptcy (all content under the green heading) <b>Application:</b> Pg. 257 Apply Your Knowledge #9
<b>Standard 10: Credit and borrowing. The student evaluates a decision to use credit. The student is expected to:</b>			
(A)	Examine the components of the cost of borrowing, including annual percentage rate (APR), fixed versus variable interest, length of term, grace period, and additional fees such as late payment, cash advance, and prepayment penalties		
	(i)	Examine the components of the cost of borrowing, including annual percentage rate (APR)	<b>Instruction:</b>

			Pg. 226–227 Annual Percentage Rate (APR) (begins near bottom of page 226, the paragraphs under the blue heading) <b>Application:</b> Pg. 235 Apply Your Knowledge #7 Pg. 233 Check Your Understanding #2
	(ii)	Examine the components of the cost of borrowing, including fixed versus variable interest	<b>Instruction:</b> Pg. 335 (fixed-rate mortgage) Last paragraph, first bullet Pg. 336 (adjustable-rate mortgage) First bullet Pg. 227–228 Simple Interest (begins at the bottom of page 227, four paragraphs after the blue heading, across the page span) <b>Application:</b> Pg. 337 Check Your Understanding #5 Pg. 233 Check Your Understanding #5
	(iii)	Examine the components of the cost of borrowing, including length of term	<b>Instruction:</b> Pg. 227 Bullet 3 (length of the repayment period) Pg. 227–228 Simple Interest (begins at the bottom of page 227, four paragraphs after the blue heading, across the page span) Pg. 232 Figure 8-8 Credit Card Disclosures <b>Application:</b> Pg. 233 Check Your Understanding #2
	(iv)	Examine the components of the cost of borrowing, including grace period	<b>Instruction:</b> Pg. 231 Paragraph 5 Pg. 232 Figure 8-8 Credit Card Disclosures <b>Application:</b> Pg. 235 Apply Your Knowledge #7 Pg. 233 Build Your Vocabulary (grace period)
	(v)	Examine the components of the cost of borrowing, including additional fees	<b>Instruction:</b> Pg. 228 Paragraph 3, including bulleted list Pg. 232–233 Credit Card Statements (all content under the blue heading) Pg. 232 Figure 8-8 Credit Card Disclosures <b>Application:</b> Pg. 236 Apply Your Math Skills #2 (left column, top of page) Pg. 234 Review Your Knowledge #10
(B)	Explain strategies to reduce total cost of borrowing, such as making a higher down payment and additional principal payments		<b>Instruction:</b> Pg. 332 Down Payment (begins in the middle of the page, two paragraphs under the black heading) Pg. 337 Figure 12-8 How to Save Money on a Mortgage <b>Application:</b> Pg. 340 Internet Research: Mortgage Calculator
(C)	Differentiate between the use and cost of debit and credit cards		
	(i)	Differentiate between the use of debit and credit cards	<b>Instruction:</b> Pg. 105–106 Bank Cards (begins halfway down page 105, five paragraphs under the black heading, across the page span, including content under the orange subheadings) <b>Application:</b> Pg. 125 Apply Your Knowledge #2 (left column)
	(ii)	Differentiate between the cost of debit and credit cards	<b>Instruction:</b> Pg. 105–106 Bank Cards (begins halfway down page 105, five paragraphs under the black heading, across the page span, including content under the orange subheadings) <b>Application:</b>



			Pg. 125 Apply Your Knowledge #2 (left column)
<b>Standard 11: Insuring and protecting. The student recognizes financial risks faced by individuals and families and identifies strategies for handling these risks. The student is expected to:</b>			
(A)	Identify risk as potential loss of assets or earning potential;		
	(i)	Identify risk as potential loss of assets	<b>Instruction:</b> Pg. 368–369 Pure Risks (paragraph under the blue heading, begins at the bottom of page 368 and continues onto next page) <b>Application:</b> Pg. 386 Review Your Knowledge #1
	(ii)	Identify risk as potential loss of earning potential	<b>Instruction:</b> Pg. 368–369 Pure Risks (paragraph under the blue heading, begins at the bottom of page 368 and continues onto next page) <b>Application:</b> Pg. 386 Review Your Knowledge #1
(B)	Apply risk management strategies, including avoiding, reducing, retaining, and transferring risk;		
