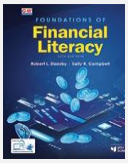
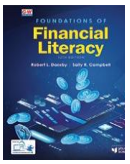
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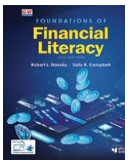
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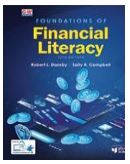
Course Standards		Correlating Text Pages
Course Description *Personal Finance* is a foundational course designed to inform students how individual choices directly influence occupational goals, future earning potential, and long term financial well-being. The standards in this course cover decision-making skills related to goal setting, producing income, budgeting, saving, borrowing, managing risk, and investing. The course helps students meet the growing complexities of personal financial management and consumer decision making. Upon completion of this course, proficient students will understand how their decisions will impact their future financial well-being.		
1. Financial Responsibility and Personal Decision Making		
1.1	Personal Finance: **Define** the concept of **personal finance**. Consider how personal finance concepts fit into key life events or stages and explain the importance of personal financial planning using information sources such as instructional materials, news articles, blogs from reputable sources, personal narratives, and industry publications.	**Instruction:** 6-7 Planning Your Future – Financial Literacy, Personal Financial Planning 7 Figure 1-1 Benefits of Financial Planning 7-9 Needs and Wants 8 Values 8-9 Ethics 9 Priorities 9-10 Standards 10 Resources 11 Goals 32 Chapter 2 Personal Financial Planning: Introduction 34 Section 2.1 Personal Financial Landscape 34 Budgets 35 Step 1: Establish Financial Goals 50 Section 2.2 Young Adult and Family Finances 50 On Your Own 51-53 Family Life Cycle 52 Figure 2-8 Career and Income Characteristics 53 Figure 2-9 Stages of the Family Life Cycle 54 Singles and Childless Couples 54 Single-Parent Families 54-55 Separated and Divorced Individuals 55 Personal Financial Problems 55-56 Handling Financial Problems 57 Avoiding Financial Problems 198 Section 7.2 Planning for Retirement 198-199 Retirement Planning 199 Figure 7-2 Benefits of Starting a Retirement Account Early 199 Figure 7-3 Three-Legged Stool of Retirement Savings 199 Housing 200 Living Expenses 200 Health Care 200-201 Working while Retired 201 Estate Planning



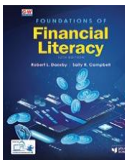
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		201 Power of Attorney 201-204 Wills 202 Figure 7-4 Last Will and Testament 203 Exploring Careers: Estate Planner 204 Ethics: Conflict of Interest 204 Living Wills 204-205 Trusts **Application:** 13 Check Your Understanding #1-5 28 Review Your Knowledge #1-5 29 Apply Your Knowledge #1-5 30 Internet Research: Cost-Benefit Analysis 57 Check Your Understanding #1-5 58 Review Your Knowledge #1, 7-10 59 Apply Your Knowledge #1-3, 9-10 60 Communication Skills 60 Internet Research: Money Management Software, Charitable Giving, Nature of Financial Planning 205 Check Your Understanding #1-5 206 Review Your Knowledge #7-10 206-207 Apply Your Knowledge #1, 3-10 207-208 Apply Your Math Skills #1-4 208 Teamwork 208 Internet Research: Social Security, Retirement Planning, Writing a Will
1.2	Goals: Write **short term** (a year or less), **mid-term** (1 – 5 years), and **long term** (over 5 years), personal **financial goals**, defining desired education, career, and earning milestones, and saving and spending plans. Evaluate factors that may influence the goals, including family responsibilities, individual values, financial factors, and economic conditions.	**Instruction:** 4 Chapter 1: Introduction 4 Focus on Finance: Financial Goals 6 Section 1.1 Introduction to Financial Literacy 6-7 Planning Your Future 7 Employability Skills 7 Figure 1-1 Benefits of Financial Planning 7-8 Needs and Wants 8 Values 8-9 Ethics 9 Priorities 9-10 Standards 10 Ethics – What Are Ethics? 10-11 Resources 11-13 Goals 14 Section 1.2 Managing Your Personal Finances 14-15 Making Economic Decisions 15-16 Cost-Benefit Analysis 16 Marginal Analysis 16 Economics in Action: Marginal Analysis 17 Trade-Offs and Opportunity Costs 17-18 Common Sense 18 Systematic Decision-Making 18 Figure 1-2 Five Steps of the Decision-Making Process



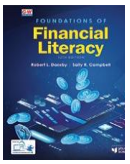
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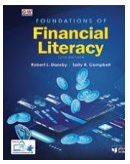
Course Standards		Correlating Text Pages
2. Education, Careers, and Income		
2.1	Aptitudes, Strengths, and Interests: Complete one or more **career aptitude surveys**, analyze the results, and relate how the identified career aptitudes align with the student's **strengths and interests**. Evaluate education and training path options to prepare for identified jobs or careers of interest.	**Instruction:** 554-555 Skills for the Workplace 555 Career Clusters 555 Figure 21-1 Employability Skills 556 Figure 21-2 Career Clusters 557 Levels of Careers 557 Figure 21-3 Five Levels of Careers 557 Career Plan 558 Figure 21-4 Action Items for a Career Plan: Financial Advisor 558-560 Conducting a Self-Assessment 560-562 Setting SMART Goals 561 Figure 21-5 SMART Goals 562 Finding Career Information 562-563 Internet Research 563 Career Handbooks 563 Networking 563-564 Informational Interviews 564-565 Career and Technical Student Organizations 564 CTSO Goals 564 CTSO Opportunities 565 Employment Trends **Application:** 555 Case Study: Career Preparation-Case Review #1-5 566 Check Your Understanding #1-5 576-577 Review Your Knowledge #1-7 577 Apply Your Knowledge #1-10 579 CTSOs: Careers
2.2	Career Research: Using the **career focus** identified, create an annotated chart, table, or graphic to evaluate:	
	a. education and training including admission requirements and tuition requirements,	**Instruction:** 567 Section 21.2 Preparing for Your Education 567 Education, Training, and Certification 567-569 Education 570 Training 570-571 Professional Certification 571 Figure 21-6 Certifications by Industry **Application:** 575 Check Your Understanding #1-4 576-577 Review Your Knowledge #8-9 578 Apply Your Math Skills #1-2 578 Internet Research: Employment Opportunities, Career Plan, Costs of College 579 Internet Research (cont.): Quality of Education Investment, Professional Organizations, Completing the FAFSA



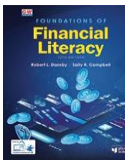
Course Standards		Correlating Text Pages
	b. available positions,	**Instruction:** 562-563 Internet Research 563 Career Handbooks 563 Networking 563-564 Informational Interviews 564 Career and Technical Student Organizations 564 CTSO Goals 564-565 CTSO Opportunities 565-566 Employment Trends **Application:** 566 Check Your Understanding #5 578 Internet Research: Employment Opportunities, Career Plan, Costs of College 579 Internet Research (cont.): Quality of Education Investment, Professional Organizations, Completing the FAFSA
	c. salaries,	**Instruction:** 562 Finding Career Information 562 Internet Research 563 Career Handbooks 563 Networking 563-564 Informational Interviews **Application:** 578 Internet Research: Employment Opportunities, Career Plan, Costs of College 579 Internet Research (cont.): Quality of Education Investment, Professional Organizations, Completing the FAFSA
	d. cost vs. benefits of educational/training,	**Instruction:** 565-566 Employment Trends 567 Education, Training, and Certification 567-569 Education 570 Training 570-571 Professional Certification 571 Figure 21-6 Certifications by Industry **Application:** 575 Check Your Understanding #2-4 578 Internet Research: Employment Opportunities, Career Plan, Costs of College 579 Internet Research (cont.): Quality of Education Investment, Professional Organizations, Completing the FAFSA
	e. potential lifetime earning,	**Instruction:** 562 Finding Career Information 562-563 Internet Research 563 Career Handbooks 563 Networking 563-564 Informational Interviews