	(i)	Apply risk management strategies, including avoiding risk	<b>Instruction:</b> Pg. 370 Paragraph 1, bullet 1 Pg. 371 Figure 14-2 Risk Assessment <b>Application:</b> Pg. 386 Apply Your Knowledge #3 Pg. 388 Internet Research: Supplemental Insurance Coverage
	(ii)	Apply risk management strategies, including reducing risk	<b>Instruction:</b> Pg. 370 Paragraph 1, bullet 2 Pg. 371 Figure 14-2 Risk Assessment <b>Application:</b> Pg. 386 Apply Your Knowledge #3
	(iii)	Apply risk management strategies, including retaining risk	<b>Instruction:</b> Pg. 370 Paragraph 1, bullet 4 (assume) Pg. 371 Figure 14-2 Risk Assessment <b>Application:</b> Pg. 386 Apply Your Knowledge #3
	(iv)	Apply risk management strategies, including transferring risk	<b>Instruction:</b> Pg. 370 Paragraph 1, bullet 3 Pg. 371 Figure 14-2 Risk Assessment <b>Application:</b> Pg. 386 Apply Your Knowledge #3
<b>Standard 12: Insuring and protecting. The student identifies the costs and benefits of insurance for transferring risk. The student is expected to:</b>			
(A)	Define insurance terminology, including premiums, deductibles, co-pays, and policy limits;		
	(i)	Define insurance terminology, including premiums	<b>Instruction:</b> Pg. 371 Paragraph 5 <b>Application:</b> Pg. 386 Review Your Knowledge #4 Pg. 388 Internet Research: Supplemental Insurance Coverage Pg. 374 Build Your Vocabulary (premium)
	(ii)	Define insurance terminology, including deductibles	<b>Instruction:</b> Pg. 371 Last paragraph <b>Application:</b> Pg. 386 Review Your Knowledge #4 Pg. 388 Internet Research: Auto Insurance Requirements Pg. 374 Build Your Vocabulary (deductible)
	(iii)	Define insurance terminology, including co-pays	<b>Instruction:</b> Pg. 398 First full paragraph (copayment)

			<b>Application:</b> Pg. 402 Build Your Vocabulary (copayment)
	(iv)	Define insurance terminology, including policy limits	<b>Instruction:</b> Pg. 393 Paragraph 4 <b>Application:</b> Pg. 402 Check Your Understanding #2 Pg. 402 Build Your Vocabulary (all)
(B)	Explain the costs and benefits of different types and sources of health insurance, such as individual health plans, employer-provided health plans, and government-provided health plans;		
	(i)	Explain the costs of different types of health insurance	<b>Instruction:</b> Pg. 392–400 All content across page span <b>Application:</b> Pg. 410 Review Your Knowledge #3–#4 Pg. 413 Internet Research: Governmental Health Care Eligibility
	(ii)	Explain the costs of different sources of health insurance	<b>Instruction:</b> Pg. 392–400 All content across page span <b>Application:</b> Pg. 410 Review Your Knowledge #3–#4 Pg. 413 Internet Research: Governmental Health Care Eligibility
	(iii)	Explain the benefits of different types of health insurance	<b>Instruction:</b> Pg. 392–400 All content across page span <b>Application:</b> Pg. 411 Apply Your Knowledge #1
	(iv)	Explain the benefits of different sources of health insurance	<b>Instruction:</b> Pg. 392–400 All content across page span <b>Application:</b> Pg. 411 Apply Your Knowledge #1
(C)	Explain the costs and benefits of disability and long-term care insurance;		
	(i)	Explain the costs of disability insurance	<b>Instruction:</b> Pg. 403–404 Disability Insurance (paragraphs 3 through 5, paragraph 4 continues on page 404) <b>Application:</b> Pg. 409 Check Your Understanding #1
	(ii)	Explain the costs of long-term care insurance	<b>Instruction:</b> Pg. 398 Last paragraph <b>Application:</b> Pg. 411 Apply Your Knowledge #3
	(iii)	Explain the benefits of disability insurance	<b>Instruction:</b> Pg. 403–404 Disability Insurance (begins halfway down page 403 and continues onto page 405, all paragraphs under the green heading) <b>Application:</b> Pg. 410 Review Your Knowledge #6
	(iv)	Explain the benefits of long-term care insurance	<b>Instruction:</b> Pg. 398 Last paragraph <b>Application:</b> Pg. 411 Apply Your Knowledge #3
(D)	Explain the costs and benefits of life insurance, including term insurance and whole life insurance;		
	(i)	Explain the costs of life insurance, including term insurance	<b>Instruction:</b> Pg. 405 Term Life (begins halfway down page, two paragraphs under the blue heading) <b>Application:</b> Pg. 411 Apply Your Knowledge #8