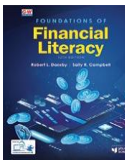
Course Standards		Correlating Text Pages
		Application: 578 Internet Research: Employment Opportunities, Career Plan, Costs of College 579 Internet Research (cont.): Quality of Education Investment, Professional Organizations, Completing the FAFSA
	f. employer benefits, and	**Instruction:** 562 Finding Career Information 562 Internet Research 563 Career Handbooks 563 Networking 563-564 Informational Interviews **Application:** 578 Internet Research: Employment Opportunities, Career Plan, Costs of College 579 Internet Research (cont.): Quality of Education Investment, Professional Organizations, Completing the FAFSA
	g. possible need for relocation to advance.	**Instruction:** 562 Finding Career Information 562 Internet Research 563 Career Handbooks 563 Networking 563 Informational Interviews 565-564 Employment Trends **Application:** 578 Internet Research: Employment Opportunities, Career Plan, Costs of College 579 Internet Research (cont.): Quality of Education Investment, Professional Organizations, Completing the FAFSA
2.3	Postsecondary Financing: **Explore and evaluate options** for **financing postsecondary education**. Demonstrate an understanding of **Free Application for Federal Student Aid (FAFSA)** requirements to apply for postsecondary education financial aid by completing an application. Identify strategies for reducing the overall cost of postsecondary education, including the impact of **scholarships, grants, work study**, and other assistance and the application process	**Instruction:** 572 College Access 572-575 Funding Your Education – 529 Plan, Grant, Scholarship, Work-Study Program, Need-Based Awards, Free Application for Federal Student Aid (FAFSA) 574 Figure 21-7 Potential Sources of Funding a College Education **Application:** 575 Check Your Understanding #5 576-577 Review Your Knowledge #10 578 Internet Research: Employment Opportunities, Career Plan, Costs of College 579 Internet Research (cont.): Quality of Education Investment, Professional Organizations, Completing the FAFSA



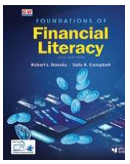
Course Standards		Correlating Text Pages
2.4	Borrowing for College: Explain the **impact borrowing money** to finance college could have on **future financial stability and security**. Research multiple viewpoints that support or question the use of student loan debt in paying for postsecondary education. Assess the extent to which the reasoning and evidence presented support the author's claim. Citing specific textual evidence, craft an argumentative essay that either supports or opposes the use of student loan debt, developing both claim(s) and counterclaim(s) fairly.	**Instruction:** 212 Chapter 8 Focus on Finance: Predatory Lending 214 Section 8.1 Consumer Credit 214-215 Credit 215 Purpose of Credit 216 Contracts 216-219 Types of Credit 216 Closed-End Credit 217 Figure 8-1 Types of Consumer Loans 220-221 Credit Bureaus 221-222 Credit Report 221 Figure 8-3 How to Read a Credit Report 222 Case Study Credit Cards 222 Case Review #1-4 222-224 Credit Scores 223 Figure 8-4 What Determines Your FICO Score? 223 Figure 8-5 FICO Scores 224-225 Credit Ratings 224 Figure 8-6 The VantageScore Credit Rating 225 Figure 8-7 The VantageScore Credit Rating 226 Cost of Credit 226-227 Annual Percentage Rate (APR) 244 Credit Problems 244 Figure 9-3 Credit Warning Signals 244-245 Credit Counseling Services 245-246 Collection Agencies 245 Exploring Careers: Credit Analyst 246 Repossession of Property 246-247 Liens 246 History of Finance: Crisis of Ethics 247 Garnishment of Wages 247-248 Bankruptcy **Application:** 42 You Do the Math: Problem Solving and Reasoning 225 Check Your Understanding #1-5 233 Check Your Understanding #1-3 234 Apply Your Knowledge #1 248 Check Your Understanding #1-5 252 Case Study: Credit Card Management - Case Review #1-4
2.5	Take Home Pay: Describe **factors affecting take-home pay** such as **tax withholdings, benefits (e.g., insurance, 401k)**, and plan payroll deductions. Complete a 1040 and a W-4 Employee's Withholding Allowance paperwork and analyze the W-2 Wage and Tax Statement for federal income tax purposes.	**Instruction:** 64 Section 3.1 Income 64 Earned Income 64-65 Wages 65 Salary 66 Figure 3-1 Annual Salary - Common Pay Periods 66 Commission 66 Tips 66 Bonus 67 Self-Employment Income