	(ii)	Explain the costs of life insurance, including whole life insurance	<b>Instruction:</b>

			Pg. 405–406 Whole Life (begins 2/3 down the page, all paragraphs under the blue heading, including the black subheadings) <b>Application:</b> Pg. 411 Apply Your Knowledge #8
	(iii)	Explain the benefits of life insurance, including term insurance	<b>Instruction:</b> Pg. 405 Paragraph 5 <b>Application:</b> Pg. 411 Apply Your Knowledge #8
	(iv)	Explain the benefits of life insurance, including whole life insurance	<b>Instruction:</b> Pg. 405–406 Last two paragraphs <b>Application:</b> Pg. 411 Apply Your Knowledge #8
(E)	Explain the costs and benefits of property insurance, including homeowner's and renter's insurance;		
	(i)	Explain the costs of property insurance, including homeowner's insurance	<b>Instruction:</b> Pg. 377 Cost of Home Insurance (paragraph under the blue heading, which includes a bulleted list) <b>Application:</b> Pg. 386 Review Your Knowledge #7 Pg. 388 Internet Research: Supplemental Insurance Coverage
	(ii)	Explain the costs of property insurance, including renter's insurance	<b>Instruction:</b> Pg. 377–378 Renters Insurance (begins at the bottom of page 377, three paragraphs under the blue heading) <b>Application:</b> Pg. 387 Apply Your Math Skills #1
	(iii)	Explain the benefits of property insurance, including homeowner's insurance	<b>Instruction:</b> Pg. 375–376 Home Insurance (begins halfway down page 375, all paragraphs under the green heading, across the page span) <b>Application:</b> Pg. 387 Apply Your Knowledge #10
	(iv)	Explain the benefits of property insurance, including renter's insurance	<b>Instruction:</b> Pg. 377–378 Last paragraph on page 377 (carries over to page 378) <b>Application:</b> Pg. 387 Apply Your Knowledge #6
(F)	Explain the costs and benefits of automobile insurance and factors that impact the price of insurance, including the type of vehicle, age and sex of driver, driving record, deductible, and geographic location;		
	(i)	Explain the costs of automobile insurance	<b>Instruction:</b> Pg. 381–383 Cost of Auto Insurance (begins halfway down the page, all paragraphs under the blue heading, across the page span, including the black subheadings) <b>Application:</b> Pg. 388 Internet Research: Auto Insurance Costs
	(ii)	Explain the benefits of automobile insurance	<b>Instruction:</b> Pg. 380–381 Auto Insurance (all content under the green heading, across the page span) <b>Application:</b> Pg. 387 Apply Your Knowledge #9 (bottom of left column)
	(iii)	Explain the factors that impact the price of insurance, including the type of vehicle	<b>Instruction:</b> Pg. 383 Insured Vehicle (black heading, first paragraph) <b>Application:</b> Pg. 385 Check Your Understanding #5
	(iv)	Explain the factors that impact the price of insurance, including the age of driver	<b>Instruction:</b> Pg. 381–382 Driver Classification (black heading, last paragraph on page 381, continues onto page 382)

			<b>Application:</b> Pg. 385 Check Your Understanding #5
	(v)	Explain the factors that impact the price of insurance, including the sex of driver	<b>Instruction:</b> Pg. 381–382 Driver Classification (the black heading, last paragraph on page 381, continues onto page 382) <b>Application:</b> Pg. 385 Check Your Understanding #5
	(vi)	Explain the factors that impact the price of insurance, including driving record	<b>Instruction:</b> Pg. 382 Second paragraph <b>Application:</b> Pg. 385 Check Your Understanding #5
	(vii)	Explain the factors that impact the price of insurance, including deductible	<b>Instruction:</b> Pg. 383 Deductible (2/3 down the page, the black heading and the two paragraphs below) <b>Application:</b> Pg. 385 Check Your Understanding #5
	(viii)	Explain the factors that impact the price of insurance, including geographic location	<b>Instruction:</b> Pg. 382 Rating Territory (paragraph below the black heading) <b>Application:</b> Pg. 385 Check Your Understanding #5
(G)	Explain the costs and benefits of supplemental types of insurance, such as extended warranties, mortgage protection life insurance, accidental death and dismemberment life insurance, car loan payoff coverage, debt cancellation coverage, and credit life coverage.		