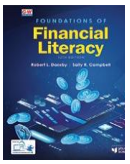
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		67 Payroll Deductions 67 Case Study: Tax Reality 67 Case Review #1-4 68 Figure 3-2 Payroll Stub with Payroll Deductions 68 Federal, State, and Local Withholding Taxes 68-69 FICA Tax 69 Figure 3-3 Employees W-4 Form 69 Other Deductions 69-70 Benefits **Application:** 71 Check Your Understanding #1-5 93 Review Your Knowledge #1-3 93 Apply Your Knowledge #1-3 94 Apply Your Math Skills #1-2
3. Planning and Money Management		
3.1	Net Worth: Using money management tools such as online computer-based budgeting tools or hardcopy forms, create a **personal balance sheet**, determine **assets and liabilities**, and calculate **net worth for an identified career**	**Instruction:** 44-45 Net Worth Statement 44 Net Worth 44 Asset 45 Liability 44 Figure 2-7 Net Worth Statement **Application:** 42 You Do the Math: Problem Solving and Reasoning 58 Review Your Knowledge #4 59 Apply Your Knowledge #6 60 Apply Your Math Skills #2
3.2	Monthly Budget: Using research from local sources (such as cost of living calculators, newspapers, chambers of commerce, local government, and company websites), create a **monthly personal budget** that reflects household living expenses, taxes, potential savings, and an emergency fund. Develop a saving/spending plan for a week and track actual spending for comparison.	**Instruction:** 32 Chapter 2 Personal Financial Planning: Introduction 34 Section 2.1 Personal Financial Landscape 34-35 Budgets – Life Span, Nature of Financial Planning 35 Step 1: Establish Financial Goals 35 Figure 2-1 Financial Goals 35 Step 2: Estimate and Total Your Income 36 Step 3: Estimate and Total Your Expenses 37 Figure 2-2 Budget 38 Budgeting for Savings – Emergency Fund 38-39 Charitable Giving as an Expense – Charity, Social Responsibility 39 Step 4: Analyze Estimated Income and Expenses – Data Analysis 39-41 Step 5: Analyze Actual Income and Expenses 40 Figure 2-3 Budget 41 Figure 2-4 Advice for Better Budgeting 42 Personal Financial Statements 42 Cash Flow Statement 43 Figure 2-5 Cash Flow Statement 44-45 Net Worth Statement 44 Figure 2-6 Income and Expense Log



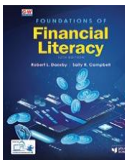
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		44 Figure 2-7 Net Worth Statement 46 Recordkeeping 46-47 Financial Records 47-48 Documents 48-49 Money Management Software 130 Section 5.1 Savings Plans 130 Creating a Savings Plan 131 Budget for Savings – Financial Security, Payroll Savings Plan (PSP) 131-132 Create an Emergency Fund 132-133 Set Goals for Saving – SMART Goal, Specific, Measurable, Achievable, Realistic, Time Related 132 Figure 5-1 SMART Goals **Application:** 49 Check Your Understanding #1-5 58 Review Your Knowledge #1-6 58-59 Apply Your Knowledge #3-6 139 Check Your Understanding #1 146 Review Your Knowledge #1-3 146-147 Apply Your Knowledge#1,2 147 Communication Skills
3.3	Consumer Protection: Understand the availability of **consumer protection laws, agencies, and resources**. Investigate the availability and reliability of resources to assist consumers in making **buying decisions** (include national, state, and local resources, as appropriate).	**Instruction:** 286 Focus on Finance: Trial Offers 288 Section 11.1 Consumer Rights 288 Consumer Bill of Rights 288-289 Safety 289 Truthful Information 289 Choice 289 Figure 11-1 Common Warning Labels 290 Voice 290 Satisfaction of Basic Needs 290 Redress 290-291 Consumer Education 291 Exploring Careers: Business Ethics Consultant 291 Healthful Environment 291-292 Consumer Protection Laws 292 Figure 11-2 Consumer Protection Laws 293 History of Finance: Food and Drug Safety 293 Patient's Bill of Rights 293-294 Airline Passenger Bill of Rights 294 Credit Cardholders Bill of Rights 298 Consumer Self-Defense 298-299 Exercising the Right of Refusal 299-300 Filing a Complaint 300-301Seeking Resolution 301-302 Consumer Advocates 302 Governmental Agencies 302-303 Private Organizations 302 Figure 11-3 Governmental Agencies



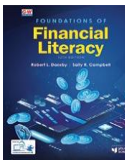
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		Application: 294 Check Your Understanding #1-5 299 Case Study: Consumer Information - Case Review #1-4 303 Check Your Understanding #1-5 304 Review Your Knowledge #1-5, 8-10 304-305 Apply Your Knowledge #1-6, 10 305 Apply Your Math Skills #1 306 Communication Skills 306 Teamwork 306 Internet Research: Better Business Bureau (BBB), Consumer Privacy Bill of Rights
3.4	Financial Institutions: Research a variety of **financial institutions** including digital financial services. Compare and contrast services and products such as **checking accounts, savings accounts, certificates of deposits**, etc. Identify one service that best supports the student's personal financial goals and craft an argumentative essay supporting the choice. Using a banking transaction scenario, demonstrate an ability to:	**Instruction:** 98 Chapter 4 Banking 98 Focus on Finance: Check Cashing 100 Section 4.1 Financial Service Providers 100-102 Types of Financial Institutions 101 Figure 4-1 Money Flow through Financial Institutions 102-103 Banks 104 Figure 4-2 Questions to Ask When Considering an Internet Bank 104 Savings and Loan Associations 104 Credit Unions 105 Banking Products and Services 105-106 Banking Products 106-108 Banking Services 107 Ethics: Checks 108-110 Electronic Banking Options 110 Figure 4-3 Safety Advice for Using an ATM 110-112 Selecting a Financial Institution 111 Location 111 Interest Rates 111-112 Safety – Federal Deposit Insurance Corporation (FDIC) 113 Section 4.2 Checking Accounts 113-114 Personal Checking Accounts 134-137 Savings Products – Savings Account, Annual Percentage Yield (APY) 134 Truth in Savings Act 135 Figure 5-2 Evaluate Savings Product Options 136 Figure 5-3 Choosing a Savings Product 136-137 Interest-Bearing Savings Accounts – Passbook Savings Accounts, Statement Savings Accounts, Online-Only Savings Accounts, High-Yield Savings Accounts 137-138Money Market Accounts 138 Certificates of Deposit – Jumbo Certificates of Deposit, Rewards Savings Accounts 140 Section 5.2 Maximizing Savings 140 Earning Interest – Time Value of Money, Principal



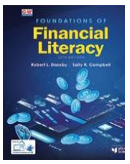
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		140-141 Calculating Simple Interest 141-143 Calculating Compound Interest – Using Future Values Tables, Applying the Rule of 72 142 Figure 5-4 Calculating Compound Interest 143 Figure 5-5 Future Value of $1 143-144 Choosing a Savings Plan 144 Inflation – Tax-Exempt, Tax-Deferred 144-145 Liquidity 145 Safety 145 Fees 145 Ethics: Banking Errors **Application:** 103 Case Study Online: Banking – Case Review #1-4 112 Check Your Understanding #1-5 123 Check Your Understanding #1, 2 124 Review Your Knowledge #1-7 124-125 Apply Your Knowledge #1-7 126 Teamwork 126 Internet Research: Opening a Student Checking Account, Maintaining a Student Checking Account 133 Case Study: Savings Accounts – Case Review 139 Check Your Understanding #2-5 145 Check Your Understanding #1-5 146 Review Your Knowledge #4-10 146-147 Apply Your Knowledge #3-10 147 Apply Your Math Skills #1-3 148 Teamwork 148 Internet Research
	a. reconcile an account,	**Instruction:** 114-117 Using a Checking Account 114 Opening a Checking Account 115 Figure 4-4 Signature Card 115 Exploring Careers: Bank Teller 116 Figure 4-5 Checkbook Register 117-118 Making Deposits 117 Figure 4-6 A Deposit Slip 118 Figure 4-7 Three Types of Endorsements 120-123 Managing a Checking Account 121 Figure 4-9 Bank Statement 122 Figure 4-10 Reconciliation Worksheet **Application:** 118 You Do the Math: Using a Calculator 123 Check Your Understanding #5 124 Review Your Knowledge #8, 9 124-125 Apply Your Knowledge #8-10 125 Apply Your Math Skills #1-2
	b. write a check, and	**Instruction:** 119-120 Writing Checks