	(i)	Explain the costs of supplemental types of insurance	<b>Instruction:</b> Pg. 279 Extended Warranties (last two paragraphs on page under the black heading) Pg. 409 Second paragraph, second bullet <b>Application:</b> Pg. 281 Check Your Understanding #4 Pg. 388 Internet Research: Supplemental Insurance Coverage
	(ii)	Explain the benefits of supplemental types of insurance	<b>Instruction:</b> Pg. 279 Extended Warranties (last two paragraphs on page under the black heading) Pg. 409 Second paragraph, second bullet <b>Application:</b> Pg. 281 Check Your Understanding #4 Pg. 388 Internet Research: Supplemental Insurance Coverage
<b>Standard 13: Insuring and protecting. The student understands how to identify and protect themselves from frauds, schemes, and scams. The student is expected to:</b>			
(A)	Identify ways to protect personal information and reduce risk of identity theft;		
	(i)	Identify ways to protect personal information	<b>Instruction:</b> Pg. 254 Last paragraph on page (bulleted list) <b>Application:</b> Pg. 257 Apply Your Knowledge #10 (right column)
	(ii)	Identify ways to reduce risk of identity theft	<b>Instruction:</b> Pg. 254 Last paragraph on page (bulleted list) <b>Application:</b> Pg. 257 Apply Your Knowledge #10 (right column)
(B) (i)	Recognize common schemes and scams, such as investment, pyramid, phishing, check cashing, and home renovation scams;		<b>Instruction:</b> Pg. 296 Pyramid and Ponzi Schemes (three paragraphs under the blue heading) Pg. 296 Bait and Switch (paragraph under the blue heading) Pg. 297 Chain Letters (paragraph under the blue heading)

		<b>Application:</b> Pg. 305 Apply Your Knowledge #10 (right column) Pg. 306 Internet Research: Consumer Privacy Bill of Rights
(C) (i)	Demonstrate an understanding of how to use consumer protection agencies, such as the Better Business Bureau, Consumer Financial Protection Board, or the Texas State Securities Board, to research and report fraud.	<b>Instruction:</b> Pg. 301–303 Consumer Advocates (begins near the bottom of page 301, all content under the green heading) <b>Application:</b> Pg. 303 Check Your Understanding #5 Pg. 306 Internet Research: Better Business Bureau
<b>Standard 14: Insuring and protecting. The student understands the legal instruments available for estate planning. The student is expected to:</b>		
(A)	Explain the importance of guardianship of minor children, wills, and beneficiary designation;	
	(i) Explain the importance of guardianship of minor children	<b>Instruction:</b> Pg. 201 Estate Planning (first paragraph under the green heading and second bullet) Pg. 205 Paragraph 1, bullet 2 Pg. 203 First paragraph <b>Application:</b> Pg. 208 Teamwork Pg. 209 Internet Research: Writing a Will
	(ii) Explain the importance of wills	<b>Instruction:</b> Pg. 201–204 Wills (begins with last paragraph on page 201, all content across page span under the blue heading) <b>Application:</b> Pg. 207 Apply Your Knowledge #10 (right column) Pg. 209 Internet Research: Writing a Will
	(iii) Explain the importance of beneficiary designation	<b>Instruction:</b> Pg. 202 Bottom of page, first paragraph Pg. 203 First paragraph <b>Application:</b> Pg. 208 Teamwork Pg. 209 Internet Research: Writing a Will
(B)	Explain the importance of a power of attorney, living will, and medical directive;	
	(i) Explain the importance of a power of attorney	<b>Instruction:</b> Pg. 201 Power of Attorney (paragraph under the blue heading) <b>Application:</b> Pg. 208 Teamwork Pg. 209 Internet Research: Writing a Will
	(ii) Explain the importance of a living will	<b>Instruction:</b> Pg. 204 Living Wills (paragraph under the blue heading) <b>Application:</b> Pg. 208 Teamwork Pg. 209 Internet Research: Writing a Will
	(iii) Explain the importance of a medical directive	<b>Instruction:</b> Pg. 204 Living Wills (paragraph under the blue heading and second sentence in the paragraph) <b>Application:</b> Pg. 208 Teamwork Pg. 209 Internet Research: Writing a Will
<b>Standard 15: College and postsecondary education and training. The student recognizes the costs and benefits of various types of college, postsecondary education, and training. The student is expected to:</b>		
(A)	Analyze the relationship between education and training and earnings;	
	(i) Analyze the relationship between education and earnings	<b>Instruction:</b> Pg. 567 Second paragraph

			<b>Application:</b> Pg. 579 Internet Research: Career Plan
	(ii)	Analyze the relationship between training and earnings	<b>Instruction:</b> Pg. 567 Second paragraph <b>Application:</b> Pg. 579 Internet Research: Career Plan
(B)	Identify types of costs associated with college, postsecondary education, and training;		
	(i)	Identify types of costs associated with college	<b>Instruction:</b> Pg. 572–575 Funding Your Education (begins 2/3 down page 572, all content under the green heading, across page span) Pg. 574 Figure 21-7 Potential Sources of Funding a College Education <b>Application:</b> Pg. 579 Internet Research: Costs of College
	(ii)	Identify types of costs associated with postsecondary education	<b>Instruction:</b> Pg. 572–575 Funding Your Education (begins 2/3 down page 572, all content under the green heading, across page span) Pg. 574 Figure 21-7 Potential Sources of Funding a College Education <b>Application:</b> Pg. 579 Internet Research: Costs of College
	(iii)	Identify types of costs associated with training	<b>Instruction:</b> Pg. 570 Training (begins at top of page 570, all content under the blue heading) <b>Application:</b> Pg. 579 Internet Research: Costs of College
(C) (i)	Compare costs among postsecondary education and training institutions, such as public universities, private universities, certification programs, and community colleges;		<b>Instruction:</b> Pg. 569 Requirements and Costs (second paragraph on page) Pg. 570 Training (begins at top of page 570, all content under the blue heading) <b>Application:</b> Pg. 578 Apply Your Math Skills #1
(D) (i)	Analyze the quality of education investment using measures such as academic reputation, selectivity and rigor in a chosen area of study, average starting salary of students graduating in chosen field, and likelihood of student graduation.		<b>Instruction:</b> Pg. 568–569 Postsecondary Education (begins halfway down page 568, all content under the black heading, including the orange subheadings) Pg. 575 Last paragraph <b>Application:</b> Pg. 579 Internet Research: Quality of Education Investment Pg. 577 Apply Your Knowledge #7
<b>Standard 16: College and postsecondary education and training. The student understands various options for paying for college, postsecondary education, and training. The student is expected to:</b>			
(A)	Understand how, why, and when to complete grant and scholarship applications and the Free Application for Federal Student Aid (FAFSA) provided by the U.S. Department of Education;		
	(i)	Understand how to complete grant and scholarship applications	<b>Instruction:</b> Pg. 573 Last paragraph Pg. 574 First paragraph, near the bottom <b>Application:</b> Pg. 578 Communication Skills: Writing Pg. 579 Internet Research: Cost of College
	(ii)	Understand how to complete the Free Application for Federal Student Aid (FAFSA) provided by the U.S. Department of Education;	<b>Instruction:</b> Pg. 575 Paragraph 3 <b>Application:</b> Pg. 579 Internet Research: Cost of College

	(iii)	Understand why to complete grant and scholarship applications	<b>Instruction:</b> Pg. 573 Paragraphs 2–4 Pg. 572 Paragraph 4 Pg. 567 Paragraph 1 Pg. 574 First paragraph, near the bottom <b>Application:</b> Pg. 579 Internet Research: Cost of College
	(iv)	Understand why to complete the Free Application for Federal Student Aid (FAFSA) provided by the U.S. Department of Education;	<b>Instruction:</b> Pg. 575 Paragraph 3 Pg. 572 Paragraph 4 Pg. 573 Paragraphs 2–3 Pg. 567 Paragraph 1 <b>Application:</b> Pg. 579 Internet Research: Cost of College
	(v)	Understand when to complete grant and scholarship applications	<b>Instruction:</b> Pg. 572 College Access (first paragraph on page) Pg. 572 Paragraph 4 Pg. 567 Paragraph 1 <b>Application:</b> Pg. 579 Internet Research: Cost of College Pg. 579 Internet Research: Career Plan