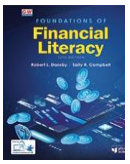
Course Standards		Correlating Text Pages
		○ Date ○ Name of Payee ○ Amount of Check in Numbers ○ Amount of Check in Words ○ Reason for Writing the Check ○ Signature of Person Writing Check 119 Figure 4-8 Write Checks and Avoid Mistakes 120 Postdated Checks **Application:** 123 Check Your Understanding #3
	c. verify account accuracy.	**Instruction:** 120-123 Managing a Checking Account 120-122 Balancing the Checkbook 121 Figure 4-9 A Bank Statement and Transactions 145 Ethics: Banking Errors **Application:** 123 Check Your Understanding #5 124 Review Your Knowledge #10 125 Apply Your Knowledge #8-10 125-126 Apply Your Math Skills #1-2
4. Credit and Debt		
4.1	Consumer Credit: Evaluate the various sources and types of **consumer credit**, such as **student loans, auto loans, store credit cards, flex loans, consumer installment loans, title loans, and payday loans**. Draw conclusions about the types of credit best suited for financing and/or purchasing various goods and services, defending claims with specific textual evidence. Explain how taking on debt early in life may affect financial stability and security later in life.	**Instruction:** 212 Chapter 8 Credit - Introduction 212 Chapter 8 Focus on Finance: Predatory Lending 214 Section 8.1 Consumer Credit 214 Credit 215 Purpose of Credit 216 Contracts 216 Types of Credit 216-218 Closed-End Credit 217 Figure 8-1 Types of Consumer Loans 218 Figure 8-2 Amortization Table 218-219 Open-End Credit 219-220 Creditworthiness 229 Easy-Access Credit Traps – Easy Access Credit, Payday Loan, Title Loan, Pawnshops, Rent-to-Own Agreements 230 Credit Cards – Cash Advance 230-231 Types of Credit Cards – General-Purpose Cards, Store Credit Cards, Travel and Entertainment Cards, Subprime Credit Cards 231-232 Shopping for a Credit Card – Grace Period 232 Figure 8-8 Credit Card Applications and Disclosures 232-233 Credit Card Statements **Application:** 222 Case Study: Credit Cards - Case Review #1-4 225 Check Your Understanding #1-3