	(vi)	Understand when to complete the Free Application for Federal Student Aid (FAFSA) provided by the U.S. Department of Education;	<b>Instruction:</b> Pg. 572 College Access (first paragraph on page) Pg. 572 Paragraph 4 Pg. 567 Paragraph 1 <b>Application:</b> Pg. 579 Internet Research: Cost of College Pg. 579 Internet Research: Career Plan
(B)	Research various sources of funds for postsecondary education and training, including student loans, grants and scholarships, and other sources, such as work-study and military programs;		
	(i)	Research various sources of funds for postsecondary education and training, including student loans	<b>Instruction:</b> Pg. 573 Paragraph 2 Pg. 575 Paragraph 3 Pg. 574 Figure 21-7 Potential Sources of Funding a College Education <b>Application:</b> Pg. 579 Internet Research: Cost of College Pg. 579 Internet Research: Career Plan
	(ii)	Research various sources of funds for postsecondary education and training, including grants and scholarships	<b>Instruction:</b> Pg. 573–574 Last paragraph on page 573, two paragraphs on page 574 Pg. 574 Figure 21-7 Potential Sources of Funding a College Education <b>Application:</b> Pg. 579 Internet Research: Cost of College Pg. 579 Internet Research: Career Plan Pg. 578 Communication Skills: Writing
	(iii)	Research various sources of funds for postsecondary education and training, including other sources, such as work-study and military programs	<b>Instruction:</b> Pg. 572–574 Last paragraph on page 572 through end of page 574 Pg. 574 Figure 21-7 Potential Sources of Funding a College Education <b>Application:</b> Pg. 579 Internet Research: Cost of College Pg. 579 Internet Research: Career Plan Pg. 578 Teamwork
(C)	Analyze the advantages and disadvantages of various sources of funds for postsecondary education and training, including student loans, grants and scholarships, and other sources, such as work-study and military programs.		



	(i)	Analyze the advantages of various sources of funds for postsecondary education and training, including student loans	<b>Instruction:</b> Pg. 572–575 Funding Your Education (begins 2/3 down page 572, all content under the green heading) Pg. 574 Figure 21-7 Potential Sources of Funding a College Education Pg. 575 Paragraph 3 <b>Application:</b> Pg. 579 Internet Research: Cost of College
	(ii)	Analyze the advantages of various sources of funds for postsecondary education and training, including grants and scholarships	<b>Instruction:</b> Pg. 572–575 Funding Your Education (begins 2/3 down page 572, all content under the green heading) Pg. 574 Figure 21-7 Potential Sources of Funding a College Education <b>Application:</b> Pg. 579 Internet Research: Cost of College
	(iii)	Analyze the advantages of various sources of funds for postsecondary education and training, including other sources, such as work-study and military programs	<b>Instruction:</b> Pg. 572–575 Funding Your Education (begins 2/3 down page 572, all content under the green heading) Pg. 574 Figure 21-7 Potential Sources of Funding a College Education <b>Application:</b> Pg. 579 Internet Research: Cost of College
	(iv)	Analyze the disadvantages of various sources of funds for postsecondary education and training, including student loans	<b>Instruction:</b> Pg. 572–575 Funding Your Education (begins 2/3 down page 572, all content under the green heading) Pg. 574 Figure 21-7 Potential Sources of Funding a College Education <b>Application:</b> Pg. 579 Internet Research: Cost of College
	(v)	Analyze the disadvantages of various sources of funds for postsecondary education and training, including grants and scholarships	<b>Instruction:</b> Pg. 572–575 Funding Your Education (begins 2/3 down page 572, all content under the green heading) Pg. 574 Figure 21-7 Potential Sources of Funding a College Education <b>Application:</b> Pg. 579 Internet Research: Cost of College
	(vi)	Analyze the disadvantages of various sources of funds for postsecondary education and training, including other sources, such as work-study and military programs	<b>Instruction:</b> Pg. 572–575 Funding Your Education (begins 2/3 down page 572, all content under the green heading) Pg. 574 Figure 21-7 Potential Sources of Funding a College Education <b>Application:</b> Pg. 579 Internet Research: Cost of College