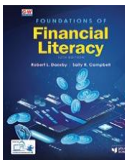
Course Standards		Correlating Text Pages
		233 Check Your Understanding #4, 5 234 Review Your Knowledge #1-4, 7-10 234-235 Apply Your Knowledge #1-5,10 236 Teamwork 236 Internet Research: Credit Reports and Scores, Consumer Loans, Credit Scores and Ratings
4.2	Credit Reporting: Examine information from sources such as **major credit reporting agencies**, **federal agencies**, or other credible organizations to describe **credit reports and credit scores**. Describe the relationship between **consumers and credit reports**/credit scores, discussing their importance and citing specific textual evidence from research. Analyze a sample credit report and interpret how the contents may affect the credit score. Explain how the **credit score may impact borrowing opportunities** and the **cost of credit**. Summarize specific activities used to maintain a good credit score.	**Instruction:** 220-221 Credit Bureaus 221-222 Credit Report 221 Figure 8-3 How to Read a Credit Report 222 Case Study Credit Cards 222 Case Review #1-4 222-224 Credit Scores 223 Figure 8-4 What Determines Your FICO Score? 223 Figure 8-5 FICO Scores 224-225 Credit Ratings 224 Figure 8-6 VantageScore Credit Rating 225 Figure 8-7 VantageScore Credit Rating **Application:** 234 Review Your Knowledge #5 234-235 Apply Your Knowledge #6, 9 235 Apply Your Math Skills #1 236 Internet Research: Credit Reports and Scores, Consumer Loans, Credit Scores and Ratings
4.3	Cost of Borrowing: Citing evidence found in credit applications, compare and contrast **various types of credit** and calculate the **real cost of borrowing**. Explain factors that can affect the approval process associated with each type. Identify typical information and procedures required in the **credit application process**. Analyze factors associated with the purchase of an automobile and defend a specific buying decision, including:	**Instruction:** 216-219 Types of Credit 216-217 Closed-End Credit 217 Figure 8-1 Types of Consumer Loans 218 Figure 8-2 Amortization Table 218-219 Open-End Credit 219-220 Creditworthiness 226-228 Cost of Credit 226 Annual Percentage Rate (APR) 227-228 Simple Interest 342 Chapter 13 Purchasing a Car 342 Focus on Finance: Automobile Recalls 344 Section 13.1 Shopping for a Car 344 Automobile Marketplace 344 Dealerships 347-348 Lemon Laws 348 Magnuson-Moss Warranty Act 348-349 FTC Used-Car Rule 348 Figure 13-1 What to Do if You Buy a Lemon 350 Section 13.2 Car-Buying Decisions 350 Decision-Making Process for Buying a Car 350-351 Step 1: Identify the Decision to Be Made 351-355 Step 2: Explore the Alternatives 351 Figure 13-2 Decision-Making Process 352 Figure 13-3 Car Ownership Costs 352 Figure 13-4 Calculating Gas Costs



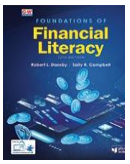
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	a. Define and understand factors most often included in negotiations (such as cash vs. financing, inclusion of trade-in, etc.).	**Instruction:** 355-356 Negotiate Price 355 Sticker Price 356 Manufacturer's Suggested Retail Price (MSRP) 358-359 Financing a Car 359-361 Sources of Financing 360-361 Cost of Financing 361 Capitalized Cost Reduction (Trade-In) **Application:** 361 Check Your Understanding #4, 5 362 Review Your Knowledge #6 363 Apply Your Knowledge #4
	b. Evaluate costs and benefits of different service contract and/or warranty options.	**Instruction:** 278-279 Warranties (Implied, Express, Extended) 344-345 Dealerships – Certified Used Car 345 Private Sellers or Auctions 345-346 Shopping for a Pre-Owned Car 346 Buyer's Guide Sticker 346 VIN Check 346 Previous Owner 348 Magnuson-Moss Warranty Act 348-349 FTC Used-Car Rule **Application:** 281 Check Your Understanding #3, 4 282 Review Your Knowledge #10 283 Apply Your Knowledge #10 349 Case Study: Choosing a Vehicle - Case Review #1-4



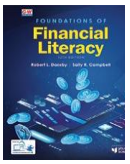
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	c. Compare and contrast available financing options based on consumer characteristics and size of down payment.	**Instruction:** 359-360 Sources of Financing 360 Cost of Financing 360 Figure 13-7 Interest Paid on Car Loan 360 Figure 13-8 Interest – Estimated Finance Charges **Application:** 361 Check Your Understanding #4 362 Review Your Knowledge #8 362-363 Apply Your Knowledge #6, 7 363 Apply Your Math Skills #1 364 Internet Research: Automobile Loan Application, Automobile Loan Calculator
	d. Discuss the differences in owning vs. leasing a car (such as down payment, terms, and contracts).	**Instruction:** 360-361 Leasing (Capitalized cost reduction, residual value, lease term, mileage limitations, money factors) 361 Automotive Lease Guide 361 Gap Insurance **Application:** 361 Check Your Understanding #5 362 Review Your Knowledge #9-10 363 Apply Your Knowledge #10 363 Apply Your Math Skills #2
5. Risk Management		
5.1	Insurance: Differentiate the **benefits and costs** associated with **various types of insurance**, such as **health, life, property, and auto**. Describe the risks associated with a lack of appropriate coverage in specific situations. Determine the role of insurance in personal financial planning to preserve and build wealth with financial stability and security.	**Instruction:** 366 Chapter 14 Risk Management and Insurance for Homes and Autos - Introduction 366 Focus on Finance: Renters Insurance 368 Section 14.1 Risk Management 368 Risk 368-369 Pure Risk 369 Ethics: Truthful Insurance Claims 369 Speculative Risk 370-371 Risk Management 370 Figure 14-1 Manage Identified Risks 371 Figure 14-2 Risk Assessment and Insurance Needs 371 Insurance Protection 372 Selecting a Company 373 Selecting an Agent 373-374Selecting a Policy 373 Exploring Careers: Insurance Broker 375 Section 14.2 Home and Auto Insurance 375-376 Home Insurance 376-377 Amount of Coverage 377 Cost of Home Insurance 377-378 Renters Insurance 378-379 Filing an Insurance Claim 379 Figure 14-3 Insurance Claim Settlement Process 380-385Auto Insurance



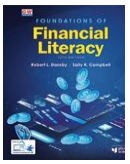
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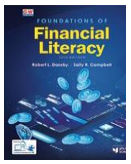
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		386-387 Apply Your Knowledge #1-10 387 Apply Your Math Skills #1-2 388 Teamwork 388 Internet Research: Supplemental Insurance Coverage, Auto Insurance Coverage, Auto Insurance Costs 394 You Do the Math: Probabilistic Reasoning #1-3 402 Check Your Understanding #1-5 404 Case Study: Disability Insurance - Case Review #1-4 409 Check Your Understanding #1-5 410-411 Review Your Knowledge #1-10 411 Apply Your Knowledge #1-10 412 Apply Your Math Skills #1-2 412 Teamwork 412 Internet Research: Patient Protection and Affordable Care Act, Governmental Health Care Eligibility
5.2	Identity Theft: Conduct assessments of various **types of identity theft situations and scams**, then determine strategies and present a plan to **safeguard and protect against identity theft**. Design and present a plan to significantly lower and protect against risks. Determine steps that should be taken by a victim of identity theft to report the incident and re-establish identity.	**Instruction:** 254-255 Credit Fraud 255 Figure 9-5 Ways Identity Thieves Can Obtain Your Personal Information 377-378 Renters Insurance – Riders 622 Section 23.2 Internet Use in the Workplace 622-624 Using the Internet 624 Cookies 624 Phishing 624-625 Malware 625-627 Digital Security 626 Avoid Identity Theft 626-627 Create a Security Plan 627 Authentication **Application:** 255 Check Your Understanding #5 627 Check Your Understanding #1-5 628 Review Your Knowledge #6-10 628-629 Apply Your Knowledge #7-10 629 Apply Your Math Skills #1-2 630 Internet Research: Multifactor Authentication
6. Saving and Investing		
6.1	Saving and Investing: Explain how **saving and investing** contribute to financial **well-being, building wealth**, and helping meet **personal financial goals**. Compare and contrast **saving and investment strategies**, such as **savings accounts, certificates of deposit, stocks, bonds, mutual funds, employer sponsored savings plans, physical assets, and commodities**. Design a diversified saving and investment plan that includes strategies compatible with personal goals. Include time value of money and	**Instruction:** 128 Chapter 5 Savings: Introduction 128 Focus on Finance: Savings Accounts 130 Section 5.1 Savings Plans 130 Creating a Savings Plan 131 Budget for Saving – Payroll Savings Plan 131-132 Create an Emergency Fund 132-133 Set Goals for Saving – SMART Goal 132 Figure 5-1 SMART goals



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